



FORM NL-5 - CLAIMS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

| Particulars | in thousands | | | | | | | | | | | | | | | |
|--|----------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|
| | Fire | | | | MARINE CARGO | | | | MARINE HULL | | | | MARINE TOTAL | | | |
| | 31.03.2017 | | 31.03.2016 | | 31.03.2017 | | 31.03.2016 | | 31.03.2017 | | 31.03.2016 | | 31.03.2017 | | 31.03.2016 | |
| | 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 | 3130123 | 8722107 | 3872733 | 9204126 | 379034 | 1470796 | 937563 | 1957174 | 1217247 | 1589930 | 1750571 | 2100412 | 1596281 | 3060726 | 2688134 | 4057586 |
| Add : Claims Outstanding at the end of the year | 27133043 | 27133043 | 24039777 | 24039777 | 3120529 | 3120529 | 2994198 | 2994198 | 3317429 | 3317429 | 4358315 | 4358315 | 6437958 | 6437958 | 7352513 | 7352513 |
| Less : Claims Outstanding at the beginning of the year | 29513094 | 24039777 | 29887393 | 17394822 | 2961342 | 2994198 | 3383049 | 3603676 | 3857421 | 4358315 | 3710538 | 3602491 | 6818763 | 7352513 | 7093587 | 7206167 |
| Gross Incurred Claims | 750072 | 11815373 | -1974883 | 15849081 | 538221 | -1597127 | 548712 | 1347696 | 677255 | 549044 | 2398348 | 2856236 | 1215476 | 2146171 | 2947060 | 4203932 |
| Add :Re-insurance accepted to direct claims | 335934 | 554328 | 71311 | 662480 | 5258 | -15958 | 6974 | 8832 | 112859 | 298579 | 41116 | 135315 | 118117 | 282621 | 48090 | 144147 |
| Less :Re-insurance Ceded to claims paid | -554475 | 3622166 | -2814912 | 10636158 | 106785 | 211050 | 31074 | 34845 | 843824 | 357719 | 1996128 | 2247663 | 950609 | 568769 | 2027202 | 2282508 |
| Total Claims Incurred | 1640481 | 8747535 | 911340 | 5875403 | 436694 | 1370119 | 524612 | 1321683 | -53710 | 489904 | 443337 | 743888 | 382984 | 1860023 | 967948 | 2065571 |

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management
- The surveyor fees, legal and other expenses shall also form part of claims cost.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

| Particulars | Motor OD | | | | Motor TP | | | | Motor Pool | | | | Motor Total | | | |
|--|----------------|-----------------|----------------|-----------------|-----------------|-----------------|----------------|-----------------|-----------------|------------------|-------------|--------------|-----------------|-----------------|----------------|-----------------|
| | 31.03.2017 | | 31.03.2016 | | 31.03.2017 | | 31.03.2016 | | 31.03.2017 | | 31.03.2016 | | 31.03.2017 | | 31.03.2016 | |
| | 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 | 3971167 | 13923093 | 3727996 | 10872142 | 5180922 | 15611452 | 4867899 | 14050965 | 1268496 | 3033894 | 2068349 | 5290479 | 10420585 | 32568439 | 10664244 | 30213586 |
| Add Claims Outstanding at the end of the year | 5819912 | 5819912 | 4875753 | 4875753 | 72022319 | 72022319 | 52741493 | 52741493 | 13551748 | 13551748 | 22106704 | 22106704 | 91393979 | 91393979 | 79723950 | 79723950 |
| Less Claims Outstanding at the beginning of the year | 5356325 | 4875753 | 4439868 | 3685213 | 62951276 | 47774828 | 49914999 | 41852743 | 20341306 | 27073369 | 24175053 | 27397183 | 88648907 | 79723950 | 78529920 | 72935139 |
| Gross Incurred Claims | 4434754 | 14867252 | 4163881 | 12062682 | 14251965 | 39858943 | 7694393 | 24939715 | -5521062 | -10487727 | 0 | 0 | 13165657 | 44238468 | 11858274 | 37002397 |
| Add :Re-insurance accepted to direct claims | 0 | 0 | 0 | 0 | -92696 | -543 | 164962 | 159915 | 92179 | 92179 | 0 | 0 | -517 | 91636 | 164962 | 159915 |
| Less :Re-insurance Ceded to claims paid | 116858 | 792198 | 79337 | 869761 | -3115619 | -2105603 | 3523486 | 6155390 | -201220 | -201220 | 0 | 0 | -3199981 | -1514625 | 3602823 | 7025151 |
| Total Claims Incurred | 4317896 | 14075054 | 4084544 | 11192921 | 17274888 | 41964003 | 4335869 | 18944240 | -5227663 | -10194328 | 0 | 0 | 16365121 | 45844729 | 8420413 | 30137161 |

