FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: UNITED INDIA INSURANCE COMPANY LIMITED

Registration No.545 and Date of Registration with the IRDAI 27th January 2022

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter ended 30.06.2022	Upto the Quarter ended 30.06.2022	For the Quarter ended 30.06.2022	Upto the Quarter ended 30.06.2022	For the Quarter ended 30.06.2022	Upto the Quarter ended 30.06.2022	For the Quarter ended 30.06.2022	Upto the Quarter ended 30.06.2022	For the Quarter ended 30.06.2022	Upto the Quarter ended 30.06.2022	For the Quarter ended 30.06.2022	Upto the Quarter ended 30.06.2022	For the Quarter ended 30.06.2022	Upto the Quarter ended 30.06.2022
Claims Paid (Direct)	28,318	28,318	10,112	10,112	2,039	2,039	12,151	12,151	30,398	30,398	68,729	68,729	99,127	99,127
Add :Re-insurance accepted to direct claims	2,382	2,382	33	33	-9	-9	24	24	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	11,335	11,335	8,904	8,904	1,071	1,071	9,976	9,976	1,516	1,516	3,839	3,839	5,356	5,356
Net Claim Paid	19,365	19,365	1,241	1,241	959	959	2,200	2,200	28,882	28,882	64,890	64,890	93,772	93,772
Add Claims Outstanding at the end of the year	1,56,630	1,56,630	19,599	19,599	15,732	15,732	35,331	35,331	67,867	67,867	19,80,962	19,80,962	20,48,829	20,48,829
Less Claims Outstanding at the beginning of the year	1,51,458	1,51,458	18,606	18,606	15,572	15,572	34,177	34,177	50,801	50,801	19,53,933	19,53,933	20,04,734	20,04,734
Net Incurred Claims	24,537	24,537	2,235	2,235	1,119	1,119	3,354	3,354	45,948	45,948	91,919	91,919	1,37,867	1,37,867
Claims Paid (Direct)														
-In India	28,318	28,318	10,112	10,112	2,039	2,039	12,151	12,151	30,398	30,398	68,729	68,729	99,127	99,127
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	7,234	7,234	1,069	1,069	2,839	2,839	3,908	3,908	5,036	5,036	10,96,712	10,96,712	11,01,749	11,01,749
Estimates of IBNR and IBNER at the beginning of the period (net)	7,234	7,234	1,069	1,069	2,839	2,839	3,908	3,908	5,036	5,036	10,94,080	10,94,080	10,99,117	10,99,117

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation	
	For the Quarter ended 30.06.2022	Upto the Quarter ended 30.06.2022	For the Quarter ended 30.06.2022	Upto the Quarter ended 30.06.2022	For the Quarter ended 30.06.2022	Upto the Quarter ended 30.06.2022	For the Quarter ended 30.06.2022	Upto the Quarter ended 30.06.2022	For the Quarter ended 30.06.2022	Upto the Quarter ended 30.06.2022	For the Quarter ended 30.06.2022	Upto the Quarter ended 30.06.2022	For the Quarter ended 30.06.2022	Upto the Quarter ended 30.06.2022	For the Quarter ended 30.06.2022	Upto the Quarter ended 30.06.2022
Claims Paid (Direct)	1,58,896	1,58,896	11,451	11,451	-	-	1,70,347	1,70,347	258	258	575	575	3,249	3,249	358	358
Add :Re-insurance accepted to direct claims	-	-	41	41	-	-	41	41	-	-	13	13	298	298	660	660
Less :Re-insurance Ceded to claims paid	14,400	14,400	7,643	7,643	-	-	22,044	22,044	14	14	34	34	763	763	208	208
Net Claim Paid	1,44,496	1,44,496	3,849	3,849	-	-	1,48,344	1,48,344	244	244	555	555	2,784	2,784	809	809
Add Claims Outstanding at the end of the year	1,55,582	1,55,582	30,353	30,353	-	-	1,85,935	1,85,935	6,695	6,695	16,458	16,458	38,740	38,740	5,125	5,125
Less Claims Outstanding at the beginning of the year	1,31,551	1,31,551	28,242	28,242	-	-	1,59,792	1,59,792	5,872	5,872	17,492	17,492	33,395	33,395	5,711	5,711
Net Incurred Claims	1,68,527	1,68,527	5,960	5,960	-	-	1,74,487	1,74,487	1,067	1,067	-480	-480	8,129	8,129	224	224
Claims Paid (Direct)																
-In India	1,58,896	1,58,896	11,451	11,451	-	-	1,70,347	1,70,347	258	258	575	575	3,249	3,249	358	358
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	41,284	41,284	19,688	19,688	-	-	60,972	60,972	3,333	3,333	5,528	5,528	1,025	1,025	2,173	2,173
Estimates of IBNR and IBNER at the beginning of the period (net)	41,284	41,284	19,688	19,688	-	-	60,972	60,972	3,333	3,333	5,528	5,528	1,025	1,025	2,173	2,173

