



FORM NL-5 - CLAIMS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

CLAIMS INCURRED (NET)

| Particulars | Fire | | MARINE CARGO | | | | MARINE HULL | | | | MARINE TOTAL | | | | | |
|---|----------------|-----------------|----------------|----------------|---------------|----------------|---------------|----------------|---------------|---------------|---------------|----------------|---------------|----------------|---------------|----------------|
| | 31.03.2020 | | 31.03.2019 | | 31.03.2020 | | 31.03.2019 | | 31.03.2020 | | 31.03.2019 | | 31.03.2020 | | 31.03.2019 | |
| | 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 | 2321149 | 8060224 | 3735214 | 9109800 | 491372 | 1417486 | 561694 | 1299303 | 97023 | 1309722 | 129199 | 1506434 | 588395 | 2727208 | 690893 | 2805787 |
| Add: Claims Outstanding at the end of the year | 18599051 | 13859051 | 14350874 | 14350874 | 2213637 | 2213637 | 2306681 | 2306681 | 1378225 | 1378225 | 1981771 | 1981771 | 3591862 | 3591862 | 4288452 | 4288452 |
| Less: Claims Outstanding at the beginning of the year | 18464114 | 14350874 | 16229712 | 14323406 | 2350675 | 2306681 | 2589615 | 2444386 | 1316270 | 1981771 | 1620713 | 1691990 | 3666945 | 4288452 | 4210328 | 4136376 |
| Gross Incurred Claims | 2717086 | 12568401 | 1856376 | 9137268 | 354334 | 1324442 | 278760 | 1161598 | 158978 | 706176 | 490257 | 1796215 | 513312 | 2030618 | 769017 | 2957813 |
| Add: Re-insurance accepted to direct claims | 121605 | 1214825 | 257974 | 800728 | 172 | 1095 | 85 | 4041 | 42481 | 235327 | 105795 | 311064 | 42653 | 236421 | 105800 | 315125 |
| Less: Re-insurance Ceded to claims paid | 502244 | 3405700 | 1022188 | 3063862 | 68711 | 267045 | 28531 | 75215 | 50454 | 657184 | 52027 | 1013839 | 119165 | 924229 | 80558 | 1089054 |
| Total Claims Incurred | 2336447 | 10377526 | 1092162 | 6874134 | 285795 | 1058492 | 250314 | 1090424 | 151005 | 284319 | 544025 | 1093460 | 436800 | 1342811 | 794339 | 2183884 |

| Particulars | Motor OD | | Motor TP | | | | Motor Total | | | | | |
|---|----------------|-----------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | 31.03.2020 | | 31.03.2019 | | 31.03.2020 | | 31.03.2019 | | 31.03.2020 | | 31.03.2019 | |
| | 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 | 3753780 | 14338879 | 5016764 | 16678030 | 8716877 | 28980236 | 8779433 | 26236317 | 12470657 | 43319115 | 13796197 | 42914347 |
| Add: Claims Outstanding at the end of the year | 5656746 | 5656746 | 5910290 | 5910290 | 158130507 | 158130507 | 135232063 | 135232063 | 163787253 | 163787253 | 141142353 | 141142353 |
| Less: Claims Outstanding at the beginning of the year | 6687306 | 5910290 | 7530962 | 7324663 | 151733098 | 135232063 | 126269995 | 92887128 | 158420404 | 141142353 | 133800957 | 100211791 |
| Gross Incurred Claims | 2723220 | 14085335 | 3396092 | 15263657 | 15114286 | 51878680 | 17741501 | 68581252 | 17837506 | 65964015 | 21137593 | 83844909 |
| Add: Re-insurance accepted to direct claims | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Less: Re-insurance Ceded to claims paid | 186028 | 717941 | 253298 | 834932 | 506072 | 4469600 | 537776 | 9715965 | 692100 | 5187541 | 791074 | 10550897 |
| Total Claims Incurred | 2537192 | 13367394 | 3142794 | 14428725 | 14608214 | 47409080 | 17203725 | 58865287 | 17145406 | 60776474 | 20346519 | 73294012 |

| Particulars | Workmen Compensation | | | | Personal Accident | | | | Aviation | | | | Engineering | | | |
|--|----------------------|---------------|---------------|---------------|-------------------|----------------|---------------|----------------|---------------|---------------|--------------|--------------|---------------|----------------|----------------|----------------|
| | 31.03.2020 | | 31.03.2019 | | 31.03.2020 | | 31.03.2019 | | 31.03.2020 | | 31.03.2019 | | 31.03.2020 | | 31.03.2019 | |
| | For the Cr. | Upto the Cr. | For the Cr. | Upto the Cr. | For the Cr. | Upto the Cr. | For the Cr. | Upto the Cr. | For the Cr. | Upto the Cr. | For the Cr. | Upto the Cr. | For the Cr. | Upto the Cr. | For the Cr. | Upto the Cr. |
| Claims paid | | | | | | | | | | | | | | | | |
| Direct claims | 54618 | 191814 | 75210 | 213687 | 1806409 | 5463870 | 1005724 | 2458490 | 446107 | 565183 | 123061 | 368579 | 1720620 | 3055076 | 733250 | 2016389 |
| Add Claims Outstanding at the end of the year | 684420 | 684420 | 546906 | 546906 | 2881662 | 2881662 | 1875578 | 1875578 | 47403 | 47403 | 255886 | 255886 | 3969245 | 3969245 | 4163346 | 4163346 |
| Less Claims Outstanding at the beginning of the year | 498993 | 546906 | 464764 | 395953 | 2304406 | 1875578 | 1787003 | 1655474 | 243513 | 255886 | 251067 | 370811 | 4724923 | 4163346 | 4946928 | 3211243 |
| Gross Incurred Claims | 240045 | 329328 | 157352 | 364640 | 2383665 | 6469954 | 1094299 | 2678594 | 249997 | 356700 | 127880 | 253654 | 964942 | 2860975 | -50332 | 2968492 |
| Add: Re-insurance accepted to direct claims | 0 | 0 | 0 | 0 | -1 | 5477 | 174 | 1832 | 41735 | 341634 | 34292 | 105339 | 6709 | 50351 | -9070 | 127506 |
| Less: Re-insurance Ceded to claims paid | 3092 | 11572 | 3959 | 13073 | 908298 | 2275831 | 382547 | 588123 | 131478 | 242779 | 81443 | 289669 | 759151 | 1170268 | 299848 | 953389 |
| Total Claims Incurred | 236953 | 317756 | 153393 | 351567 | 1475366 | 4199600 | 711926 | 2092303 | 160254 | 455555 | 80729 | 69324 | 212500 | 1741058 | -359250 | 2142609 |

