



## FORM NL-5 - CLAIMS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

## CLAIMS INCURRED [NET]

in thousands

Particulars	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	31.12.2013		31.12.2012		31.12.2013		31.12.2012		31.12.2013		31.12.2012		31.12.2013		31.12.2012	
	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	1448404	4791523	1209342	3020905	395549	1176100	348541	1280675	569013	2093506	88438	296651	964562	3269606	436979	1577326
Add Claims Outstanding at the end of the year	14903961	14903961	13000259	13000259	3455581	3455581	3162775	3162775	5578704	5578704	7603018	7603018	9034285	9034285	10765793	10765793
Less Claims Outstanding at the beginning of the year	14964918	12156864	13434838	9857791	3463847	3373901	3298638	3731779	5681640	6159281	3595261	3110545	9145487	9533182	6893899	6842324
Gross Incurred Claims	1387447	7538620	774763	6163373	387283	1257780	212678	711671	466077	1512929	4096194	4789124	853360	2770709	4308872	5500795
Add :Re-insurance accepted to direct claims	47583	508275	315180	1098820	3656	11301	11631	27822	-3029	98072	48933	96772	627	109373	60564	124594
Less :Re-insurance Ceded to claims paid	729317	3836962	222580	2885119	21881	189886	-123495	-55006	377106	1380152	3868515	4291917	398987	1570038	3745020	4236911
<b>Total Claims Incurred</b>	<b>705713</b>	<b>4209933</b>	<b>867364</b>	<b>4377074</b>	<b>369060</b>	<b>1079196</b>	<b>347802</b>	<b>794499</b>	<b>85941</b>	<b>230849</b>	<b>276613</b>	<b>593979</b>	<b>455000</b>	<b>1310044</b>	<b>624415</b>	<b>1388478</b>

Particulars	Motor OD				Motor TP				Motor Pool				Motor Total			
	31.12.2013		31.12.2012		31.12.2013		31.12.2012		31.12.2013		31.12.2012		31.12.2013		31.12.2012	
	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	2328098	5665979	1525919	4421572	903145	4801328	1301530	4454645	1493494	4124839	784414	2678407	4724737	14592146	3611863	11554624
Add Claims Outstanding at the end of the year	3804753	3804753	3551861	3551861	35374473	35374473	24909181	24909181	34493059	34493059	40457848	40457848	73672285	73672285	68918890	68918890
Less Claims Outstanding at the beginning of the year	4076556	3525946	3241228	2805995	31001603	25227479	22543991	20570183	35948476	38558129	41242262	43136255	71026635	67311554	67027481	66512433
Gross Incurred Claims	2056295	5944786	1836552	5167438	5276015	14948322	3666720	8793643	38077	59769	0	0	7370387	20952877	5503272	13961081
Add :Re-insurance accepted to direct claims	1	0	1	0	5659	8881	12882	13884	640871	2353256	2511682	7535045	646530	2362137	2524564	7548929
Less :Re-insurance Ceded to claims paid	190215	534838	220837	530825	937728	2202751	1751771	1300702	0	0	0	1	1127943	2737589	1972608	1831528
<b>Total Claims Incurred</b>	<b>1866081</b>	<b>5409948</b>	<b>1615715</b>	<b>4636613</b>	<b>4343946</b>	<b>12754452</b>	<b>1927832</b>	<b>7506825</b>	<b>678947</b>	<b>2413025</b>	<b>2511681</b>	<b>7535044</b>	<b>6888974</b>	<b>20577425</b>	<b>6055228</b>	<b>19678482</b>

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	31.12.2013		31.12.2012		31.12.2013		31.12.2012		31.12.2013		31.12.2012		31.12.2013		31.12.2012	
	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	36731	119732	32370	108240	265081	803124	209466	670816	5497	30106	80498	119605	444204	1050543	265105	736831
Add Claims Outstanding at the end of the year	490536	490536	326242	326242	999486	999486	837892	837892	249304	249304	149693	149693	9228665	9228665	5663875	5663875
Less Claims Outstanding at the beginning of the year	538610	460912	318917	321895	951218	903666	773459	750249	297613	203419	111782	160612	11820012	4637671	5480034	4836545
Gross Incurred Claims	-11343	149356	39695	112587	313349	898944	273899	758459	-42812	75991	118409	108686	-2147143	5641537	448946	1564161
Add :Re-insurance accepted to direct claims	0	0	0	0	3014	-4552	980	17437	705	26378	1012	-10466	118339	255271	28511	30566
Less :Re-insurance Ceded to claims paid	5431	15821	7030	10304	71379	142113	84453	125823	-51112	31965	116614	95684	-2556440	4076378	166996	639743
<b>Total Claims Incurred</b>	<b>-16774</b>	<b>133535</b>	<b>32666</b>	<b>102283</b>	<b>244986</b>	<b>752280</b>	<b>190426</b>	<b>650073</b>	<b>9005</b>	<b>70404</b>	<b>2808</b>	<b>2536</b>	<b>527635</b>	<b>1820430</b>	<b>310461</b>	<b>954984</b>

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	31.12.2013		31.12.2012		31.12.2013		31.12.2012		31.12.2013		31.12.2012		31.12.2013		31.12.2012	
	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	580302	1538683	485513	1311645	191522	225151	40261	123323	5290439	17562485	5710185	16608917	11538513	35921970	10435262	31234002
Add Claims Outstanding at the end of the year	3494226	3494226	2485626	2485626	858889	858889	568052	568052	5188267	5188267	4027782	4027782	94181658	94181658	82978053	82978051
Less Claims Outstanding at the beginning of the year	3260254	2495748	2414451	2026526	963049	751405	557463	417442	4117025	3681741	3798613	2966265	92974416	80446116	80482201	77991970
Gross Incurred Claims	814274	2537161	556688	1770745	87362	332635	50850	273933	6361681	19069011	5939354	17670434	12745755	49657512	12931114	36220083
Add :Re-insurance accepted to direct claims	138103	957130	216564	664701	10891	21938	-8804	-13208	0	0	0	0	917582	3618302	2762827	8237959
Less :Re-insurance Ceded to claims paid	162119	771285	118112	171384	-11367	63293	35541	49287	306378	2011268	539236	1661119	-945669	9849712	3040590	4584869
<b>Total Claims Incurred</b>	<b>790257</b>	<b>2723006</b>	<b>655139</b>	<b>2264062</b>	<b>109619</b>	<b>291280</b>	<b>6505</b>	<b>211438</b>	<b>6055303</b>	<b>17057742</b>	<b>5400118</b>	<b>16009315</b>	<b>14609005</b>	<b>43426102</b>	<b>12653351</b>	<b>39873173</b>

Particulars	GRAND TOTAL			
	31.12.2013		31.12.2012	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid				
Direct claims	13951479	43983099	12081583	35832233
Add Claims Outstanding at the end of the year	118119905	118119904	106744105	106744103
Less Claims Outstanding at the beginning of the year	117084821	102136162	100810938	94692085
Gross Incurred Claims	14986562	59966841	18014750	47884251
Add :Re-insurance accepted to direct claims	965792	4235950	3138571	9461373
Less :Re-insurance Ceded to claims paid	182635	15256713	7008190	11706899
<b>Total Claims Incurred</b>	<b>15769717</b>	<b>48946079</b>	<b>14145128</b>	<b>45638725</b>

**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.