



FORM NL-5 - CLAIMS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

Particulars	Fire		MARINE CARGO				MARINE HULL				MARINE TOTAL					
	30.06.2018		30.06.2017		30.06.2018		30.06.2017		30.06.2018		30.06.2017		30.06.2018		30.06.2017	
	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	1873332	1873332	2185659	2185659	253167	253167	251926	251926	803621	803621	76030	76030	1056788	1056788	327956	327956
Add :Claims Outstanding at the end of the year	15303956	15303956	12121870	12121870	2604260	2604260	2649528	2649528	150011	150011	1477899	1477899	2754271	2754271	4127427	4127427
Less :Claims Outstanding at the beginning of the year	14891407	14891407	11775991	11775991	2444386	2444386	2619999	2619999	77780	77780	1285788	1285788	2522166	2522166	3905787	3905787
Gross Incurred Claims	2285881	2285881	2531538	2531538	413041	413041	281455	281455	875852	875852	268141	268141	1288893	1288893	549596	549596
Add :Re-insurance accepted to direct claims	299370	299370	172151	172151	412	412	562	562	1159946	1159946	14168	14168	1160358	1160358	14730	14730
Less :Re-insurance Ceded to claims paid	614209	614209	791909	791909	12658	12658	12596	12596	1691990	1691990	21554	21554	1704648	1704648	34150	34150
<b>Total Claims Incurred</b>	<b>1971042</b>	<b>1971042</b>	<b>1911780</b>	<b>1911780</b>	<b>400795</b>	<b>400795</b>	<b>269421</b>	<b>269421</b>	<b>343808</b>	<b>343808</b>	<b>260755</b>	<b>260755</b>	<b>744603</b>	<b>744603</b>	<b>530176</b>	<b>530176</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				Motor Pool				Motor Total			
	30.06.2018		30.06.2017		30.06.2018		30.06.2017		30.06.2018		30.06.2017		30.06.2018		30.06.2017	
	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	3534264	3534264	3191543	3191543	4793465	4793465	3816847	3816847	810605	810605	832353	832353	9138334	9138334	7840743	7840743
Add Claims Outstanding at the end of the year	7410548	7410548	5822002	5822002	105108622	105108622	60249352	60249352	6583304	6583304	19491410	19491410	119102474	119102474	85662764	85662764
Less Claims Outstanding at the beginning of the year	7324663	7324663	5418736	5418736	84976165	84976165	57141823	57141823	7342963	7342963	20263361	20263361	99643791	99643791	82823920	82823920
Gross Incurred Claims	3620149	3620149	3594809	3594809	24925922	24925922	6924376	6924376	50946	50946	60402	60402	28597017	28597017	10579587	10579587
Add :Re-insurance accepted to direct claims	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Less :Re-insurance Ceded to claims paid	177122	177122	159577	159577	8326950	8326950	202219	202219	70175	70175	60403	60403	8574247	8574247	422199	422199
<b>Total Claims Incurred</b>	<b>3443027</b>	<b>3443027</b>	<b>3435232</b>	<b>3435232</b>	<b>16598972</b>	<b>16598972</b>	<b>6722157</b>	<b>6722157</b>	<b>-19229</b>	<b>-19229</b>	<b>-1</b>	<b>-1</b>	<b>20022770</b>	<b>20022770</b>	<b>10157388</b>	<b>10157388</b>

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	30.06.2018		30.06.2017		30.06.2018		30.06.2017		30.06.2018		30.06.2017		30.06.2018		30.06.2017	
	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	56297	56297	29582	29582	479397	479397	439901	439901	25229	25229	500558	500558	327362	327362	269557	269557
Add Claims Outstanding at the end of the year	441649	441649	383642	383642	1722170	1722170	1284886	1284886	357992	357992	89177	89177	4271411	4271411	4047964	4047964
Less Claims Outstanding at the beginning of the year	395953	395953	404030	404030	1655474	1655474	1418652	1418652	370811	370811	198584	198584	3211243	3211243	3582468	3582468
Gross Incurred Claims	101993	101993	9194	9194	546093	546093	306135	306135	12410	12410	391151	391151	1387530	1387530	735053	735053
Add :Re-insurance accepted to direct claims	0	0	0	0	1280	1280	858	858	59619	59619	6248	6248	90795	90795	8945	8945
Less :Re-insurance Ceded to claims paid	3804	3804	1479	1479	74191	74191	-5499	-5499	14130	14130	442926	442926	135175	135175	72862	72862
<b>Total Claims Incurred</b>	<b>98189</b>	<b>98189</b>	<b>7715</b>	<b>7715</b>	<b>473182</b>	<b>473182</b>	<b>312492</b>	<b>312492</b>	<b>57899</b>	<b>57899</b>	<b>-45527</b>	<b>-45527</b>	<b>1343150</b>	<b>1343150</b>	<b>671136</b>	<b>671136</b>

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	30.06.2018		30.06.2017		30.06.2018		30.06.2017		30.06.2018		30.06.2017		30.06.2018		30.06.2017	
	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	2583080	2583080	3473103	3473103	21292	21292	125355	125355	13807943	13807943	15397638	15397638	26438994	26438994	28076437	28076437
Add Claims Outstanding at the end of the year	5877057	5877057	3754374	3754374	1429431	1429431	1326304	1326304	11482325	11482325	11524528	11524528	144684509	144684509	107973639	107973639
Less Claims Outstanding at the beginning of the year	5757733	5757733	4363004	4363004	1419752	1419752	1435996	1435996	9444192	9444192	10628223	10628223	121898949	121898949	104854877	104854877
Gross Incurred Claims	2702404	2702404	2864473	2864473	30971	30971	15663	15663	15846076	15846076	16293943	16293943	49224494	49224494	31195199	31195199
Add :Re-insurance accepted to direct claims	285499	285499	102578	102578	20662	20662	42	42	0	0	0	0	457855	457855	118671	118671
Less :Re-insurance Ceded to claims paid	1486234	1486234	2465615	2465615	2002	2002	9397	9397	2882851	2882851	1132933	1132933	13172634	13172634	4541912	4541912
<b>Total Claims Incurred</b>	<b>1501669</b>	<b>1501669</b>	<b>501436</b>	<b>501436</b>	<b>49631</b>	<b>49631</b>	<b>6308</b>	<b>6308</b>	<b>12963225</b>	<b>12963225</b>	<b>15161010</b>	<b>15161010</b>	<b>36509715</b>	<b>36509715</b>	<b>26771958</b>	<b>26771958</b>

Particulars	GRAND TOTAL			
	30.06.2018		30.06.2017	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid				
Direct claims	29369054	29369054	30590052	30590052
Add Claims Outstanding at the end of the year	162742736	162742736	124222936	124222936
Less Claims Outstanding at the beginning of the year	139312522	139312522	120536655	120536655
Gross Incurred Claims	52799268	52799268	34276333	34276333
Add :Re-insurance accepted to direct claims	1917583	1917583	305552	305552
Less :Re-insurance Ceded to claims paid	15491491	15491491	5367971	5367971
<b>Total Claims Incurred</b>	<b>39225360</b>	<b>39225360</b>	<b>29213914</b>	<b>29213914</b>