



FORM NL-5 - CLAIMS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

Particulars	in thousands															
	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	30.06.2015		30.06.2014		30.06.2015		30.06.2014		30.06.2015		30.06.2014		30.06.2015		30.06.2014	
	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	1776839	1776839	1232724	1232724	290355	290355	337841	337841	31273	31273	87760	87760	321628	321628	425601	425601
Add Claims Outstanding at the end of the year	18558867	18558867	17490666	17490666	3469055	3469055	3444762	3444762	3942601	3942601	3976938	3976938	7411656	7411656	7421700	7421700
Less Claims Outstanding at the beginning of the year	17394821	17394821	17038935	17038935	3603676	3603676	3444396	3444397	3602491	3602491	3993458	3993459	7206167	7206167	7437854	7437856
Gross Incurred Claims	2940885	2940885	1684455	1684455	155734	155734	338207	338206	371383	371383	71239	71239	527117	527117	409447	409445
Add :Re-insurance accepted to direct claims	189005	189005	138809	138809	314	314	24107	24107	51047	51047	-25989	-25989	51361	51361	-1882	-1882
Less :Re-insurance Ceded to claims paid	1689157	1689157	-37479	-37479	-59782	-59782	11373	11373	136273	136273	19252	19252	76491	76491	30625	30625
Total Claims Incurred	1440733	1440733	1860743	1860743	215830	215830	350941	350940	286157	286157	25999	25998	501987	501987	376941	376938

Particulars	Motor OD				Motor TP				Motor Pool				Motor Total			
	30.06.2015		30.06.2014		30.06.2015		30.06.2014		30.06.2015		30.06.2014		30.06.2015		30.06.2014	
	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	2177327	2177327	1935351	1935351	2460631	2460631	2114233	2114233	1052054	1052054	1270575	1270575	5690012	5690012	5320159	5320159
Add Claims Outstanding at the end of the year	4182406	4182406	3309334	3309334	43580965	43580965	37082586	37082586	26345130	26345130	31692143	31692143	74108501	74108501	72084063	72084063
Less Claims Outstanding at the beginning of the year	3685213	3685213	3107542	3107540	41852743	41852743	33900710	33900710	27397183	27397183	32962718	32962718	72935139	72935139	69970970	69970968
Gross Incurred Claims	2674520	2674520	2137143	2137145	4188853	4188853	5296109	5296109	1	1	0	0	6863374	6863374	7433252	7433254
Add :Re-insurance accepted to direct claims	0	0	-4754	-4754	-5451	-5451	1033	1033	0	0	0	0	-5451	-5451	-3721	-3721
Less :Re-insurance Ceded to claims paid	167161	167161	226712	226712	-365767	-365766	685649	685649	0	0	0	0	-198606	-198605	912361	912361
Total Claims Incurred	2507359	2507359	1905677	1905679	4549169	4549168	4611493	4611493	1	1	0	0	7056529	7056528	6517170	6517172

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	30.06.2015		30.06.2014		30.06.2015		30.06.2014		30.06.2015		30.06.2014		30.06.2015		30.06.2014	
	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	45702	45702	40086	40086	285228	285228	272924	272924	12179	12179	45862	45862	392331	392331	480680	480680
Add Claims Outstanding at the end of the year	370307	370307	368041	368041	1122619	1122619	1077314	1077314	521053	521053	504292	504292	13460673	13460673	8793624	8793624
Less Claims Outstanding at the beginning of the year	375356	375356	333426	333426	1009518	1009518	962587	962586	451353	451353	209449	209449	12079932	12079932	8377830	8377830
Gross Incurred Claims	40653	40653	74701	74701	398329	398329	387651	387652	81879	81879	340705	340705	1773072	1773072	896474	896474
Add :Re-insurance accepted to direct claims	0	0	0	0	5476	5476	-270	-270	41656	41656	-1449	-1449	165837	165837	40975	40975
Less :Re-insurance Ceded to claims paid	-3361	-3361	3360	3360	19522	19522	39898	39898	95750	95750	278690	278690	1242005	1242005	348240	348240
Total Claims Incurred	44014	44014	71341	71341	384283	384283	347482	347484	27786	27785	60566	60566	696904	696904	589209	589209

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	30.06.2015		30.06.2014		30.06.2015		30.06.2014		30.06.2015		30.06.2014		30.06.2015		30.06.2014	
	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	370709	370709	383452	383452	40241	40241	17680	17680	10744835	10744835	6906630	6906630	17581237	17581237	13467473	13467473
Add Claims Outstanding at the end of the year	3711232	3711232	3480301	3480301	1269272	1269272	843910	843910	4342684	4342684	4395679	4395679	98906341	98906341	91547224	91547224
Less Claims Outstanding at the beginning of the year	3525818	3525817	3148378	3148378	1156270	1156270	711135	711135	5125376	5125376	3321898	3321898	96658762	96658761	87035673	87035670
Gross Incurred Claims	556123	556124	715375	715375	153243	153243	150455	150455	9962143	9962143	7980411	7980411	19828816	19828817	17979024	17979027
Add :Re-insurance accepted to direct claims	-82540	-82540	338633	338633	3111	3111	304	304	0	0	0	0	128089	128089	374472	374472
Less :Re-insurance Ceded to claims paid	131842	131841	294898	294899	-1034	-1034	12797	12797	593139	593139	934324	934324	1879257	1879257	2824568	2824569
Total Claims Incurred	341741	341743	759110	759109	157388	157388	137961	137962	9369004	9369004	7046088	7046087	18077649	18077649	15528927	15528930

Particulars	GRAND TOTAL			
	30.06.2015		30.06.2014	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid				
Direct claims	19679704	19679704	15125798	15125798
Add Claims Outstanding at the end of the year	124876864	124876864	116459590	116459590
Less Claims Outstanding at the beginning of the year	121259750	121259749	111512462	111512461
Gross Incurred Claims	23296818	23296819	20072926	20072927
Add :Re-insurance accepted to direct claims	368455	368455	511399	511399
Less :Re-insurance Ceded to claims paid	3644905	3644905	2817714	2817715
	0	0	0	0
Total Claims Incurred	20020368	20020370	17766611	17766611

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.