| Particulars | Other Miscellaneous | | | | Liabilities | | | | Health & Hospitalisation | | | | Crop | | | | Miscellaneous Total | | | |
|--|---------------------|----------------|----------------|----------------|---------------|---------------|----------------|---------------|--------------------------|-----------------|-----------------|-----------------|---------------|----------------|---------------|----------------|---------------------|------------------|-----------------|------------------|
| | 31.03.2020 | | 31.03.2019 | | 31.03.2020 | | 31.03.2019 | | 31.03.2020 | | 31.03.2019 | | 31.03.2020 | | 31.03.2019 | | 31.03.2020 | | 31.03.2019 | |
| | For the Cr. | Upto the Cr. | For the Cr. | Upto the Cr. | For the Cr. | Upto the Cr. | For the Cr. | Upto the Cr. | For the Cr. | Upto the Cr. | For the Cr. | Upto the Cr. | For the Cr. | Upto the Cr. | For the Cr. | Upto the Cr. | For the Cr. | Upto the Cr. | For the Cr. | Upto the Cr. |
| Claims paid | | | | | | | | | | | | | | | | | | | | |
| Direct claims | 709330 | 2822821 | 1802480 | 353250 | 35896 | 154160 | 34216 | 154971 | 16163841 | 54203788 | 14317727 | 56910258 | 1547198 | 19285077 | 748680 | 8638554 | 34945676 | 129060904 | 22656545 | 117228526 |
| Add Claims Outstanding at the end of the year | 3077417 | 3077417 | 3323575 | 3323575 | 2020596 | 2020596 | 1457832 | 1457832 | 9556554 | 9556554 | 9156590 | 9156590 | 4419288 | 4419288 | 2200203 | 2200203 | 190443838 | 190443838 | 164122269 | 164122270 |
| Less Claims Outstanding at the beginning of the year | 3624857 | 3323576 | 3932802 | 3077546 | 1901953 | 1457832 | 1607770 | 1419752 | 11639319 | 9156590 | 12352772 | 9444192 | 3936748 | 2200204 | 1231481 | 2680188 | 187295116 | 164122271 | 160375544 | 122466951 |
| Gross Incurred Claims | 152890 | 2576662 | 1392353 | 3799229 | 154539 | 716924 | -115722 | 193051 | 14081076 | 54603752 | 11141545 | 56622656 | 2029738 | 21504161 | 1717401 | 8158569 | 38094398 | 155382471 | 36403270 | 158883845 |
| Add: Re-insurance accepted to direct claims | 8536 | 60815 | 83452 | 445887 | 1 | 4 | -3395 | 24815 | 0 | 0 | 0 | 0 | 0 | 17238 | 9261 | 153980 | 56980 | 475519 | 114714 | 859359 |
| Less: Re-insurance Ceded to claims paid | -244036 | 751602 | 8688 | 568560 | 8349 | 16909 | 11136 | 39501 | 944495 | 3224953 | 655854 | 5709468 | 1352316 | 15243767 | 773021 | 6727645 | 455243 | 2812522 | 3007570 | 25440323 |
| Total Claims Incurred | 405462 | 1885875 | 1268017 | 3676606 | 146191 | 700019 | -130253 | 178365 | 13136581 | 51378799 | 10485691 | 50913188 | 677422 | 6277632 | 953642 | 1584904 | 33596135 | 127732768 | 33510414 | 134302881 |

| Particulars | GRAND TOTAL | | | |
|--|-----------------|------------------|-----------------|------------------|
| | 31.03.2020 | | 31.03.2019 | |
| | For the Cr. | Upto the Cr. | For the Cr. | Upto the Cr. |
| Claims paid | | | | |
| Direct claims | 3785620 | 139848336 | 37082652 | 129144063 |
| Add Claims Outstanding at the end of the year | 212894751 | 212894751 | 182761595 | 182761596 |
| Less Claims Outstanding at the beginning of the year | 209426175 | 182761597 | 180615584 | 140926733 |
| Gross Incurred Claims | 41324796 | 169981490 | 39028663 | 170978926 |
| Add: Re-insurance accepted to direct claims | 221236 | 1926766 | 476568 | 1975212 |
| Less: Re-insurance Ceded to claims paid | -5176652 | 32455151 | 4110316 | 28953250 |
| Total Claims Incurred | 36369382 | 139453105 | 35396915 | 143360899 |

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.