

 FORM NL-5 - CLAIMS SCHEDULE UNITED INDIA INSURANCE COMPANY LIMITED CLAIMS INCURRED [NET]													
₹ in thousands													
Particulars	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL
	30.06.2021		30.06.2020		30.06.2021		30.06.2020		30.06.2021		30.06.2020		30.06.2021
	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.
Claims paid													
Direct claims	1407198	1407198	1571049	1571049	171207	171207	119161	119161	186616	186616	6030	6030	357823
Add: Claims Outstanding at the end of the year	32808454	32808454	35694650	35694650	4566130	4566130	2728997	2728997	4115860	4115860	3291079	3291079	8681590
Less: Claims Outstanding at the beginning of the year	30315116	30315116	28904513	28904513	4490004	4490004	2766091	2766091	4091363	4091363	2978561	2978561	8581367
Gross Incurred Claims	3900536	3900536	8361186	8361186	247333	247333	82067	82067	211113	211113	318548	318548	458446
Add: Re-insurance accepted to direct claims	108817	108817	29153	29153	3066	3066	2034	2034	4681	4681	36851	36851	36851
Less: Re-insurance Ceded to claims	724246	724246	5638039	5638039	36563	36563	16196	16196	72902	72902	191286	191286	109465
Total Claims Incurred	3285107	3285107	2752300	2752300	207704	207704	67905	67905	129530	129530	164143	164143	337234

Particulars	Motor OD				Motor TP				Motor Total			
	30.06.2021		30.06.2020		30.06.2021		30.06.2020		30.06.2021		30.06.2020	
	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	1875013	1875013	1522342	1522342	8342175	8342175	2627955	2627955	5217188	5217188	4150297	4150297
Add Claims Outstanding at the end of the year	5401700	5401700	6276459	6276459	189709045	189709045	171054752	171054752	195110745	195110745	177331211	177331211
Less Claims Outstanding at the beginning of the year	4707407	4707407	5958561	5958561	187057680	187057680	167637942	167637942	191765087	191765087	173596503	173596503
Gross Incurred Claims	2569306	2569306	1840240	1840240	5993540	5993540	6044765	6044765	8562846	8562846	7885005	7885005
Add: Re-insurance accepted to direct claims	31664	31664	0	0	709	709	2	2	30955	30955	2	2
Less: Re-insurance Ceded to claims	128385	128385	91646	91646	453552	453552	24458	24458	581937	581937	116104	116104
Total Claims Incurred	2472585	2472585	1748594	1748594	5539279	5539279	6020305	6020305	8011864	8011864	7768899	7768899

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	30.06.2021		30.06.2020		30.06.2021		30.06.2020		30.06.2021		30.06.2020		30.06.2021		30.06.2020	
	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	27412	27412	19112	19112	954593	954593	752134	752134	177972	177972	-4434	-4434	1248341	1248341	260933	260933
Add Claims Outstanding at the end of the year	783324	783324	745874	745874	6537709	6537709	6459535	6459535	2016597	2016597	921987	921987	9579392	9579392	11707225	11707225
Less Claims Outstanding at the beginning of the year	798174	798174	726080	726080	6607601	6607601	5938064	5938064	2216689	2216689	821158	821158	10328297	10328297	11553793	11553793
Gross Incurred Claims	12562	12562	38906	38906	884701	884701	1273605	1273605	-22120	-22120	96395	96395	499436	499436	414365	414365
Add: Re-insurance accepted to direct claims	0	0	0	0	11636	11636	681	681	45487	45487	9727	9727	-240269	-240269	-46679	-46679
Less: Re-insurance Ceded to claims	7285	7285	2195	2195	579992	579992	943859	943859	-24060	-24060	311852	311852	379915	379915	150251	150251
Total Claims Incurred	5277	5277	36711	36711	316335	316335	330427	330427	47427	47427	-205730	-205730	-120748	-120748	217435	217435

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Crop				Miscellaneous Total			
	30.06.2021		30.06.2020		30.06.2021		30.06.2020		30.06.2021		30.06.2020		30.06.2021		30.06.2020		30.06.2021		30.06.2020	
	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	404498	404498	317370	317370	20216	20216	13581	13581	16517124	16517124	7345159	7345159	901413	901413	460666	460666	25468757	25468757	13314818	13314818
Add Claims Outstanding at the end of the year	3758826	3758826	4065154	4065154	2530765	2530765	2460729	2460729	17690170	17690170	11925192	11925192	11246039	11246039	22872124	22872124	249253567	249253567	238489031	238489031
Less Claims Outstanding at the beginning of the year	3160996	3160996	3856861	3856861	2484057	2484057	2278130	2278130	14401963	14401963	10226101	10226101	12800930	12800930	22038847	22038847	244563794	244563794	231035537	231035537
Gross Incurred Claims	1002328	1002328	525663	525663	66924	66924	196180	196180	19805331	19805331	9044250	9044250	-653478	-653478	1293943	1293943	30158530	30158530	20768312	20768312
Add: Re-insurance accepted to direct claims	45404	45404	-21517	-21517	-5266	-5266	61562	61562	161	161	0	0	-74595	-74595	-57174	-57174	-186497	-186497	-53402	-53402
Less: Re-insurance Ceded to claims	210117	210117	216469	216469	-14111	-14111	9891	9891	1172723	1172723	426846	426846	-1290036	-1290036	882530	882530	1603762	1603762	3059997	3059997
Total Claims Incurred	837615	837615	287677	287677	75769	75769	247851	247851	18632769	18632769	8617404	8617404	561963	561963	354239	354239	28368271	28368271	17654913	17654913

Particulars	GRAND TOTAL			
	30.06.2021		30.06.2020	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid				
Direct claims	27233778	27233778	15011058	15011058
Add Claims Outstanding at the end of the year	290744011	290744011	280203757	280203757
Less Claims Outstanding at the beginning of the year	283460277	283460277	265684702	265684702
Gross Incurred Claims	34517612	34517612	29530113	29530113
Add: Re-insurance accepted to direct claims	89427	89427	14666	14666
Less: Re-insurance Ceded to claims	2437173	2437173	8905519	8905519
Total Claims Incurred	31990612	31990612	20639261	20639261

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.