



FORM NI-5 - CLAIMS SCHEDULE
Name of the Insurer: UNITED INDIA INSURANCE COMPANY LIMITED
Registration No.545 and Date of Registration with the IRDAI 21st 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		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter ended 31.03.2025	Upto the Quarter ended 31.03.2025	For the Quarter ended 31.03.2025	Upto the Quarter ended 31.03.2025	For the Quarter ended 31.03.2025	Upto the Quarter ended 31.03.2025	For the Quarter ended 31.03.2025	Upto the Quarter ended 31.03.2025	For the Quarter ended 31.03.2025	Upto the Quarter ended 31.03.2025	For the Quarter ended 31.03.2025	Upto the Quarter ended 31.03.2025	For the Quarter ended 31.03.2025	Upto the Quarter ended 31.03.2025	For the Quarter ended 31.03.2025	Upto the Quarter ended 31.03.2025	For the Quarter ended 31.03.2025	Upto the Quarter ended 31.03.2025	For the Quarter ended 31.03.2025	Upto the Quarter ended 31.03.2025	For the Quarter ended 31.03.2025	Upto the Quarter ended 31.03.2025	For the Quarter ended 31.03.2025	Upto the Quarter ended 31.03.2025	For the Quarter ended 31.03.2025	Upto the Quarter ended 31.03.2025	For the Quarter ended 31.03.2025	Upto the Quarter ended 31.03.2025	For the Quarter ended 31.03.2025	Upto the Quarter ended 31.03.2025	For the Quarter ended 31.03.2025	Upto the Quarter ended 31.03.2025	For the Quarter ended 31.03.2025	Upto the Quarter ended 31.03.2025	For the Quarter ended 31.03.2025	Upto the Quarter ended 31.03.2025	For the Quarter ended 31.03.2025	Upto the Quarter ended 31.03.2025		
	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	(Rs. Lakhs)	
Claims Paid (Direct)	42,299	1,35,295	2,363	13,566	1,037	13,864	3,605	27,835	76,872	2,18,009	1,46,949	4,23,476	2,11,913	6,34,394	1,86,036	7,58,006	8,638	30,177	184	745	1,94,805	7,88,181	597	2,338	789	3,211	4,986	15,889	520	1,791	6,853	33,016	-	-	12,495	26,839	4,32,189	15,05,636	4,78,088	16,46,765
Add: Re-insurance ceded to direct claims	389	822	10	33	69	129	70	162	0	0	-	-	0	0	-	-	-	0	-	-	-	0	-	-	0	6	8	17	149	7	133	-	-	95	205	120	538	599	1,523	
Less: Re-insurance Ceded to claims paid	29,553	56,926	36	6,403	316	6,679	353	13,876	2,469	8,139	7,736	22,798	10,284	30,937	7,452	39,393	1,980	8,196	6	46	9,422	38,635	50	125	38	152	1,110	2,403	392	503	1,967	4,994	-	-	2,740	5,185	26,009	82,879	46,913	1,33,774
Net Claims Paid	21,135	77,147	2,317	6,190	761	6,514	1,972	13,818	71,402	2,09,870	1,39,213	4,00,678	1,71,729	5,03,457	1,08,584	2,77,613	6,658	21,981	178	699	1,85,433	7,49,746	547	2,213	751	3,154	3,871	15,687	138	1,651	1,991	3,019	-	-	12,601	21,904	4,75,484	14,13,999	4,31,176	15,15,265
Less: Claims Outstanding at the end of the year	-1,477	1,46,005	-1,897	14,346	-1,751	18,461	-1,258	38,935	-31,375	86,095	4,801	36,31,941	-17,177	31,56,133	-7,074	1,80,136	-3,115	38,196	543	698	-9,643	1,48,136	-8,734	49,011	-1,036	8,310	-1,731	4,731	49,011	-1,036	8,310	-1,731	4,731	-	-	-1,731	4,731	34,00,000	-93,075	36,15,475
Less: Claims in Litigation at the beginning of the year	-11,688	1,46,154	100	6,177	-936	7,365	-441	15,951	47,159	1,18,131	1,43,138	1,58,140	1,46,512	7,19,471	1,31,539	8,87,735	3,581	18,173	731	936	-1,35,786	4,41,435	784	3,651	2,383	4,316	-4,436	1,749	38	4,118	11,288	37,182	-	-	7,287	26,075	1,97,546	15,16,575	4,01,456	15,61,996
Net Insured Claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Claims Paid (Direct)	42,299	1,35,295	2,363	13,566	1,037	13,864	3,605	27,835	76,872	2,18,009	1,46,949	4,23,476	2,11,913	6,34,394	1,86,036	7,58,006	8,638	30,177	-	-	1,84,675	7,88,181	597	2,338	789	3,211	4,986	15,889	520	1,791	6,853	33,016	-	-	12,495	26,839	4,32,189	15,05,636	4,78,088	16,46,765
In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end 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	11,55,829	11,35,829	37,169	37,169	17,088	17,088	16	16	54,273	54,273	3,829	3,829	4,358	4,358	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
Estimates of IBNR and IBNER at the beginning of the period (net)	4,725	4,725	1,338	1,338	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:
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 admissible salvage value if there is a sufficient certainty of its realization.