Particulars	Crop Insurance		Other segments [b]		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended 30.06.2022	Upto the Quarter ended 30.06.2022	For the Quarter ended 30.06.2022	Upto the Quarter ended 30.06.2022	For the Quarter ended 30.06.2022	Upto the Quarter ended 30.06.2022	For the Quarter ended 30.06.2022	Upto the Quarter ended 30.06.2022	For the Quarter ended 30.06.2022	Upto the Quarter ended 30.06.2022
Claims Paid (Direct)	1,953	1,953	-	-	4,209	4,209	2,80,077	2,80,077	3,20,547	3,20,547
Add :Re-insurance accepted to direct claims	-	-	-	-	389	389	1,401	1,401	3,808	3,808
Less :Re-insurance Ceded to claims paid	917	917	-	-	442	442	29,777	29,777	51,088	51,088
Net Claim Paid	1,037	1,037	-	-	4,157	4,157	2,51,702	2,51,702	2,73,267	2,73,267
Add Claims Outstanding at the end of the year	-39,687	-39,687	-	-	31,718	31,718	22,93,813	22,93,813	24,85,774	24,85,774
Less Claims Outstanding at the beginning of the year	-15,386	-15,386	-	-	31,694	31,694	22,43,304	22,43,304	24,28,939	24,28,939
Net Incurred Claims	-23,264	-23,264	-	-	4,181	4,181	3,02,210	3,02,210	3,30,101	3,30,101
Claims Paid (Direct)										
-In India	1,953	1,953	-	-	4,209	4,209	2,80,077	2,80,077	3,20,547	3,20,547
-Outside India	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	2,911	2,911	-	-	8,451	8,451	11,86,142	11,86,142	11,97,285	11,97,285
Estimates of IBNR and IBNER at the beginning of the period (net)	2,911	2,911	-	-	8,451	8,451	11,83,510	11,83,510	11,94,653	11,94,653

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 30.06.2021	Upto the Quarter ended 30.06.2021	For the Quarter ended 30.06.2021	Upto the Quarter ended 30.06.2021	For the Quarter ended 30.06.2021	Upto the Quarter ended 30.06.2021	For the Quarter ended 30.06.2021	Upto the Quarter ended 30.06.2021	For the Quarter ended 30.06.2021	Upto the Quarter ended 30.06.2021	For the Quarter ended 30.06.2021	Upto the Quarter ended 30.06.2021	For the Quarter ended 30.06.2021	Upto the Quarter ended 30.06.2021
Claims Paid (Direct)	14,072	14,072	1,712	1,712	1,866	1,866	3,578	3,578	18,750	18,750	33,422	33,422	52,172	52,172
Add :Re-insurance accepted to direct claims	520	520	-34	-34	181	181	147	147	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	4,978	4,978	86	86	972	972	1,058	1,058	940	940	1,869	1,869	2,810	2,810
Net Claim Paid	9,614	9,614	1,592	1,592	1,075	1,075	2,667	2,667	17,810	17,810	31,552	31,552	49,362	49,362
Add Claims Outstanding at the end of the year	1,86,852	1,86,852	16,975	16,975	12,818	12,818	29,793	29,793	51,602	51,602	17,94,335	17,94,335	18,45,937	18,45,937
Less Claims Outstanding at the beginning of the year	1,63,615	1,63,615	16,490	16,490	12,598	12,598	29,088	29,088	44,686	44,686	17,70,495	17,70,495	18,15,180	18,15,180
Net Incurred Claims	32,851	32,851	2,077	2,077	1,295	1,295	3,372	3,372	24,726	24,726	55,393	55,393	80,119	80,119
Claims Paid (Direct)														
-In India	14,072	14,072	1,712	1,712	1,866	1,866	3,578	3,578	18,750	18,750	33,422	33,422	52,172	52,172
-Outside India														
Estimates of IBNR and IBNER at the end of the period (net)	3,942	3,942	806	806	1,785	1,785	2,591	2,591	4,309	4,309	9,71,139	9,71,139	9,75,448	9,75,448
Estimates of IBNR and IBNER at the beginning of the period (net)	3,836	3,836	597	597	1,769	1,769	2,366	2,366	4,309	4,309	9,69,787	9,69,787	9,74,097	9,74,097

