

PERIODIC DISCLOSURES
FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001
CIN: L67200MH2000PLC129408

Claims Schedule
(₹ lakhs)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22
Claims Paid (Direct)	27,171	60,101	11,565	26,056	1,425	7,806	12,990	33,862	76,516	212,105	33,585	93,980	110,101	306,085	85,627	238,800	4,446	11,780	780	2,623	90,853	253,203
Add : Re-insurance accepted to direct claims	231	998	212	514	55	64	267	578	-	-	-	-	-	-	3,068	6,895	-	-	-	-	3,088	6,895
Less : Re-insurance Ceded to claims paid	20,490	43,894	4,913	9,039	1,420	7,655	6,333	16,694	3,869	11,381	4,931	12,511	8,800	23,892	11,074	30,087	518	1,210	46	145	11,638	31,442
Net Claim Paid	6,912	17,205	6,864	17,531	60	215	6,924	17,746	72,647	200,724	28,654	81,469	101,301	282,193	77,641	215,608	3,928	10,570	734	2,478	82,303	228,656
Add : Claims Outstanding at the end of the year	59,395	59,395	23,159	23,159	2,222	2,222	25,381	25,381	83,121	83,121	1,412,135	1,412,135	1,495,256	1,495,256	77,380	77,380	24,769	24,769	4,462	4,462	106,611	106,611
Less : Claims Outstanding (net of reinsurance) acquired on account of scheme of demerger as on April 1, 2021	-	4,718	-	4,127	-	-	-	4,127	-	11,733	-	222,924	-	234,657	-	6,203	-	1,664	-	1,858	-	9,725
Less : Claims Outstanding at the beginning of the year	58,977	41,703	23,739	15,286	2,237	2,022	25,976	17,308	84,018	64,916	1,374,048	1,067,026	1,458,066	1,131,942	95,226	62,961	25,664	22,584	4,083	2,440	124,973	87,985
Net Incurred Claims	7,330	30,179	6,284	21,277	45	415	6,329	21,692	71,750	207,196	66,741	203,654	138,491	410,850	59,795	223,824	3,033	11,091	1,113	2,642	63,941	237,557
Claims Paid (Direct)																						
-In India	27,402	61,012	11,119	25,024	1,480	7,862	12,599	32,886	76,516	212,105	33,585	93,980	110,101	306,085	85,647	238,820	4,446	11,780	552	2,055	90,645	252,655
-Outside India	-	87	658	1,546	-	8	658	1,554	-	-	-	-	-	-	3,068	6,875	-	-	228	568	3,296	7,443
Estimates of IBNR and IBNER at the end of the period (net)	18,706	18,706	11,179	11,179	936	936	12,115	12,115	36,121	36,121	910,749	910,749	946,870	946,870	47,365	47,365	14,421	14,421	2,611	2,611	64,397	64,397
Estimates of IBNR and IBNER on account of scheme of demerger as on April 1, 2021 (net)	-	685	-	1,997	-	-	-	1,997	-	3,148	-	148,506	-	151,654	-	4,225	-	1,101	-	1,058	-	6,384
Estimates of IBNR and IBNER at the beginning of the period (net)	18,291	12,015	11,064	5,348	1,066	623	12,130	5,971	34,919	30,196	883,452	663,384	918,371	693,580	52,591	36,373	13,514	11,111	2,039	1,342	68,144	48,826

(₹ lakhs)

Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop / Weather Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22
Claims Paid (Direct)	1,032	2,447	974	1,678	4,062	11,776	536	3,571	18,379	31,203	601	1,884	4,277	15,205	230,815	627,052	270,976	721,015
Add : Re-insurance accepted to direct claims	-	-	-	-	14	91	223	651	-	-	-	-	-	-	3,325	7,637	3,823	9,213
Less : Re-insurance Ceded to claims paid	52	126	321	783	2,532	7,135	320	2,664	14,182	24,661	575	1,767	1,233	5,777	39,653	98,247	66,476	158,835
Net Claim Paid	980	2,321	653	895	1,544	4,732	439	1,558	4,197	6,542	26	117	3,044	9,428	194,487	536,442	208,323	571,393
Add : Claims Outstanding at the end of the year	11,751	11,751	3,695	3,695	13,385	13,385	5,294	5,294	22,706	22,706	702	702	34,621	34,621	1,694,021	1,694,021	1,778,797	1,778,797
Less : Claims Outstanding (net of reinsurance) acquired on account of scheme of demerger as on April 1, 2021	-	1,226	-	10	-	1,109	-	-	-	11,083	-	76	-	5,091	-	262,977	-	271,822
Less : Claims Outstanding at the beginning of the year	11,383	9,334	3,761	3,203	11,857	9,528	5,355	5,093	20,691	6,194	680	600	35,050	26,216	1,671,816	1,280,095	1,756,769	1,339,106
Net Incurred Claims	1,348	3,512	587	1,377	3,072	7,480	378	1,759	6,212	11,971	48	143	2,615	12,742	216,692	687,391	230,351	739,262
Claims Paid (Direct)																		
-In India	1,032	2,447	974	1,678	4,076	11,796	730	4,209	18,379	31,203	601	1,884	3,879	13,157	230,417	625,114	270,418	719,012
-Outside India	-	-	-	-	-	71	29	13	-	-	-	-	398	2,048	3,723	9,575	4,381	11,216
Estimates of IBNR and IBNER at the end of the period (net)	5,524	5,524	2,653	2,653	4,081	4,081	2,153	2,153	14,828	14,828	655	655	23,651	23,651	1,064,812	1,064,812	1,095,633	1,095,633
Estimates of IBNR and IBNER on account of scheme of demerger as on April 1, 2021 (net)	-	582	-	1,450	-	473	-	-	-	8,112	-	71	-	903	-	169,629	-	172,311
Estimates of IBNR and IBNER at the beginning of the period (net)	5,077	4,170	4,501	2,184	4,116	2,355	2,129	2,118	12,034	2,138	606	417	21,796	16,752	1,036,774	772,540	1,067,195	790,526

Includes Health, Personal Accident & Travel

Note: Pursuant to the Scheme of demerger of Bharti Axa General Insurance Company Limited with ICICI Lombard General Insurance Company Limited become effective from September 8, 2021, the Company has given impact of the scheme in the current financial year. The comparative figures reported as on December 31, 2020 does not include the effect of the demerger and are not strictly comparable.

