

**PERIODIC DISCLOSURES
FORM NL-5 - CLAIMS SCHEDULE**

Name of the Insurer: ICICI Lombard General Insurance Company Limited

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

Claims Schedule

Particulars	₹ in lakhs																					
	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24
Claims Paid (Direct)	37,364	113,821	12,844	43,168	4	1,163	12,848	44,331	78,256	277,236	47,592	207,483	125,848	484,719	119,387	402,191	7,066	24,675	2,926	9,627	129,379	436,493
Add : Re-insurance accepted to direct claims	2,181	2,954	177	286	-	160	177	446	-	566	-	-	-	566	12,842	36,135	-	-	-	-	12,842	36,135
Less : Re-insurance Ceded to claims paid	29,957	87,340	1,974	8,760	52	1,220	2,026	9,980	5,871	14,181	2,662	12,087	8,533	26,268	12,839	45,596	741	2,384	988	2,345	14,568	50,326
Net Claim Paid	9,589	29,435	11,047	34,694	(48)	103	10,999	34,797	72,384	263,620	44,930	195,396	117,314	459,016	119,391	392,730	6,325	22,291	1,938	7,282	127,653	422,303
Add : Claims Outstanding at the end of the period	72,173	72,173	27,825	27,825	3,048	3,048	30,873	30,873	90,221	90,221	1,743,308	1,743,308	1,833,529	1,833,529	111,214	111,214	27,864	27,864	8,039	8,039	147,117	147,117
Less : Claims Outstanding at the beginning of the period	74,637	63,352	28,961	24,945	2,876	2,383	31,837	27,328	98,686	89,547	1,704,174	1,635,508	1,802,860	1,725,054	122,328	82,798	27,468	22,123	8,564	8,017	158,360	112,938
Net Incurred Claims	7,125	38,256	9,911	37,574	124	768	10,035	38,342	63,919	264,294	84,064	303,197	147,983	567,491	108,276	421,146	6,721	28,032	1,413	7,304	116,410	456,482
Claims Paid (Direct)																						
-In India	39,459	116,615	11,880	40,234	4	1,236	11,884	41,470	78,256	277,236	47,592	207,483	125,848	484,718	119,434	402,238	7,066	24,675	1,123	4,424	127,623	431,337
-Outside India	85	160	1,141	3,220	-	87	1,141	3,307	-	566	-	-	-	566	12,795	36,088	-	-	1,803	5,203	14,598	41,291
Estimates of IBNR and IBNER at the end of the period (net)	30,197	30,197	13,644	13,644	2,203	2,203	15,847	15,847	43,634	43,634	1,098,535	1,098,535	1,142,169	1,142,169	84,103	84,103	19,446	19,446	4,229	4,229	107,778	107,778
Estimates of IBNR and IBNER at the beginning of the period (net)	29,435	24,506	16,396	12,095	1,829	1,483	18,225	13,578	40,114	40,377	1,091,858	1,056,774	1,131,972	1,097,151	73,748	54,102	16,392	14,474	4,455	4,457	94,595	73,033

