



FORM NL-5 - CLAIMS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

Particulars	in thousands															
	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	30.09.2017		30.09.2016		30.09.2017		30.09.2016		30.09.2017		30.09.2016		30.09.2017		30.09.2016	
	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	1590979	3776638	1832983	3705798	272701	524627	463823	706059	44587	120617	99886	178290	317288	645244	563709	884349
Add : Claims Outstanding at the end of the year	12854649	12854649	11318627	11318627	2553214	2553214	2192874	2192874	2004242	2004242	1357547	1357547	4557456	4557456	3550421	3550421
Less : Claims Outstanding at the beginning of the year	12121870	11775991	10466813	9320363	2649528	2619999	2626974	2589473	1477899	1285789	1382349	1290776	4127427	3905788	4009323	3880249
Gross Incurred Claims	2323758	4855296	2684797	5704062	176387	457842	29723	309460	570930	839070	75084	245061	747317	1296912	104807	554521
Add :Re-insurance accepted to direct claims	147948	320099	201503	260050	209	771	289	601	16803	30971	10811	54322	17012	31742	11100	54923
Less :Re-insurance Ceded to claims paid	895156	1687065	642177	1087922	13670	26266	82132	94244	1993	23547	31563	58261	15663	49813	113695	152505
Total Claims Incurred	1576550	3488330	2244123	4876190	162926	432347	-52120	215817	585740	846494	54332	241122	748666	1278841	2212	456939

Notes:

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

Particulars	Motor OD				Motor TP				Motor Pool				Motor Total			
	30.09.2017		30.09.2016		30.09.2017		30.09.2016		30.09.2017		30.09.2016		30.09.2017		30.09.2016	
	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	3641654	6833197	4172539	6856012	4731319	8548166	3667614	7089815	855181	1687534	1081557	1170517	9228154	17068897	8921710	15116344
Add Claims Outstanding at the end of the year	6536212	6536212	4485023	4485023	66709827	66709827	48738472	48738472	18699453	18699453	22046406	22046406	91945492	91945492	75269901	75269901
Less Claims Outstanding at the beginning of the year	5822002	5418736	4538875	4567746	60249352	57141823	41710929	39852599	19491410	20263361	23059445	23100037	85562764	82823920	69309249	67520382
Gross Incurred Claims	4355864	7950673	4118687	6773289	11191794	18116170	10695157	15975688	63224	123626	68518	116886	15610882	26190469	14882362	22865863
Add :Re-insurance accepted to direct claims	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Less :Re-insurance Ceded to claims paid	182083	341660	167597	304991	236413	438632	270113	554187	63223	123626	68518	116886	481719	903918	506228	976064
Total Claims Incurred	4173781	7609013	3951090	6468298	10955381	17677538	10425044	15421501	1	0	0	0	15129163	25286551	14376134	21889799

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	30.09.2017		30.09.2016		30.09.2017		30.09.2016		30.09.2017		30.09.2016		30.09.2017		30.09.2016	
	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	55879	85461	32783	58151	566071	1005972	492355	933885	74937	575495	2621445	3128679	374043	643600	488794	1041600
Add Claims Outstanding at the end of the year	291340	291340	442179	442179	1322640	1322640	1267553	1267553	200760	200760	86382	86382	4285286	4285286	3702982	3702982
Less Claims Outstanding at the beginning of the year	383642	404030	435650	414076	1284886	1418652	1171502	1222889	89177	198584	132846	144349	4047964	3582468	3880860	3902876
Gross Incurred Claims	-36423	-27229	39312	86254	603825	909960	588406	978549	186520	577671	2574981	3070712	611365	1346418	310916	841706
Add :Re-insurance accepted to direct claims	0	0	0	0	955	1813	1435	6624	23673	29921	33913	56020	46743	55688	116272	257820
Less :Re-insurance Ceded to claims paid	5929	7408	1055	2802	94154	88655	68993	129809	63454	506380	2623109	3118186	126545	199407	223682	440121
Total Claims Incurred	-42352	-34637	38257	83452	510626	823118	520848	855364	146739	101212	-14215	8546	531563	1202699	203506	659405

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	30.09.2017		30.09.2016		30.09.2017		30.09.2016		30.09.2017		30.09.2016		30.09.2017		30.09.2016	
	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	2308365	5781468	232249	730938	16533	141888	40097	112335	15625333	31022971	12859738	27047217	28249315	56325752	25689171	48169149
Add Claims Outstanding at the end of the year	3548988	3548988	3210433	3210433	1389343	1389343	814406	814406	8580062	8580062	5370215	5370215	111563911	111563911	90164051	90164051
Less Claims Outstanding at the beginning of the year	3754374	4363004	2685323	1765535	1326304	1435996	1063068	945986	11524528	10628223	6882981	7080004	107973639	104854877	85561479	82996097
Gross Incurred Claims	2102979	4967452	757359	2175836	79572	95235	-208565	-19245	12680867	28974810	11346972	25337428	31839587	63034786	30291743	55337103
Add :Re-insurance accepted to direct claims	177607	280185	27326	55978	65	107	122	1595	0	0	0	0	249043	367714	179068	378037
Less :Re-insurance Ceded to claims paid	1457679	3923294	124933	219278	5942	15339	4045	-13561	4819792	5952725	646833	1339594	7055214	11597126	4198878	6212293
Total Claims Incurred	822907	1324343	659752	2012536	73695	80003	-212488	-4089	7861075	23022085	10700140	23997834	25033416	51805371	26271933	49502847

Particulars	GRAND TOTAL			
	30.09.2017		30.09.2016	
	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
Claims paid				
Direct claims	30157582	60747634	28085863	52759296
Add Claims Outstanding at the end of the year	128976016	128976016	105033099	105033099
Less Claims Outstanding at the beginning of the year	124222936	120536656	100037615	96196709
Gross Incurred Claims	34910662	69186994	33081347	61595686
Add :Re-insurance accepted to direct claims	414003	719555	391671	693010
Less :Re-insurance Ceded to claims paid	7966033	13334004	4954750	7452720
Total Claims Incurred	27358632	56572545	28518268	54835976