



Version 1
18-03-2025

FORM NI-5 - CLAIMS SCHEDULE

Name of the Insurer: UNITED INDIA INSURANCE COMPANY LIMITED

Registration No.545 and Date of Registration with the IRDAI: 1st February 2024

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Other Miscellaneous segment		Total Miscellaneous		(Amount in Rs. Lakhs)		Grand Total	
	For the Quarter ended 31.12.2024		For the Quarter ended 31.12.2024		For the Quarter ended 31.12.2024		For the Quarter ended 31.12.2024		For the Quarter ended 31.12.2024		For the Quarter ended 31.12.2024		For the Quarter ended 31.12.2024		For the Quarter ended 31.12.2024		For the Quarter ended 31.12.2024		For the Quarter ended 31.12.2024		For the Quarter ended 31.12.2024		For the Quarter ended 31.12.2024		For the Quarter ended 31.12.2024		For the Quarter ended 31.12.2024		For the Quarter ended 31.12.2024		For the Quarter ended 31.12.2024		For the Quarter ended 31.12.2024		For the Quarter ended 31.12.2024		For the Quarter ended 31.12.2024		For the Quarter ended 31.12.2024			
	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	
Claims Paid (Direct)	34,348	91,005	3,287	11,404	981	12,827	4,268	24,230	47,153	1,39,936	1,03,039	2,82,535	1,50,182	4,22,471	1,54,996	5,71,070	6,596	21,538	101	560	1,61,693	5,94,060	551	1,537	737	2,530	4,874	10,903	1,163	1,271	2,204	26,983	-	-	4,606	14,263	3,25,919	10,74,009	3,64,625	11,89,237		
Add -Re-insurance accepted to direct claims	30	451	23	23	6	69	29	92	-	-	-	-	-	-	-	0	-	-	-	-	0	-	-	-	2	6	45	132	2	136	-	-	41	155	88	419	147	964				
Less -Re-insurance Ceded to claims paid	17,276	16,375	246	6,367	75	9,157	231	13,523	1,000	5,470	5,470	15,062	7,403	20,732	6,218	22,660	1,902	6,213	4	40	8,125	29,213	31	93	44	135	1,630	1,227	47	111	247	1,007	-	-	1,089	2,444	18,998	56,982	36,120	1,06,861		
Net Claims Paid	17,102	95,077	3,064	7,060	976	12,791	4,039	24,138	46,153	1,34,466	97,569	2,67,473	1,42,779	4,01,739	1,48,777	5,49,010	4,694	15,325	97	521	1,53,568	5,64,956	520	1,444	695	2,495	3,242	1,068	1,139	1,205	1,957	23,976	-	-	3,577	11,971	3,67,581	10,17,441	3,68,738	10,81,361		
Add Claims Outstanding at the end of the year	-11,642	1,61,021	-116	16,135	-471	16,132	-1,187	32,087	15,332	1,08,179	29,114	20,621	49,636	21,68,008	-5,393	1,27,302	1,818	31,410	7	65	-3,070	1,38,777	-98	6,275	-1,855	21,621	-2,186	10,028	393	8,109	16,131	69,726	-	-	-86	33,645	52,321	25,51,894	37,492	27,65,504		
Less Claims Outstanding at the beginning of the year	-	1,48,033	-	16,168	-	16,615	-	20,892	-	69,644	-	25,70,119	-	25,70,119	-	1,86,116	-	35,304	-	372	-	2,15,392	-	6,051	-	23,124	-	11,618	-	3,408	-	48,070	-	-	-	27,706	-	-	25,17,475	-	25,53,345	
Net Incurred Claims	5,459	1,16,165	2,948	6,047	3,366	2,788	12,681	3,786	15,081	1,06,644	1,36,644	1,36,644	1,06,644	1,36,644	1,43,385	4,06,195	6,510	11,123	104	214	1,49,098	5,67,451	462	1,499	1,554	1,590	1,096	11,390	1,422	4,146	18,088	65,632	-	-	3,491	17,629	3,59,832	11,13,081	3,68,070	11,48,580		
Claims Paid (Direct)																																										
-In India	34,348	91,005	3,287	11,404	981	12,827	4,268	24,230	47,153	1,39,936	1,03,039	2,82,535	1,50,182	4,22,471	1,54,996	5,71,070	6,596	21,538	-	-	1,61,693	5,94,060	551	1,537	737	2,530	4,874	10,903	1,163	1,271	2,204	26,983	-	-	4,606	14,263	3,25,919	10,73,447	3,64,524	11,88,672		
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	101	560	101	560	-	-	-	-	-	-	-	-	-	-	-	-	-	101	560	101	560			
Estimates of IBNR and TBNR at the end of the period (Indt)	3,148	3,148	984	984	3,392	3,392	4,376	4,376	9,483	9,483	11,19,175	11,39,175	11,88,656	11,88,656	31,883	31,883	21,379	21,379	37	37	52,999	52,999	2,987	2,987	4,432	4,432	1,037	1,037	2,363	2,363	-	-	-	-	3,773	3,773	12,36,448	12,36,448	12,43,972	12,43,972		
Estimates of IBNR and TBNR at the beginning of the period (Indt)	4,725	4,725	1,138	1,138	2,114	2,114	3,449	3,449	6,139	6,139	11,02,029	11,02,029	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	1,590	1,590	2,620	2,620	4,021	4,021	-	-	8,952	8,952	11,96,153	11,96,153	12,06,326	12,06,326		

