



**FORM NL-5 - CLAIMS SCHEDULE**

**United India Insurance Co. Ltd.**

**CLAIMS INCURRED [NET]**

in thousands

For 2<sup>nd</sup> Quarter 2011-12

| Particulars   | Fire           |                |               |                | MARINE CARGO  |               |               |                | MARINE HULL  |              |              |               | MARINE TOTAL  |               |               |                |
|---|----------------|----------------|---------------|----------------|---------------|---------------|---------------|----------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|----------------|
|   | 30.09.2011     |                | 30.09.2010    |                | 30.09.2011    |               | 30.09.2010    |                | 30.09.2011   |              | 30.09.2010   |               | 30.09.2011    |               | 30.09.2010    |                |
|   | 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.   |
| <b>Claims paid</b>                                    |                |                |               |                |               |               |               |                |              |              |              |               |               |               |               |                |
| Direct claims   | 746614         | 1654804        | 975568        | 1851330        | 341220        | 597705        | 472066        | 830480         | 23936        | 155466       | 30208        | 38562         | 365156        | 753171        | 502274        | 869042         |
| Add: Claims Outstanding at the end of the year        | 9994133        | 9994133        | 7679148       | 7679148        | 4517055       | 4517055       | 3246520       | 3246520        | 2463448      | 2463448      | 2249023      | 2249023       | 6980503       | 6980503       | 5495543       | 5495543        |
| Less: Claims Outstanding at the beginning of the year | 8937405        | 8198487        | 7340051       | 6923448        | 3166216       | 2776373       | 3125450       | 2800145        | 2360581      | 2389896      | 2059968      | 2069139       | 5526797       | 5166269       | 5185418       | 4869284        |
| Gross Incurred Claims                                 | 1803342        | 3450450        | 1314665       | 2607030        | 1692059       | 2338387       | 593136        | 1276855        | 126803       | 229018       | 219263       | 218446        | 1818862       | 2567405       | 812399        | 1495301        |
| Add: Re-insurance accepted to direct claims           | 91399          | 182130         | 54906         | -32001         | 6801          | -21855        | 33030         | 22123          | 41949        | 69703        | -32679       | 1665978       | 48750         | 47848         | 351           | 1688101        |
| Less: Re-insurance Ceded to claims paid               | 490238         | 1071262        | 610319        | 1035666        | 1113625       | 1412387       | 216582        | 250173         | 139870       | 216269       | 159740       | 1625101       | 1253495       | 1628656       | 376322        | 1875274        |
| <b>Total Claims Incurred</b>                          | <b>1404503</b> | <b>2561318</b> | <b>759252</b> | <b>1539363</b> | <b>585235</b> | <b>904145</b> | <b>409584</b> | <b>1048805</b> | <b>28882</b> | <b>82452</b> | <b>26844</b> | <b>259323</b> | <b>614117</b> | <b>986597</b> | <b>436428</b> | <b>1308128</b> |

