



FORM NL-5 - CLAIMS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

₹ in thousands

Particulars	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	31.03.2019		31.03.2018		31.03.2019		31.03.2018		31.03.2019		31.03.2018		31.03.2019		31.03.2018	
	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	3735214	9109800	2121917	8332435	561694	1299303	429380	1294399	129199	1506434	208772	428161	690893	2805737	638152	1722560
Add Claims Outstanding at the end of the year	14350874	14350874	14323406	14323406	2306681	2306681	2444386	2444386	1981771	1981771	1691990	1691990	4288452	4288452	4136376	4136376
Less Claims Outstanding at the beginning of the year	16229712	14323406	11891126	11775991	2589615	2444386	2588252	2619999	1620713	1691990	1876868	1285788	4210328	4136376	4465120	3905787
Gross Incurred Claims	1856376	9137268	4554197	10879850	278760	1161598	285514	1118786	490257	1796215	23894	834363	769017	2957813	309408	1953149
Add :Re-insurance accepted to direct claims	257974	800728	97802	559866	85	4041	646	1787	105795	311084	1603	41621	105880	315125	2249	43408
Less :Re-insurance Ceded to claims paid	1022188	3063862	721180	2984921	28531	75215	21565	64816	52027	1013839	86082	166775	80558	1089054	107647	231591
Total Claims Incurred	1092162	6874134	3930819	8454795	250314	1090424	264595	1055757	544025	1093460	-60585	709209	794339	2183884	204010	1764966

Particulars	Motor OD				Motor TP				Motor Total			
	31.03.2019		31.03.2018		31.03.2019		31.03.2018		31.03.2019		31.03.2018	
	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	5016764	16678030	4802722	15201976	8779433	26236317	7770564	22948151	13796197	42914347	12573286	38150127
Add Claims Outstanding at the end of the year	5910290	5910290	7324664	7324664	135232063	135232063	92887128	92887128	141142353	141142353	100211792	100211792
Less Claims Outstanding at the beginning of the year	7530962	7324663	6954363	5418736	126269995	92887128	85975880	77405184	133800957	100211791	92930243	82823920
Gross Incurred Claims	3396092	15263657	5173023	17107904	17741501	68581252	14681812	38430095	21137593	83844909	19854835	55537999
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	253298	834932	235294	755257	537776	9715965	970592	2061673	791074	10550897	1205886	2816930
Total Claims Incurred	3142794	14428725	4937729	16352647	17203725	58865287	13711220	36368422	20346519	73294012	18648949	52721069

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	31.03.2019		31.03.2018		31.03.2019		31.03.2018		31.03.2019		31.03.2018		31.03.2019		31.03.2018	
	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	75210	213687	60818	170352	1005724	2458490	897099	2471301	123061	368579	57692	647849	733250	2016389	609769	1600403
Add Claims Outstanding at the end of the year	546906	546906	395954	395954	1875578	1875578	1655474	1655474	255886	255886	370810	370810	4163346	4163346	3211243	3211243
Less Claims Outstanding at the beginning of the year	464764	395953	294786	404030	1787003	1655474	1385558	1418652	251067	370811	192080	198584	4946928	3211243	4462626	3582468
Gross Incurred Claims	157352	364640	161986	162276	1094299	2678594	1167015	2708123	127880	253654	236422	820075	-50332	2968492	-641614	1229178
Add :Re-insurance accepted to direct claims	0	0	0	0	174	1832	0	4439	34292	105339	2035	29775	-9070	127506	-541	48521
Less :Re-insurance Ceded to claims paid	3959	13073	4743	13354	382547	588123	309941	472695	81443	289669	55714	569853	299848	953389	212757	489088
Total Claims Incurred	153393	351567	157243	148922	711926	2092303	857074	2239867	80729	69324	182743	279997	-359250	2142609	-854912	788611

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	31.03.2019		31.03.2018		31.03.2019		31.03.2018		31.03.2019		31.03.2018		31.03.2019		31.03.2018	
	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	2551160	12191804	2972509	10112452	34216	154971	38394	200956	14337727	56910258	14788159	63947984	32656545	117228526	31997726	117301424
Add Claims Outstanding at the end of the year	5523778	5523778	5757734	5757734	1457832	1457832	1419752	1419752	9156590	9156590	9444191	9444191	164122269	164122270	122466950	122466950
Less Claims Outstanding at the beginning of the year	5164283	5757734	5879337	4363004	1607770	1419752	1660770	1435995	12352772	9444192	9493565	10628223	160375544	122466951	116298965	104854876
Gross Incurred Claims	2910655	11957848	2850906	11507182	-115722	193051	-202624	184713	11141545	56622656	14738785	62763952	36403270	158883845	38165711	134913498
Add :Re-insurance accepted to direct claims	92713	599867	165585	529631	-3395	24815	0	216	0	0	0	0	114714	859359	167079	612582
Less :Re-insurance Ceded to claims paid	781709	7296205	1809850	6429165	11136	39501	18114	34558	655854	5709468	3662846	13542049	3007570	25440323	7279851	24367692
Total Claims Incurred	2221659	5261510	1206641	5607648	-130253	178365	-220738	150371	10485691	50913188	11075939	49221903	33510414	134302881	31052939	111158388

Particulars	GRAND TOTAL			
	31.03.2019		31.03.2018	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid				
Direct claims	37082652	129144063	34757795	127356419
Add Claims Outstanding at the end of the year	182761595	182761596	140926732	140926732
Less Claims Outstanding at the beginning of the year	180815584	140926731	132655211	120536654
Gross Incurred Claims	39028663	170978928	43029316	147746497
Add :Re-insurance accepted to direct claims	478568	1975212	267130	1215856
Less :Re-insurance Ceded to claims paid	4110316	29593240	8108678	27584204
Total Claims Incurred	35396915	143360900	35187768	121378149

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.