



**FORM NL-5 - CLAIMS SCHEDULE**

**UNITED INDIA INSURANCE COMPANY LIMITED**

**CLAIMS INCURRED [NET]**

in thousands

Particulars	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	30.06.2014		30.06.2013		30.06.2014		30.06.2013		30.06.2014		30.06.2013		30.06.2014		30.06.2013	
	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	1232724	1232724	1519994	1519994	337841	337841	282197	282197	87760	87760	35541	35541	425601	425601	317738	317738
Add Claims Outstanding at the end of the year	17490666	17490666	15270197	15270197	3444762	3444762	3515283	3515283	3976938	3976938	6532563	6532563	7421700	7421700	10047846	10047846
Less Claims Outstanding at the beginning of the year	17038935	17038935	12156864	12156864	3444397	3444397	3373901	3373901	3993459	3993459	6159281	6159281	7437857	7437856	9533182	9533182
Gross Incurred Claims	1684455	1684455	4633327	4633327	338206	338206	423579	423579	71238	71239	408823	408823	409444	409445	832402	832402
Add :Re-insurance accepted to direct claims	138809	138809	266323	266323	24107	24107	4621	4621	-25989	-25989	43266	43266	-1882	-1882	47887	47887
Less :Re-insurance Ceded to claims paid	-37479	-37479	2843034	2843034	11373	11373	82665	82665	19252	19252	395794	395794	30625	30625	478459	478459
<b>Total Claims Incurred</b>	<b>1860743</b>	<b>1860743</b>	<b>2056617</b>	<b>2056617</b>	<b>350940</b>	<b>350940</b>	<b>345535</b>	<b>345535</b>	<b>25998</b>	<b>25998</b>	<b>56295</b>	<b>56295</b>	<b>376937</b>	<b>376938</b>	<b>401830</b>	<b>401830</b>

Particulars	Motor OD				Motor TP				Motor Pool				Motor Total			
	30.06.2014		30.06.2013		30.06.2014		30.06.2013		30.06.2014		30.06.2013		30.06.2014		30.06.2013	
	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	1935351	1935351	1647103	1647103	2114233	2114233	2201899	2201899	1270575	1270575	1008601	1008601	5320159	5320159	4857603	4857603
Add Claims Outstanding at the end of the year	3309334	3309334	3859808	3859808	37082586	37082586	27724292	27724292	31692143	31692143	37549528	37549528	72084063	72084063	69133628	69133628
Less Claims Outstanding at the beginning of the year	3107540	3107540	3525946	3525946	33900710	33900710	25227479	25227479	32962718	32962718	38558129	38558129	69970968	69970968	67311554	67311554
Gross Incurred Claims	2137145	2137145	1980965	1980965	5296109	5296109	4698712	4698712	0	0	0	0	7433254	7433254	6679677	6679677
Add :Re-insurance accepted to direct claims	-4754	-4754	1	1	1033	1033	611	611	0	0	1071515	1071515	-3721	-3721	1072127	1072127
Less :Re-insurance Ceded to claims paid	226712	226712	205499	205499	685649	685649	738505	738505	0	0	0	0	912361	912361	944004	944004
<b>Total Claims Incurred</b>	<b>1905679</b>	<b>1905679</b>	<b>1775467</b>	<b>1775467</b>	<b>4611493</b>	<b>4611493</b>	<b>3960819</b>	<b>3960819</b>	<b>0</b>	<b>0</b>	<b>1071515</b>	<b>1071515</b>	<b>6517172</b>	<b>6517172</b>	<b>6807800</b>	<b>6807800</b>



## FORM NL-5 - CLAIMS SCHEDULE

## UNITED INDIA INSURANCE COMPANY LIMITED

## CLAIMS INCURRED [NET]

in thousands

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	30.06.2014		30.06.2013		30.06.2014		30.06.2013		30.06.2014		30.06.2013		30.06.2014		30.06.2013	
	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	40086	40086	34359	34359	272924	272924	233761	233761	45862	45862	23837	23837	480680	480680	291900	291900
Add Claims Outstanding at the end of the year	368041	368041	512578	512578	1077314	1077314	939675	939675	504292	504292	181053	181053	8793624	8793624	10914513	10914513
Less Claims Outstanding at the beginning of the year	333426	333426	460912	460912	962586	962586	903666	903666	209449	209449	203419	203419	8377830	8377830	4637671	4637671
Gross Incurred Claims	74701	74701	86025	86025	387653	387652	269770	269770	340705	340705	1471	1471	896474	896474	6568742	6568742
Add :Re-insurance accepted to direct claims	0	0	0	0	-270	-270	-8150	-8150	-1449	-1449	20788	20788	40975	40975	61504	61504
Less :Re-insurance Ceded to claims paid	3360	3360	5469	5469	39898	39898	29246	29246	278690	278690	2189	2189	348240	348240	6021496	6021496
<b>Total Claims Incurred</b>	<b>71340</b>	<b>71340</b>	<b>80555</b>	<b>80555</b>	<b>347484</b>	<b>347484</b>	<b>232375</b>	<b>232375</b>	<b>60567</b>	<b>60567</b>	<b>20071</b>	<b>20071</b>	<b>589209</b>	<b>589209</b>	<b>608750</b>	<b>608750</b>

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	30.06.2014		30.06.2013		30.06.2014		30.06.2013		30.06.2014		30.06.2013		30.06.2014		30.06.2013	
	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	383452	383452	406657	406657	17680	17680	12025	12025	6906630	6906630	5285410	5285410	13467473	13467473	11145551	11145551
Add Claims Outstanding at the end of the year	3480301	3480301	3451959	3451959	843910	843910	761077	761077	4395679	4395679	4368481	4368481	91547224	91547224	90262965	90262965
Less Claims Outstanding at the beginning of the year	3148378	3148378	2495748	2495748	711135	711135	751405	751405	3321898	3321898	3681741	3681741	87035670	87035670	80446116	80446116
Gross Incurred Claims	715375	715375	1362868	1362868	150455	150455	21697	21697	7980411	7980411	5972150	5972150	17979027	17979027	20962400	20962400
Add :Re-insurance accepted to direct claims	338633	338633	287073	287073	304	304	2130	2130	0	0	0	0	374472	374472	1435472	1435472
Less :Re-insurance Ceded to claims paid	294899	294899	1060976	1060976	12797	12797	-1125	-1125	934324	934324	252808	252808	2824569	2824569	8315063	8315063
<b>Total Claims Incurred</b>	<b>759109</b>	<b>759109</b>	<b>588964</b>	<b>588964</b>	<b>137962</b>	<b>137962</b>	<b>24953</b>	<b>24953</b>	<b>7046087</b>	<b>7046087</b>	<b>5719341</b>	<b>5719341</b>	<b>15528930</b>	<b>15528930</b>	<b>14082809</b>	<b>14082809</b>



## FORM NL-5 - CLAIMS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

## CLAIMS INCURRED [NET]

in thousands

Particulars	GRAND TOTAL			
	30.06.2014		30.06.2013	
	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
Claims paid				
Direct claims	15125798	15125798	12983283	12983283
Add Claims Outstanding at the end of the year	116459591	116459591	115581008	115581008
Less Claims Outstanding at the beginning of the year	111512462	111512461	102136162	102136162
Gross Incurred Claims	20072927	20072928	26428129	26428129
Add :Re-insurance accepted to direct claims	511399	511399	1749682	1749682
Less :Re-insurance Ceded to claims paid	2817715	2817716	11636556	11636556
<b>Total Claims Incurred</b>	<b>17766611</b>	<b>17766611</b>	<b>16541255</b>	<b>16541254</b>

## 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.