PERIODIC DISCLOSURES
FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21
Claims Paid (Direct)	16,192	44,683	9,657	20,760	53	272	9,710	21,032	63,623	152,465	26,032	53,448	89,655	205,913	50,517	112,133	3,349	7,339	906	4,566	54,772	124,038
Add : Re-insurance accepted to direct claims	63	794	43	412	-	65	43	477	138	464	-	-	138	464	2,494	6,696	-	54	-	-	2,494	6,750
Less: Re-insurance Ceded to claims paid	11,662	34,144	4,409	7,361	52	223	4,461	7,584	6,771	18,898	3,356	8,469	10,127	27,367	7,285	16,917	307	694	(346)	870	7,246	18,481
Net Claim Paid	4,593	11,333	5,291	13,811	1	114	5,292	13,925	56,990	134,031	22,676	44,979	79,666	179,010	45,726	101,912	3,042	6,699	1,252	3,696	50,020	112,307
Add : Claims Outstanding at the end of the year	42,601	42,601	14,962	14,962	2,000	2,000	16,962	16,962	74,179	74,179	1,023,754	1,023,754	1,097,933	1,097,933	74,147	74,147	24,501	24,501	3,330	3,330	101,978	101,978
Less : Claims Outstanding at the beginning of the year	39,621	27,668	14,376	14,284	1,939	1,631	16,315	15,915	78,300	61,747	997,183	925,814	1,075,483	987,561	70,619	40,047	26,540	22,894	4,085	3,847	101,244	66,788
Net Incurred Claims	7,573	26,266	5,877	14,489	62	483	5,939	14,972	52,869	146,463	49,247	142,919	102,116	289,382	49,254	136,012	1,003	8,306	497	3,179	50,754	147,497
Claims Paid (Direct)																						
-In India	16,244	45,466	9,268	19,887	53	337	9,321	20,224	63,526	152,679	26,032	53,448	89,558	206,127	51,848	117,628	3,349	7,393	337	901	55,534	125,922
-Outside India	11	11	432	1,285	-	-	432	1,285	235	250	-	-	235	250	1,163	1,201	-	-	569	3,665	1,732	4,866
Estimates of IBNR and IBNER at the end of the period (net)	10,983	10,983	6,065	6,065	548	548	6,613	6,613	35,532	35,532	643,209	643,209	678,741	678,741	34,791	34,791	12,530	12,530	1,456	1,456	48,777	48,777
Estimates of IBNR and IBNER at the beginning of the period (net)	10,273	5,516	5,512	3,994	573	564	6,085	4,558	41,320	25,978	622,106	562,388	663,426	588,366	40,727	19,592	16,322	12,908	2,280	1,522	59,329	34,022

Particulars	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop / Weather Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21
Claims Paid (Direct)	625	1,464	352	721	2,990	10,776	262	1,283	52,350	209,009	372	1,367	5,012	13,762	206,390	568,333	232,292	634,048
Add : Re-insurance accepted to direct claims	-	-	-	-	588	1,687	529	1,821	-	-	-	-	29	3,749	10,751	3,855	12,022	
Less: Re-insurance Ceded to claims paid	31	73	228	584	2,343	8,820	187	554	38,483	153,740	352	1,299	2,572	6,810	61,569	217,728	77,692	259,456
Net Claim Paid	594	1,391	124	137	1,235	3,643	604	2,550	13,867	55,269	20	68	2,440	6,981	148,570	361,356	158,455	386,614
Add : Claims Outstanding at the end of the year	8,520	8,520	2,977	2,977	10,078	10,078	6,275	6,275	6,264	6,264	604	604	23,976	23,976	1,258,605	1,258,605	1,318,168	1,318,168
Less : Claims Outstanding at the beginning of the year	8,163	7,308	2,852	2,430	10,240	8,084	6,069	6,626	20,129	60,713	468	439	23,992	21,660	1,248,640	1,161,609	1,304,576	1,205,192
Net Incurred Claims	951	2,603	249	684	1,073	5,637	810	2,199	2	820	156	233	2,424	9,297	158,535	458,352	172,047	499,590
Claims Paid (Direct)																		
-In India	625	1,464	352	554	2,990	11,773	368	1,627	52,350	209,009	372	1,367	4,849	13,281	206,998	571,124	232,563	636,814
-Outside India	-	-	-	167	588	690	423	1,477	-	-	-	-	163	510	3,141	7,960	3,584	9,256
Estimates of IBNR and IBNER at the end of the period (net)	3,714	3,714	1,902	1,902	2,683	2,683	2,842	2,842	2,202	2,202	431	431	14,382	14,382	755,674	755,674	773,270	773,270
Estimates of IBNR and IBNER at the beginning of the period (net)	4,032	4,470	1,649	1,267	3,361	1,934	2,587	1,751	13,782	36,033	363	340	14,764	12,841	763,293	681,024	779,651	691,098

Includes Health, Personal Accident & Travel