



FORM NL-5 - CLAIMS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

CLAIMS INCURRED (NET)

Particulars	Fire		MARINE CARGO				MARINE HULL				MARINE TOTAL					
	31.03.2021		31.03.2020		31.03.2021		31.03.2020		31.03.2021		31.03.2020		31.03.2021		31.03.2020	
	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	3260616	8508642	2322149	8060224	1007045	1927188	491372	1417486	277810	516171	97023	1309722	1284855	2443359	588395	2727208
Add: Claims Outstanding at the end of the year	30315116	30315116	18859051	18859051	4490004	4490004	2213637	2213637	4091363	4091363	1378225	1378225	8581367	8581367	3591862	3591862
Less: Claims Outstanding at the beginning of the year	31885188	28904513	18464114	14350874	5042324	2766091	2350675	2306681	3265936	2978561	1316270	1981771	8308260	5744652	3666945	4288452
Gross Incurred Claims	1690544	9919245	2717086	12568401	454725	3651103	354334	1324442	1103237	1628973	158978	706176	1557962	5280074	513312	2030618
Add: Re-insurance accepted to direct claims	81711	5632	121605	1214825	2955	2597	172	1095	-8154	74798	42481	235327	-5199	77395	42653	236422
Less: Re-insurance Ceded to claims paid	984764	4753609	502244	3405700	545348	3052766	68711	267045	1063174	1323944	50454	657184	1608522	4376710	119165	924229
Total Claims Incurred	787491	5171268	2336447	10377526	-87668	600932	285795	1058492	31909	379827	151005	284319	-55759	980759	436800	1342811

Particulars	Motor OD				Motor TP				Motor Total			
	31.03.2021		31.03.2020		31.03.2021		31.03.2020		31.03.2021		31.03.2020	
	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	4173841	11795734	3753780	14338879	6056714	17254035	8716877	28980236	10230555	29049769	12470657	43319115
Add: Claims Outstanding at the end of the year	4707407	4707407	5656746	5656746	187057680	187057680	158130507	158130507	191765087	191765087	163787253	163787253
Less: Claims Outstanding at the beginning of the year	5536392	5958561	6687306	5910290	182229441	167637942	151733098	135232063	187765833	173596503	158420404	141142353
Gross Incurred Claims	3348556	10544580	2723220	14085335	10884953	36671773	15114286	51878680	14228809	47218353	17837506	65964015
Add: Re-insurance accepted to direct claims	0	0	0	0	-61	-75	0	0	-61	-75	0	0
Less: Re-insurance Ceded to claims paid	167405	527082	186028	717941	480507	1482088	506072	4469600	647912	2009170	692100	5187541
Total Claims Incurred	3177451	10017498	2537192	13367394	10404385	35191610	14608214	47409080	13581836	45209108	17145406	60776474

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	31.03.2021		31.03.2020		31.03.2021		31.03.2020		31.03.2021		31.03.2020		31.03.2021		31.03.2020	
	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	37889	111499	54618	191814	1612796	4838017	1806409	5463870	69115	1200400	446107	565183	526172	1461902	1720620	3055076
Add Claims Outstanding at the end of the year	798174	798174	684420	684420	6607601	2881652	2881652	2881652	2216689	2216689	47403	47403	10328297	10328297	3969245	3969245
Less Claims Outstanding at the beginning of the year	742217	726080	498991	546906	7489873	5938064	2304406	1875578	1110556	821158	245513	255886	12262823	11551793	4724923	4163346
Gross Incurred Claims	93846	183933	240045	329328	730524	5507554	2383665	6469954	1175248	2599931	249997	356700	-1408354	236406	964942	2860975
Add: Re-insurance accepted to direct claims	0	0	0	0	49	826	-1	5477	49270	23812	41735	341634	99170	87223	6709	50351
Less: Re-insurance Ceded to claims paid	7443	9657	3092	11572	-89239	2995021	908298	2275831	2012394	131478	242779	-1153279	-1089472	759151	1170268	
Total Claims Incurred	86403	173936	236953	317756	819811	2513359	1475366	4199600	469655	822349	160254	455555	-155905	1413101	212500	1741058

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Crop				Miscellaneous Total			
	31.03.2021		31.03.2020		31.03.2021		31.03.2020		31.03.2021		31.03.2020		31.03.2021		31.03.2020		31.03.2021		31.03.2020	
	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	671737	2022728	700330	2822821	65642	154944	35896	154160	19119152	57224623	16163841	54203788	5780437	21894505	1547198	19285077	38113495	117958387	34945676	129060904
Add Claims Outstanding at the end of the year	3160996	3160996	3077417	3077417	2484057	2484057	2020596	2020596	14401963	14401963	9556554	9556554	12800930	12800930	4419288	4419288	244563794	244563794	190443838	190443838
Less Claims Outstanding at the beginning of the year	3811093	3856861	3624857	3323576	2725238	2278130	1901953	1457832	16014295	10226101	11639319	9156590	13944515	22038847	3936748	2200204	245866443	231035537	187295116	164122271
Gross Incurred Claims	21640	1326863	152890	2576662	-175539	360871	1545319	716924	17508820	61400485	14081076	54603752	4636852	12656588	2029738	21504161	36810846	131486644	38094398	155382471
Add: Re-insurance accepted to direct claims	44929	-1622	8538	60815	1239	82741	1	4	0	0	0	0	539	-43430	0	17238	195134	344475	56980	475519
Less: Re-insurance Ceded to claims paid	-84130	31200	-244036	751602	49937	67701	8340	16909	1153674	3621017	944495	3224953	2446804	5305333	1352316	15243767	3733925	14962021	455243	28125232
Total Claims Incurred	150759	1294041	405462	1885875	-224237	355911	146191	700019	16383146	57779468	13136581	51378799	2190587	7307825	677422	6277632	33272055	116869098	33596135	127732768

Particulars	GRAND TOTAL			
	31.03.2021		31.03.2020	
	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.
Claims paid				
Direct claims	42658966	128910388	37856220	139848336
Add Claims Outstanding at the end of the year	283460277	283460277	212894751	212894751
Less Claims Outstanding at the beginning of the year	286059891	265684702	209426175	182761597
Gross Incurred Claims	40059352	146685963	41324796	169981490
Add: Re-insurance accepted to direct claims	271646	427502	221238	1926786
Less: Re-insurance Ceded to claims paid	637211	24092340	5176652	32455151
Total Claims Incurred	34003787	123021125	36369382	139453105

Notes:
a) Incurred but Not Reported (INNR), Incurred but not enough reported (INER) 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 sufficient certainty of its realisation.