



FORM NL-5 - CLAIMS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

Particulars	in thousands															
	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	30.09.2016		30.09.2015		30.09.2016		30.09.2015		30.09.2016		30.09.2015		30.09.2016		30.09.2015	
	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	1832983	3705798	1655308	3432147	463823	706059	406491	696846	99885	178290	231313	262586	563708	884349	637804	959432
Add Claims Outstanding at the end of the year	26023094	26023094	19407473	19407473	2618941	2618941	3308117	3308117	3503700	3503700	3767873	3767873	6122641	6122641	7075990	7075990
Less Claims Outstanding at the beginning of the year	25220327	24039777	18558867	17394822	3081971	2994198	3469055	3603676	3760754	4358315	3942601	3602491	6842725	7352513	7411656	7206167
Gross Incurred Claims	2635750	5689115	2503914	5444798	793	330802	245553	401287	-157169	-676325	56584	427968	-156376	-345523	302138	829255
Add :Re-insurance accepted to direct claims	217871	88253	227901	416906	-21826	-21838	1021	1335	37931	153946	30295	81342	16105	132108	31316	82677
Less :Re-insurance Ceded to claims paid	609497	901178	406498	2095655	31086	93147	14355	-45427	-173569	-763501	355968	492241	-142483	-670354	370323	446814
<b>Total Claims Incurred</b>	<b>2244124</b>	<b>4876190</b>	<b>2325317</b>	<b>3766049</b>	<b>-52119</b>	<b>215817</b>	<b>232219</b>	<b>448049</b>	<b>54331</b>	<b>241122</b>	<b>-269088</b>	<b>17069</b>	<b>2212</b>	<b>456939</b>	<b>-36868</b>	<b>465118</b>

Particulars	Motor OD				Motor TP				Motor Pool				Motor Total			
	30.09.2016		30.09.2015		30.09.2016		30.09.2015		30.09.2016		30.09.2015		30.09.2016		30.09.2015	
	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	4172539	6856012	2441911	4619238	3753262	7235923	3632647	6093278	995909	1024409	1206439	2258493	8921710	15116344	7280997	12971009
Add Claims Outstanding at the end of the year	4962949	4962949	4234156	4234156	62718432	62718432	46512371	46512371	21082295	21082295	25138690	25138690	88763676	88763676	75885217	75885217
Less Claims Outstanding at the beginning of the year	4804535	4875753	4182406	3685213	54993132	52741493	43580965	41852743	22078204	22106704	26345130	27397183	81875871	79723950	74108501	72935139
Gross Incurred Claims	4330953	6943208	2493661	5168181	11478562	17212862	6564053	10752906	0	0	-1	0	15809515	24156070	9057713	15921087
Add :Re-insurance accepted to direct claims	0	0	0	0	80	-503	281	-5170	0	0	0	0	80	-503	281	-5170
Less :Re-insurance Ceded to claims paid	379862	474910	209544	376705	5026929	1790858	4931200	1233322	-3973331	0	-3332111	0	1433460	2265768	1808633	1610027
<b>Total Claims Incurred</b>	<b>3951091</b>	<b>6468298</b>	<b>2284117</b>	<b>4791476</b>	<b>6451713</b>	<b>15421501</b>	<b>1633134</b>	<b>9514414</b>	<b>3973331</b>	<b>0</b>	<b>3332110</b>	<b>0</b>	<b>14376135</b>	<b>21889799</b>	<b>7249361</b>	<b>14305890</b>

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	30.09.2016		30.09.2015		30.09.2016		30.09.2015		30.09.2016		30.09.2015		30.09.2016		30.09.2015	
	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	32783	58151	47581	93283	492355	933885	435350	720578	2621445	3128679	22057	34236	488794	1041600	933216	1325547
Add Claims Outstanding at the end of the year	462826	462826	362701	362701	1492513	1492513	1091850	1091850	386561	386561	511300	511300	12832443	12832443	12733249	12733249
Less Claims Outstanding at the beginning of the year	464877	444604	370307	375356	1459745	1506130	1122619	1009518	2993869	3540186	521053	451353	12413150	13269765	13460673	12079932
Gross Incurred Claims	30732	76373	39975	80628	525123	920268	404581	802910	14137	-24946	12304	94183	908087	604278	205792	1978864
Add :Re-insurance accepted to direct claims	0	0	0	0	19160	7425	16	5492	2388	49353	-3311	38345	161326	143251	41879	207716
Less :Re-insurance Ceded to claims paid	-7525	-7079	8464	5103	23436	72329	141734	161256	30739	15861	-1426	94324	865907	88124	-441534	800471
<b>Total Claims Incurred</b>	<b>38257</b>	<b>83452</b>	<b>31511</b>	<b>75525</b>	<b>520847</b>	<b>855364</b>	<b>262862</b>	<b>647146</b>	<b>-14213</b>	<b>8546</b>	<b>10419</b>	<b>38204</b>	<b>203506</b>	<b>659405</b>	<b>689205</b>	<b>1386109</b>

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	30.09.2016		30.09.2015		30.09.2016		30.09.2015		30.09.2016		30.09.2015		30.09.2016		30.09.2015	
	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	232249	730938	602705	973414	40097	112335	41110	81351	12859738	27047217	10055645	20800480	25689171	48169149	19418661	36999898
Add Claims Outstanding at the end of the year	3707749	3707749	3530697	3530697	1132381	1132381	1113512	1113512	6022844	6022844	5778939	5778939	114800993	114800993	101007465	101007465
Less Claims Outstanding at the beginning of the year	3623925	2970377	3711232	3525818	1326015	1215180	1269272	1156270	7260858	7452583	4342684	5125376	111418310	110122775	98906341	96658762
Gross Incurred Claims	316073	1468310	422170	978293	-153537	29536	-114650	38593	11621724	25617478	11491900	21454043	29071854	52847367	21519785	41348601
Add :Re-insurance accepted to direct claims	44615	104	99198	16658	11770	28285	-26	3084	0	0	0	0	239339	227915	138037	266125
Less :Re-insurance Ceded to claims paid	-299064	-544122	-180069	-48227	70722	61910	-64057	-65091	921585	1619644	965127	1558266	3039260	3572435	2236872	4116129
<b>Total Claims Incurred</b>	<b>659752</b>	<b>2012536</b>	<b>701437</b>	<b>1043178</b>	<b>-212489</b>	<b>-4089</b>	<b>-50620</b>	<b>106768</b>	<b>10700139</b>	<b>23997834</b>	<b>10526774</b>	<b>19895777</b>	<b>26271934</b>	<b>49502847</b>	<b>19420949</b>	<b>37498597</b>

Particulars	GRAND TOTAL			
	30.09.2016		30.09.2015	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid				
Direct claims	28085862	52759296	21711773	41391477
Add Claims Outstanding at the end of the year	146946729	146946728	127490928	127490928
Less Claims Outstanding at the beginning of the year	143481362	141515065	124876864	121259751
Gross Incurred Claims	31551227	58190959	24325838	47622654
Add :Re-insurance accepted to direct claims	473315	448276	397254	765708
Less :Re-insurance Ceded to claims paid	3506274	3803260	3013693	6658598
	0	0	0	0
<b>Total Claims Incurred</b>	<b>28518268</b>	<b>54835976</b>	<b>21709399</b>	<b>41729764</b>

**Notes:**

- Incurred But Not Reported (IBNR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management.
- The surveyor fees, legal and other expenses shall also form part of claims cost.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.