



FORM NL-5 - CLAIMS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

in thousands

Particulars	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	30.06.2017		30.06.2016		30.06.2017		30.06.2016		30.06.2017		30.06.2016		30.06.2017		30.06.2016	
	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	2185659	2185659	1872815	1872815	251926	251926	242236	242236	76030	76030	78404	78404	327956	327956	320640	320640
Add :Claims Outstanding at the end of the year	12121870	12121870	10466813	10466813	2649528	2649528	2626974	2626974	1477899	1477899	1382349	1382349	4127427	4127427	4009323	4009323
Less : Claims Outstanding at the beginning of the year	11775991	11775991	9320363	9320363	2619999	2619999	2589473	2589473	1285788	1285788	1290776	1290776	3905787	3905787	3880249	3880249
Gross Incurred Claims	2531538	2531538	3019265	3019265	281455	281455	279737	279737	268141	268141	169977	169977	549596	549596	449714	449714
Add :Re-insurance accepted to direct claims	172151	172151	58547	58547	562	562	312	312	14168	14168	43511	43511	14730	14730	43823	43823
Less :Re-insurance Ceded to claims paid	791909	791909	445745	445745	12596	12596	12112	12112	21554	21554	26698	26698	34150	34150	38810	38810
Total Claims Incurred	1911780	1911780	2632067	2632067	269421	269421	267937	267937	260755	260755	186790	186790	530176	530176	454727	454727

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.

Particulars	Motor OD				Motor TP				Motor Pool				Motor Total			
	30.06.2017		30.06.2016		30.06.2017		30.06.2016		30.06.2017		30.06.2016		30.06.2017		30.06.2016	
	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	3191543	3191543	2683473	2683473	3816847	3816847	3422201	3422201	832353	832353	88960	88960	7840743	7840743	6194634	6194634
Add Claims Outstanding at the end of the year	5822002	5822002	4538875	4538875	60249352	60249352	41710929	41710929	19491410	19491410	23059445	23059445	85562764	85562764	69309249	69309249
Less Claims Outstanding at the beginning of the year	5418736	5418736	4015046	4015046	57141823	57141823	39852599	39852599	20263361	20263361	23100037	23100037	82823920	82823920	66967682	66967682
Gross Incurred Claims	3594809	3594809	3207302	3207302	6924376	6924376	5280531	5280531	60402	60402	48368	48368	10579587	10579587	8536201	8536201
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	159577	159577	137394	137394	202219	202219	284074	284074	60403	60403	48368	48368	422199	422199	469836	469836
Total Claims Incurred	3435232	3435232	3069908	3069908	6722157	6722157	4996457	4996457	-1	-1	0	0	10157388	10157388	8066365	8066365

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	30.06.2017		30.06.2016		30.06.2017		30.06.2016		30.06.2017		30.06.2016		30.06.2017		30.06.2016	
	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	29582	29582	25368	25368	439901	439901	441530	441530	500558	500558	507234	507234	269557	269557	552806	552806
Add Claims Outstanding at the end of the year	383642	383642	435650	435650	1284886	1284886	1171502	1171502	89177	89177	132846	132846	4047964	4047964	3880860	3880860
Less Claims Outstanding at the beginning of the year	404030	404030	414076	414076	1418652	1418652	1222889	1222889	198584	198584	144349	144349	3582468	3582468	3902876	3902876
Gross Incurred Claims	9194	9194	46942	46942	306135	306135	390143	390143	391151	391151	495731	495731	735053	735053	530790	530790
Add :Re-insurance accepted to direct claims	0	0	0	0	858	858	5189	5189	6248	6248	22107	22107	8945	8945	141548	141548
Less :Re-insurance Ceded to claims paid	1479	1479	1747	1747	-5499	-5499	60816	60816	442926	442926	495077	495077	72862	72862	216439	216439
Total Claims Incurred	7715	7715	45195	45195	312492	312492	334516	334516	-45527	-45527	22761	22761	671136	671136	455899	455899

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	30.06.2017		30.06.2016		30.06.2017		30.06.2016		30.06.2017		30.06.2016		30.06.2017		30.06.2016	
	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	3473103	3473103	498689	498689	125355	125355	72238	72238	15397638	15397638	14187479	14187479	28076437	28076437	22479978	22479978
Add Claims Outstanding at the end of the year	3754374	3754374	2685323	2685323	1326304	1326304	1063068	1063068	11524528	11524528	6882981	6882981	107973639	107973639	85561479	85561479
Less Claims Outstanding at the beginning of the year	4363004	4363004	2318235	2318235	1435996	1435996	945986	945986	10628223	10628223	7080004	7080004	104854877	104854877	82996097	82996097
Gross Incurred Claims	2864473	2864473	865777	865777	15663	15663	189320	189320	16293943	16293943	13990456	13990456	31195199	31195199	25045360	25045360
Add :Re-insurance accepted to direct claims	102578	102578	28652	28652	42	42	1473	1473	0	0	0	0	118671	118671	198969	198969
Less :Re-insurance Ceded to claims paid	2465615	2465615	94345	94345	9397	9397	-17606	-17606	1132933	1132933	692761	692761	4541912	4541912	2013415	2013415
Total Claims Incurred	501436	501436	800084	800084	6308	6308	208399	208399	15161010	15161010	13297696	13297695	26771958	26771958	23230914	23230914

Particulars	GRAND TOTAL			
	30.06.2017		30.06.2016	
	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
Claims paid				
Direct claims	30590052	30590052	24673433	24673433
Add Claims Outstanding at the end of the year	124222936	124222936	100037615	100037615
Less Claims Outstanding at the beginning of the year	120536655	120536655	96196709	96196709
Gross Incurred Claims	34276333	34276333	28514339	28514339
Add :Re-insurance accepted to direct claims	305552	305552	301339	301339
Less :Re-insurance Ceded to claims paid	5367971	5367971	2497970	2497970
Total Claims Incurred	29213914	29213914	26317708	26317708