



FORM NL-5 - CLAIMS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

` in thousands																
Particulars	Fire				Marine Cargo				Marine Hull				Marine Total			
	30.09.2013		30.09.2012		30.09.2013		30.09.2012		30.09.2013		30.09.2012		30.09.2013		30.09.2012	
	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	1823125	3343119	1125765	1811563	498354	780551	676686	932134	1488952	1524493	99661	208213	1987306	2305044	776347	1140347
Add Claims Outstanding at the end of the year	14964918	14964918	13434838	13434838	3463847	3463847	3298638	3298638	5681640	5681640	3595261	3595261	9145487	9145487	6893899	6893899
Less Claims Outstanding at the beginning of the year	15270197	12156864	11743301	9857792	3515283	3373901	3785801	3731779	6532563	6159281	3591644	3110545	10047846	9533182	7377445	6842324
Gross Incurred Claims	1517846	6151173	2817302	5388609	446918	870497	189523	498993	638029	1046852	103277	692929	1084947	1917349	292800	1191922
Add :Re-insurance accepted to direct claims	194369	460692	500786	783640	3024	7645	10901	16191	57835	101101	39911	47839	60859	108746	50812	64030
Less :Re-insurance Ceded to claims paid	264611	3107645	1555457	2662539	85340	168005	35869	68487	607252	1003046	65735	423402	692592	1171051	101604	491889
Total Claims Incurred	1447604	3504221	1762631	3509710	364601	710136	164555	446697	88613	144908	77453	317366	453214	855044	242008	764063

Particulars	Motor OD				Motor TP				Motor Pool				Motor Total			
	30.09.2013		30.09.2012		30.09.2013		30.09.2012		30.09.2013		30.09.2012		30.09.2013		30.09.2012	
	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	1690778	3337881	1632392	2895653	1696284	3898183	1864741	3153115	1622744	2631345	1015426	1893993	5009806	9867409	4512559	7942761
Add Claims Outstanding at the end of the year	4076556	4076556	3241228	3241228	31001603	31001603	22543991	22543991	35948476	35948476	41242262	41242262	71026635	71026635	67027481	67027481
Less Claims Outstanding at the beginning of the year	3859808	3525946	3289030	2805995	27724292	25227479	22305876	20570183	37549528	38558129	42257688	43136255	69133628	67311554	67852594	66512433
Gross Incurred Claims	1907526	3888491	1584590	3330886	4973595	9672307	2102856	5126923	21692	21692	0	0	6902813	13582490	3687446	8457809
Add :Re-insurance accepted to direct claims	0	0	0	0	2611	3222	-348	1002	640870	1712385	2630487	5023363	643480	1715607	2630138	5024365
Less :Re-insurance Ceded to claims paid	139124	344623	45677	309988	526518	1265023	-985511	-451068	0	0	0	0	665642	1609646	-939834	-141080
Total Claims Incurred	1768400	3543867	1538912	3020898	4449687	8410506	3088019	5578993	662563	1734078	2630487	5023363	6880651	13688451	7257418	13623254

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	30.09.2013		30.09.2012		30.09.2013		30.09.2012		30.09.2013		30.09.2012		30.09.2013		30.09.2012	
	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	48642	83001	42287	75870	304282	538043	261208	461350	772	24609	13561	39107	314439	606339	295951	471726
Add Claims Outstanding at the end of the year	538610	538610	318917	318917	951218	951218	773459	773459	297613	297613	111782	111782	11820012	11820012	5480034	5480034
Less Claims Outstanding at the beginning of the year	512578	460912	323622	321896	939675	903666	829116	750249	181053	203419	147406	160613	10914513	4637671	5251161	4836545
Gross Incurred Claims	74674	160699	37582	72891	315825	585595	205551	484560	117332	118803	-22063	-9724	1219938	7788680	524824	1115215
Add :Re-insurance accepted to direct claims	0	0	0	0	584	-7566	2070	16457	4885	25673	13232	-11478	75428	136932	-64175	2055
Less :Re-insurance Ceded to claims paid	4921	10390	4262	3274	41488	70734	18053	41370	80888	83077	-31712	-20930	611322	6632818	237806	472747
Total Claims Incurred	69754	150309	33319	69617	274920	507294	189569	459647	41328	61399	22880	-272	684045	1292795	222843	644523

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	30.09.2013		30.09.2012		30.09.2013		30.09.2012		30.09.2013		30.09.2012		30.09.2013		30.09.2012	
	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	551724	958381	482089	826132	21604	33629	71170	83062	6986636	12272046	6208699	10898732	13237905	24383457	11887525	20798740
Add Claims Outstanding at the end of the year	3260254	3260254	2414451	2414451	963049	963049	557463	557463	4117025	4117025	3798613	3798613	92974416	92974416	80482201	80482200
Less Claims Outstanding at the beginning of the year	3451959	2495748	2254600	2026526	761077	751405	466945	417442	4368481	3681741	3804596	2966265	90262964	80446116	80930041	77991969
Gross Incurred Claims	360019	1722887	641940	1214057	223576	245273	161688	223083	6735180	12707330	6202716	11731080	15949357	36911757	11439685	23288971
Add :Re-insurance accepted to direct claims	531954	819027	89338	448137	8917	11047	14347	-4404	0	0	0	0	1265248	2700720	2684950	5475132
Less :Re-insurance Ceded to claims paid	-451811	609165	-113911	53271	75785	74660	64738	13746	1452082	1704890	674851	1121883	2480317	10795380	-85747	1544279
Total Claims Incurred	1343785	1932749	845190	1608923	156708	181661	111298	204933	5283098	11002439	5527866	10609197	14734288	28817097	14210381	27219822

Particulars	GRAND TOTAL			
	30.09.2013		30.09.2012	
	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
Claims paid				
Direct claims	17048336	30031620	13789637	23750650
Add Claims Outstanding at the end of the year	117084822	117084822	100810938	100810937
Less Claims Outstanding at the beginning of the year	115581007	102136162	100050787	94692085
Gross Incurred Claims	18552150	44980280	14549788	29869502
Add :Re-insurance accepted to direct claims	1520476	3270158	3236548	6322802
Less :Re-insurance Ceded to claims paid	3437520	15074077	1571314	4698707
Total Claims Incurred	16635107	33176362	16215022	31493597

Notes:

- a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included
- 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.