



FORM NL-5 - CLAIMS SCHEDULE
UNITED INDIA INSURANCE COMPANY LIMITED
CLAIMS INCURRED [NET]

Rs in thousands

Particulars	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	30.09.2018		30.09.2017		30.09.2018		30.09.2017		30.09.2018		30.09.2017		30.09.2018		30.09.2017	
	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	818021	2691353	1590979	3776638	262524	515691	272701	524627	169526	973147	44587	120617	432050	1488838	317288	645244
Add : Claims Outstanding at the end of the year	16214250	16214250	12854649	12854649	2625892	2625892	2553214	2553214	2032429	2032429	2004242	2004242	4658321	4658321	4557456	4557456
Less : Claims Outstanding at the beginning of the year	14735956	14323407	12121870	11775991	2604260	2444386	2649528	2619999	1159946	1691990	1477899	1285789	3764206	4136376	4127427	3905788
Gross Incurred Claims	2296315	4582196	2323758	4855296	284156	697197	176387	457842	1042009	1313586	570930	839070	1326165	2010783	747317	1296912
Add :Re-insurance accepted to direct claims	29049	328419	147948	320099	88	500	209	771	12147	162158	16803	30971	12235	162658	17012	31742
Less :Re-insurance Ceded to claims paid	466366	1080575	895156	1687065	27206	39864	13670	26266	548443	626223	1993	23547	575649	666087	15663	49813
Total Claims Incurred	1858998	3830040	1576550	3488330	257038	657833	162926	432347	505713	849521	585740	846494	762751	1507354	748666	1278841

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.

Particulars	Motor OD				Motor TP				Motor Total			
	30.09.2018		30.09.2017		30.09.2018		30.09.2017		30.09.2018		30.09.2017	
	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
Claims paid												
Direct claims	3845700	7379964	3641654	6833197	6164575	11768645	5586500	10235700	10010275	19148609	9228154	17068897
Add Claims Outstanding at the end of the year	7955472	7955472	6536212	6536212	118354270	118354270	85409280	85409280	126309742	126309742	91945492	91945492
Less Claims Outstanding at the beginning of the year	7410548	7324663	5822002	5418736	112259926	92887128	79740762	77405184	119670474	100211791	85562764	82823920
Gross Incurred Claims	4390624	8010773	4355864	7950673	12258919	37235787	11255018	18239796	16649543	45246560	15610882	26190469
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	192666	369788	182083	341660	411521	8808646	299636	562258	604187	9178434	481719	903918
Total Claims Incurred	4197958	7640985	4173781	7609013	11847398	28427141	10955382	17677538	16045356	36068126	15129163	25286551



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Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	30.09.2018		30.09.2017		30.09.2018		30.09.2017		30.09.2018		30.09.2017		30.09.2018		30.09.2017	
	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	40881	97178	55879	85461	515116	994513	566071	1005972	86420	111649	74937	575495	566810	894172	374043	643600
Add Claims Outstanding at the end of the year	646166	646166	291340	291340	1727275	1727275	1322640	1322640	314336	314336	200760	200760	5127872	5127872	4285286	4285286
Less Claims Outstanding at the beginning of the year	441649	395953	383642	404030	1722170	1655474	1284886	1418652	357992	370811	89177	198584	4271411	3211243	4047964	3582468
Gross Incurred Claims	245398	347391	-36423	-27229	520221	1066314	603825	909960	42764	55174	186520	577671	1423271	2810801	611365	1346418
Add :Re-insurance accepted to direct claims	0	0	0	0	0	1280	955	1813	10579	70198	23673	29921	6215	97010	46743	55688
Less :Re-insurance Ceded to claims paid	2564	6368	5929	7408	71864	146055	94154	88655	57479	71609	63454	506380	253215	388390	126545	199407
Total Claims Incurred	242834	341023	-42352	-34637	448357	921539	510626	823118	-4136	53763	146739	101212	1176271	2519421	531563	1202699

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	30.09.2018		30.09.2017		30.09.2018		30.09.2017		30.09.2018		30.09.2017		30.09.2018		30.09.2017	
	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	4360585	6943665	2308364	5781468	55293	76585	16533	141888	14423525	28231468	15625333	31022971	30058905	56497839	28249314	56325752
Add Claims Outstanding at the end of the year	5075209	5075209	3548988	3548988	1706705	1706705	1389343	1389343	12561068	12561068	8580062	8580062	153468373	153468373	111563911	111563911
Less Claims Outstanding at the beginning of the year	5877057	5757733	3754374	4363004	1429431	1419752	1326304	1435996	11482325	9444192	11524528	10628223	145252509	122466949	107973639	104854877
Gross Incurred Claims	3558737	6261141	2102978	4967452	332567	363538	79572	95235	15502268	31348344	12680867	28974810	38274769	87499263	31839586	63034786
Add :Re-insurance accepted to direct claims	138861	424360	177607	280185	0	20662	65	107	0	0	0	0	155655	613510	249043	367714
Less :Re-insurance Ceded to claims paid	3191122	4677356	1457679	3923294	12286	14288	5942	15339	1093842	3976693	4819792	5952725	5286559	18459193	7055214	11597126
Total Claims Incurred	506476	2008145	822906	1324343	320281	369912	73695	80003	14408426	27371651	7861075	23022085	33143865	69653580	25033415	51805371

Particulars	GRAND TOTAL			
	30.09.2018		30.09.2017	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid				
Direct claims	31308976	60678030	30157581	60747634
Add Claims Outstanding at the end of the year	174340944	174340944	128976016	128976016
Less Claims Outstanding at the beginning of the year	163752671	140926732	124222936	120536656
Gross Incurred Claims	41897249	94092242	34910661	69186994
Add :Re-insurance accepted to direct claims	196939	1104587	414003	719555
Less :Re-insurance Ceded to claims paid	6328574	20205855	7966033	13334004
Total Claims Incurred	35765614	74990974	27358631	56572545