

PERIODIC DISCLOSURES
FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

Claims Incurred [Net]

(₹ '000)

Particulars	Fire	Marine			Miscellaneous													Total	
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous		
		For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21		For Q3 2020-21
Claims paid																			
Direct claims	1,619,167	965,656	5,322	970,978	6,362,391	2,603,171	8,965,562	62,477	35,246	298,957	26,234	334,811	5,142,234	37,224	5,234,920	501,357	20,639,022	23,229,167	
Add : Claims Outstanding at the end of the period	23,564,940	2,591,889	7,590,499	10,182,388	9,208,851	107,292,915	116,501,766	934,385	632,469	4,453,017	1,729,616	3,961,711	11,498,737	703,266	4,422,428	6,638,432	151,475,827	185,223,155	
Less : Claims Outstanding at the beginning of the period	22,258,775	2,893,528	7,323,541	10,217,069	9,729,580	104,664,366	114,393,946	892,708	592,938	4,202,357	1,740,091	4,387,418	10,762,708	555,352	9,695,853	6,495,761	153,719,133	186,194,977	
Gross Incurred Claims	2,925,332	664,017	272,280	936,297	5,841,662	5,231,720	11,073,382	104,154	74,777	549,617	15,759	(90,896)	5,878,263	185,138	(38,505)	644,028	18,395,716	22,257,345	
Add : Re-insurance accepted to direct claims	6,230	4,291	-	4,291	13,779	-	13,779	-	-	58,843	52,898	-	249,431	-	-	2	374,953	385,474	
Less : Re-insurance Ceded to claims paid *	1,166,114	440,852	5,270	446,122	677,145	335,574	1,012,719	3,126	22,886	234,374	18,658	30,657	693,845	35,244	3,848,316	257,125	6,156,950	7,769,186	
Less : Reinsurance ceded to closing Claims Outstanding *	19,304,847	1,095,620	7,390,501	8,486,121	1,790,951	4,917,598	6,708,549	82,413	334,762	3,445,173	1,102,092	1,511,616	3,751,034	642,882	3,796,071	4,240,810	25,615,403	53,406,371	
Add : Reinsurance ceded to opening Claims Outstanding *	18,296,698	1,455,884	7,129,626	8,585,510	1,899,616	4,946,091	6,845,707	76,473	307,684	3,178,400	1,133,185	1,733,469	3,292,282	508,620	7,682,964	4,096,425	28,855,210	55,737,418	
Total Claims Incurred (Net)	757,299	587,720	6,135	593,855	5,286,961	4,924,639	10,211,600	95,088	24,813	107,313	81,092	100,299	4,975,097	15,632	72	242,520	15,853,526	17,204,680	

* Net of Reinsurance Inward claims outstanding

Claims Incurred [Net]

(₹ '000)

Particulars	Fire	Marine			Miscellaneous													Total	
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous		
		For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20		For Q3 2019-20
Claims paid																			
Direct claims	1,170,866	659,526	335,653	995,179	6,511,659	2,621,933	9,133,592	62,536	39,757	263,036	9,317	311,901	4,328,956	10,765	2,496,098	1,046,095	17,702,053	19,868,098	
Add : Claims Outstanding at the end of the period	17,898,912	2,671,304	3,068,680	5,739,984	7,900,184	94,170,555	102,070,739	800,491	482,564	3,572,022	1,375,985	4,045,531	6,125,732	550,775	26,566,425	5,707,378	151,297,642	174,936,538	
Less : Claims Outstanding at the beginning of the period	16,877,875	2,613,312	2,921,698	5,535,010	7,841,477	90,171,532	98,013,009	769,958	417,270	3,448,482	1,381,034	4,035,627	6,009,408	488,752	27,947,741	6,260,629	148,771,910	171,184,795	
Gross Incurred Claims	2,191,903	717,518	482,635	1,200,153	6,570,366	6,620,956	13,191,322	93,069	105,051	386,576	4,268	321,805	4,445,280	72,788	1,114,782	492,844	20,227,785	23,619,841	
Add : Re-insurance accepted to direct claims	81,879	10,685	-	10,685	-	-	-	-	-	30,154	49,833	-	358,586	-	-	-	438,573	531,137	
Less : Re-insurance Ceded to claims paid *	934,414	188,731	272,438	461,169	963,347	528,844	1,492,191	3,267	17,132	206,478	53,884	44,889	549,537	15,790	2,161,170	671,045	5,215,383	6,610,966	
Less : Reinsurance ceded to closing Claims Outstanding *	15,121,662	1,111,987	2,910,914	4,022,901	1,702,915	5,277,378	6,980,293	85,644	266,199	2,749,273	714,588	1,718,565	2,060,472	497,734	20,280,063	2,853,657	38,206,489	57,351,052	
Add : Reinsurance ceded to opening Claims Outstanding *	14,185,621	1,025,460	2,685,450	3,710,910	1,630,063	5,556,291	7,186,354	79,854	212,973	2,633,660	817,201	1,743,086	1,675,250	445,555	21,378,176	3,346,719	39,518,828	57,415,359	
Total Claims Incurred (Net)	403,327	452,945	(15,267)	437,678	5,534,167	6,371,025	11,905,192	84,012	34,694	94,639	102,830	301,437	3,869,107	4,818	51,724	314,861	16,763,314	17,604,319	

