



FORM NL-5 - CLAIMS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

Particulars	₹ in thousands															
	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	31.03.2016		31.03.2015		31.03.2016		31.03.2015		31.03.2016		31.03.2015		31.03.2016		31.03.2015	
	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	3872733	9204126	2468906	7682587	937563	1957174	786804	2121760	1750571	2100412	390233	1154488	2688134	4057586	1177037	3276248
Add Claims Outstanding at the end of the year	24039777	24039777	17394822	17394822	2994198	2994198	3603676	3603676	4358315	4358315	3602491	3602491	7352513	7352513	7206167	7206167
Less Claims Outstanding at the beginning of the year	29887393	17394822	19417660	17038935	3383049	3603676	3392524	3444397	3710538	3602491	4525082	3993459	7093587	7206167	7917606	7437856
Gross Incurred Claims	-1974883	15849081	446068	8038474	548712	1347696	997956	2281039	2398348	2856236	-532359	763520	2947060	4203932	465598	3044559
Add :Re-insurance accepted to direct claims	71311	662480	89092	580274	6974	8832	20210	36526	41116	135315	14911	7648	48090	144147	35121	44174
Less :Re-insurance Ceded to claims paid	-2814912	10636158	-790782	2553617	31074	34845	95844	244121	1996128	2247663	-805647	258081	2027202	2282508	-709803	502202
Total Claims Incurred	911340	5875403	1325942	6065131	524612	1321683	922322	2073444	443336	743888	288200	513087	967948	2065571	1210523	2586531

Particulars	Motor OD				Motor TP				Motor Pool				Motor Total			
	31.03.2016		31.03.2015		31.03.2016		31.03.2015		31.03.2016		31.03.2015		31.03.2016		31.03.2015	
	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	3727996	10872142	3053936	9102776	4867899	14050965	3991087	10643085	2068349	5290479	1660639	5565535	10664244	30213586	8705662	25311396
Add Claims Outstanding at the end of the year	4875753	4875753	3685213	3685213	52741493	52741493	41852743	41852743	22106704	22106704	27397183	27397183	79723950	79723950	72935139	72935139
Less Claims Outstanding at the beginning of the year	4439868	3685213	3702033	3107542	49914999	41852743	39786581	33900710	24175053	27397183	29567822	32962718	78529920	72935139	73056436	69970970
Gross Incurred Claims	4163881	12062682	3037116	9680447	7694393	24939715	6057249	18595118	0	0	-510000	0	11858274	37002397	8584365	28275565
Add :Re-insurance accepted to direct claims	0	0	0	-4754	164962	159915	702	6091	0	0	0	0	164962	159915	702	1337
Less :Re-insurance Ceded to claims paid	79337	869761	260604	878515	3523486	6155390	809552	2145986	0	0	0	0	3602823	7025151	1070156	3024501
Total Claims Incurred	4084544	11192921	2776512	8797178	4335869	18944240	5248399	16455223	0	0	-510000	0	8420413	30137161	7514911	25252401

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	31.03.2016		31.03.2015		31.03.2016		31.03.2015		31.03.2016		31.03.2015		31.03.2016		31.03.2015	
	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	50853	178553	49482	171520	595103	1699401	518897	1449858	1093947	1133607	70555	166079	1465752	3161208	794869	2202202
Add Claims Outstanding at the end of the year	444604	444604	375356	375356	1506130	1506130	1009518	1009518	3540186	3540186	451353	451353	13269765	13269765	12079932	12079932
Less Claims Outstanding at the beginning of the year	348852	375356	352092	333426	1099234	1009518	1327793	962586	4661198	451353	495286	209449	13390929	12079932	13858292	8377830
Gross Incurred Claims	146605	247801	72746	213450	1001999	2196013	200622	1496790	-27065	4222440	28622	407983	1344588	4351041	-983491	5904304
Add :Re-insurance accepted to direct claims	0	0	0	0	25816	31772	7178	10961	38449	97100	-84	4283	126332	339325	169378	303519
Less :Re-insurance Ceded to claims paid	5892	16000	10656	20812	172226	403217	110633	366600	18845	4205686	22569	319790	767192	2660759	-603990	4679787
Total Claims Incurred	140713	231801	62090	192638	855589	1824568	97166	1141151	-7460	113854	3212	92476	703728	2029607	-210123	1528036

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	31.03.2016		31.03.2015		31.03.2016		31.03.2015		31.03.2016		31.03.2015		31.03.2016		31.03.2015	
	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	727822	2226464	936381	3139591	546091	762227	71209	117769	11943757	43992515	10243970	33555869	27087569	83367561	21391025	66114284
Add Claims Outstanding at the end of the year	2970377	2970377	3525818	3525818	1215180	1215180	1156270	1156270	7452583	7452583	5125376	5125376	110122775	110122775	96658762	96658762
Less Claims Outstanding at the beginning of the year	4209757	3525818	3926748	3148378	1188404	1156270	851749	711135	5591144	5125376	3649440	3321898	109019438	96658762	97517836	87035672
Gross Incurred Claims	-511558	1671023	535451	3517031	572867	821137	375730	562904	13805196	46319722	11719906	35359347	28190906	96831574	20531951	75737374
Add :Re-insurance accepted to direct claims	88991	130568	95571	882712	-18848	-13089	1075	-2830	0	0	0	0	425702	745591	273063	1199982
Less :Re-insurance Ceded to claims paid	-412944	527664	110383	1627388	349402	384018	218916	225094	-318246	2284722	1121285	894767	4185190	17507217	2060608	11158739
Total Claims Incurred	-9623	1273927	520639	2772355	204617	424030	157888	334980	14123442	44035000	10598622	34464580	24431419	80069948	18744405	65778617

Particulars	GRAND TOTAL			
	31.03.2016		31.03.2015	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid				
Direct claims	33648436	96629273	25036968	77073119
Add Claims Outstanding at the end of the year	141515066	141515065	121259751	121259751
Less Claims Outstanding at the beginning of the year	146000418	121259751	124853102	111512463
Gross Incurred Claims	29163082	116884587	21443618	86820407
Add :Re-insurance accepted to direct claims	545103	1552218	397276	1824430
Less :Re-insurance Ceded to claims paid	3397480	30425884	560023	14214558
Total Claims Incurred	26310705	88010922	21280871	74430279

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.