



FORM NL-5 - CLAIMS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

₹ in thousands

Particulars	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	31.12.2015		31.12.2014		31.12.2015		31.12.2014		31.12.2015		31.12.2014		31.12.2015		31.12.2014	
	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	1899246	5331393	2605912	5213681	322765	1019611	551694	1334956	87255	349841	400093	764255	410020	1369452	951787	2099211
Add Claims Outstanding at the end of the year	29887393	29887393	19417660	19417660	3383049	3383049	3392524	3392524	3710538	3710538	4525082	4525082	7093587	7093587	7917606	7917606
Less Claims Outstanding at the beginning of the year	19407473	17394822	19360268	17038935	3308117	3603676	3278240	3444397	3767873	3602491	3929262	3993459	7075990	7206167	7207502	7437856
Gross Incurred Claims	12379166	17823964	2663304	7592406	397697	798984	665978	1283083	29920	457888	995912	1295878	427617	1256872	1661891	2578961
Add :Re-insurance accepted to direct claims	174263	591169	204493	491182	523	1858	1550	16316	12857	94199	13690	-7263	13380	96057	15240	9053
Less :Re-insurance Ceded to claims paid	11355415	13451070	1394869	3344399	49198	3771	95640	148277	-240706	251535	904103	1063728	-191508	255306	999743	1212005
Total Claims Incurred	1198014	4964063	1472928	4739189	349022	797071	571888	1151122	283483	300552	105500	224887	632505	1097623	677387	1376008

Particulars	Motor OD				Motor TP				Motor Pool				Motor Total			
	31.12.2015		31.12.2014		31.12.2015		31.12.2014		31.12.2015		31.12.2014		31.12.2015		31.12.2014	
	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	2524908	7144146	2095379	6048840	3089788	9183066	2905540	6651998	963637	3222130	1131238	3904896	6578333	19549342	6132157	16605734
Add Claims Outstanding at the end of the year	4439868	4439868	3702033	3702033	49914999	49914999	39786581	39786581	24175053	24175053	29567822	29567822	78529920	78529920	73056436	73056436
Less Claims Outstanding at the beginning of the year	4234156	3685213	3372904	3107542	46512371	41852744	38856287	33900710	25138690	27397183	30189060	32962718	75885217	72935140	72418251	69970970
Gross Incurred Claims	2730620	7898801	2424508	6643331	6492416	17245321	3835834	12537869	0	0	510000	510000	9223036	25144122	6770342	19691200
Add :Re-insurance accepted to direct claims	0	0	0	-4754	123	-5047	-408	5389	0	0	0	0	123	-5047	-408	635
Less :Re-insurance Ceded to claims paid	413719	790424	156864	617911	1398583	2631904	461851	1336434	0	0	0	0	1812302	3422328	618715	1954345
Total Claims Incurred	2316901	7108377	2267644	6020666	5093956	14608370	3373575	11206824	0	0	510000	510000	7410857	21716747	6151219	17737490

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	31.12.2015		31.12.2014		31.12.2015		31.12.2014		31.12.2015		31.12.2014		31.12.2015		31.12.2014	
	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	34417	127700	34123	122038	383720	1104298	364407	930961	5424	39660	33722	95524	369909	1695456	514971	1407333
Add Claims Outstanding at the end of the year	348852	348852	352092	352092	1099234	1099234	1327793	1327793	4661198	4661198	495286	495286	13390929	13390929	13858292	13858292
Less Claims Outstanding at the beginning of the year	362701	375356	350490	333426	1091850	1009518	1315557	962586	511300	451353	508438	209449	12733249	12079932	9449453	8377830
Gross Incurred Claims	20568	101196	35725	140704	391104	1194014	376643	1296168	4155322	4249505	20570	381361	1027589	3006453	4923810	6887795
Add :Re-insurance accepted to direct claims	0	0	0	0	464	5956	4125	3783	20306	58651	5717	5124	5277	212993	40847	134142
Less :Re-insurance Ceded to claims paid	5005	10108	2403	10156	69735	230991	133239	255967	4092517	4186841	8772	297221	1093096	1893567	4433860	5283777
Total Claims Incurred	15563	91088	33322	130548	321833	968979	247529	1043984	83111	121315	17516	89264	-60230	1325879	530798	1738160

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	31.12.2015		31.12.2014		31.12.2015		31.12.2014		31.12.2015		31.12.2014		31.12.2015		31.12.2014	
	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	525228	1498642	1281855	2203210	134785	216136	13313	46560	11248278	32048758	8074821	23311899	19280094	56279992	16449369	44723259
Add Claims Outstanding at the end of the year	4209757	4209757	3926748	3926748	1188404	1188404	851749	851749	5591144	5591144	3649440	3649440	109019438	109019438	97517836	97517836
Less Claims Outstanding at the beginning of the year	3530697	3525818	5221692	3148378	1113511	1156270	853719	711135	5778939	5125376	3683781	3321898	101007464	96658763	93801381	87035672
Gross Incurred Claims	1204288	2182581	-13089	2981580	209678	248270	11343	187174	11060483	32514526	8040480	23639441	27292068	68640667	20165824	55205423
Add :Re-insurance accepted to direct claims	24919	41577	293541	787141	2674	5759	-4211	-3904	0	0	0	0	53763	319889	339611	926921
Less :Re-insurance Ceded to claims paid	988835	940608	-116835	1517004	99707	34616	-75978	6178	1044702	2602968	407914	-226518	9205899	13322027	5412090	9098130
Total Claims Incurred	240372	1283550	397286	2251717	112645	219413	83110	177092	10015781	29911558	7632566	23865959	18139932	55638529	15093346	47034214

Particulars	GRAND TOTAL			
	31.12.2015		31.12.2014	
	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
Claims paid				
Direct claims	21589360	62980837	20007068	52036151
Add Claims Outstanding at the end of the year	146000418	146000418	124853102	124853102
Less Claims Outstanding at the beginning of the year	127490927	121259752	120369151	111512463
Gross Incurred Claims	40098851	87721503	24491019	65376790
Add :Re-insurance accepted to direct claims	241406	1007115	559344	1427156
Less :Re-insurance Ceded to claims paid	20369806	27028403	7806702	13654534
	0	0	0	0
Total Claims Incurred	19970451	61700216	17243661	53149412

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.*