



**FORM NL-5 - CLAIMS SCHEDULE**

**UNITED INDIA INSURANCE COMPANY LIMITED**

**CLAIMS INCURRED [NET]**

Particulars	in thousands															
	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	31.03.2015		31.03.2014		31.03.2015		31.03.2014		31.03.2015		31.03.2014		31.03.2015		31.03.2014	
	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	2468906	7682587	2345787	7137310	786805	2121760	741567	1917667	390233	1154488	1776206	3869712	1177038	3276248	2517773	5787379
Add Claims Outstanding at the end of the year	17394821	17394821	17038935	17038935	3603676	3603676	3444396	3444396	3602491	3602491	3993458	3993458	7206167	7206167	7437854	7437854
Less Claims Outstanding at the beginning of the year	19417660	17038935	14903961	12156864	3392524	3444397	3455581	3373901	4525082	3993459	5578704	6159281	7917606	7437856	9034285	9533182
Gross Incurred Claims	446067	8038473	4480761	12019381	997957	2281039	730382	1988162	-532358	763520	190959	1703889	465599	3044559	921342	3692051
Add :Re-insurance accepted to direct claims	89093	580274	145715	653990	20209	36526	-7995	3306	14912	7648	49718	147790	35121	44174	41723	151096
Less :Re-insurance Ceded to claims paid	-790781	2553617	3012126	6849088	95844	244121	-128058	61827	-805647	258081	250996	1631148	-709803	502202	122938	1692975
<b>Total Claims Incurred</b>	<b>1325941</b>	<b>6065130</b>	<b>1614350</b>	<b>5824283</b>	<b>922322</b>	<b>2073444</b>	<b>850445</b>	<b>1929641</b>	<b>288201</b>	<b>513087</b>	<b>-10318</b>	<b>220531</b>	<b>1210523</b>	<b>2586531</b>	<b>840128</b>	<b>2150172</b>

Particulars	Motor OD				Motor TP				Motor Pool				Motor Total			
	31.03.2015		31.03.2014		31.03.2015		31.03.2014		31.03.2015		31.03.2014		31.03.2015		31.03.2014	
	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	3053936	9102776	2233285	7899264	3991087	10643085	3272738	8074066	1660640	5565535	1980572	6105411	8705663	25311396	7486595	22078741
Add Claims Outstanding at the end of the year	3685213	3685213	3107542	3107542	41852743	41852743	33900710	33900710	27397183	27397183	32962718	32962718	72935139	72935139	69970970	69970970
Less Claims Outstanding at the beginning of the year	3702033	3107542	3804753	3525946	39786581	33900710	35374473	25227479	29567823	32962718	34493059	38558129	73056437	69970970	73672285	67311554
Gross Incurred Claims	3037116	9680447	1536074	7480860	6057249	18595118	1798975	16747297	-510000	0	450231	510000	8584365	28275565	3785280	24738157
Add :Re-insurance accepted to direct claims	0	-4754	0	0	702	6090	569	9450	0	0	640871	2994127	702	1336	641440	3003577
Less :Re-insurance Ceded to claims paid	260604	878515	20076	554914	809553	2145986	1092310	3295061	0	0	0	0	1070157	3024501	1112386	3849975
<b>Total Claims Incurred</b>	<b>2776512</b>	<b>8797178</b>	<b>1515998</b>	<b>6925946</b>	<b>5248398</b>	<b>16455222</b>	<b>707234</b>	<b>13461686</b>	<b>-510000</b>	<b>0</b>	<b>1091102</b>	<b>3504127</b>	<b>7514910</b>	<b>25252400</b>	<b>3314334</b>	<b>23891759</b>

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	31.03.2015		31.03.2014		31.03.2015		31.03.2014		31.03.2015		31.03.2014		31.03.2015		31.03.2014	
	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	49482	171520	57023	176755	518897	1449858	404245	1207369	70556	166079	64392	94498	794868	2202202	1460371	2510914
Add Claims Outstanding at the end of the year	375356	375356	333426	333426	1009518	1009518	962587	962587	451353	451353	209449	209449	12079932	12079932	8377830	8377830
Less Claims Outstanding at the beginning of the year	352092	333426	490536	460912	1327793	962586	999486	903666	495286	209449	249304	203419	13858292	8377830	9228665	4637671
Gross Incurred Claims	72746	213450	-100087	49269	200622	1496790	367346	1266290	26623	407983	24537	100528	-983492	5904304	609536	6251073
Add :Re-insurance accepted to direct claims	0	0	0	0	7178	10961	2608	-1944	-843	4283	8476	34854	169378	303519	117535	372806
Less :Re-insurance Ceded to claims paid	10656	20812	3515	19336	110633	366600	130392	272505	22568	319790	8477	40442	-603990	4679787	288903	4365281
<b>Total Claims Incurred</b>	<b>62090</b>	<b>192638</b>	<b>-103602</b>	<b>29933</b>	<b>97167</b>	<b>1141151</b>	<b>239561</b>	<b>991841</b>	<b>3213</b>	<b>92476</b>	<b>24536</b>	<b>94940</b>	<b>-210124</b>	<b>1528036</b>	<b>438168</b>	<b>2258598</b>

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	31.03.2015		31.03.2014		31.03.2015		31.03.2014		31.03.2015		31.03.2014		31.03.2015		31.03.2014	
	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	936381	3139591	908040	2446723	71209	117769	134949	360100	10243970	33555869	9036139	26598624	21391026	66114284	19551754	55473724
Add Claims Outstanding at the end of the year	3525818	3525818	3148378	3148378	1156270	1156270	711135	711135	5125376	5125376	3321898	3321898	96658762	96658762	87035673	87035673
Less Claims Outstanding at the beginning of the year	3926747	3148378	3494226	2495748	851749	711135	858889	751406	3649440	3321898	5188267	3681741	97517836	87035672	94181658	80446117
Gross Incurred Claims	535452	3517031	562192	3099353	375730	562904	-12805	319829	11719906	35359347	7169770	26238781	20531952	75737374	12405769	62063280
Add :Re-insurance accepted to direct claims	95571	882712	49783	1006913	1075	-2829	-8932	13006	0	0	0	0	273061	1199982	810910	4429212
Less :Re-insurance Ceded to claims paid	110383	1627387	-226682	544603	218916	225094	8756	72049	1121285	894767	517707	2528975	2060608	11158738	1843454	11693166
<b>Total Claims Incurred</b>	<b>520640</b>	<b>2772356</b>	<b>838657</b>	<b>3561663</b>	<b>157889</b>	<b>334981</b>	<b>-30494</b>	<b>260786</b>	<b>10598621</b>	<b>34464580</b>	<b>6652064</b>	<b>23709806</b>	<b>18744406</b>	<b>65778618</b>	<b>11373224</b>	<b>54799326</b>

Particulars	GRAND TOTAL			
	31.03.2015		31.03.2014	
	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
Claims paid				
Direct claims	25036970	77073119	24415314	68398413
Add Claims Outstanding at the end of the year	121259751	121259750	111512462	111512462
Less Claims Outstanding at the beginning of the year	124853102	111512463	118119904	102136163
Gross Incurred Claims	21443617	86820406	17807873	77774712
Add :Re-insurance accepted to direct claims	397275	1824430	998348	5234298
Less :Re-insurance Ceded to claims paid	560024	14214558	4978518	20235229
<b>Total Claims Incurred</b>	<b>21280868</b>	<b>74430279</b>	<b>13827703</b>	<b>62773781</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.