



FORM NL-5 - CLAIMS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

Particulars	in thousands															
	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	30.09.2019		30.09.2018		30.09.2019		30.09.2018		30.09.2019		30.09.2018		30.09.2019		30.09.2018	
	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	1916822	3546629	818021	2691353	691952	977877	262524	515691	256466	778049	169526	973147	948418	1755926	432050	1488838
Add Claims Outstanding at the end of the year	19911772	19911772	16214250	16214250	2601366	2601366	2625892	2625892	1655337	1655337	2032429	2032429	4256703	4256703	4658321	4658321
Less Claims Outstanding at the beginning of the year	17972552	14350874	14735956	14323407	2368365	2306681	2604260	2444386	1656248	1981771	1159946	1691990	4024613	4288452	3764206	4136376
Gross Incurred Claims	3856042	9107527	2296315	4582196	924953	1272562	284156	697197	255555	451615	1042009	1313586	1180508	1724177	1326165	2010783
Add :Re-insurance accepted to direct claims	273915	871586	29049	328419	-85	302	88	500	-24914	161744	12147	162158	-24999	162046	12235	162658
Less :Re-insurance Ceded to claims paid	637941	2231426	466366	1080575	348731	363021	27206	39864	170443	454155	548443	626223	519174	817176	575649	666087
Total Claims Incurred	3492016	7747687	1858998	3830040	576137	909843	257038	657833	60198	159204	505713	849521	636335	1069047	762751	1507354

Particulars	Motor OD				Motor TP				Motor Total							
	30.09.2019		30.09.2018		30.09.2019		30.09.2018		30.09.2019		30.09.2018					
	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	3653962	6817456	3845700	7379964	7160970	13010369	6164575	11768645	10814932	19827825	10010275	19148609				
Add Claims Outstanding at the end of the year	6991821	6991821	7955472	7955472	148487340	148487340	118354270	118354270	155479161	155479161	126309742	126309742				
Less Claims Outstanding at the beginning of the year	6830917	5910290	7410548	7324663	140716365	135232063	112259926	92887128	147547282	141142353	119670474	100211791				
Gross Incurred Claims	3814866	7898987	4390624	8010773	14931945	26265646	12258919	37235787	18746811	34164633	16649543	45246560				
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	179987	343359	192666	369788	3119505	3504588	411521	8808646	3299492	3847947	604187	9178434				
Total Claims Incurred	3634879	7555628	4197958	7640985	11812440	22761058	11847398	28427141	15447319	30316686	16045356	36068126				

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	30.09.2019		30.09.2018		30.09.2019		30.09.2018		30.09.2019		30.09.2018		30.09.2019		30.09.2018	
	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.
Juner																
Direct claims	37155	86353	40881	97178	1405130	2197493	515116	994513	233224	236731	86420	111649	372423	997262	566810	894172
Add Claims Outstanding at the end of the year	15198	511376	646166	646166	2296267	2296267	1727275	1727275	209735	209735	314336	314336	5159163	5159163	5127872	5127872
Less Claims Outstanding at the beginning of the year	0	546906	441649	395953	2120139	1875578	1722170	1655474	263007	255886	357992	370811	4111234	4163346	4271411	3211243
Gross Incurred Claims	52353	50823	245398	347391	1581258	2618182	520221	1066314	179952	190580	42764	55174	1420352	1993079	1423271	2810801
Add :Re-insurance accepted to direct claims	0	0	0	0	465	5478	0	1280	7394	293308	10579	70198	-7177	37000	6215	97010
Less :Re-insurance Ceded to claims paid	2360	5610	2564	6368	596272	726328	71864	146055	200022	228561	57479	71609	-12289	312484	253215	388390
Total Claims Incurred	49993	45213	242834	341023	985451	1897332	448357	921539	-12676	255327	-4136	53763	1425464	1717595	1176271	2519421

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	30.09.2019		30.09.2018		30.09.2019		30.09.2018		30.09.2019		30.09.2018		30.09.2019		30.09.2018	
	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	6018425	9710011	4360585	6943665	29919	87711	55293	76585	12812644	24482140	14423525	28231468	31723852	57625526	30058905	56497839
Add Claims Outstanding at the end of the year	5939537	5939537	5075209	5075209	1520213	1520213	1706705	1706705	11924220	11924220	12561068	12561068	182543494	183039672	153468373	153468373
Less Claims Outstanding at the beginning of the year	5547194	5523781	5877057	5757733	1420660	1457831	1429431	1419752	10939385	9156590	11482325	9444192	171948901	164122271	145252509	122466949
Gross Incurred Claims	6410768	10125767	3558737	6261141	129472	150093	332567	363538	13797479	27249770	15502268	31348344	42318445	76542927	38274769	87499263
Add :Re-insurance accepted to direct claims	26903	100635	138861	424360	0	3	0	20662	0	0	0	0	27585	436424	155655	613510
Less :Re-insurance Ceded to claims paid	4384477	7437474	3191122	4677356	1850	6661	12286	14288	657274	1459064	1093842	3976693	9129458	14024129	5286559	18459193
Total Claims Incurred	2053194	2788928	506476	2008145	127622	143435	320281	369912	13140205	25790706	14408426	27371651	33216572	62955222	33143865	69653580

Particulars	GRAND TOTAL			
	30.09.2019		30.09.2018	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid				
Direct claims	34589092	62928081	31308976	60678030
Add Claims Outstanding at the end of the year	206711969	207208147	174340944	174340944
Less Claims Outstanding at the beginning of the year	193946066	182761597	163752671	140926732
Gross Incurred Claims	47354995	87374631	41897249	94092242
Add :Re-insurance accepted to direct claims	276501	1470056	196939	1104587
Less :Re-insurance Ceded to claims paid	10286573	17072731	6328574	20205855
Total Claims Incurred	37344923	71771956	35765614	74990974

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.