FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: UNITED INDIA INSURANCE COMPANY LIMITED

Registration No.545 and Date of Registration with the IRDAI 4th March 2025

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP	
	For the Quarter ended 30.09.2025	Upto the Quarter ended 30.09.2025	For the Quarter ended 30.09.2025	Upto the Quarter ended 30.09.2025	For the Quarter ended 30.09.2025	Upto the Quarter ended 30.09.2025	For the Quarter ended 30.09.2025	Upto the Quarter ended 30.09.2025	For the Quarter ended 30.09.2025	Upto the Quarter ended 30.09.2025	For the Quarter ended 30.09.2025	Upto the Quarter ended 30.09.2025
Claims Paid (Direct)	28,258	61,205	3,578	5,593	8,647	9,070	12,225	14,662	51,245	96,259	1,08,543	2,05,936
Add :Re-insurance accepted to direct claims	329	415	-4	-5	90	89	87	84	0	0	-	-
Less :Re-insurance Ceded to claims paid	10,784	21,601	201	295	6,950	6,995	7,151	7,289	2,068	3,882	5,858	11,262
Net Claim Paid	17,803	40,019	3,374	5,293	1,787	2,164	5,161	7,457	49,177	92,377	1,02,684	1,94,673
Add Claims Outstanding at the end of the year	11,485	1,82,709	440	15,717	156	15,160	596	30,877	-2,369	89,240	58,849	21,95,396
Less Claims Outstanding at the beginning of the year	-	1,48,596	-	14,348	-	14,481	-	28,829	-	85,095	-	20,71,042
Net Incurred Claims	29,288	74,132	3,814	6,662	1,943	2,843	5,756	9,505	46,808	96,522	1,61,533	3,19,028
Claims Paid (Direct)												
-In India	28,258	61,205	3,578	5,593	8,647	9,070	12,225	14,662	51,245	96,259	1,08,543	2,05,936
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	2,114	2,114	336	336	1,912	1,912	2,248	2,248	7,116	7,116	11,96,409	11,96,409
Estimates of IBNR and IBNER at the beginning of the period (net)	4,363	4,363	1,464	1,464	1,899	1,899	3,363	3,363	7,603	7,603	11,48,226	11,48,226

Particulars	Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability	
	For the Quarter ended 30.09.2025	Upto the Quarter ended 30.09.2025	For the Quarter ended 30.09.2025	Upto the Quarter ended 30.09.2025	For the Quarter ended 30.09.2025	Upto the Quarter ended 30.09.2025	For the Quarter ended 30.09.2025	Upto the Quarter ended 30.09.2025	For the Quarter ended 30.09.2025	Upto the Quarter ended 30.09.2025	For the Quarter ended 30.09.2025	Upto the Quarter ended 30.09.2025	For the Quarter ended 30.09.2025	Upto the Quarter ended 30.09.2025
Claims Paid (Direct)	1,59,788	3,02,195	1,82,377	3,42,539	13,905	22,094	60	174	1,96,343	3,64,807	709	1,075	614	2,678
Add :Re-insurance accepted to direct claims	0	0	-	-	-	0	-	-	-	0	-	-	3	5
Less :Re-insurance Ceded to claims paid	7,927	15,145	12,942	22,905	2,680	4,190	-5	-	15,617	27,095	38	59	362	470
Net Claim Paid	1,51,861	2,87,050	1,69,436	3,19,634	11,226	17,904	65	174	1,80,726	3,37,712	671	1,016	255	2,214
Add Claims Outstanding at the end of the year	56,480	22,84,636	6,588	1,37,236	2,151	34,298	-2	487	8,738	1,72,021	-273	6,300	-452	19,992
Less Claims Outstanding at the beginning of the year	-	21,56,137	-	1,20,228	-	28,298	-	608	-	1,49,134	-	6,504	-	23,246
Net Incurred Claims	2,08,341	4,15,550	1,76,024	3,36,642	13,377	23,904	63	53	1,89,464	3,60,599	398	812	-197	-1,040
Claims Paid (Direct)														
-In India	1,59,788	3,02,195	1,82,377	3,42,539	13,905	22,094	-	-	1,96,282	3,64,633	709	1,075	614	2,678
-Outside India	-	-	-	-	-	-	60	174	60	174	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	12,03,525	12,03,525	42,703	42,703	13,857	13,857	38	38	56,598	56,598	3,620	3,620	1,465	1,465
Estimates of IBNR and IBNER at the beginning of the period (net)	11,55,829	11,55,829	37,169	37,169	17,088	17,088	16	16	54,273	54,273	3,829	3,829	4,358	4,358