e) Separate Disclosure to be made for segment/sub-segment which contribute 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		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 31.03.2024	Upto the Quarter ended 31.03.2024	For the Quarter ended 31.03.2024	Upto the Quarter ended 31.03.2024	For the Quarter ended 31.03.2024	Upto the Quarter ended 31.03.2024	For the Quarter ended 31.03.2024	Upto the Quarter ended 31.03.2024	For the Quarter ended 31.03.2024	Upto the Quarter ended 31.03.2024	For the Quarter ended 31.03.2024	Upto the Quarter ended 31.03.2024	For the Quarter ended 31.03.2024	Upto the Quarter ended 31.03.2024	For the Quarter ended 31.03.2024	Upto the Quarter ended 31.03.2024	For the Quarter ended 31.03.2024	Upto the Quarter ended 31.03.2024	For the Quarter ended 31.03.2024	Upto the Quarter ended 31.03.2024	For the Quarter ended 31.03.2024	Upto the Quarter ended 31.03.2024	For the Quarter ended 31.03.2024	Upto the Quarter ended 31.03.2024	For the Quarter ended 31.03.2024	Upto the Quarter ended 31.03.2024	For the Quarter ended 31.03.2024	Upto the Quarter ended 31.03.2024	For the Quarter ended 31.03.2024	Upto the Quarter ended 31.03.2024	For the Quarter ended 31.03.2024	Upto the Quarter ended 31.03.2024	For the Quarter ended 31.03.2024	Upto the Quarter ended 31.03.2024	For the Quarter ended 31.03.2024	Upto the Quarter ended 31.03.2024	For the Quarter ended 31.03.2024	Upto the Quarter ended 31.03.2024		
	Claims Paid (Direct)	32,753	97,467	3,354	13,379	10,908	12,821	14,262	26,200	64,724	1,79,366	1,27,434	4,02,137	1,50,148	5,81,504	2,16,085	7,81,054	12,804	42,135	115	115	2,29,004	8,23,304	527	2,007	717	2,273	3,139	18,077	91	1,334	15,900	38,738	-	-	12,580	29,109	4,54,012	14,96,211	5,01,026	16,19,879
	Add: Re-insurance ceded to direct claims	141	14,547	19	102	41	1,286	59	1,388	-	-	-	-	-	-	-	-	2	66	-	-	2	66	-	-	-	2	5	246	521	-9	948	-	-	27	93	268	1,633	469	17,568	
	Less: Re-insurance Ceded to claims paid	9,800	46,180	143	4,683	9,927	10,177	10,070	14,938	2,261	7,603	5,089	26,380	9,981	11,387	6,701	31,712	4,889	16,517	5	110	9,094	48	115	299	375	6,433	1,229	6,433	1,229	6,433	1,229	6,433	1,229	6,433	1,229	6,433	1,229	6,433	1,229	
	Net Claims Paid	22,994	55,854	3,292	12,694	10,860	11,720	14,151	26,200	62,463	1,71,763	1,22,351	3,99,757	1,40,167	5,70,124	2,09,384	7,49,336	10,807	42,020	110	110	2,18,910	8,23,304	412	1,892	712	2,268	3,139	18,077	91	1,334	15,900	38,738	-	-	12,553	29,109	4,54,012	14,96,211	5,01,026	16,19,879
	Less: Claims Outstanding at the end of the year	-18,494	1,46,851	-2,348	14,346	-1,751	18,461	-1,258	38,935	-31,375	86,095	4,801	36,31,941	-17,177	31,56,133	-7,074	1,80,136	-3,115	38,196	543	698	-9,643	1,48,136	-8,734	49,011	-1,036	8,310	-1,731	4,731	49,011	-1,036	8,310	-1,731	4,731	-	-	-1,731	4,731	34,00,000	-93,075	36,15,475
	Less: Claims in Litigation at the beginning of the year	-12,542	1,46,921	100	6,177	-936	7,365	-441	15,951	47,159	1,18,131	1,43,138	1,58,140	1,46,512	7,19,471	1,31,539	8,87,735	3,581	18,173	731	936	-1,35,786	4,41,435	784	3,651	2,383	4,316	-4,436	1,749	38	4,118	11,288	37,182	-	-	7,287	26,075	1,97,546	15,16,575	4,01,456	15,61,996
	Net Insured Claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Claims Paid (Direct)	32,753	97,467	3,354	13,379	10,908	12,821	14,262	26,200	64,724	1,79,366	1,27,434	4,02,137	1,50,148	5,81,504	2,16,085	7,81,054	12,804	42,135	-	-	2,28,800	8,23,189	527	2,007	717	2,273	3,139	18,077	91	1,334	15,900	38,738	-	-	12,580	29,109	4,54,012	14,96,211	5,01,026	16,19,879
	In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Estimates of IBNR and IBNER at the end of the period (net)	4,725	4,725	1,338	1,338	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
	Estimates of IBNR and IBNER at the beginning of the period (net)	10,704	10,704	2,133	2,133	3,580	3,580	5,714	5,714	7,347	7,347	11,19,451	11,19,451	11,26,798	11,26,798	38,876	38,876	22,786	22,786	-	-	61,662	61,662	4																	