



FORM NL-5 - CLAIMS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

Particulars	₹ in thousands															
	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	30.09.2020		30.09.2019		30.09.2020		30.09.2019		30.09.2020		30.09.2019		30.09.2020		30.09.2019	
	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	1328459	2899508	1916822	3546629	259673	378834	691952	977877	15875	21905	256466	778049	275548	400739	948418	1755926
Add: Claims Outstanding at the end of the year	33750560	33750560	19911772	19911772	5207101	5207101	2601366	2601366	3430167	3430167	1655337	1655337	8637268	8637268	4256703	4256703
Less: Claims Outstanding at the beginning of the year	35694650	28904513	17972552	14350874	2728997	2766091	2368365	2306681	3291079	2978561	1656248	1981771	6020076	5744652	4024613	4288452
Gross Incurred Claims	-615631	7745555	3856042	9107527	2737777	2819844	924953	1272562	154963	473511	255555	451615	2892740	3293355	1180508	1724177
Add: Re-insurance accepted to direct claims	8355	37508	273915	871586	-2198	-164	-85	302	52258	89139	-24914	161744	50060	88975	-24999	162046
Less: Re-insurance Ceded to claims	-1366504	4271535	637941	2231426	2336813	2353009	348731	363021	56813	248099	170443	454155	2393626	2601108	519174	817176
Total Claims Incurred	759228	3511528	3492016	7747687	398766	466671	576137	909843	150408	314551	60198	159204	549174	781222	636335	1069047

Particulars	Motor OD				Motor TP				Motor Total				
	30.09.2020		30.09.2019		30.09.2020		30.09.2019		30.09.2020		30.09.2019		
	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	2881629	4403971	3653962	6817456	4291501	6919456	7160970	13010369	7173130	11323427	10814932	19827825	
Add Claims Outstanding at the end of the year	5905413	5905413	6991821	6991821	176115564	176115564	148487340	148487340	182020977	182020977	155479161	155479161	
Less Claims Outstanding at the beginning of the year	6276459	5958561	6830917	5910290	171054752	167637942	140716365	135232063	177331211	173596503	147547282	141142353	
Gross Incurred Claims	2510583	4350823	3814866	7898987	9352313	15397078	14931945	26265646	11862896	19747901	18746811	34164633	
Add :Re-insurance accepted to direct claims	0	0	0	0	-9	-11	0	0	-9	-11	0	0	
Less :Re-insurance Ceded to claims	125501	217147	179987	343359	421612	446070	3119505	3504588	547113	663217	3299492	3847947	
Total Claims Incurred	2385082	4133676	3634879	7555628	8930692	14950997	11812440	22761058	11315774	19084673	15447319	30316686	

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	30.09.2020		30.09.2019		30.09.2020		30.09.2019		30.09.2020		30.09.2019		30.09.2020		30.09.2019	
	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	23269	42381	37155	86353	1260186	2012320	1405130	2197493	210211	205777	233224	236731	292627	553560	372423	997262
Add Claims Outstanding at the end of the year	750129	750129	15198	511376	7221463	7221463	2296267	2296267	2186433	2186433	209735	209735	13054900	13054900	5159163	5159163
Less Claims Outstanding at the beginning of the year	745874	726080	0	546906	6459536	5938065	2120139	1875578	921987	821158	263007	255886	11707225	11553793	4111234	4163346
Gross Incurred Claims	27524	66430	52353	50823	2022113	3295718	1581258	2618182	1474657	1571052	179952	190580	1640302	2054667	1420352	1993079
Add: Re-insurance accepted to direct claims	0	0	0	0	121	802	465	5478	30111	39838	7394	293308	-8577	-55256	-7177	37000
Less: Re-insurance Ceded to claims	1455	3650	2360	5610	1196826	2140685	596272	726328	1079292	1391144	200022	228561	710996	861247	-12289	312484
Total Claims Incurred	26069	62780	49993	45213	825408	1155835	985451	1897332	425476	219746	-12676	255327	920729	1138164	1425464	1717595

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Crop				Miscellaneous Total				
	30.09.2020		30.09.2019		30.09.2020		30.09.2019		30.09.2020		30.09.2019		30.09.2020		30.09.2019		30.09.2020		30.09.2019		
	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.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	
Claims paid																					
Direct claims	395808	713178	779702	1350522	54087	67668	29919	87711	12449264	19794423	12812644	24482140	14985394	15446060	5238723	8359489	36843976	50158794	31723852	57625526	
Add Claims Outstanding at the end of the year	3892580	3892580	-2897834	-2897834	2229391	2229391	1520213	1520213	16890582	16890582	11924220	11924220	9221623	9221623	8837371	8837371	237468078	237468078	182543494	183039672	
Less Claims Outstanding at the beginning of the year	4065154	3856861	3472666	-4646960	2460729	2278130	1420660	1457831	11925192	10226101	10939385	9156590	22872124	22038847	2074528	10170741	238489032	231035538	171948901	164122271	
Gross Incurred Claims	223234	748897	-5590798	3099648	-177251	18929	129472	150093	17414654	26458904	13797479	27249770	1334893	2628836	12001566	7026119	35823022	56591334	42318445	76542927	
Add: Re-insurance accepted to direct claims	17007	-4510	-35449	38283	0	61562	0	3	0	0	0	0	9785	-47389	62352	62352	48438	-4964	27585	436424	
Less: Re-insurance Ceded to claims	-484457	-267988	4379298	1873630	-11962	-2071	1850	6661	982717	1409563	657274	1459064	1354220	2236750	5179	5563844	5376200	8436197	9129458	14024129	
Total Claims Incurred	724698	1012375	-10005545	1264301	-165289	82562	127622	143435	16431937	25049341	13140205	25790706	-9542	344697	12058739	1524627	30495260	48150173	33216572	62955222	

Particulars	GRAND TOTAL			
	30.09.2020		30.09.2019	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid				
Direct claims	38447983	53459041	34589092	62928081
Add Claims Outstanding at the end of the year	279855906	279855906	206711969	207208147
Less Claims Outstanding at the beginning of the year	280203758	265684703	193946066	182761597
Gross Incurred Claims	38100131	67630244	47354995	87374631
Add: Re-insurance accepted to direct claims	106853	121519	276501	1470056
Less: Re-insurance Ceded to claims	6403322	15308840	10286573	17072731
Total Claims Incurred	31803662	52442923	37344923	71771956

- Notes:
- Included 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.