- Notes:
- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNR] claims should be included in the amount for outstanding claims.
 - Claims includes specific claims settlement cost but not expense of management
 - The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
 - Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
 - Separate disclosure to be made for reported/cb-claims which contribute more than 10 percent of the total gross direct premium

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023		
Claims Paid (Direct)	15,025	64,714	6,960	10,026	321	1,013	6,381	11,039	39,485	1,14,642	96,311	2,74,714	1,35,797	3,89,356	2,21,931	5,64,968	9,730	29,331	-	-	2,30,883	5,94,299	472	1,480	979	1,505	3,071	14,898	1,126	1,243	12,036	22,638	-	-	4,565	16,529	3,88,939	10,42,198	4,10,335	11,18,851
Add -Re-insurance accepted to direct claims	1,977	14,416	26	83	401	1,245	428	1,329	-	-	-	-	-	-	-	24	64	-	-	-	-	64	-	-	1	107	275	240	957	-	-	-	-	0	65	372	1,363	2,776	17,099	
Less Re-insurance Ceded to claims paid	6,052	36,250	4,270	5,517	37	251	4,305	4,768	1,606	4,741	5,395	16,395	8,050	23,636	8,050	23,636	1,902	6,213	-	-	17,052	35,499	30	86	51	106	2,105	1,395	67	159	325	1,005	-	-	936	2,400	20,077	53,870	28,126	1,05,881
Net Claims Paid	13,999	62,879	1,694	4,592	384	1,007	2,504	7,599	37,879	1,09,901	90,916	2,57,319	1,27,747	3,65,720	2,13,883	5,41,932	9,730	29,331	1	1	2,13,880	5,58,808	442	1,399	928	1,429	2,966	13,503	1,068	1,072	11,711	21,633	-	-	4,631	16,126	3,88,939	10,42,198	4,10,335	11,18,851
Add Claims Outstanding at the end of the year	8,577	1,05,384	287	16,722	9	17,054	278	34,676	15,272	83,156	9,708	20,22,705	24,980	21,05,881	-17,871	1,71,570	352	29,847	164	164	-17,455	2,08,761	788	7,096	224	13,016	695	39,117	-1,299	4,011	14,298	49,704	-	-	-2,160	29,530	30,651	24,55,126	26,068	26,45,186
Less Claims Outstanding at the beginning of the year	-	1,42,075	-	15,033	-	16,999	-	34,943	-	87,451	-	25,07,458	-	25,07,458	-	1,86,734	-	39,807	31	31	-	1,86,734	-	7,947	-	10,892	-	29,465	-	4,768	-	5,185	-	-	-	23,10,381	-	24,87,495		
Net Incurred Claims	26,577	1,73,289	2,204	1,589	677	1,962	2,780	9,231	53,151	1,34,686	1,00,735	1,53,888	6,45,362	1,54,743	5,88,886	6,554	12,662	134	134	2,01,431	5,93,941	1,210	8,843	1,554	14,908	2,777	22,600	40	1,214	36,026	60,884	-	-	1,859	10,451	3,88,977	11,24,227	4,21,735	11,86,760	
Claims Paid (Direct)																																								
-In India	15,025	64,714	6,960	10,026	321	1,013	6,381	11,039	39,485	1,14,642	96,311	2,74,714	1,35,797	3,89,356	2,21,931	5,64,968	9,730	29,331	-	-	2,30,883	5,94,299	472	1,480	979	1,505	3,071	14,898	1,126	1,243	12,036	22,638	-	-	4,565	16,529	3,88,939	10,42,198	4,10,335	11,18,851
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the year	8,774	8,774	1,586	1,586	3,440	3,440	5,036	5,036	10,479	10,479	11,037	11,037	11,531	11,531	34,734	34,734	18,487	18,487	-	-	53,221	53,221	4,321	4,321	4,951	4,951	1,195	1,195	1,650	1,650	1,210	1,210	-	6,934	6,934	12,27,233	12,41,043	12,41,043	12,41,043	
Estimates of IBNR and IBNER at the beginning of the year	10,794	10,794	2,113	2,113	3,580	3,580	5,714	5,714	7,347	7,347	11,045	11,045	11,268	11,268	38,796	38,796	22,796	22,796	-	-	61,662	61,662	4,460	4,460	5,085	5,085	1,577	1,577	1,900	1,900	1,340	1,340	-	6,934	6,934	12,27,233	12,34,260	12,34,260	12,34,260	