



**FORM NL-5 - CLAIMS SCHEDULE**

**UNITED INDIA INSURANCE COMPANY LIMITED**

**CLAIMS INCURRED [NET]**

in thousands

Particulars	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	31.12.2012		31.12.2011		31.12.2012		31.12.2011		31.12.2012		31.12.2011		31.12.2012		31.12.2011	
	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	1209342	3020905	809067	2463870	348541	1280675	209214	806919	88438	296651	34925	190391	436979	1577326	244139	997310
Add Claims Outstanding at the end of the year	13000259	13000259	10006379	10006379	3162775	3162775	4992825	4992825	7603018	7603018	2543991	2543991	10765793	10765793	7536816	7536816
Less Claims Outstanding at the beginning of the year	13434838	9857791	9994133	8198487	3298638	3731779	4517055	2776373	3595261	3110545	2463448	2389896	6893899	6842324	6980503	5166269
Gross Incurred Claims	774763	6163373	821313	4271762	212678	711671	684984	3023371	4096195	4789124	115468	344486	4308873	5500795	800452	3367857
Add :Re-insurance accepted to direct claims	315181	1098820	93003	275134	11631	27822	-5825	-27679	48933	96772	19319	89022	60564	124594	13494	61343
Less :Re-insurance Ceded to claims paid	222580	2885119	264003	1335265	-123494	-55006	257058	1669446	3868515	4291917	108482	324751	3745022	4236911	365540	1994197
<b>Total Claims Incurred</b>	<b>867364</b>	<b>4377074</b>	<b>650313</b>	<b>3211631</b>	<b>347803</b>	<b>794499</b>	<b>422101</b>	<b>1326246</b>	<b>276613</b>	<b>593979</b>	<b>26305</b>	<b>108757</b>	<b>624415</b>	<b>1388478</b>	<b>448406</b>	<b>1435003</b>

Particulars	Motor OD				Motor TP				Motor Pool				Motor Total			
	31.12.2012		31.12.2011		31.12.2012		31.12.2011		31.12.2012		31.12.2011		31.12.2012		31.12.2011	
	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	1525919	4421572	1287855	3834333	1301530	4454645	1437075	5020491	784414	2678407	933686	2585069	3611863	11554624	3658616	11439893
Add Claims Outstanding at the end of the year	3551861	3551861	2896515	2896515	24909181	24909181	21002425	21002425	40457848	40457848	9317983	9317983	68918890	68918890	33216923	33216923
Less Claims Outstanding at the beginning of the year	3241228	2805995	2724601	2110793	22543991	20570183	21125340	21272165	41242262	43136255	8584531	7248903	67027481	66512433	32434472	30631862
Gross Incurred Claims	1836552	5167438	1459769	4620055	3666720	8793643	1314160	4750751	0	0	1667138	4654149	5503272	13961081	4441067	14024954
Add :Re-insurance accepted to direct claims	0	0	0	0	12882	13884	520	8097	2511682	7535045	1527927	4779689	2524564	7548929	1528447	4787786
Less :Re-insurance Ceded to claims paid	220837	530825	126479	465961	1751771	1300702	-69739	669901	0	1	1667138	4654150	1972608	1831528	1723878	5790012
<b>Total Claims Incurred</b>	<b>1615715</b>	<b>4636613</b>	<b>1333290</b>	<b>4154094</b>	<b>1927831</b>	<b>7506825</b>	<b>1384419</b>	<b>4088947</b>	<b>2511682</b>	<b>7535044</b>	<b>1527927</b>	<b>4779688</b>	<b>6055228</b>	<b>19678482</b>	<b>4245636</b>	<b>13022728</b>

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	31.12.2012		31.12.2011		31.12.2012		31.12.2011		31.12.2012		31.12.2011		31.12.2012		31.12.2011	
	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	32370	108240	21825	79424	209466	670816	241216	824987	80498	119605	117441	257423	265105	736831	222978	587777
Add Claims Outstanding at the end of the year	326242	326242	298860	298860	837892	837892	961764	961764	149693	149693	285706	285706	5663875	5663875	4221201	4221201
Less Claims Outstanding at the beginning of the year	318917	321895	301755	280441	773459	750249	849077	735425	111782	160612	412598	37810	5480034	4836545	4204237	3356952
Gross Incurred Claims	39695	112587	18930	97843	273899	758459	353903	1051326	118409	108686	-9451	505319	448946	1564161	239942	1452026
Add :Re-insurance accepted to direct claims	0	0	0	0	980	17437	2922	15864	1012	-10466	-118793	46492	28511	30566	146731	392153
Less :Re-insurance Ceded to claims paid	7030	10304	117	12034	84453	125823	66019	224657	116614	95684	800	517107	166996	639743	-146310	485248
<b>Total Claims Incurred</b>	<b>32665</b>	<b>102283</b>	<b>18812</b>	<b>85809</b>	<b>190426</b>	<b>650073</b>	<b>290805</b>	<b>842533</b>	<b>2807</b>	<b>2536</b>	<b>-129044</b>	<b>34704</b>	<b>310461</b>	<b>954984</b>	<b>532983</b>	<b>1358931</b>

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	31.12.2012		31.12.2011		31.12.2012		31.12.2011		31.12.2012		31.12.2011		31.12.2012		31.12.2011	
	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	485513	1311645	236636	1229350	40261	123323	16719	47626	5710185	16608917	5771481	14596285	10435261	31234001	10286912	29062765
Add Claims Outstanding at the end of the year	2485626	2485626	2685709	2685709	568052	568052	295897	295897	4027782	4027782	2295768	2295768	82978052	82978052	44261828	44261828
Less Claims Outstanding at the beginning of the year	2414451	2026526	2544008	2210367	557463	417442	250136	254370	3798613	2966265	3454777	2472033	80482200	77991967	44451060	39979260
Gross Incurred Claims	556688	1770745	378337	1704692	50850	273933	62480	89153	5939354	17670434	4612472	14420020	12931113	36220086	10097680	33345334
Add :Re-insurance accepted to direct claims	216564	664701	-24491	272251	-8804	-13208	19354	12967	0	0	0	0	2762827	8237959	1554170	5527513
Less :Re-insurance Ceded to claims paid	118112	171384	156327	529223	35541	49287	-7245	4254	539236	1661119	546656	1489588	3040590	4584872	2340242	9052123
<b>Total Claims Incurred</b>	<b>655140</b>	<b>2264062</b>	<b>197519</b>	<b>1447720</b>	<b>6505</b>	<b>211438</b>	<b>89079</b>	<b>97866</b>	<b>5400118</b>	<b>16009315</b>	<b>4065816</b>	<b>12930432</b>	<b>12653350</b>	<b>39873173</b>	<b>9311606</b>	<b>29820724</b>

Particulars	GRAND TOTAL			
	31.12.2012		31.12.2011	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid				
Direct claims	12081582	35832232	11340118	32523945
Add Claims Outstanding at the end of the year	106744104	106744104	61805023	61805023
Less Claims Outstanding at the beginning of the year	100810937	94692082	61425696	53344016
Gross Incurred Claims	18014749	47884254	11719445	40984953
Add :Re-insurance accepted to direct claims	3138572	9461373	1660667	5863990
Less :Re-insurance Ceded to claims paid	7008192	11706902	2969785	12381585
<b>Total Claims Incurred</b>	<b>14145129</b>	<b>45638725</b>	<b>10410325</b>	<b>34467358</b>

**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.

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