

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 Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22
Claims Paid (Direct)	15,605	15,605	6,345	6,345	6,350	6,350	12,695	12,695	55,440	55,440	17,427	17,427	72,867	72,867	71,594	71,594	3,673	3,673	698	698	75,965	75,965
Add : Re-insurance accepted to direct claims	521	521	131	131	1	1	132	132	-	-	-	-	-	-	490	490	-	-	-	-	490	490
Less : Re-insurance Ceded to claims paid	11,284	11,284	1,544	1,544	6,204	6,204	7,748	7,748	3,273	3,273	2,374	2,374	5,647	5,647	8,565	8,565	448	448	37	37	9,050	9,050
Net Claim Paid	4,842	4,842	4,932	4,932	147	147	5,079	5,079	52,167	52,167	15,053	15,053	67,220	67,220	63,519	63,519	3,225	3,225	661	661	67,405	67,405
Add : Claims Outstanding at the end of the year	54,186	54,186	21,983	21,983	1,936	1,936	23,919	23,919	93,475	93,475	1,341,684	1,341,684	1,435,159	1,435,159	116,491	116,491	25,108	25,108	4,658	4,658	146,257	146,257
Less : Claims Outstanding (net of reinsurance) acquired on account of scheme of demerger as on April 1, 2021	4,718	4,718	4,127	4,127	-	-	4,127	4,127	11,733	11,733	222,924	222,924	234,657	234,657	6,203	6,203	1,664	1,664	1,858	1,858	9,725	9,725
Less : Claims Outstanding at the beginning of the year	41,703	41,703	15,286	15,286	2,022	2,022	17,308	17,308	64,916	64,916	1,067,026	1,067,026	1,131,942	1,131,942	62,961	62,961	22,584	22,584	2,440	2,440	87,985	87,985
Net Incurred Claims	12,607	12,607	7,502	7,502	61	61	7,563	7,563	68,993	68,993	66,787	66,787	135,780	135,780	110,846	110,846	4,085	4,085	1,021	1,021	115,952	115,952
Claims Paid (Direct)																						
-In India	16,076	16,076	6,300	6,300	6,351	6,351	12,651	12,651	55,440	55,440	17,427	17,427	72,867	72,867	71,594	71,594	3,673	3,673	581	581	75,848	75,848
-Outside India	50	50	176	176	-	-	176	176	-	-	-	-	-	-	490	490	-	-	117	117	607	607
Estimates of IBNR and IBNER at the end of the period (net)	14,312	14,312	9,559	9,559	685	685	10,244	10,244	41,422	41,422	847,238	847,238	888,660	888,660	65,489	65,489	12,700	12,700	2,226	2,226	80,415	80,415
Estimates of IBNR and IBNER on account of scheme of demerger as on April 1, 2021 (net)	685	685	1,997	1,997	-	-	1,997	1,997	3,148	3,148	148,506	148,506	151,654	151,654	4,225	4,225	1,101	1,101	1,058	1,058	6,384	6,384
Estimates of IBNR and IBNER at the beginning of the period (net)	12,015	12,015	5,348	5,348	623	623	5,971	5,971	30,196	30,196	663,384	663,384	693,580	693,580	36,373	36,373	11,111	11,111	1,342	1,342	48,826	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 Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22
Claims Paid (Direct)	576	576	308	308	5,019	5,019	2,132	2,132	6,063	6,063	419	419	5,283	5,283	168,632	168,632	196,932	196,932
Add : Re-insurance accepted to direct claims	-	-	-	-	77	77	(58)	(58)	-	-	-	-	-	-	509	509	1,162	1,162
Less : Re-insurance Ceded to claims paid	30	30	147	147	3,017	3,017	1,801	1,801	5,311	5,311	405	405	2,516	2,516	27,924	27,924	46,956	46,956
Net Claim Paid	546	546	161	161	2,079	2,079	273	273	752	752	14	14	2,767	2,767	141,217	141,217	151,138	151,138
Add : Claims Outstanding at the end of the year	11,720	11,720	3,494	3,494	10,934	10,934	5,248	5,248	16,924	16,924	714	714	33,152	33,152	1,663,602	1,663,602	1,741,707	1,741,707
Less : Claims Outstanding (net of reinsurance) acquired on account of scheme of demerger as on April 1, 2021	1,225	1,225	10	10	1,109	1,109	-	-	11,083	11,083	76	76	5,092	5,092	262,977	262,977	271,822	271,822
Less : Claims Outstanding at the beginning of the year	9,334	9,334	3,203	3,203	9,528	9,528	5,094	5,094	6,194	6,194	600	600	26,216	26,216	1,280,096	1,280,096	1,339,107	1,339,107
Net Incurred Claims	1,707	1,707	442	442	2,376	2,376	427	427	399	399	52	52	4,611	4,611	261,746	261,746	281,916	281,916
Claims Paid (Direct)																		
-In India	576	576	308	308	5,025	5,025	2,103	2,103	6,063	6,063	419	419	4,118	4,118	167,327	167,327	196,054	196,054
-Outside India	-	-	-	-	71	71	(29)	(29)	-	-	-	-	1,165	1,165	1,814	1,814	2,040	2,040
Estimates of IBNR and IBNER at the end of the period (net)	5,624	5,624	4,104	4,104	3,086	3,086	2,271	2,271	9,827	9,827	567	567	19,383	19,383	1,013,937	1,013,937	1,038,493	1,038,493
Estimates of IBNR and IBNER on account of scheme of demerger as on April 1, 2021 (net)	582	582	1,450	1,450	473	473	-	-	8,112	8,112	71	71	903	903	169,629	169,629	172,311	172,311
Estimates of IBNR and IBNER at the beginning of the period (net)	4,170	4,170	2,184	2,184	2,355	2,355	2,118	2,118	2,138	2,138	417	417	16,752	16,752	772,540	772,540	790,526	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. Consequently, the Company has restated its financials as on June 30, 2021. The comparative figures reported as on March 31, 2021 and as on June 30, 2020 does not include the effect of the demerger and are not strictly comparable.