Particulars	Engineering		Aviation		Crop Insurance		Other segments [b]		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended 30.09.2025	Upto the Quarter ended 30.09.2025	For the Quarter ended 30.09.2025	Upto the Quarter ended 30.09.2025	For the Quarter ended 30.09.2025	Upto the Quarter ended 30.09.2025	For the Quarter ended 30.09.2025	Upto the Quarter ended 30.09.2025	For the Quarter ended 30.09.2025	Upto the Quarter ended 30.09.2025	For the Quarter ended 30.09.2025	Upto the Quarter ended 30.09.2025	For the Quarter ended 30.09.2025	Upto the Quarter ended 30.09.2025
Claims Paid (Direct)	3,854	6,844	2,673	2,959	25,622	55,158	-	-	21,439	26,005	4,11,041	7,61,721	4,51,524	8,37,589
Add :Re-insurance accepted to direct claims	170	244	1,329	1,330	-	-	-	-	10	32	1,512	1,611	1,928	2,109
Less :Re-insurance Ceded to claims paid	796	1,533	1,413	1,428	1,068	2,266	-	-	4,060	4,931	31,280	52,926	49,215	81,817
Net Claim Paid	3,228	5,555	2,588	2,861	24,555	52,892	-	-	17,390	21,106	3,81,273	7,10,406	4,04,237	7,57,882
Add Claims Outstanding at the end of the year	3,654	54,648	-812	8,776	-24,529	26,123	-	-	-60	30,251	42,746	26,02,748	54,827	28,16,334
Less Claims Outstanding at the beginning of the year	-	46,803	-	8,202	-	77,157	-	-	-	30,871	-	24,98,054	-	26,75,479
Net Incurred Claims	6,882	13,400	1,776	3,435	25	1,858	-	-	17,330	20,486	4,24,020	8,15,100	4,59,064	8,98,736
Claims Paid (Direct)														
-In India	3,854	6,844	2,673	2,959	25,622	55,158	-	-	21,439	26,005	4,10,980	7,61,547	4,51,464	8,37,415
-Outside India	-	-	-	-	-	-	-	-	-	-	60	174	60	174
Estimates of IBNR and IBNER at the end of the period (net)	1,255	1,255	1,396	1,396	-	-	-	-	1,666	1,666	12,69,524	12,69,524	12,73,886	12,73,886
Estimates of IBNR and IBNER at the beginning of the period (net)	1,608	1,608	2,321	2,321	1,579	1,579	-	-	6,321	6,321	12,30,119	12,30,119	12,37,845	12,37,845

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, wherever applicable.
d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
e) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP	
	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024
Claims Paid (Direct)	33,146	56,652	6,591	8,117	958	11,846	7,549	19,963	51,065	92,783	95,148	1,79,507
Add :Re-insurance accepted to direct claims	190	423	-5	1	10	63	5	64	-	-	-	-
Less :Re-insurance Ceded to claims paid	10,391	19,099	4,055	4,121	129	9,082	4,185	13,203	2,064	3,750	5,033	9,583
Net Claim Paid	22,944	37,976	2,531	3,996	839	2,827	3,370	6,824	49,001	89,033	90,115	1,69,923
Add Claims Outstanding at the end of the year	5,359	1,64,665	1,254	16,871	1,422	16,903	2,676	33,774	6,041	91,848	26,769	20,33,024
Less Claims Outstanding at the beginning of the year	-	1,44,933	-	14,368	-	16,615	-	30,982	-	69,644	-	19,70,319
Net Incurred Claims	28,303	57,708	3,785	6,499	2,261	3,116	6,046	9,615	55,041	1,11,237	1,16,885	2,32,629
Claims Paid (Direct)												
-In India	33,146	56,652	6,591	8,117	958	11,846	7,549	19,963	51,065	92,783	95,148	1,79,507
-Outside India												
Estimates of IBNR and IBNER at the end of the period (net)	5,672	5,672	707	707	3,464	3,464	4,171	4,171	11,203	11,203	11,30,875	11,30,875
Estimates of IBNR and IBNER at the beginning of the period (net)	4,725	4,725	1,336	1,336	2,114	2,114	3,449	3,449	6,139	6,139	11,02,029	11,02,029