| Particulars   | Motor OD       |                |                |                | Motor TP       |                |                |                | Motor Pool     |                |                |                | Motor Total    |                |                |                |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|   | 30.09.2011     |                | 30.09.2010     |                | 30.09.2011     |                | 30.09.2010     |                | 30.09.2011     |                | 30.09.2010     |                | 30.09.2011     |                | 30.09.2010     |                |
|   | 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.   |
| <b>Claims paid</b>                                    |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| Direct claims   | 1515419        | 2546478        | 1190467        | 2057172        | 2509026        | 3583416        | 2469241        | 3737122        | 957424         | 1651383        | 562287         | 955726         | 4981869        | 7781277        | 4221995        | 6750020        |
| Add: Claims Outstanding at the end of the year        | 2724601        | 2724601        | 2387583        | 2387583        | 21125340       | 21125340       | 21894744       | 21894744       | 8584531        | 8584531        | 5995296        | 5995296        | 32434472       | 32434472       | 30277623       | 30277623       |
| Less: Claims Outstanding at the beginning of the year | 2662177        | 2110793        | 2279649        | 1717437        | 21613680       | 21271592       | 22419956       | 22560702       | 7825664        | 7248903        | 5344889        | 4892367        | 32101521       | 30631288       | 30044494       | 29170506       |
| Gross Incurred Claims                                 | 1577843        | 3160286        | 1298401        | 2727318        | 2020686        | 3437164        | 1944029        | 3071164        | 1716291        | 2987012        | 1212694        | 2058655        | 5314820        | 9584461        | 4455124        | 7857137        |
| Add: Re-insurance accepted to direct claims           | 0              | 0              | 0              | 0              | 5769           | 7577           | 1681           | 2253           | 1167900        | 3251762        | 1345230        | 2601802        | 1173669        | 3259339        | 1346911        | 2604055        |
| Less: Re-insurance Ceded to claims paid               | 158311         | 339483         | 131643         | 273638         | 434855         | 739640         | 642446         | 823471         | 1716292        | 2987012        | 1212694        | 2058655        | 2309458        | 4066135        | 1986783        | 3155764        |
| <b>Total Claims Incurred</b>                          | <b>1419532</b> | <b>2820803</b> | <b>1166758</b> | <b>2453680</b> | <b>1591600</b> | <b>2705101</b> | <b>1303264</b> | <b>2249946</b> | <b>1167899</b> | <b>3251762</b> | <b>1345230</b> | <b>2601802</b> | <b>4179031</b> | <b>8777665</b> | <b>3815252</b> | <b>7305428</b> |

| Particulars   | Workmen Compensation |              |              |              | Personal Accident |               |               |               | Aviation     |               |             |              | Engineering   |               |               |               |
|---|----------------------|--------------|--------------|--------------|-------------------|---------------|---------------|---------------|--------------|---------------|-------------|--------------|---------------|---------------|---------------|---------------|
|   | 30.09.2011           |              | 30.09.2010   |              | 30.09.2011        |               | 30.09.2010    |               | 30.09.2011   |               | 30.09.2010  |              | 30.09.2011    |               | 30.09.2010    |               |
|   | 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   | 30118                | 57599        | 44864        | 79618        | 322872            | 583771        | 304765        | 531139        | 139938       | 139982        | 818         | 818          | 206658        | 364799        | 224339        | 363729        |
| Add: Claims Outstanding at the end of the year        | 301755               | 301755       | 253861       | 253861       | 849077            | 849077        | 942040        | 942040        | 412598       | 412598        | 117980      | 117980       | 4204237       | 4204237       | 3531026       | 3531026       |
| Less: Claims Outstanding at the beginning of the year | 289061               | 281014       | 257141       | 259319       | 825283            | 735425        | 944991        | 883628        | 386165       | 37810         | 116246      | 111246       | 3932552       | 3356952       | 2981489       | 2608866       |
| Gross Incurred Claims                                 | 42812                | 78340        | 41584        | 74160        | 346666            | 697423        | 301814        | 589551        | 166371       | 514770        | 2552        | 7552         | 478343        | 1212084       | 773876        | 1285889       |
| Add: Re-insurance accepted to direct claims           | 0                    | 0            | 0            | 0            | 0                 | 12942         | 0             | 8527          | 157227       | 165287        | 1323        | -3128        | 98647         | 245422        | 17382         | 75828         |
| Less: Re-insurance Ceded to claims paid               | 5183                 | 11917        | 5287         | 9698         | 84885             | 158636        | 59416         | 121388        | 244796       | 516307        | 770         | 1270         | 221821        | 631558        | 459625        | 611453        |
| <b>Total Claims Incurred</b>                          | <b>37629</b>         | <b>66423</b> | <b>36297</b> | <b>64462</b> | <b>261781</b>     | <b>551729</b> | <b>242398</b> | <b>476690</b> | <b>78802</b> | <b>163750</b> | <b>3105</b> | <b>3154</b>  | <b>355169</b> | <b>825948</b> | <b>331633</b> | <b>750264</b> |

