

**FORM NL-5 - CLAIMS SCHEDULE**

Name of the Insurer : UNITED INDIA INSURANCE CO. LTD.

Registration No. and Date of Registration with the IRDA

545 / 10<sup>th</sup> March 2010**CLAIMS INCURRED [NET]**

in thousands

Particulars	Fire				MARINE CARGO			
	31.03.2011		31.03.2010		31.03.2011		31.03.2010	
	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
<b>CLAIMS PAID</b>								
Direct claims	1560514	4235414	1358686	3503991	903503	2121889	773008	2185465
Add Claims Outstanding at the end of the year	8198487	8198487	6923448	6923448	2776374	2776374	2800146	2800146
Less Claims Outstanding at the beginning of the year	7374187	6923448	7703972	6523900	3068676	2800146	2900970	1793226
Gross Incurred Claims	2384814	5510453	578162	3903539	611201	2098117	672184	3192385
Add :Re-insurance accepted to direct claims	75406	122182	-12268	167531	33706	25080	1810	19259
Less :Re-insurance Ceded to claims paid	1213255	2518799	407458	2090340	158143	388293	103292	1142336
<b>Total Claims Incurred</b>	<b>1246965</b>	<b>3113836</b>	<b>158436</b>	<b>1980730</b>	<b>486764</b>	<b>1734904</b>	<b>570702</b>	<b>2069308</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.

Particulars	Motor OD				Motor TP			
	31.03.2011		31.03.2010		31.03.2011		31.03.2010	
	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
<b>CLAIMS PAID</b>								
Direct claims	1671214	4871644	1340438	4147953	2578815	7601330	2940598	8443247
Add Claims Outstanding at the end of the year	2110793	2110793	1717437	1717437	21272165	21272165	22560702	22560702
Less Claims Outstanding at the beginning of the year	2618375	1717437	2095085	1705919	22088541	22560702	25154034	26181094
Gross Incurred Claims	1163632	5265000	962790	4159471	1762439	6312793	347266	4822855
Add :Re-insurance accepted to direct claims	0	0	0	0	-5558	-1950	3349	10050
Less :Re-insurance Ceded to claims paid	133839	542134	77624	416334	397083	1355857	-29016	849924
<b>Total Claims Incurred</b>	<b>1029793</b>	<b>4722866</b>	<b>885166</b>	<b>3743137</b>	<b>1359798</b>	<b>4954986</b>	<b>379631</b>	<b>3982981</b>

Particulars	Workmen Compensation				Personal Accident			
	31.03.2011		31.03.2010		31.03.2011		31.03.2010	
	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
<b>CLAIMS PAID</b>								
Direct claims	56378	169523	57653	160634	444015	1287662	442851	1405326
Add Claims Outstanding at the end of the year	280441	280441	259319	259319	735425	735425	883628	883628
Less Claims Outstanding at the beginning of the year	225058	259319	208209	342691	859572	883628	1277007	1398430
Gross Incurred Claims	111761	190645	108763	77262	319868	1139459	-485261	913169
Add :Re-insurance accepted to direct claims	0	0	0	0	-13365	-4838	0	-9702
Less :Re-insurance Ceded to claims paid	4735	18215	1925	17370	69327	274547	-18214	260210
<b>Total Claims Incurred</b>	<b>107026</b>	<b>172430</b>	<b>106838</b>	<b>59892</b>	<b>237176</b>	<b>860074</b>	<b>-467047</b>	<b>643257</b>

Particulars	Other Miscellaneous				Liabilities			
	31.03.2011		31.03.2010		31.03.2011		31.03.2010	
	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
<b>CLAIMS PAID</b>								
Direct claims	588411	1857193	539817	1632299	21031	66796	15405	51575
Add Claims Outstanding at the end of the year	2210369	2210369	2093170	2093170	254369	254369	284652	284652
Less Claims Outstanding at the beginning of the year	2319624	2093169	1991645	1793829	310947	284652	709201	540375
Gross Incurred Claims	479156	1974393	641342	1931640	-35547	36513	-409144	-204148
Add :Re-insurance accepted to direct claims	86878	277397	146388	318047	3468	-13547	-19250	15703
Less :Re-insurance Ceded to claims paid	154212	656479	-295025	-18638	-33858	-21874	-27751	-53911
<b>Total Claims Incurred</b>	<b>411822</b>	<b>1595311</b>	<b>1082755</b>	<b>2268325</b>	<b>1779</b>	<b>44840</b>	<b>-400643</b>	<b>-134534</b>

