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		Total Motor	
	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025
Claims Paid (Direct)	32,947	32,947	2,014	2,014	423	423	2,437	2,437	45,014	45,014	97,393	97,393	1,42,407	1,42,407
Add :Re-insurance accepted to direct claims	86	86	-2	-2	-1	-1	-3	-3	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	10,818	10,818	94	94	44	44	138	138	1,814	1,814	5,404	5,404	7,218	7,218
Net Claim Paid	22,216	22,216	1,919	1,919	377	377	2,296	2,296	43,200	43,200	91,989	91,989	1,35,189	1,35,189
Add Claims Outstanding at the end of the year	1,71,224	1,71,224	15,277	15,277	15,004	15,004	30,282	30,282	91,609	91,609	21,36,547	21,36,547	22,28,156	22,28,156
Less Claims Outstanding at the beginning of the year	1,48,596	1,48,596	14,348	14,348	14,481	14,481	28,829	28,829	85,095	85,095	20,71,042	20,71,042	21,56,137	21,56,137
Net Incurred Claims	44,844	44,844	2,848	2,848	900	900	3,748	3,748	49,714	49,714	1,57,495	1,57,495	2,07,208	2,07,208
Claims Paid (Direct)														
-In India	32,947	32,947	2,014	2,014	423	423	2,437	2,437	45,014	45,014	97,393	97,393	1,42,407	1,42,407
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	2,209	2,209	634	634	1,148	1,148	1,782	1,782	6,816	6,816	11,70,343	11,70,343	11,77,159	11,77,159
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	11,55,829	11,55,829

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025
Claims Paid (Direct)	1,60,162	1,60,162	8,189	8,189	114	114	1,68,464	1,68,464	366	366	2,065	2,065	2,991	2,991
Add :Re-insurance accepted to direct claims	-	-	0	0	-	-	0	0	-	-	2	2	74	74
Less :Re-insurance Ceded to claims paid	9,964	9,964	1,510	1,510	5	5	11,478	11,478	21	21	108	108	738	738
Net Claim Paid	1,50,198	1,50,198	6,679	6,679	109	109	1,56,986	1,56,986	345	345	1,959	1,959	2,328	2,328
Add Claims Outstanding at the end of the year	1,30,648	1,30,648	32,146	32,146	489	489	1,63,283	1,63,283	6,573	6,573	20,444	20,444	50,994	50,994
Less Claims Outstanding at the beginning of the year	1,20,228	1,20,228	28,298	28,298	608	608	1,49,134	1,49,134	6,504	6,504	23,246	23,246	46,803	46,803
Net Incurred Claims	1,60,618	1,60,618	10,527	10,527	-11	-11	1,71,135	1,71,135	414	414	-843	-843	6,519	6,519
Claims Paid (Direct)														
-In India	1,60,162	1,60,162	8,189	8,189	-	-	1,68,350	1,68,350	366	366	2,065	2,065	2,991	2,991
-Outside India	-	-	-	-	114	114	114	114	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	35,777	35,777	16,328	16,328	19	19	52,124	52,124	3,728	3,728	2,608	2,608	1,897	1,897
Estimates of IBNR and IBNER at the beginning of the period (net)	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

Particulars	Aviation		Crop Insurance		Other segments [b]		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025
Claims Paid (Direct)	286	286	29,536	29,536	-	-	4,566	4,566	3,50,680	3,50,680	3,86,065	3,86,065
Add :Re-insurance accepted to direct claims	1	1	-	-	-	-	22	22	99	99	182	182
Less :Re-insurance Ceded to claims paid	15	15	1,198	1,198	-	-	872	872	21,647	21,647	32,602	32,602
Net Claim Paid	273	273	28,338	28,338	-	-	3,716	3,716	3,29,133	3,29,133	3,53,644	3,53,644
Add Claims Outstanding at the end of the year	9,588	9,588	50,653	50,653	-	-	30,310	30,310	25,60,002	25,60,002	27,61,507	27,61,507
Less Claims Outstanding at the beginning of the year	8,202	8,202	77,157	77,157	-	-	30,871	30,871	24,98,054	24,98,054	26,75,479	26,75,479
Net Incurred Claims	1,659	1,659	1,833	1,833	-	-	3,156	3,156	3,91,080	3,91,080	4,39,672	4,39,672
Claims Paid (Direct)												
-In India	286	286	29,536	29,536	-	-	4,566	4,566	3,50,567	3,50,567	3,85,951	3,85,951
-Outside India	-	-	-	-	-	-	-	-	114	114	114	114
Estimates of IBNR and IBNER at the end of the period (net)	1,204	1,204	-	-	-	-	1,683	1,683	12,40,401	12,40,401	12,44,393	12,44,393
Estimates of IBNR and IBNER at the beginning of the period (net)	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		Total Motor	
	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024
Claims Paid (Direct)	23,506	23,506	1,526	1,526	10,888	10,888	12,413	12,413	41,718	41,718	84,359	84,359	1,26,077	1,26,077
Add :Re-insurance accepted to direct claims	233	233	6	6	53	53	59	59	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	8,708	8,708	66	66	8,952	8,952	9,018	9,018	1,685	1,685	4,550	4,550	6,236	6,236
Net Claim Paid	15,031	15,031	1,466	1,466	1,988	1,988	3,454	3,454	40,033	40,033	79,808	79,808	1,19,841	1,19,841
Add Claims Outstanding at the end of the year	1,59,306	1,59,306	15,617	15,617	15,482	15,482	31,098	31,098	85,807	85,807	20,06,255	20,06,255	20,92,062	20,92,062
Less Claims Outstanding at the beginning of the year	1,44,933	1,44,933	14,368	14,368	16,615	16,615	30,982	30,982	69,644	69,644	19,70,319	19,70,319	20,39,963	20,39,963
Net Incurred Claims	29,405	29,405	2,714	2,714	855	855	3,570	3,570	56,196	56,196	1,15,744	1,15,744	1,71,940	1,71,940
Claims Paid (Direct)														
-In India	23,506	23,506	1,526	1,526	10,888	10,888	12,413	12,413	41,718	41,718	84,359	84,359	1,26,077	1,26,077
-Outside India														
Estimates of IBNR and IBNER at the end of the period (net)	5,519	5,519	718	718	3,514	3,514	4,231	4,231	8,941	8,941	11,18,467	11,18,467	11,27,408	11,27,408
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	11,08,168	11,08,168

