

UNITED INDIA INSURANCE CO. LTD

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

FIRST QUARTER 2011-12 AS AT 30-06-2011

Rupees in thousands

Particulars	Fire				MARINE CARGO			
	30.06.2011		30.06.2010		30.06.2011		30.06.2010	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid								
Direct claims	908190	908190	875762	875762	256485	256485	358414	358414
Add Claims Outstanding at the end of the year	8937405	8937405	7340051	7340051	3166216	3166216	3125450	3125450
Less Claims Outstanding at the beginning of the year	8198487	8198487	6923448	6923448	2776374	2776374	2800146	2800146
Gross Incurred Claims	1647108	1647108	1292365	1292365	646327	646327	683718	683718
Add :Re-insurance accepted to direct claims	90731	90731	-80107	-80107	-28656	-28656	-10007	-10007
Less :Re-insurance Ceded to claims paid	581024	581024	425346	425346	298762	298762	33591	33591
Total Claims Incurred	1156815	1156815	786912	786912	318909	318909	640120	640120

Notes:

a) *Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.*

b) *Claims includes specific claims settlement cost but not expenses of management*

c) *The surveyor fees, legal and other expenses shall also form part of claims cost.*

d) *Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.*

Particulars	Motor OD				Motor TP			
	30.06.2011		30.06.2010		30.06.2011		30.06.2010	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid								
Direct claims	1031059	1031059	866705	866705	1074390	1074390	1267881	1267881
Add Claims Outstanding at the end of the year	2662177	2662177	2279649	2279649	21613680	21613680	22419956	22419956
Less Claims Outstanding at the beginning of the year	2110793	2110793	1717437	1717437	21272165	21272165	22560702	22560702
Gross Incurred Claims	1582443	1582443	1428917	1428917	1415905	1415905	1127135	1127135
Add :Re-insurance accepted to direct claims	0	0	0	0	1808	1808	1272	1272
Less :Re-insurance Ceded to claims paid	181171	181171	141994	141994	304785	304785	181025	181025
Total Claims Incurred	1401272	1401272	1286923	1286923	1112928	1112928	947382	947382

Particulars	Workmen Compensation				Personal Accident			
	30.06.2011		30.06.2010		30.06.2011		30.06.2010	
	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
Claims paid								
Direct claims	27481	27481	34754	34754	260899	260899	226374	226374
Add Claims Outstanding at the end of the year	289061	289061	257141	257141	825283	825283	944991	944991
Less Claims Outstanding at the beginning of the year	280441	280441	259319	259319	735425	735425	883628	883628
Gross Incurred Claims	36101	36101	32576	32576	350757	350757	287737	287737
Add :Re-insurance accepted to direct claims	0	0	0	0	12942	12942	8527	8527
Less :Re-insurance Ceded to claims paid	6734	6734	4411	4411	73752	73752	61972	61972
Total Claims Incurred	29367	29367	28165	28165	289947	289947	234292	234292
Particulars	Other Miscellaneous				Liabilities			
	30.06.2011		30.06.2010		30.06.2011		30.06.2010	
	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
Claims paid								
Direct claims	395500	395500	406971	406971	19143	19143	8407	8407
Add Claims Outstanding at the end of the year	2219066	2219066	2185813	2185813	276392	276392	298119	298119
Less Claims Outstanding at the beginning of the year	2210369	2210369	2093169	2093169	254369	254369	284652	284652
Gross Incurred Claims	404197	404197	499615	499615	41166	41166	21874	21874
Add :Re-insurance accepted to direct claims	209534	209534	64887	64887	-6387	-6387	-17040	-17040
Less :Re-insurance Ceded to claims paid	118104	118104	126372	126372	13505	13505	2910	2910
Total Claims Incurred	495627	495627	438130	438130	21274	21274	1924	1924

MARINE HULL				MARINE TOTAL			
30.06.2011		30.06.2010		30.06.2011		30.06.2010	
For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
131530	131530	8354	8354	388015	388015	366768	366768
2360581	2360581	2059968	2059968	5526797	5526797	5185418	5185418
2389896	2389896	2069138	2069138	5166270	5166270	4869284	4869284
102215	102215	-816	-816	748542	748542	682902	682902
27754	27754	1703497	1703497	-902	-902	1693490	1693490
76399	76399	1465360	1465360	375161	375161	1498951	1498951
53570	53570	237321	237321	372479	372479	877441	877441

Motor Pool				Motor Total			
30.06.2011		30.06.2010		30.06.2011		30.06.2010	
For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
693959	693959	393439	393439	2799408	2799408	2528025	2528025
7825664	7825664	5344889	5344889	32101521	32101521	30044494	30044494
7248903	7248903	4892367	4892367	30631861	30631861	29170506	29170506
1270720	1270720	845961	845961	4269068	4269068	3402013	3402013
2083862	2083862	1256572	1256572	2085670	2085670	1257844	1257844
1270720	1270720	845961	845961	1756676	1756676	1168980	1168980
2083862	2083862	1256572	1256572	4598062	4598062	3490877	3490877

Aviation				Engineering							
30.06.2011		30.06.2010		30.06.2011		30.06.2010					
For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr				
44	44	0	0	158141	158141	139390	139390				
386165	386165	116246	116246	3932552	3932552	2981489	2981489				
37810	37810	111246	111246	3356952	3356952	2608866	2608866				
348399	348399	5000	5000	733741	733741	512013	512013				
8060	8060	-7790	-7790	146774	146774	59046	59046				
271511	271511	500	500	409737	409737	151828	151828				
84948	84948	-3290	-3290	470778	470778	419231	419231				
Health & Hospitalisation				Miscellaneous Total				GRAND TOTAL			
30.06.2011		30.06.2010		30.06.2011		30.06.2010		30.06.2011		30.06.2010	
For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
3963802	3963802	3902685	3902685	7624418	7624418	7246606	7246606	8920623	8920623	8489136	8489136
3345179	3345179	2174109	2174109	43375219	43375219	39002402	39002402	57839421	57839421	51527871	51527871
2472032	2472032	2067282	2067282	39979259	39979259	37478668	37478668	53344016	53344016	49271400	49271400
4836949	4836949	4009512	4009512	11020378	11020378	8770340	8770340	13416028	13416028	10745607	10745607
0	0	0	0	2456593	2456593	1365474	1365474	2546422	2546422	2978857	2978857
439031	439031	401661	401661	3089050	3089050	1918634	1918634	4045235	4045235	3842931	3842931
								0	0	0	0
4397918	4397918	3607851	3607851	10387921	10387921	8217180	8217180	11917215	11917215	9881533	9881533