



FORM No. 6 - CLAIMS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

Particulars	Fire		MARINE CARGO				MARINE HULL				MARINE TOTAL					
	31.03.2018		31.03.2017		31.03.2018		31.03.2017		31.03.2018		31.03.2017		31.03.2018		31.03.2017	
	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.
Claims paid																
Direct claims	2121917	8332435	3130123	8722107	429380	1294399	379034	1470796	208772	428161	1217247	1589930	638152	1722560	1596281	3060726
Add Claims Outstanding at the end of the year	14323406	14332406	27133043	27133043	2444386	2444386	3120529	3120529	1691990	1691990	3317429	4136376	4136376	6437958	6437958	
Less Claims Outstanding at the beginning of the year	11891126	11775991	29513094	24039777	2588252	2619999	2961342	2994198	1876868	1285788	3857421	4358315	4465120	3905787	6818763	7352513
Gross Incurred Claims	4554197	10879850	750072	11815373	285514	1118786	538211	1597127	23894	834363	677255	549044	309408	1953149	1215476	2146171
Add -Re-insurance accepted to direct claims	97802	509866	335934	554328	646	1787	5258	-15958	1603	41621	112859	298579	2245	43408	118117	282621
Less -Re-insurance Ceded to claims paid	721180	2984921	-554475	3622166	21565	64816	106785	211050	86082	166775	843824	357719	107647	231593	950609	568769
Total Claims Incurred	3930819	8454795	1640483	8747535	264595	1055757	436694	1370119	-60585	709209	-53710	489904	204010	1764966	382984	1860023

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 include specific claims settlement cost but not expenses of measurement.
 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.

Particulars	Motor OD		Motor TP				Motor Total					
	31.03.2018		31.03.2017		31.03.2018		31.03.2017		31.03.2018		31.03.2017	
	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.
Claims paid												
Direct claims	4802722	15201976	3971167	13923093	7770564	22948151	6449418	18645346	12573286	38150127	10420585	32568439
Add Claims Outstanding at the end of the year	7324664	7324664	5819912	5819912	92887128	92887128	85574067	85574067	100211792	100211792	91393979	91393979
Less Claims Outstanding at the beginning of the year	6954363	5418736	5356325	4875753	85975880	77405184	83292582	74848197	92930243	82823920	88648907	79723950
Gross Incurred Claims	5173023	17107904	4434754	14867252	14681812	38430995	8730903	29371216	19854835	55537999	13165667	44238468
Add -Re-insurance accepted to direct claims	0	0	0	0	0	0	-517	91636	0	0	-517	91636
Less -Re-insurance Ceded to claims paid	235294	755257	116858	792198	970592	2061673	-3316839	-2306823	1205886	2816030	-1399981	-1514625
Total Claims Incurred	4937729	16352647	4317896	14075054	13711220	36368422	12047235	31769675	18648949	52721069	16365121	45844729

Particulars	Workmen Compensation		Personal Accident				Aviation				Engineering					
	31.03.2018		31.03.2017		31.03.2018		31.03.2017		31.03.2018		31.03.2017		31.03.2018		31.03.2017	
	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.
Claims paid																
Direct claims	60838	170352	50752	144195	897099	2471301	762547	2127970	57692	647849	324884	3528095	609769	1600403	1673705	3086643
Add Claims Outstanding at the end of the year	395954	395954	419031	419031	1655474	1655474	1720511	1720511	370810	370810	941752	941752	3211243	3211243	11470843	11470843
Less Claims Outstanding at the beginning of the year	294786	404030	458657	444604	1385558	1418652	1553389	1506130	192080	198584	367330	3540186	4462626	3524268	12977811	13269765
Gross Incurred Claims	161886	1622276	11126	118622	1167015	2708123	929769	2342351	236422	820075	899306	929661	-641614	1229178	166737	1287721
Add -Re-insurance accepted to direct claims	0	0	0	0	0	4439	-46489	-12483	2035	29775	-22032	51195	-541	48521	30065	201849
Less -Re-insurance Ceded to claims paid	4743	13354	-7303	-8317	309941	472895	181416	415780	55714	569851	755321	794382	212757	489088	-230216	-285611
Total Claims Incurred	157243	148922	18429	126939	857074	2239867	701864	1939814	182743	279997	121953	186474	-854912	788611	427016	1775183

Particulars	Other Miscellaneous		Liabilities				Health & Hospitalisation				Miscellaneous Total				GRAND TOTAL					
	31.03.2018		31.03.2017		31.03.2018		31.03.2017		31.03.2018		31.03.2017		31.03.2018		31.03.2017		31.03.2018		31.03.2017	
	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.
Claims paid																				
Direct claims	2972509	10112452	2108874	3245663	38394	200956	79477	231632	14788159	63947984	23297065	61553763	31997726	117301424	38709989	106486398	3457795	127356419	43436393	118269231
Add Claims Outstanding at the end of the year	5757734	5757734	12563660	12563660	1419752	1419752	1495612	1495612	9444191	9444191	11121910	11121910	122466950	122466950	131127298	131127298	140926732	140926732	164698299	164698299
Less Claims Outstanding at the beginning of the year	5879337	4363004	3814539	2970177	1660770	1435995	1458320	1215180	9493565	10628223	7511260	7452583	116298965	104854876	116790113	110122775	133655211	120536654	153121970	141515095
Gross Incurred Claims	2850906	11507182	10849995	12838946	-202624	184713	1166869	512064	14738785	62763562	26907715	65223088	38165711	134913498	53047174	127490921	43029316	147746497	55012722	141452465
Add -Re-insurance accepted to direct claims	165385	528631	501638	764879	0	216	-26413	10739	0	0	0	0	167079	612582	430230	1133541	267130	1315856	890281	1370490
Less -Re-insurance Ceded to claims paid	1869850	6429165	7406957	7422212	18114	36558	-264660	-187415	3662846	13542049	1304505	3780493	7279851	24367692	5945743	10416897	8108678	27584204	6341877	14607832
Total Claims Incurred	1206641	5607648	3945576	6181613	-220738	150371	354492	710218	11076939	49221903	25603210	61442595	31052939	111158388	47537661	118207665	35187768	121378149	49561126	128815123