



FORM NL-5 - CLAIMS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

Particulars	Fire		MARINE CARGO				MARINE HULL				MARINE TOTAL					
	31.12.2017		31.12.2016		31.12.2017		31.12.2016		31.12.2017		31.12.2016		31.12.2017		31.12.2016	
	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	2433880	6210518	1886186	5591984	340392	865019	385703	1091762	98772	219389	194393	372683	439164	1084408	580096	1464445
Add Claims Outstanding Closing	11891126	11891126	29513094	29513094	2588252	2588252	2961342	2961342	1876868	1876868	3857421	3857421	4465120	4465120	6818763	6818763
Less Claims Outstanding at the beginning of the year	12854649	11777332	26023094	24039777	2553214	2619999	2618941	2994198	2004242	1285788	3503700	4358315	4557456	3905787	6122641	7352513
Gross Incurred Claims	1470357	6324312	5376186	11065301	375430	833272	728104	1058906	-28602	810469	548114	-128211	346828	1643741	1276218	930695
Add :Re-insurance accepted to direct claims	141965	462064	130141	218394	370	1141	622	-21216	9047	40018	31774	185720	9417	41159	32396	164504
Less :Re-insurance Ceded to claims paid	576676	2263741	3275463	4176641	16985	43251	11118	104265	57146	80693	277396	-486105	74131	123944	288514	-381840
Total Claims Incurred	1035646	4522635	2230864	7107054	358815	791162	717608	933425	-76701	769794	302492	543614	282114	1560956	1020100	1477039

Particulars	Motor OD		Motor TP				Motor Pool				Motor Total					
	31.12.2017		31.12.2016		31.12.2017		31.12.2016		31.12.2017		31.12.2016		31.12.2017		31.12.2016	
	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	3566057	10399254	3095914	9951926	4133488	12681654	3194607	10430530	808399	2495933	740989	1765398	8507944	25576841	7031510	22147854
Add Claims Outstanding Closing	6954363	6954363	5356325	5356325	68025038	68025038	62951276	62951276	17950842	17950842	20341306	20341306	92930243	92930243	88648907	88648907
Less Claims Outstanding at the beginning of the year	6536212	5418736	4962949	4875753	66709827	57141823	62718432	52741493	18699453	20263361	21082295	22106704	91945492	82823920	88763676	79723950
Gross Incurred Claims	3984208	11934881	3489290	10432498	5448699	23564869	3427451	20640313	59788	183414	0	0	9492695	35683164	6916741	31072811
Add :Re-insurance accepted to direct claims	0	0	0	0	0	0	92656	92153	0	0	0	0	0	0	92656	92153
Less :Re-insurance Ceded to claims paid	178303	519963	200430	675340	469035	907667	-780842	1010016	59788	183414	0	0	707126	1611044	-580412	1685356
Total Claims Incurred	3805905	11414918	3288860	9757158	4979664	22657202	4300949	19722450	0	0	0	0	8785569	34072120	7589809	29479608

Particulars	Workmen Compensation		Personal Accident				Aviation				Engineering					
	31.12.2017		31.12.2016		31.12.2017		31.12.2016		31.12.2017		31.12.2016		31.12.2017		31.12.2016	
	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	24073	109534	35292	93443	568230	1574202	431438	1365323	14662	590157	74532	3203211	347034	990634	371338	1412938
Add Claims Outstanding Closing	294786	294786	458657	458657	1385558	1385558	1553389	1553389	192080	192080	367330	367330	4462626	4462626	12977811	12977811
Less Claims Outstanding at the beginning of the year	291340	404030	462826	444604	1322640	1418652	1492513	1506130	200760	198584	386561	3540186	4285286	3582468	12832443	13269765
Gross Incurred Claims	27519	790	31123	107496	631148	1541108	492314	1412582	5982	583653	55301	30355	524374	1870792	516706	1120984
Add :Re-insurance accepted to direct claims	0	0	0	0	2626	4439	52307	59732	-2181	2740	23874	73227	-6626	49062	28535	171786
Less :Re-insurance Ceded to claims paid	1203	8611	6085	-1014	74099	162754	162035	234364	7759	514139	23200	39061	76924	276331	-143521	-55397
Total Claims Incurred	26316	-8321	25058	108510	559675	1382793	382586	1237950	-3958	97254	55975	64521	440824	1643523	688762	1348167

Particulars	Other Miscellaneous		Liabilities				Health & Hospitalisation				Miscellaneous Total					
	31.12.2017		31.12.2016		31.12.2017		31.12.2016		31.12.2017		31.12.2016		31.12.2017		31.12.2016	
	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	1358475	7139943	413851	1144789	20674	162562	39820	152155	18136855	49159825	11209479	38256697	28977947	85303698	19607260	67776410
Add Claims Outstanding Closing	5879337	5879337	3814539	3814539	1660770	1660770	1458220	1458220	9493566	9493566	7511260	7511260	116298966	116298966	116790113	116790113
Less Claims Outstanding at the beginning of the year	3548988	4363004	3707749	2970377	1389343	1435996	1132381	1215180	8580062	10626883	6022844	7452583	111563911	104853537	114800993	110122775
Gross Incurred Claims	3688824	8656276	520641	1988951	292101	387336	365659	395195	19050359	48026507	12697895	38315374	33713002	96749126	21596380	74443748
Add :Re-insurance accepted to direct claims	83861	364046	263137	263241	109	216	8887	37172	0	0	0	0	77789	445503	469396	697311
Less :Re-insurance Ceded to claims paid	696021	4619315	560277	16155	1105	16444	14731	76641	3926478	9879203	856344	2475988	5490715	17087841	898719	4471154
Total Claims Incurred	3076664	4401007	223501	2236037	291105	371108	359815	355726	15123881	38147304	11841551	35839386	28300076	80106788	21167058	70669905

Particulars	GRAND TOTAL			
	31.12.2017		31.12.2016	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid	31850991	92598624	22072542	74832839
Direct claims	132655212	132655211	153121971	153121970
Add Claims Outstanding Closing	128976016	120536656	146946728	141515065
Less Claims Outstanding at the beginning of the year	35530187	104717179	28248785	86439744
Gross Incurred Claims	229171	948726	631933	1080209
Add :Re-insurance accepted to direct claims	6141522	19475526	4462636	8265955
Less :Re-insurance Ceded to claims paid	0	0	0	0
Total Claims Incurred	29617836	86190379	24418022	79253998

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.