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Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21
Claims Paid (Direct)	18,306	18,306	5,542	5,542	36	36	5,578	5,578	26,138	26,138	9,035	9,035	35,173	35,173	25,113	25,113	1,675	1,675	1,263	1,263	28,051	28,051
Add : Re-insurance accepted to direct claims	110	110	197	197	24	24	221	221	-	-	-	-	-	-	2,381	2,381	-	-	-	-	2,381	2,381
Less: Re-insurance Ceded to claims paid	14,329	14,329	1,682	1,682	35	35	1,717	1,717	3,800	3,800	1,736	1,736	5,536	5,536	4,142	4,142	190	190	85	85	4,417	4,417
Net Claim Paid	4,087	4,087	4,057	4,057	25	25	4,082	4,082	22,338	22,338	7,299	7,299	29,637	29,637	23,352	23,352	1,485	1,485	1,178	1,178	26,015	26,015
Add : Claims Outstanding at the end of the year	32,610	32,610	14,851	14,851	1,951	1,951	16,802	16,802	86,769	86,769	967,564	967,564	1,054,333	1,054,333	56,344	56,344	25,462	25,462	3,380	3,380	85,186	85,186
Less : Claims Outstanding at the beginning of the year	27,668	27,668	14,284	14,284	1,631	1,631	15,915	15,915	61,747	61,747	925,814	925,814	987,561	987,561	40,047	40,047	22,894	22,894	3,847	3,847	66,788	66,788
Net Incurred Claims	9,029	9,029	4,624	4,624	345	345	4,969	4,969	47,360	47,360	49,049	49,049	96,409	96,409	39,649	39,649	4,053	4,053	711	711	44,413	44,413
Claims Paid (Direct)																						
-In India	18,416	18,416	5,349	5,349	60	60	5,409	5,409	26,123	26,123	9,035	9,035	35,158	35,158	27,494	27,494	1,675	1,675	545	545	29,714	29,714
-Outside India	-	-	390	390	-	-	390	390	15	15	-	-	15	15	-	-	-	-	718	718	718	718
Estimates of IBNR and IBNER at the end of the period (net)	7,692	7,692	5,825	5,825	543	543	6,368	6,368	47,133	47,133	599,530	599,530	646,663	646,663	36,583	36,583	16,244	16,244	1,337	1,337	54,164	54,164
Estimates of IBNR and IBNER at the beginning of the period (net)	5,516	5,516	3,994	3,994	564	564	4,558	4,558	25,978	25,978	562,388	562,388	588,366	588,366	19,592	19,592	12,908	12,908	1,522	1,522	34,022	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 Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21
Claims Paid (Direct)	286	286	142	142	4,362	4,362	224	224	151,517	151,517	557	557	2,904	2,904	223,216	223,216	247,100	247,100
Add : Re-insurance accepted to direct claims	-	-	-	-	4	4	(20)	(20)	-	-	-	-	-	-	2,365	2,365	2,696	2,696
Less: Re-insurance Ceded to claims paid	14	14	135	135	2,984	2,984	(251)	(251)	111,449	111,449	534	534	801	801	125,620	125,620	141,666	141,666
Net Claim Paid	272	272	7	7	1,382	1,382	455	455	40,068	40,068	23	23	2,103	2,103	99,961	99,961	108,130	108,130
Add : Claims Outstanding at the end of the year	7,868	7,868	2,614	2,614	8,640	8,640	6,482	6,482	21,365	21,365	454	454	22,873	22,873	1,209,815	1,209,815	1,259,227	1,259,227
Less : Claims Outstanding at the beginning of the year	7,308	7,308	2,430	2,430	8,084	8,084	6,626	6,626	60,713	60,713	439	439	21,659	21,659	1,161,608	1,161,608	1,205,191	1,205,191
Net Incurred Claims	832	832	191	191	1,938	1,938	311	311	720	720	38	38	3,317	3,317	148,168	148,168	162,166	162,166
Claims Paid (Direct)																		
-In India	286	286	142	142	4,338	4,338	204	204	151,517	151,517	557	557	2,904	2,904	224,820	224,820	248,645	248,645
-Outside India	-	-	-	-	28	28	-	-	-	-	-	-	-	-	761	761	1,151	1,151
Estimates of IBNR and IBNER at the end of the period (net)	4,530	4,530	1,454	1,454	2,462	2,462	1,909	1,909	16,083	16,083	353	353	13,936	13,936	741,554	741,554	755,614	755,614
Estimates of IBNR and IBNER at the beginning of the period (net)	4,470	4,470	1,267	1,267	1,934	1,934	1,751	1,751	36,033	36,033	340	340	12,841	12,841	681,024	681,024	691,098	691,098

Includes Health, Personal Accident & Travel