* Net of Reinsurance Inward claims outstanding

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		Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	
Claims paid																			
Direct claims	4,468,321	2,075,961	27,232	2,103,193	15,246,519	5,344,778	20,591,297	146,364	72,126	1,077,554	128,349	733,810	11,669,896	136,728	20,900,870	1,376,189	56,833,183	63,404,697	
Add : Claims Outstanding at the end of the period	23,564,940	2,591,889	7,590,499	10,182,388	9,208,851	107,292,915	116,501,766	934,385	632,469	4,453,017	1,729,616	3,961,711	11,498,737	703,266	4,422,428	6,638,432	151,475,827	185,223,155	
Less : Claims Outstanding at the beginning of the period	19,458,908	2,716,754	3,182,291	5,899,045	7,874,168	97,664,898	105,539,066	808,502	495,362	4,066,521	1,737,914	3,904,868	6,697,430	557,381	25,289,446	5,619,300	154,715,790	180,073,743	
Gross Incurred Claims	8,574,353	1,951,096	4,435,440	6,386,536	16,581,202	14,972,795	31,553,997	272,247	209,233	1,464,050	120,051	790,653	16,471,203	282,613	33,852	2,395,321	53,593,220	68,554,109	
Add : Re-insurance accepted to direct claims	79,369	41,176	6,487	47,663	46,405	-	46,405	-	-	168,738	182,094	5,418	669,581	-	-	2,877	1,075,113	1,202,145	
Less : Re-insurance Ceded to claims paid *	3,414,363	736,067	22,326	758,393	1,889,824	846,855	2,736,679	7,324	58,438	882,037	55,371	69,358	1,778,660	129,942	15,374,024	680,952	21,772,785	25,945,541	
Less : Reinsurance ceded to closing Claims Outstanding *	19,304,847	1,095,620	7,390,500	8,486,120	1,790,951	4,917,598	6,708,549	82,413	334,762	3,445,173	1,102,092	1,511,616	3,751,034	642,882	3,796,071	4,240,811	25,615,404	53,406,371	
Add : Reinsurance ceded to opening Claims Outstanding *	16,692,062	1,288,363	3,019,144	4,307,507	1,699,514	5,083,537	6,783,051	77,735	252,324	3,258,153	1,075,289	1,615,486	2,308,050	513,528	19,218,160	3,453,298	38,555,073	59,554,643	
Total Claims Incurred (Net)	2,626,574	1,448,948	48,245	1,497,193	14,646,346	14,291,879	28,938,225	260,245	68,357	563,731	219,971	830,583	13,919,140	23,316	81,917	929,733	45,835,218	49,958,985	

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Claims Incurred [Net]

(₹ '000)

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		Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	
Claims paid																			
Direct claims	4,878,792	1,753,497	338,279	2,091,776	18,250,887	8,099,991	26,350,878	192,249	165,365	691,654	81,098	893,000	11,504,431	113,557	5,710,252	1,994,971	47,697,455	54,668,023	
Add : Claims Outstanding at the end of the period	17,898,912	2,671,304	3,068,680	5,739,984	7,900,184	94,170,555	102,070,739	800,491	482,564	3,572,022	1,375,985	4,045,531	6,125,732	550,775	26,566,425	5,707,378	151,297,642	174,936,538	
Less : Claims Outstanding at the beginning of the period	16,778,993	2,650,994	2,856,285	5,507,279	7,314,990	81,557,545	88,872,535	722,436	430,961	2,926,366	1,370,114	3,979,743	5,118,360	505,082	30,522,632	5,807,258	140,255,487	162,541,759	
Gross Incurred Claims	5,998,711	1,773,807	550,674	2,324,481	18,836,081	20,713,001	39,549,082	270,304	216,968	1,337,310	86,969	958,788	12,511,803	159,250	1,754,045	1,895,091	58,739,610	67,062,802	
Add : Re-insurance accepted to direct claims	60,399	34,924	1,610	36,534	-	-	-	-	-	34,177	97,048	-	862,919	-	92	-	994,236	1,091,169	
Less : Re-insurance Ceded to claims paid *	4,242,523	469,870	274,936	744,806	2,691,116	1,754,121	4,445,237	10,025	45,758	508,001	96,521	147,176	1,440,034	101,110	5,067,298	1,084,645	12,945,804	17,933,133	
Less : Reinsurance ceded to closing Claims Outstanding *	15,121,662	1,111,987	2,910,914	4,022,901	1,702,915	5,277,378	6,980,293	85,644	266,199	2,749,273	714,588	1,718,565	1,465,591	497,734	20,280,063	3,448,538	38,206,490	57,351,053	
Add : Reinsurance ceded to opening Claims Outstanding *	14,594,081	1,010,308	2,596,219	3,606,527	1,595,759	6,022,282	7,618,041	70,699	213,311	2,167,522	741,320	1,678,723	642,218	463,535	23,771,925	3,678,841	41,046,136	59,246,744	
Total Claims Incurred (Net)	1,289,006	1,237,182	(37,347)	1,199,835	16,037,809	19,703,784	35,741,593	245,334	118,322	281,735	114,228	771,770	11,111,315	23,941	178,701	1,040,749	49,627,688	52,116,529	

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