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation	
	For the Quarter ended 30.06.2021	Upto the Quarter ended 30.06.2021	For the Quarter ended 30.06.2021	Upto the Quarter ended 30.06.2021	For the Quarter ended 30.06.2021	Upto the Quarter ended 30.06.2021	For the Quarter ended 30.06.2021	Upto the Quarter ended 30.06.2021	For the Quarter ended 30.06.2021	Upto the Quarter ended 30.06.2021	For the Quarter ended 30.06.2021	Upto the Quarter ended 30.06.2021	For the Quarter ended 30.06.2021	Upto the Quarter ended 30.06.2021	For the Quarter ended 30.06.2021	Upto the Quarter ended 30.06.2021
Claims Paid (Direct)	1,65,171	1,65,171	9,546	9,546	-	-	1,74,717	1,74,717	274	274	202	202	12,483	12,483	1,780	1,780
Add :Re-insurance accepted to direct claims	-	-	44	44	-	-	44	44	-	-	15	15	148	148	695	695
Less :Re-insurance Ceded to claims paid	10,355	10,355	5,811	5,811	-	-	16,166	16,166	15	15	50	50	7,560	7,560	1,551	1,551
Net Claim Paid	1,54,816	1,54,816	3,779	3,779	-	-	1,58,595	1,58,595	259	259	168	168	5,072	5,072	924	924
Add Claims Outstanding at the end of the year	1,67,381	1,67,381	27,164	27,164	-	-	1,94,545	1,94,545	7,336	7,336	23,532	23,532	36,866	36,866	8,706	8,706
Less Claims Outstanding at the beginning of the year	1,35,869	1,35,869	27,780	27,780	-	-	1,63,649	1,63,649	7,543	7,543	22,942	22,942	43,145	43,145	9,156	9,156
Net Incurred Claims	1,86,328	1,86,328	3,163	3,163	-	-	1,89,491	1,89,491	53	53	758	758	-1,207	-1,207	474	474
Claims Paid (Direct)																
-In India	1,65,171	1,65,171	9,546	9,546	-	-	1,74,717	1,74,717	274	274	202	202	12,483	12,483	1,780	1,780
-Outside India																
Estimates of IBNR and IBNER at the end of the period (net)	37,333	37,333	16,261	16,261	-	-	53,594	53,594	4,998	4,998	5,882	5,882	1,916	1,916	5,683	5,683
Estimates of IBNR and IBNER at the beginning of the period (net)	36,701	36,701	16,421	16,421	-	-	53,122	53,122	5,014	5,014	5,476	5,476	1,823	1,823	5,655	5,655

Particulars	Crop Insurance		Other segments [e]		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended 30.06.2021	Upto the Quarter ended 30.06.2021	For the Quarter ended 30.06.2021	Upto the Quarter ended 30.06.2021	For the Quarter ended 30.06.2021	Upto the Quarter ended 30.06.2021	For the Quarter ended 30.06.2021	Upto the Quarter ended 30.06.2021	For the Quarter ended 30.06.2021	Upto the Quarter ended 30.06.2021
Claims Paid (Direct)	9,014	9,014	-	-	4,045	4,045	2,54,688	2,54,688	2,72,338	2,72,338
Add :Re-insurance accepted to direct claims	-	-	-	-	36	36	939	939	1,605	1,605
Less :Re-insurance Ceded to claims paid	6,800	6,800	-	-	299	299	35,249	35,249	41,285	41,285
Net Claim Paid	2,215	2,215	-	-	3,782	3,782	2,20,377	2,20,377	2,32,658	2,32,658
Add Claims Outstanding at the end of the year	77,526	77,526	-	-	30,416	30,416	22,24,865	22,24,865	24,41,510	24,41,510
Less Claims Outstanding at the beginning of the year	74,121	74,121	-	-	25,822	25,822	21,61,559	21,61,559	23,54,262	23,54,262
Net Incurred Claims	5,620	5,620	-	-	8,376	8,376	2,83,683	2,83,683	3,19,906	3,19,906
Claims Paid (Direct)										
-In India	9,014	9,014	-	-	4,045	4,045	2,54,688	2,54,688	2,72,338	2,72,338
-Outside India										
Estimates of IBNR and IBNER at the end of the period (net)	71,792	71,792	-	-	3,208	3,208	11,22,520	11,22,520	11,29,053	11,29,053
Estimates of IBNR and IBNER at the beginning of the period (net)	75,091	75,091	-	-	2,765	2,765	11,23,043	11,23,043	11,29,245	11,29,245

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