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering	
	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024
Claims Paid (Direct)	2,01,904	2,01,904	7,068	7,068	258	258	2,09,230	2,09,230	485	485	766	766	2,483	2,483
Add :Re-insurance accepted to direct claims	-	-	0	0	-	-	0	0	-	-	1	1	76	76
Less :Re-insurance Ceded to claims paid	8,144	8,144	1,821	1,821	25	25	9,990	9,990	33	33	40	40	-1,244	-1,244
Net Claim Paid	1,93,760	1,93,760	5,247	5,247	233	233	1,99,241	1,99,241	451	451	728	728	3,803	3,803
Add Claims Outstanding at the end of the year	1,95,491	1,95,491	31,317	31,317	416	416	2,27,224	2,27,224	6,441	6,441	21,946	21,946	52,770	52,770
Less Claims Outstanding at the beginning of the year	1,80,116	1,80,116	35,504	35,504	372	372	2,15,992	2,15,992	6,451	6,451	22,124	22,124	51,628	51,628
Net Incurred Claims	2,09,135	2,09,135	1,061	1,061	277	277	2,10,473	2,10,473	442	442	550	550	4,946	4,946
Claims Paid (Direct)														
-In India	2,01,904	2,01,904	7,068	7,068	-	-	2,08,972	2,08,972	485	485	766	766	2,483	2,483
-Outside India					258	258	258	258						
Estimates of IBNR and IBNER at the end of the period (net)	34,671	34,671	23,039	23,039	-	-	57,710	57,710	3,561	3,561	5,245	5,245	1,564	1,564
Estimates of IBNR and IBNER at the beginning of the period (net)	37,166	37,166	27,474	27,474	-	-	64,639	64,639	3,712	3,712	4,449	4,449	1,590	1,590

Particulars	Aviation		Crop Insurance		Other segments [e]		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024
Claims Paid (Direct)	64	64	7,054	7,054	-	-	4,745	4,745	3,50,905	3,50,905	3,86,824	3,86,824
Add :Re-insurance accepted to direct claims	121	121	-	-	-	-	113	113	310	310	601	601
Less :Re-insurance Ceded to claims paid	63	63	1,991	1,991	-	-	523	523	17,632	17,632	35,357	35,357
Net Claim Paid	122	122	5,063	5,063	-	-	4,335	4,335	3,33,583	3,33,583	3,52,069	3,52,069
Add Claims Outstanding at the end of the year	7,292	7,292	41,337	41,337	-	-	31,022	31,022	24,80,093	24,80,093	26,70,498	26,70,498
Less Claims Outstanding at the beginning of the year	5,408	5,408	48,070	48,070	-	-	27,790	27,790	24,17,425	24,17,425	25,93,340	25,93,340
Net Incurred Claims	2,005	2,005	-1,670	-1,670	-	-	7,567	7,567	3,96,252	3,96,252	4,29,227	4,29,227
Claims Paid (Direct)												
-In India	64	64	7,054	7,054	-	-	4,745	4,745	3,50,647	3,50,647	3,86,566	3,86,566
-Outside India									258	258	258	258
Estimates of IBNR and IBNER at the end of the period (net)	2,663	2,663	2,011	2,011	-	-	8,164	8,164	12,08,325	12,08,325	12,18,075	12,18,075
Estimates of IBNR and IBNER at the beginning of the period (net)	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