

**FORM NL-5 - CLAIMS SCHEDULE****UNITED INDIA INSURANCE COMPANY LIMITED****CLAIMS INCURRED [NET]**

in thousands																
Particulars	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	31.12.2011		31.12.2010		31.12.2011		31.12.2010		31.12.2011		31.12.2010		31.12.2011		31.12.2010	
	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	809066	2463870	823570	2674900	209214	806919	387906	1218386	34925	190391	86474	125036	244139	997310	474380	1343422
Add Claims Outstanding at the end of the year	10006379	10006379	7374187	7374187	4992825	4992825	3068676	3068676	2543991	2543991	2486052	2486052	7536816	7536816	5554728	5554728
Less Claims Outstanding at the beginning of the year	9994133	8198487	7679148	6923448	4517055	2776373	3246520	2800145	2463448	2389896	2249023	2069139	6980503	5166269	5495543	4869284
Gross Incurred Claims	821313	4271762	518609	3125639	684984	3023371	210062	1486917	115468	344486	323503	541949	800452	3367857	533565	2028866
Add :Re-insurance accepted to direct claims	93004	275134	78777	46776	-5824	-27679	-30749	-8626	19319	89022	59138	1725116	13495	61343	28389	1716490
Less :Re-insurance Ceded to claims paid	264003	1335265	269879	1305545	257059	1669446	-20023	230150	108482	324751	304964	1930065	365541	1994197	284941	2160215
Total Claims Incurred	650316	3211631	327507	1866870	422101	1326246	199336	1248141	26305	108757	77677	337000	448407	1435003	277013	1585141

Particulars	Motor OD				Motor TP				Motor Pool				Motor Total			
	31.12.2011		31.12.2010		31.12.2011		31.12.2010		31.12.2011		31.12.2010		31.12.2011		31.12.2010	
	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	1287855	3834333	1143258	3200430	1437075	5020491	1285393	5022515	933686	2585069	581211	1536937	3658616	11439893	3009862	9759882
Add Claims Outstanding at the end of the year	2896515	2896515	2618375	2618375	21002425	21002425	22088541	22088541	9317983	9317983	6757310	6757310	33216923	33216923	31464226	31464226
Less Claims Outstanding at the beginning of the year	2724601	2110793	2387583	1717437	21125340	21272165	21894744	22560702	8584531	7248903	5995296	4892367	32434472	30631861	30277623	29170506
Gross Incurred Claims	1459769	4620055	1374050	4101368	1314160	4750751	1479190	4550354	1667138	4654150	1343225	3401880	4441067	14024955	4196465	12053602
Add :Re-insurance accepted to direct claims	0	0	0	0	520	8097	1355	3608	1527927	4779689	1377573	3979375	1528447	4787786	1378928	3982983
Less :Re-insurance Ceded to claims paid	126478	465961	134658	408295	-69739	669901	135303	958774	1667138	4654150	1343225	3401880	1723877	5790012	1613186	4768949
Total Claims Incurred	1333291	4154094	1239392	3693073	1384419	4088947	1345242	3595188	1527927	4779689	1377573	3979375	4245637	13022729	3962207	11267636

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	31.12.2011		31.12.2010		31.12.2011		31.12.2010		31.12.2011		31.12.2010		31.12.2011		31.12.2010	
	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	21825	79424	33527	113145	241216	824987	312508	843647	117441	257423	3183	4001	222978	587777	220470	584199
Add Claims Outstanding at the end of the year	298860	298860	225058	225058	961764	961764	859572	859572	285706	285706	115774	115774	4221201	4221201	3907915	3907915
Less Claims Outstanding at the beginning of the year	301755	280441	253861	259319	849077	735425	942040	883628	412598	37810	117980	111246	4204237	3356952	3531026	2608866
Gross Incurred Claims	18930	97843	4724	78884	353903	1051326	230040	819591	-9451	505319	977	8529	239942	1452026	597359	1883248
Add :Re-insurance accepted to direct claims	0	0	0	0	2922	15864	0	8527	-118795	46492	883	-2245	146731	392153	47755	123583
Less :Re-insurance Ceded to claims paid	117	12034	3782	13480	66020	224657	83832	205220	800	517107	935	2205	-146310	485248	272369	883822
Total Claims Incurred	18813	85809	942	65404	290805	842533	146208	622898	-129046	34704	925	4079	532983	1358931	372745	1123009

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	31.12.2011		31.12.2010		31.12.2011		31.12.2010		31.12.2011		31.12.2010		31.12.2011		31.12.2010	
	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	236636	1229350	381610	1268782	16719	47626	15556	45765	5771481	14596285	3847779	11528545	10286912	29062765	7824495	24147966
Add Claims Outstanding at the end of the year	2685709	2685709	2319624	2319624	295897	295897	310947	310947	2295768	2295768	2285381	2285381	44261828	44261828	41488497	41488497
Less Claims Outstanding at the beginning of the year	2544008	2210367	2244262	2093169	250136	254370	316420	284652	3454777	2472033	2642200	2067282	44451060	39979259	40325412	37478668
Gross Incurred Claims	378337	1704692	456972	1495237	62480	89153	10083	72060	4612472	14420020	3490960	11746644	10097680	33345334	8987580	28157795
Add :Re-insurance accepted to direct claims	-24491	272251	95782	190519	19354	12967	-89	-17015	0	0	0	0	1554168	5527513	1523259	4286352
Less :Re-insurance Ceded to claims paid	156325	529223	155573	502267	-7245	4254	-6640	11984	546656	1489588	355690	1176740	2340240	9052123	2478727	7564667
Total Claims Incurred	197520	1447720	397181	1183489	89079	97866	16634	43061	4065816	12930432	3135270	10569904	9311604	29820724	8032112	24879480

Particulars	GRAND TOTAL			
	31.12.2011		31.12.2010	
	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
Claims paid				
Direct claims	11340117	32523945	9122445	28166288
Add Claims Outstanding at the end of the year	61805023	61805023	54417412	54417412
Less Claims Outstanding at the beginning of the year	61425696	53344015	53500103	49271400
Gross Incurred Claims	11719445	40984953	10039754	33312300
Add :Re-insurance accepted to direct claims	1660667	5863990	1630425	6049618
Less :Re-insurance Ceded to claims paid	2969784	12381585	3033547	11030427
	0	0	0	0
Total Claims Incurred	10410327	34467358	8636632	28331491

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.