



FORM NL-5 - CLAIMS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

Particulars	in thousands															
	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	31.03.2013		31.03.2012		31.03.2013		31.03.2012		31.03.2013		31.03.2012		31.03.2013		31.03.2012	
	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	1722358	4743263	1845621	4309491	541188	1821863	1385117	2192036	234854	531505	237323	427714	776042	2353368	1622439	2619749
Add Claims Outstanding at the end of the year	12156864	12156864	9857791	9857791	3373901	3373901	3731779	3731779	6159281	6159281	3110545	3110545	9533182	9533182	6842324	6842323
Less Claims Outstanding at the beginning of the year	13000259	9857792	10006379	8198487	3162775	3731779	4992826	2776374	7603018	3110545	2543991	2389896	10765793	6842324	7536817	5166270
Gross Incurred Claims	878962	7042335	1697033	5968795	752314	1463985	124070	3147441	-1208883	3580241	803877	1148363	-456569	5044226	927945	4295802
Add :Re-insurance accepted to direct claims	61089	1159909	159941	435075	2958	30780	1207	-26472	-37503	59269	91989	181011	-34545	90049	93198	154541
Less :Re-insurance Ceded to claims paid	-197998	2687121	649817	1985082	65015	10009	-271987	1397459	-1342466	2949451	561218	885969	-1277451	2959460	289232	2283429
Total Claims Incurred	1138049	5515123	1207157	4418788	690257	1484756	397264	1723510	96080	690059	334647	443404	786337	2174815	731911	2166914

Particulars	in thousands															
	Motor OD				Motor TP				Motor Pool				Motor Total			
	31.03.2013		31.03.2012		31.03.2013		31.03.2012		31.03.2013		31.03.2012		31.03.2013		31.03.2012	
	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	2163154	6584726	2057782	5892115	2161129	6615774	2636259	7656750	1899719	4578126	1483504	4068573	6224002	17778626	6177545	17617438
Add Claims Outstanding at the end of the year	3525946	3525946	2805995	2805995	25227479	25227479	20570183	20570183	38558129	38558129	43136255	43136255	67311554	67311554	66512433	66512433
Less Claims Outstanding at the beginning of the year	3551861	2805995	2896515	2110793	24909181	20570183	21002425	21272165	40457848	43136255	9317983	7248903	68918890	66512433	33216923	30631861
Gross Incurred Claims	2137239	7304677	1967262	6587317	2479427	11273070	2204017	6954768	0	0	35301776	39955926	4616666	18577747	39473056	53498010
Add :Re-insurance accepted to direct claims	0	0	0	0	-18	13866	4257	12354	2511681	10046726	5974237	10753926	2511663	10060592	5978494	10766280
Less :Re-insurance Ceded to claims paid	196018	726843	181625	647586	432105	1732807	183979	853880	0	0	35300230	39954380	628122	2459650	35665834	41455846
Total Claims Incurred	1941221	6577834	1785638	5939732	2047304	9554129	2024293	6113240	2511682	10046726	5975784	10755472	6500207	26178689	9785715	22808443

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	31.03.2013		31.03.2012		31.03.2013		31.03.2012		31.03.2013		31.03.2012		31.03.2013		31.03.2012	
	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	49129	157369	53105	132529	396004	1066820	414575	1239562	11022	130627	185003	442426	720196	1457027	615836	1203613
Add Claims Outstanding at the end of the year	460912	460912	321896	321896	903666	903666	750249	750249	203419	203419	160613	160613	4637671	4637671	4836545	4836545
Less Claims Outstanding at the beginning of the year	326242	321896	298860	280441	837892	750249	961764	735425	149693	160613	285706	37810	5663875	4836545	4221201	3356952
Gross Incurred Claims	183798	296385	76141	173984	461778	1220237	203060	1254386	64747	173433	59910	565229	-306008	1258153	1231180	2683206
Add :Re-insurance accepted to direct claims	0	0	0	0	4541	21978	-3659	12205	7264	-3202	19122	65614	-17484	13082	175758	567911
Less :Re-insurance Ceded to claims paid	6284	16588	7915	19949	133540	259363	81365	306022	22605	118289	-81855	435252	-748670	-108927	574025	1059273
Total Claims Incurred	177514	279797	68226	154035	332779	982852	118037	960570	49406	51942	160886	195590	425178	1380162	832914	2191845

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	31.03.2013		31.03.2012		31.03.2013		31.03.2012		31.03.2013		31.03.2012		31.03.2013		31.03.2012	
	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	690419	2002064	739115	1968465	20942	144265	35546	83172	8198401	24807318	5783965	20380250	16310115	47544116	14004689	43067454
Add Claims Outstanding at the end of the year	2495748	2495748	2026526	2026526	751406	751406	417442	417442	3681741	3681741	2966265	2966265	80446117	80446117	77991970	77991970
Less Claims Outstanding at the beginning of the year	2485626	2026526	2685709	2210369	568052	417442	295897	254369	4027782	2966265	2295768	2472032	82978052	77991969	44261828	39979259
Gross Incurred Claims	700541	2471286	79930	1784622	204296	478229	157092	246245	7852360	25522794	6454463	20874483	13778178	49998264	47734831	81080166
Add :Re-insurance accepted to direct claims	148070	812771	127992	400243	570	-12638	11122	24089	0	0	0	0	2654624	10892583	6308829	11836342
Less :Re-insurance Ceded to claims paid	264401	435785	-341034	188189	27726	77013	79789	84043	2312739	3973858	594672	2084260	2646747	7231619	36580710	45632834
Total Claims Incurred	584210	2848272	548957	1996677	177140	388578	88425	186291	5539621	21548936	5859791	18790223	13786055	53659228	17462950	47283674

Particulars	GRAND TOTAL			
	31.03.2013		31.03.2012	
	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
Claims paid				
Direct claims	18808515	54640747	17472749	49996694
Add Claims Outstanding at the end of the year	102136163	102136163	94692085	94692084
	106744104	94692085	61805024	53344016
Less Claims Outstanding at the beginning of the year				
Gross Incurred Claims	14200571	62084825	50359809	91344763
Add :Re-insurance accepted to direct claims	2681168	12142541	6561968	12425958
Less :Re-insurance Ceded to claims paid	1171298	12878200	37519759	49901345
Total Claims Incurred	15710441	61349166	19402018	53869375

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.*