| Particulars | Workmen Compensation | | | | Personal Accident | | | | Aviation | | | | Engineering | | | |
|--|----------------------|---------------|---------------|---------------|-------------------|----------------|---------------|----------------|---------------|---------------|--------------|---------------|---------------|----------------|---------------|----------------|
| | 31.03.2017 | | 31.03.2016 | | 31.03.2017 | | 31.03.2016 | | 31.03.2017 | | 31.03.2016 | | 31.03.2017 | | 31.03.2016 | |
| | 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 | 50752 | 144195 | 50853 | 178553 | 762647 | 2127970 | 595103 | 1699401 | 324884 | 3528095 | 1093947 | 1133607 | 1673705 | 3086643 | 1465752 | 3161208 |
| Add Claims Outstanding at the end of the year | 419031 | 419031 | 444604 | 444604 | 1720511 | 1720511 | 1506130 | 1506130 | 941752 | 941752 | 3540186 | 3540186 | 11470843 | 11470843 | 13269765 | 13269765 |
| Less Claims Outstanding at the beginning of the year | 458657 | 444604 | 348852 | 375356 | 1553389 | 1506130 | 1099234 | 1009518 | 367330 | 3540186 | 4661198 | 451353 | 12977811 | 13269765 | 13390929 | 12079932 |
| Gross Incurred Claims | 11126 | 118622 | 146605 | 247801 | 929769 | 2342351 | 1001999 | 2196013 | 899306 | 929661 | -27065 | 4222440 | 166737 | 1287721 | 1344588 | 4351041 |
| Add :Re-insurance accepted to direct claims | 0 | 0 | 0 | 0 | -46489 | 13243 | 25816 | 31772 | -22032 | 51195 | 38449 | 97100 | 30063 | 201849 | 126332 | 339325 |
| Less :Re-insurance Ceded to claims paid | -7303 | -8317 | 5892 | 16000 | 181416 | 415780 | 172226 | 403217 | 755321 | 794382 | 18845 | 4205686 | -230216 | -285613 | 767192 | 2660759 |
| Total Claims Incurred | 18429 | 126939 | 140713 | 231801 | 701864 | 1939814 | 855588 | 1824568 | 121954 | 186474 | -7461 | 113854 | 427016 | 1775183 | 703728 | 2029607 |

| Particulars | Other Miscellaneous | | | | Liabilities | | | | Health & Hospitalisation | | | | Miscellaneous Total | | | |
|--|---------------------|----------------|--------------|----------------|---------------|---------------|---------------|---------------|--------------------------|-----------------|-----------------|-----------------|---------------------|------------------|-----------------|-----------------|
| | 31.03.2017 | | 31.03.2016 | | 31.03.2017 | | 31.03.2016 | | 31.03.2017 | | 31.03.2016 | | 31.03.2017 | | 31.03.2016 | |
| | 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 | 2100874 | 3245663 | 727822 | 2226464 | 79477 | 231632 | 546091 | 762227 | 23297065 | 61553761 | 11943757 | 43992515 | 38709989 | 106486398 | 27087569 | 83367561 |
| Add Claims Outstanding at the end of the year | 12563660 | 12563660 | 2970377 | 2970377 | 1495612 | 1495612 | 1215180 | 1215180 | 11121910 | 11121910 | 7452583 | 7452583 | 131127298 | 131127298 | 110122775 | 110122775 |
| Less Claims Outstanding at the beginning of the year | 3814539 | 2970377 | 4209757 | 3525818 | 1458220 | 1215180 | 1188404 | 1156270 | 7511260 | 7452583 | 5591144 | 5125376 | 116790113 | 110122775 | 109019438 | 96658762 |
| Gross Incurred Claims | 10849995 | 12838946 | -511558 | 1671023 | 116869 | 512064 | 572867 | 821137 | 26907715 | 65223088 | 13805196 | 46319722 | 53047174 | 127490921 | 28190906 | 96831574 |
| Add :Re-insurance accepted to direct claims | 501638 | 764879 | 88991 | 130568 | -26433 | 10739 | -18848 | -13089 | 0 | 0 | 0 | 0 | 436230 | 1133541 | 425702 | 745591 |
| Less :Re-insurance Ceded to claims paid | 7406057 | 7422212 | -412944 | 527664 | -264056 | -187415 | 349402 | 384018 | 1304505 | 3780493 | -318246 | 2284722 | 5945743 | 10416897 | 4185190 | 17507217 |
| Total Claims Incurred | 3945576 | 6181613 | -9623 | 1273927 | 354492 | 710218 | 204617 | 424030 | 25603210 | 61442595 | 14123443 | 44035000 | 47537662 | 118207565 | 24431417 | 80069948 |

| Particulars | GRAND TOTAL | | | |
|--|-----------------|------------------|-----------------|-----------------|
| | 31.03.2017 | | 31.03.2016 | |
| | For the Qr. | Upto the Qr. | For the Qr. | Upto the Qr. |
| Claims paid | | | | |
| Direct claims | 43436393 | 118269231 | 33648436 | 96629273 |
| Add Claims Outstanding at the end of the year | 164698299 | 164698299 | 141515065 | 141515065 |
| Less Claims Outstanding at the beginning of the year | 153121970 | 141515065 | 146000418 | 121259751 |
| Gross Incurred Claims | 55012722 | 141452465 | 29163083 | 116884587 |
| Add :Re-insurance accepted to direct claims | 890281 | 1970490 | 545103 | 1552218 |
| Less :Re-insurance Ceded to claims paid | 6341877 | 14607832 | 3397480 | 30425883 |
| | 0 | 0 | 0 | 0 |
| Total Claims Incurred | 49561126 | 128815123 | 26310706 | 88010922 |