

**FORM NL-5 - CLAIMS SCHEDULE**

**UNITED INDIA INSURANCE COMPANY LIMITED**

**CLAIMS INCURRED [NET]**

Particulars	in thousands															
	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	30.06.2016		30.06.2015		30.06.2016		30.06.2015		30.06.2016		30.06.2015		30.06.2016		30.06.2015	
	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.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid																
Direct claims	1872815	1872815	1776839	1776839	242236	242236	290355	290355	78405	78405	31273	31273	320641	320641	321628	321628
Add Claims Outstanding at the end of the year	25220327	25220327	18558867	18558867	3081971	3081971	3469055	3469055	3760754	3760754	3942601	3942601	6842725	6842725	7411656	7411656
Less Claims Outstanding at the beginning of the year	24039777	24039777	17394821	17394821	2994198	2994198	3603676	3603676	4358315	4358315	3602491	3602491	7352513	7352513	7206167	7206167
Gross Incurred Claims	3053365	3053365	2940885	2940885	330009	330009	155734	155734	-519156	-519156	371383	371383	-189147	-189147	527117	527117
Add :Re-insurance accepted to direct claims	-129617	-129617	189005	189005	-12	-12	314	314	116015	116015	51047	51047	116003	116003	51361	51361
Less :Re-insurance Ceded to claims paid	291681	291681	1689157	1689157	62061	62061	-59782	-59782	-589932	-589932	136273	136273	-527871	-527871	76491	76491
<b>Total Claims Incurred</b>	<b>2632067</b>	<b>2632067</b>	<b>1440733</b>	<b>1440733</b>	<b>267936</b>	<b>267936</b>	<b>215830</b>	<b>215830</b>	<b>186791</b>	<b>186791</b>	<b>286157</b>	<b>286157</b>	<b>454727</b>	<b>454727</b>	<b>501987</b>	<b>501987</b>

Particulars	Motor OD				Motor TP				Motor Pool				Motor Total			
	30.06.2016		30.06.2015		30.06.2016		30.06.2015		30.06.2016		30.06.2015		30.06.2015		30.06.2014	
	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.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid																
Direct claims	2683473	2683473	2177327	2177327	3482661	3482661	2460631	2460631	28500	28500	1052054	1052054	6194634	6194634	5690012	5690012
Add Claims Outstanding at the end of the year	4804535	4804535	4182406	4182406	54993132	54993132	43580965	43580965	22078204	22078204	26345130	26345130	81875871	81875871	74108501	74108501
Less Claims Outstanding at the beginning of the year	4323053	4323053	3685213	3685213	52741493	52741493	41852743	41852743	22106704	22106704	27397183	27397183	79171250	79171250	72935139	72935139
Gross Incurred Claims	3164955	3164955	2674520	2674520	5734300	5734300	4188853	4188853	0	0	1	1	8899255	8899255	6863374	6863374
Add :Re-insurance accepted to direct claims	0	0	0	0	-583	-583	-5451	-5451	0	0	0	0	-583	-583	-5451	-5451
Less :Re-insurance Ceded to claims paid	95048	95048	167161	167161	737260	737260	-365766	-365766	0	0	0	0	832308	832308	-198605	-198605
<b>Total Claims Incurred</b>	<b>3069907</b>	<b>3069907</b>	<b>2507359</b>	<b>2507359</b>	<b>4996457</b>	<b>4996457</b>	<b>4549168</b>	<b>4549168</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>8066364</b>	<b>8066364</b>	<b>7056528</b>	<b>7056528</b>

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	30.06.2016		30.06.2015		30.06.2016		30.06.2015		30.06.2016		30.06.2015		30.06.2016		30.06.2015	
	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	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
Claims paid																
Direct claims	25368	25368	45702	45702	441530	441530	285228	285228	507234	507234	12179	12179	552806	552806	392331	392331
Add Claims Outstanding at the end of the year	464877	464877	370307	370307	1459745	1459745	1122619	1122619	2993869	2993869	521053	521053	12413150	12413150	13460673	13460673
Less Claims Outstanding at the beginning of the year	444604	444604	375356	375356	1506130	1506130	1009518	1009518	3540186	3540186	451353	451353	13269765	13269765	12079932	12079932
Gross Incurred Claims	45641	45641	40653	40653	395145	395145	398329	398329	-39083	-39083	81879	81879	-303809	-303809	1773072	1773072
Add :Re-insurance accepted to direct claims	0	0	0	0	-11735	-11735	5476	5476	46965	46965	41656	41656	-18075	-18075	165837	165837
Less :Re-insurance Ceded to claims paid	446	446	-3361	-3361	48893	48893	19522	19522	-14878	-14878	95750	95750	-777783	-777783	1242005	1242005
<b>Total Claims Incurred</b>	<b>45195</b>	<b>45195</b>	<b>44014</b>	<b>44014</b>	<b>334517</b>	<b>334517</b>	<b>384283</b>	<b>384283</b>	<b>22760</b>	<b>22760</b>	<b>27785</b>	<b>27785</b>	<b>455899</b>	<b>455899</b>	<b>696904</b>	<b>696904</b>

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	30.06.2015		30.06.2014		30.06.2015		30.06.2014		30.06.2015		30.06.2014		30.06.2015		30.06.2014	
	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	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
Claims paid																
Direct claims	498689	498689	370709	370709	72238	72238	40241	40241	14187479	14187479	10744835	10744835	22479978	22479978	17581237	17581237
Add Claims Outstanding at the end of the year	3623925	3623925	3711232	3711232	1326015	1326015	1269272	1269272	7260858	7260858	4342684	4342684	111418310	111418310	98906341	98906341
Less Claims Outstanding at the beginning of the year	3523077	3523077	3525817	3525817	1215180	1215180	1156270	1156270	7452583	7452583	5125376	5125376	110122775	110122775	96658761	96658761
Gross Incurred Claims	599537	599537	556124	556124	183073	183073	153243	153243	13995754	13995754	9962143	9962143	23775513	23775513	19828817	19828817
Add :Re-insurance accepted to direct claims	-44511	-44511	-82540	-82540	16515	16515	3111	3111	0	0	0	0	-11424	-11424	128088	128088
Less :Re-insurance Ceded to claims paid	-245058	-245058	131841	131841	-8812	-8812	-1034	-1034	698059	698059	593139	593139	533175	533175	1879257	1879257
<b>Total Claims Incurred</b>	<b>800084</b>	<b>800084</b>	<b>341743</b>	<b>341743</b>	<b>208400</b>	<b>208400</b>	<b>157388</b>	<b>157388</b>	<b>13297695</b>	<b>13297695</b>	<b>9369004</b>	<b>9369004</b>	<b>23230914</b>	<b>23230914</b>	<b>18077648</b>	<b>18077648</b>

Particulars	GRAND TOTAL			
	30.06.2016		30.06.2015	
	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
Claims paid				
Direct claims	24673434	24673434	19679704	19679704
Add Claims Outstanding at the end of the year	143481362	143481362	124876864	124876864
Less Claims Outstanding at the beginning of the year	141515065	141515065	121259749	121259749
Gross Incurred Claims	26639731	26639731	23296819	23296819
Add :Re-insurance accepted to direct claims	-25038	-25038	368454	368454
Less :Re-insurance Ceded to claims paid	296985	296985	3644905	3644905
	0	0	0	0
<b>Total Claims Incurred</b>	<b>26317708</b>	<b>26317708</b>	<b>20020368</b>	<b>20020368</b>

**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.