



FORM NL-5 - CLAIMS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

in thousands

Particulars	Fire				Marine Cargo				Marine Hull				Marine Total			
	30.09.2014		30.09.2013		30.09.2014		30.09.2013		30.09.2014		30.09.2013		30.09.2014		30.09.2013	
	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	1375045	2607769	1823125	3343119	445421	783262	498354	780551	276402	364162	1488952	1524493	721823	1147424	1987306	2305044
Add Claims Outstanding at the end of the year	19360268	19360268	14964918	14964918	3278240	3278240	3463847	3463847	3929262	3929262	5681641	5681641	7207502	7207502	9145488	9145488
Less Claims Outstanding at the beginning of the year	17490666	17038935	15270197	12156864	3444763	3444397	3515283	3373901	3976939	3993459	6532563	6159281	7421703	7437856	10047846	9533182
Gross Incurred Claims	3244647	4929102	1517846	6151173	278898	617105	446918	870497	228724	299965	638030	1046853	507622	917070	1084948	1917350
Add :Re-insurance accepted to direct claims	147880	286689	194368	460691	-9341	14766	3024	7645	5036	-20953	57836	101102	-4305	-6187	60860	108747
Less :Re-insurance Ceded to claims paid	1987009	1949530	264611	3107645	41264	52637	85340	168005	140373	159625	607252	1003046	181637	212262	692592	1171051
Total Claims Incurred	1405518	3266261	1447602	3504219	228294	579234	364602	710137	93389	119387	88614	144909	321683	698621	453216	855046

Particulars	Motor OD				Motor TP				Motor Pool				Motor Total			
	30.09.2014		30.09.2013		30.09.2014		30.09.2013		30.09.2014		30.09.2013		30.09.2014		30.09.2013	
	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	2018110	3953461	1690778	3337881	1632225	3746458	1696284	3898183	1503083	2773658	1622744	2631345	5153418	10473577	5009806	9867409
Add Claims Outstanding at the end of the year	3372904	3372904	4076556	4076556	38856287	38856287	31001603	31001603	30189060	30189060	35948477	35948477	72418251	72418251	71026636	71026636
Less Claims Outstanding at the beginning of the year	3309332	3107542	3859808	3525946	37082586	33900710	27724292	25227479	31692143	32962718	37549528	38558129	72084061	69970970	69133628	67311554
Gross Incurred Claims	2081682	4218823	1907526	3888491	3405926	8702035	4973595	9672307	0	0	21693	21693	5487608	12920858	6902814	13582491
Add :Re-insurance accepted to direct claims	0	-4754	-1	0	4764	5797	2611	3222	0	0	640870	1712385	4764	1043	643480	1715607
Less :Re-insurance Ceded to claims paid	234335	461047	139124	344623	188934	874583	526518	1265023	0	0	0	0	423269	1335630	665642	1609646
Total Claims Incurred	1847347	3753022	1768401	3543868	3221756	7833249	4449688	8410506	0	0	662563	1734078	5069103	11586271	6880652	13688452

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	30.09.2014		30.09.2013		30.09.2014		30.09.2013		30.09.2014		30.09.2013		30.09.2014		30.09.2013	
	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	47829	87915	48642	83001	293630	566554	304282	538043	15940	61802	772	24609	411682	892362	314439	606339
Add Claims Outstanding at the end of the year	350490	350490	538610	538610	1315557	1315557	951218	951218	508438	508438	297613	297613	9449453	9449453	11820012	11820012
Less Claims Outstanding at the beginning of the year	368041	333426	512578	460912	1077313	962586	939675	903666	504292	209449	181053	203419	8793624	8377830	10914513	4637671
Gross Incurred Claims	30278	104979	74674	160699	531875	919525	315825	585595	20086	360791	117332	118803	1067511	1963985	1219938	7788680
Add :Re-insurance accepted to direct claims	0	0	0	0	-72	-342	584	-7566	856	-594	4885	25673	52319	93294	75428	136932
Less :Re-insurance Ceded to claims paid	4393	7753	4921	10390	82830	122728	41488	70734	9759	288449	80888	83077	501677	849917	611322	6632818
Total Claims Incurred	25884	97225	69752	150308	448972	796455	274922	507296	11184	71749	41330	61400	618153	1207362	684044	1292794

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	30.09.2014		30.09.2013		30.09.2014		30.09.2013		30.09.2014		30.09.2013		30.09.2014		30.09.2013	
	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	537903	921355	551724	958381	15567	33247	21605	33630	8330448	15237078	6986636	12272046	14806417	28273890	13237905	24383457
Add Claims Outstanding at the end of the year	5221692	5221692	3260254	3260254	853719	853719	963049	963049	3683781	3683781	4117025	4117025	93801381	93801381	92974418	92974418
Less Claims Outstanding at the beginning of the year	3480301	3148378	3451959	2495748	843910	711135	761076	751406	4395679	3321898	4368481	3681741	91547221	87035672	90262963	80446117
Gross Incurred Claims	2279294	2994669	360019	1722887	25376	175831	223578	245273	7618550	15598961	6735180	12707330	17060577	35039599	15949360	36911758
Add :Re-insurance accepted to direct claims	154967	493600	531955	819028	3	307	8917	11047	0	0	0	0	212837	587308	1265249	2700721
Less :Re-insurance Ceded to claims paid	1338939	1633838	-451811	609165	69359	82156	75785	74660	-1568756	-634432	1452082	1704890	861470	3686039	2480317	10795380
Total Claims Incurred	1095322	1854431	1343784	1932749	-43980	93982	156711	181661	9187306	16233393	5283097	11002439	16411944	31940868	14734292	28817099

Particulars	Grand Total			
	30.09.2014		30.09.2013	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid				
Direct claims	16903285	32029083	17048336	30031620
Add Claims Outstanding at the end of the year	120369152	120369152	117084824	117084824
Less Claims Outstanding at the beginning of the year	116459590	111512463	115581006	102136163
Gross Incurred Claims	20812847	40885772	18552154	44980281
Add :Re-insurance accepted to direct claims	356412	867810	1520477	3270159
Less :Re-insurance Ceded to claims paid	3030116	5847832	3437520	15074076
Total Claims Incurred	18139143	35905750	16635111	33176363

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.