



FORM NL-5 - CLAIMS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

Particulars	₹ in thousands															
	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	31.12.2020		31.12.2019		31.12.2020		31.12.2019		31.12.2020		31.12.2019		31.12.2020		31.12.2019	
	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	2348518	5248026	2191446	5738075	541309	920143	-51763	926114	216456	238361	434650	1212699	757765	1158504	382887	2138813
Add: Claims Outstanding at the end of the year	31885188	31885188	18464114	18464114	5042324	5042324	2350675	2350675	3265936	3265936	1316270	1316270	8308260	8308260	3666945	3666945
Less: Claims Outstanding at the beginning of the year	33750560	28904513	19911772	14350874	5207101	2766091	2601366	2306681	3430167	2978561	1655337	1981771	8637268	5744652	4256703	4288452
Gross Incurred Claims	483146	8228701	743788	9851315	376532	3196376	-302454	970108	52225	525736	95583	547198	428757	3722112	-206871	1517306
Add: Re-insurance accepted to direct claims	-113587	-76079	221634	1093220	-194	-358	621	923	-6187	82952	31102	192846	-6381	82594	31723	193769
Less: Re-insurance Ceded to claims	-502690	3768845	672030	2903456	154409	2507418	-164687	198334	12671	260770	152575	606730	167080	2768188	-12112	805064
Total Claims Incurred	872249	4383777	293392	8041079	221929	688600	-137146	772697	33367	347918	-25890	133314	255296	1036518	-163036	906011

Particulars	Motor OD				Motor TP				Motor Total							
	31.12.2020		31.12.2019		31.12.2020		31.12.2019		31.12.2020		31.12.2019					
	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	3217922	7621893	3767643	10585099	4277865	11197321	7252990	20263359	7495787	18819214	11020633	30848458				
Add: Claims Outstanding at the end of the year	5536392	5536392	6687306	6687306	182229441	182229441	151733098	151733098	187765833	187765833	158420404	158420404				
Less: Claims Outstanding at the beginning of the year	5905413	5958561	6991821	5910290	176115564	167637942	148487340	135232063	182020977	173596503	155479161	141142353				
Gross Incurred Claims	2848901	7199724	3463128	11362115	10391742	25788820	10498748	36764394	13240643	32988544	13961876	48126509				
Add :Re-insurance accepted to direct claims	0	0	0	0	-3	-14	0	0	-3	-14	0	0				
Less :Re-insurance Ceded to claims	142530	359677	188554	531913	555511	1001581	458940	3963528	698041	1361258	647494	4495441				
Total Claims Incurred	2706371	6840047	3274574	10830202	9836228	24787225	10039808	32800866	12542599	31627272	13314382	43631068				

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	31.12.2020		31.12.2019		31.12.2020		31.12.2019		31.12.2020		31.12.2019		31.12.2020		31.12.2019	
	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	31229	73610	50843	137196	1212901	3225221	1459968	3657461	925508	1131285	-117655	119076	382170	935730	337194	1334456
Add Claims Outstanding at the end of the year	742217	742217	498993	498993	7489874	7489874	2304406	2304406	1110556	1110556	243513	243513	12262823	12262823	4724923	4724923
Less Claims Outstanding at the beginning of the year	750129	726080	511376	546906	7221463	5938065	2296267	1875578	2186433	821158	209735	255887	13054900	11553793	5159163	4163346
Gross Incurred Claims	23317	89747	38460	89283	1481312	4777030	1468107	4086289	-150369	1420683	-83877	106702	-409907	1644760	-97046	1896033
Add: Re-insurance accepted to direct claims	0	0	0	0	-24	778	0	5478	149704	189542	6591	299900	43309	-11947	6642	43642
Less: Re-insurance Ceded to claims	-1436	2214	2870	8480	943575	3084260	641205	1367533	-133613	1257531	-117260		-797440	63807	98633	411117
Total Claims Incurred	24753	87533	35590	80803	537713	1693548	826902	2724234	132948	352694	39974	295301	430842	1569006	-189037	1528558

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Crop				Miscellaneous Total				
	31.12.2020		31.12.2019		31.12.2020		31.12.2019		31.12.2020		31.12.2019		31.12.2020		31.12.2019		31.12.2020		31.12.2019		
	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.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	
Claims paid																					
Direct claims	637813	1350991	771969	2122491	21634	89302	30553	118264	18311048	38105471	13557807	38039947	668008	16114068	9378390	17737879	29686098	79844892	36489702	94115228	
Add Claims Outstanding at the end of the year	3811093	3811093	3624858	3624858	2725238	2725238	1901953	1901953	16014295	16014295	11639319	11639319	13944515	13944515	3936747	3936747	245866444	245866444	187295116	187295116	
Less Claims Outstanding at the beginning of the year	3892580	3856861	3942725	3323576	2229391	2278130	1520213	1457832	16890582	10226101	11924220	9156590	9221623	22038847	1996812	2200203	237468078	231035538	183039672	164122271	
Gross Incurred Claims	556326	1305223	454102	2423773	517481	536410	412293	562385	17434761	43893665	13272906	40522676	5390900	8019736	11318325	19474423	38084464	94675798	40745146	117288073	
Add: Re-insurance accepted to direct claims	-42041	-46551	-43177	52278	-60	61502	0	3	0	0	0	3420	-43969	12059	17238	154305	149341	-17885	418539		
Less: Re-insurance Ceded to claims	383378	115390	194813	995638	19835	17764	1900	8560	1057780	2467343	821394	2280458	621779	2858529	7254801	13891451	2791899	11228096	9545850	23569979	
Total Claims Incurred	130907	1143282	216112	1480413	497586	580148	410393	553828	16376981	41426322	12451512	38242218	4772541	5117238	4075583	5600210	35446870	83597043	31181411	94136633	

Particulars	GRAND TOTAL			
	31.12.2020		31.12.2019	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid				
Direct claims	32792381	86251422	39064035	101992116
Add Claims Outstanding at the end of the year	286059892	286059892	209426175	209426175
Less Claims Outstanding at the beginning of the year	279855906	265684703	207208147	182761597
Gross Incurred Claims	38996367	106626611	41282063	128656694
Add: Re-insurance accepted to direct claims	34337	155856	235472	1705528
Less: Re-insurance Ceded to claims	2456289	17765129	10205768	27278499
Total Claims Incurred	36574415	89017338	31311767	103083723

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.