| Particulars   | Other Miscellaneous |                |               |               | Liabilities   |              |              |              | Health & Hospitalisation |                |                |                | Miscellaneous Total |                 |                |                 |
|---|---------------------|----------------|---------------|---------------|---------------|--------------|--------------|--------------|--------------------------|----------------|----------------|----------------|---------------------|-----------------|----------------|-----------------|
|   | 30.09.2011          |                | 30.09.2010    |               | 30.09.2011    |              | 30.09.2010   |              | 30.09.2011               |                | 30.09.2010     |                | 30.09.2011          |                 | 30.09.2010     |                 |
|   | 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   | 597214              | 992714         | 480201        | 887172        | 11764         | 30907        | 21802        | 30209        | 4861002                  | 8824804        | 3778081        | 7680766        | 11151435            | 18775853        | 9076865        | 16323471        |
| Add: Claims Outstanding at the end of the year        | 2544008             | 2544008        | 2244262       | 2244262       | 250136        | 250136       | 316420       | 316420       | 3454777                  | 3454777        | 2642200        | 2642200        | 44451060            | 44451060        | 40325412       | 40325412        |
| Less: Claims Outstanding at the beginning of the year | 2219066             | 2210369        | 2185813       | 2093170       | 276392        | 254369       | 298119       | 284652       | 3345179                  | 2472032        | 2174109        | 2067282        | 43375219            | 39979259        | 39002402       | 37478669        |
| Gross Incurred Claims                                 | 922156              | 1326353        | 538650        | 1038264       | -14492        | 26674        | 40103        | 61977        | 4970600                  | 9807549        | 4246172        | 8255684        | 12227276            | 23247654        | 10399875       | 19170214        |
| Add: Re-insurance accepted to direct claims           | 87209               | 296743         | 40550         | 94737         | 0             | -6387        | 114          | -16926       | 0                        | 0              | 0              | 0              | 1516752             | 3973346         | 1406280        | 2763093         |
| Less: Re-insurance Ceded to claims paid               | 254793              | 372897         | 220322        | 346694        | -2006         | 11499        | 15714        | 18624        | 503901                   | 942932         | 419389         | 821050         | 3622831             | 6711881         | 3167306        | 5085941         |
| <b>Total Claims Incurred</b>                          | <b>754572</b>       | <b>1250199</b> | <b>358878</b> | <b>786307</b> | <b>-12486</b> | <b>8788</b>  | <b>24503</b> | <b>26427</b> | <b>4466699</b>           | <b>8864617</b> | <b>3826783</b> | <b>7434634</b> | <b>10121197</b>     | <b>20509119</b> | <b>8638849</b> | <b>16847366</b> |

| Particulars   | GRAND TOTAL     |                 |                |                 |
|---|-----------------|-----------------|----------------|-----------------|
|   | 30.09.2011      |                 | 30.09.2010     |                 |
|   | For the Qr.     | Upto the Qr     | For the Qr.    | Upto the Qr     |
| Claims paid   |                 |                 |                |                 |
| Direct claims   | 12263205        | 21183828        | 10554707       | 19043843        |
| Add: Claims Outstanding at the end of the year        | 61425696        | 61425696        | 53500103       | 53500103        |
| Less: Claims Outstanding at the beginning of the year | 57839421        | 53344015        | 51527871       | 49271401        |
| Gross Incurred Claims                                 | 15849480        | 29265509        | 12526939       | 23272545        |
| Add: Re-insurance accepted to direct claims           | 1656901         | 4203324         | 1461537        | 4419193         |
| Less: Re-insurance Ceded to claims paid               | 5366564         | 9411799         | 4153947        | 7996881         |
|   | 0               | 0               | 0              | 0               |
| <b>Total Claims Incurred</b>                          | <b>12139817</b> | <b>24057034</b> | <b>9834529</b> | <b>19694857</b> |