Particulars	Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability	
	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024
Claims Paid (Direct)	1,46,213	2,72,290	2,14,812	4,16,974	7,874	14,942	459	459	2,23,145	4,32,376	501	986	1,027	1,793
Add :Re-insurance accepted to direct claims	-	-	-	-	0	0	-	-	0	0	-	-	3	4
Less :Re-insurance Ceded to claims paid	7,097	13,333	8,598	16,742	2,490	4,311	36	36	11,123	21,088	29	62	51	91
Net Claim Paid	1,39,116	2,58,957	2,06,214	4,00,232	5,384	10,632	424	424	2,12,022	4,11,288	472	924	979	1,706
Add Claims Outstanding at the end of the year	32,810	21,24,872	-63,212	1,32,695	-1,723	29,594	59	59	-64,877	1,62,348	-108	6,333	1,529	23,474
Less Claims Outstanding at the beginning of the year	-	20,39,963	-372	1,80,116	-	35,504	372	372	-0	2,15,992	-	6,451	-	22,124
Net Incurred Claims	1,71,926	3,43,866	1,43,374	3,52,811	3,661	4,722	110	110	1,47,145	3,57,643	364	806	2,507	3,057
Claims Paid (Direct)														
-In India	1,46,213	2,72,290	2,14,812	4,16,974	7,874	14,942	-	-	2,22,686	4,31,916	501	986	1,027	1,793
-Outside India							459	459	459	459				
Estimates of IBNR and IBNER at the end of the period (net)	11,42,078	11,42,078	33,059	33,059	21,001	21,001	-	-	54,060	54,060	3,477	3,477	5,844	5,844
Estimates of IBNR and IBNER at the beginning of the period (net)	11,08,168	11,08,168	37,166	37,166	27,474	27,474	-	-	64,639	64,639	3,712	3,712	4,449	4,449

Particulars	Engineering		Aviation		Crop Insurance		Other segments [e]		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024
Claims Paid (Direct)	3,545	6,029	44	108	17,705	24,759	-	-	4,912	9,657	3,97,093	7,47,997	4,37,788	8,24,612
Add :Re-insurance accepted to direct claims	12	88	3	124	-	-	-	-	2	114	20	330	215	817
Less :Re-insurance Ceded to claims paid	835	-409	2	65	744	2,759	-	-	852	1,375	20,733	38,364	35,309	70,666
Net Claim Paid	2,723	6,526	45	167	16,961	22,000	-	-	4,062	8,397	3,76,380	7,09,963	4,02,694	7,54,763
Add Claims Outstanding at the end of the year	4,445	57,215	714	8,006	12,257	53,594	-	-	2,709	33,730	-10,521	24,69,573	-2,486	26,68,012
Less Claims Outstanding at the beginning of the year	-	51,628	-	5,408	-	48,070	-	-	-	27,790	-0	24,17,425	-0	25,93,340
Net Incurred Claims	7,167	12,113	759	2,765	29,218	27,524	-	-	6,771	14,337	3,65,859	7,62,111	4,00,208	8,29,435
Claims Paid (Direct)														
-In India	3,545	6,029	44	108	17,705	24,759	-	-	4,912	9,657	3,96,633	7,47,538	4,37,328	8,24,153
-Outside India											459	459	459	459
Estimates of IBNR and IBNER at the end of the period (net)	2,044	2,044	2,584	2,584	-	-	-	-	6,396	6,396	12,16,482	12,16,482	12,26,326	12,26,326
Estimates of IBNR and IBNER at the beginning of the period (net)	1,590	1,590	2,620	2,620	4,021	4,021	-	-	8,952	8,952	11,98,153	11,98,153	12,06,326	12,06,326

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, wherever applicable.
d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
e) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium