

Name of the Insurer: The Oriental Insurance Company Ltd
Registration No.556 and Date of Registration with the IRDAI 08.11.2021
FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED (NET)

Particulars	FIRE		Marine Cargo		Marine Hull		<u>Total Marine</u>		Motor OD		Motor TP		<u>Total Motor</u>	
	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022
Claims Paid (Direct)	30561	75674	5464	16445	1317	4111	6781	20556	37798	111246	47844	132314	85642	243560
Add :Re-insurance accepted to direct claims	1346	7811	8	210	126	258	134	467	7	12	0	11	7	22
Less :Re-insurance Ceded to claims paid	9458	29810	1429	4465	349	1365	1778	5830	1794	5404	2844	8800	4638	14204
Net Claim Paid	22449	53674	4043	12190	1094	3004	5137	15194	36012	105854	44999	123525	81011	229378
Add Claims Outstanding at the end of the year	-13710	105717	-176	9250	42	17139	-134	26389	-13589	48372	26078	1215188	12489	1263560
Less Claims Outstanding at the beginning of the year	0	111527	0	9073	0	14878	0	23951	0	55543	0	1102536	0	1158080
Net Incurred Claims	8738	47864	3867	12366	1136	5265	5003	17631	22423	98682	71078	236176	93500	334858
	0		0		0		0	0	0		0		0	0
Claims Paid (Direct)	0		0		0		0	0	0		0		0	0
-In India	20797	46216	3890	11570	1074	2929	4963	14499	33651	99226	44974	123498	78625	222724
-Outside India	1652	7458	153	620	21	75	174	694	2361	6627	25	27	2386	6654
Estimates of IBNR and IBNER at the end of the period (net)		3358		2786		3663		6449		10426		722940		733367
Estimates of IBNR and IBNER at the beginning of the period (net)		3248		2123		3248		5371		10103		681940		692043

Particulars	Health		Personal Accident		Travel Insurance		<u>Total Health</u>		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022
Claims Paid (Direct)	225042	784279	8651	22905			233693	807184	1241	2152	476	1133	3105	8279
Add :Re-insurance accepted to direct claims	4168	6757	0	53			4168	6810	0	0	0	0	426	3409
Less :Re-insurance Ceded to claims paid	9663	35647	788	2202			10451	37849	64	115	-330	7	746	1992
Net Claim Paid	219546	755389	7863	20757	0	0	227409	776146	1177	2037	806	1127	2786	9695
Add Claims Outstanding at the end of the year	-26195	118909	859	22600			-25335	141509	1970	4992	1388	6327	-2837	39573
Less Claims Outstanding at the beginning of the year	0	100550	0	17696			0	118246	0	2714	0	5097	0	44756
Net Incurred Claims	193352	773748	8722	25661	0	0	202074	799409	3147	4315	2193	2357	-52	4513
	0		0				0	0	0		0		0	
Claims Paid (Direct)	0		0				0	0	0		0		0	
-In India	218342	749018	7866	20743			226208	769761	1163	1993	794	933	2647	5859
-Outside India	1204	6371	-3	14			1201	6385	13	44	11	195	138	3836
Estimates of IBNR and IBNER at the end of the period (net)		46870		12522				59392		1047		2847		2766
Estimates of IBNR and IBNER at the beginning of the period (net)		40714		11574				52288		991		2425		2150

Particulars	Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		<u>Total Miscellaneous</u>		Grand Total	Grand Total
	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022
Claims Paid (Direct)	2650	4901	5647	114234			6582	20960	339035	1202403	376378	1298633
Add :Re-insurance accepted to direct claims	965	8369	345	368			83	695	5994	19673	7474	27950
Less :Re-insurance Ceded to claims paid	2309	6840	3148	28146			1549	3146	22575	92299	33811	127939
Net Claim Paid	1306	6429	2843	86455	0	0	5117	18509	322454	1129776	350040	1198644
Add Claims Outstanding at the end of the year	1636	12011	5618	31150			-2970	26335	-8042	1525456	-21886	1657562
Less Claims Outstanding at the beginning of the year	0	11842	0	61839			0	28657	0	1431230	0	1566709
Net Incurred Claims	2942	6598	8461	55766	0	0	2147	16187	314412	1224002	328153	1289497
	0		0				0		0		0	
Claims Paid (Direct)	0		0				0		0		0	
-In India	392	418	2843	86455			5112	18181	317785	1106323	343545	1167038
-Outside India	913	6011	0	0			5	329	4668	23454	6494	31606
Estimates of IBNR and IBNER at the end of the period (net)		3039		11780				4713		818950		828757
Estimates of IBNR and IBNER at the beginning of the period (net)		3082		25566				3138		781682		790302

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021
Claims Paid (Direct)	16169	65710	4622	12630	2553	7736	7175	20366	35265	103867	35416	104370	70681	208237
Add :Re-insurance accepted to direct claims	4354	8223	0	138	43	1463	43	1601	7	9	0	0	7	9
Less :Re-insurance Ceded to claims paid	9045	28038	980	2370	2690	5295	3670	7665	1781	4935	2916	9266	4697	14200
Net Claim Paid	11478	45894	3642	10397	-95	3905	3547	14302	33491	98941	32500	95104	65992	194046
Add Claims Outstanding at the end of the year	-9493	111527	-4604	9073	1383	14878	-3221	23951	-4247	55543	27226	1102536	22979	1158080
Less Claims Outstanding at the beginning of the year	0	117952	0	9041	0	13587	0	22628	4	61214	-4	974476	0	1035690
Net Incurred Claims	1985	39469	-962	10429	1288	5196	326	15625	29240	93271	59730	223165	88970	316435
	0		0		0		0	0	0		0		0	0
Claims Paid (Direct)	0		0		0		0	0	0		0		0	0
-In India	8552	38567	3601	9681	-103	2685	3498	12366	32187	91130	32378	94576	64564	185706
-Outside India	2926	7327	41	716	8	1219	49	1936	1305	7811	122	528	1427	8339
Estimates of IBNR and IBNER at the end of the period (net)		3248		2123		3248		5371		10103		681940		692043
Estimates of IBNR and IBNER at the beginning of the period (net)		2406		1718		2456		4174		9692		605922		615614

Particulars	Health		Personal Accident		Travel Insurance		<u>Total Health</u>		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering	
	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021
Claims Paid (Direct)	207408	526934	8003	24725			215411	551659	507	1292	539	958	5833	10572
Add :Re-insurance accepted to direct claims	205	1301	0	440			205	1741	0	0	0	1	171	3192
Less :Re-insurance Ceded to claims paid	9862	24455	793	2379			10655	26834	26	70	254	370	2617	3515
Net Claim Paid	197751	503780	7210	22786	0	0	204961	526566	481	1222	285	588	3387	10249
Add Claims Outstanding at the end of the year	-28088	100550	-1737	17696			-29825	118246	38	2714	376	5097	8215	44756
Less Claims Outstanding at the beginning of the year	0	80026	0	21781			0	101807	0	2658	0	3661	0	28908
Net Incurred Claims	169663	524304	5473	18701	0	0	175136	543005	519	1278	661	2024	11602	26097
	0		0				0	0	0		0		0	
Claims Paid (Direct)	0		0				0	0	0		0		0	
-In India	195772	493893	7200	22733			202972	516627	476	1200	233	521	3271	9537
-Outside India	1979	9887	9	53			1989	9940	6	22	52	68	116	712
Estimates of IBNR and IBNER at the end of the period (net)		40714		11574				52288		991		2425		2150
Estimates of IBNR and IBNER at the beginning of the period (net)		38680		12105				50785		1048		1688		1690

Particulars	Aviation		Crop Insurance		Other segments ^(e)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021
Claims Paid (Direct)	2362	12371	42639	251608			6446	23241	344419	1059938	367762	1146014
Add :Re-insurance accepted to direct claims	2030	6085	0	344			284	968	2697	12339	7094	22163
Less :Re-insurance Ceded to claims paid	2244	10678	31887	182445			632	3854	53012	241967	65727	277670
Net Claim Paid	2148	7779	10752	69506	0	0	6098	20355	294104	830310	309129	890506
Add Claims Outstanding at the end of the year	731	11842	921	61839			-1496	28657	1939	1431230	-10775	1566709
Less Claims Outstanding at the beginning of the year	0	5720	0	57974			0	28047	0	1264466	0	1405046
Net Incurred Claims	2879	13900	11674	73371	0	0	4602	20964	296042	997075	298354	1052169
	0		0				0		0	0	0	0
Claims Paid (Direct)	0		0				0		0	0	0	0
-In India	315	2067	10752	69506			5800	19825	288384	804988	300434	855921
-Outside India	1832	5712	0	0			297	530	5720	25322	8695	34585
Estimates of IBNR and IBNER at the end of the period (net)		3082		25566				3138		781682		790302
Estimates of IBNR and IBNER at the beginning of the period (net)		2844		44572				2531		720773		727352