MARINE HULL				MARINE TOTAL			
31.03.2011		31.03.2010		31.03.2011		31.03.2010	
For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
203860	328896	234152	590972	1107363	2450785	1007160	2776437
2389896	2389896	2069138	2069138	5166270	5166270	4869284	4869284
2486052	2069138	2645413	2642985	5554728	4869284	5546383	4436211
107704	649654	-342123	17125	718905	2747771	330061	3209510
86096	1811212	-52595	33170	119802	1836292	-50785	52429
94511	2024575	-351823	-65551	252654	2412868	-248531	1076785
<b>99289</b>	<b>436291</b>	<b>-42895</b>	<b>115846</b>	<b>586053</b>	<b>2171195</b>	<b>527807</b>	<b>2185154</b>

Motor Pool				Motor Total			
31.03.2011		31.03.2010		31.03.2011		31.03.2010	
For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
1258990	2795927	535412	978925	5509019	15268901	4816448	13570125
7248903	7248903	4892367	4892367	30631861	30631861	29170506	29170506
6757310	4892367	4123615	3003800	31464226	29170506	31372734	30890813
1750583	5152463	1304164	2867492	4676654	16730256	2614220	11849818
5507385	9486760	1994058	4892046	5501827	9484810	1997407	4902096
1750583	5152463	1304164	2867492	2281505	7050454	1352772	4133750
<b>5507385</b>	<b>9486760</b>	<b>1994058</b>	<b>4892046</b>	<b>7896976</b>	<b>19164612</b>	<b>3258855</b>	<b>12618164</b>

Aviation				Engineering			
31.03.2011		31.03.2010		31.03.2011		31.03.2010	
For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
115086	119087	165309	170349	542484	1126683	395928	1009795
37810	37810	111246	111246	3356952	3356952	2608866	2608866
115774	111246	207404	202207	3907915	2608866	2965611	2151643
-43439	45651	69151	79388	-8479	1874769	39183	1467018
4584	2339	1716	4895	37323	160906	26317	75891
35572	37777	56428	51618	-243347	640475	-17923	669913
<b>-74427</b>	<b>10213</b>	<b>14439</b>	<b>32665</b>	<b>272191</b>	<b>1395200</b>	<b>83423</b>	<b>872996</b>

Health & Hospitalisation				Miscellaneous Total				GRAND TOTAL			
31.03.2011		31.03.2010		31.03.2011		31.03.2010		31.03.2011		31.03.2010	
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
5114206	16642751	5745170	14656832	12390630	36538596	12178581	32656935	15058507	43224795	14544427	38937363
2472032	2472032	2067282	2067282	39979259	39979259	37478669	37478669	53344016	53344016	49271401	49271401
2285381	2067282	1887256	2469756	41488497	37478668	40619067	39789744	54417412	49271400	53869422	50749855
5300857	17047501	5925196	14254358	10881392	39039187	9038183	30345860	13985111	47297411	9946406	37458909
0	0	0	0	5620715	9907067	2152578	5306930	5815923	11865541	2089525	5526890
542079	1718819	602475	1465933	2810225	10374892	1654687	6526245	4276134	15306559	1813614	9693370
								0	0	0	0
<b>4758778</b>	<b>15328682</b>	<b>5322721</b>	<b>12788425</b>	<b>13691882</b>	<b>38571363</b>	<b>9536074</b>	<b>29126546</b>	<b>15524900</b>	<b>43856394</b>	<b>10222317</b>	<b>33292430</b>