



FORM NL-5 - CLAIMS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

Particulars	Fire		MARINE CARGO				MARINE HULL				MARINE TOTAL						
	31.12.2018		31.12.2017		31.12.2018		31.12.2017		31.12.2018		31.12.2017		31.12.2018		31.12.2017		
	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	268233	5374586	2433880	6210518	221918	737609	340392	865019	404088	1377235	98772	219389	626006	2114844	439164	1084408	
Add Claims Outstanding at the end of the year	16229712	16229712	11891126	11891126	2589615	2589615	2588252	2588252	1620713	1620713	1876868	1876868	4210328	4210328	4465120	4465120	
Less Claims Outstanding at the beginning of the year	16214250	14323407	12854649	11777332	2625892	2444386	2553214	2619999	2032429	1691989	2004242	1285788	4658321	4136375	4557456	3905787	
Gross Incurred Claims	2698695	7280891	1470357	6324312	185641	882388	375430	833272	-7628	1305959	-28602	810469	178013	2188797	346828	1643741	
Add :Re-insurance accepted to direct claims	214336	542755	141965	462064	3456	3956	370	1141	43131	205288	9047	40018	46587	209244	9417	41159	
Less :Re-insurance Ceded to claims paid	961099	2041674	576676	2263741	6820	46684	16985	43251	335589	961812	57146	80693	342409	1008496	74131	123944	
Total Claims Incurred	1951932	5781972	1035646	4522635	182277	840110	358815	791162	-300086	549435	-76701	769794	-117809	1389545	282114	1560956	

Particulars	Motor OD		Motor TP				Motor Pool				Motor Total						
	31.12.2018		31.12.2017		31.12.2018		31.12.2017		31.12.2018		31.12.2017		31.12.2018		31.12.2017		
	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	4281302	11661266	3566057	10399254	5070426	15285871	4133488	12681654	617813	2171013	808399	2495933	9969541	29118150	8507944	25776841	
Add Claims Outstanding at the end of the year	7530962	7530962	6954363	6954363	120586644	120586644	68025038	68025038	5683351	17950842	17950842	133800957	133800957	92930243	92930243		
Less Claims Outstanding at the beginning of the year	7955473	7324663	6536212	5418736	112277336	85544165	66709827	57141823	6076934	7342963	18699453	20263361	126309743	100211791	91945492	82823920	
Gross Incurred Claims	3856791	11867565	3984208	11934881	13379734	50328350	5448699	23564869	224230	511401	59788	183414	17460755	62707316	9492695	35683164	
Add :Re-insurance accepted to direct claims	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Less :Re-insurance Ceded to claims paid	211846	581634	178303	519963	317732	8991384	469035	907667	51811	186805	59788	183414	581389	9759823	707126	1611044	
Total Claims Incurred	3644945	11285931	3805905	11414918	13062002	41336966	4979664	22657202	172419	324596	0	0	16879366	52947493	8785569	34072120	

Particulars	Workmen Compensation		Personal Accident				Aviation				Engineering						
	31.12.2018		31.12.2017		31.12.2018		31.12.2017		31.12.2018		31.12.2017		31.12.2018		31.12.2017		
	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	41299	138477	24073	109534	458253	1452766	568230	1574202	133869	245518	14662	590157	388967	1283139	347034	990634	
Add Claims Outstanding at the end of the year	464764	464764	294786	294786	1787003	1787003	1385558	1385558	251067	251067	192080	192080	4946928	4946928	4462626	4462626	
Less Claims Outstanding at the beginning of the year	646166	395953	291340	404030	1727275	1656042	1322640	1418652	314336	370811	200760	198584	5127872	3211243	4285286	3582468	
Gross Incurred Claims	-140103	207288	27519	290	517981	1583727	631148	1541108	70600	125774	5982	583653	208023	3018824	524374	1870792	
Add :Re-insurance accepted to direct claims	0	0	0	0	379	1659	2626	4439	850	71048	-2181	27740	39566	136576	-6626	49062	
Less :Re-insurance Ceded to claims paid	2746	9114	1203	8611	59521	205576	74099	162754	136617	208226	7759	514139	265150	653540	76924	276331	
Total Claims Incurred	-142849	198174	26316	-8321	458839	1379810	559675	1382793	-65167	-11404	-3958	97254	-17561	2501860	440824	1643523	

Particulars	Other Miscellaneous		Liabilities				Health & Hospitalisation				Miscellaneous Total						
	31.12.2018		31.12.2017		31.12.2018		31.12.2017		31.12.2018		31.12.2017		31.12.2018		31.12.2017		
	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	2696979	9640644	1358475	7139943	44170	120755	20674	162562	14341063	42572531	18136855	49159825	28074141	84571980	28977947	85303698	
Add Claims Outstanding at the end of the year	5164283	5164283	5879337	5879337	1607770	1607770	1660770	1660770	12352772	12352772	9493566	9493565	160375544	160375544	116298966	116298965	
Less Claims Outstanding at the beginning of the year	5075209	5758444	3548988	4363004	1706705	1418475	1389343	1435996	12561068	9444192	8580062	10626883	153468374	122466951	111563911	104853537	
Gross Incurred Claims	2786053	9046483	3688824	8656276	-54765	310050	292101	387336	14132767	45481111	19050359	48026507	34981311	122480573	33713002	96749126	
Add :Re-insurance accepted to direct claims	82795	507155	83861	364046	7547	28210	109	216	0	0	0	0	131137	744648	77789	445503	
Less :Re-insurance Ceded to claims paid	1837140	6514496	696021	4619315	14077	28365	1105	16444	1076921	5053614	3926478	9879203	3973561	22432754	5490715	17087841	
Total Claims Incurred	1031708	3039142	3076664	4401007	-61295	309895	291105	371108	13055846	40427497	15123881	38147304	31138887	100792467	28300076	80106788	

Particulars	GRAND TOTAL			
	31.12.2018		31.12.2017	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid				
Direct claims	31383380	92061410	31850991	92598624
Add Claims Outstanding at the end of the year	180815584	180815584	132655212	132655212
Less Claims Outstanding at the beginning of the year	174340945	140926733	128976016	120536656
Gross Incurred Claims	37858019	131950261	35530187	104711719
Add :Re-insurance accepted to direct claims	392060	1496647	229171	948726
Less :Re-insurance Ceded to claims paid	5277069	25482924	6141522	19475526
Total Claims Incurred	32973010	107963984	29617836	86190379

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.