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 Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24
	Claims Paid (Direct)	1,533	5,349	413	1,651	7,945	22,753	1,464	7,827	7,994	63,083	549	1,471	13,655	38,933	288,780	1,062,278	338,992
Add : Re-insurance accepted to direct claims	-	-	-	445	2,558	2,936	-	509	-	-	-	-	(0)	4	15,400	40,594	17,758	43,994
Less : Re-insurance Ceded to claims paid	66	232	91	1,278	7,832	17,011	923	5,732	5,764	45,912	527	1,422	6,824	17,032	45,129	165,213	77,111	262,533
Net Claim Paid	1,467	5,118	322	818	2,670	8,677	541	2,603	2,230	17,171	22	49	6,831	21,905	259,051	937,660	279,639	1,001,891
Add : Claims Outstanding at the end of the period	13,560	13,560	9,440	9,440	19,028	19,028	6,931	6,931	38,279	38,279	948	948	57,503	57,503	2,126,335	2,126,335	2,229,381	2,229,381
Less : Claims Outstanding at the beginning of the period	13,237	12,288	9,742	6,829	20,380	14,759	7,228	5,984	39,220	24,238	915	760	50,732	43,796	2,102,674	1,946,645	2,209,148	2,037,326
Net Incurred Claims	1,789	6,389	20	3,429	1,318	12,946	244	3,550	1,289	31,212	55	238	13,602	35,612	282,712	1,117,350	299,872	1,193,948
Claims Paid (Direct)																		
-In India	1,533	5,349	413	1,986	8,694	23,523	1,464	7,827	7,994	63,083	549	1,471	13,655	38,933	287,772	1,058,228	339,116	1,216,313
-Outside India	-	-	0	110	1,808	2,165	-	508	-	-	-	-	-	4	16,406	44,644	17,632	48,111
Estimates of IBNR and IBNER at the end of the period (net)	7,693	7,693	7,257	7,257	6,776	6,776	3,368	3,368	33,308	33,308	931	931	34,913	34,913	1,344,193	1,344,193	1,390,237	1,390,237
Estimates of IBNR and IBNER at the beginning of the period (net)	7,573	6,509	7,173	5,783	6,635	5,122	4,001	2,487	36,560	16,554	803	717	36,478	33,218	1,325,791	1,240,574	1,373,450	1,278,658

Includes Health, Personal Accident & Travel

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Registration No. 115 dated August 03, 2001

CIN: L67200MH2000PLC129408

Claims Schedule

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23
Claims Paid (Direct)	27,666	104,870	10,600	46,047	213	1,608	10,813	47,655	70,859	292,334	36,525	158,122	107,384	450,456	88,615	310,153	5,516	21,483	2,059	7,214	96,190	338,850
Add : Re-insurance accepted to direct claims	423	2,309	1	704	1	26	2	730	107	7,701	-	-	107	7,701	9,085	28,653	-	-	-	-	9,085	28,653
Less: Re-insurance Ceded to claims paid	19,762	80,997	1,842	16,524	213	1,263	2,055	17,787	3,102	14,093	2,860	16,211	5,962	30,304	10,457	38,067	638	2,600	966	1,246	12,061	41,913
Net Claim Paid	8,327	26,182	8,759	30,227	1	371	8,760	30,598	67,864	285,942	33,665	141,911	101,529	427,853	87,243	300,739	4,878	18,883	1,093	5,968	93,214	325,590
Add : Claims Outstanding at the end of the period	63,352	63,352	24,945	24,945	2,383	2,383	27,328	27,328	89,547	89,547	1,635,508	1,635,508	1,725,055	1,725,055	82,798	82,798	22,123	22,123	8,017	8,017	112,938	112,938
Less : Claims Outstanding at the beginning of the period	63,497	57,366	26,162	23,874	2,232	2,280	28,394	26,154	88,727	82,217	1,572,972	1,463,030	1,661,699	1,545,247	90,580	75,794	22,286	22,789	7,712	5,608	120,578	104,191
Net Incurred Claims	8,182	32,168	7,542	31,298	152	474	7,694	31,772	68,684	293,272	96,201	314,389	164,885	607,661	79,461	307,743	4,715	18,217	1,398	8,377	85,574	334,337
Claims Paid (Direct)																						
-In India	27,937	107,001	9,990	43,744	214	1,634	10,204	45,378	70,384	291,858	36,525	158,122	106,909	449,980	89,184	328,157	5,516	21,483	1,019	3,758	95,719	353,398
-Outside India	152	178	611	3,007	-	-	611	3,007	582	8,177	-	-	582	8,177	8,516	10,649	-	-	1,040	3,456	9,556	14,105
Estimates of IBNR and IBNER at the end of the period (net)	24,506	24,506	12,095	12,095	1,483	1,483	13,578	13,578	40,377	40,377	1,056,774	1,056,774	1,097,151	1,097,151	54,102	54,102	14,474	14,474	4,457	4,457	73,033	73,033
Estimates of IBNR and IBNER at the beginning of the period (net)	23,596	20,481	13,029	10,134	1,338	1,008	14,367	11,142	38,178	39,310	1,022,307	935,629	1,060,485	974,939	56,495	49,691	14,664	12,939	4,082	2,753	75,241	65,383

(₹ 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 Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	
Claims Paid (Direct)	1,170	4,911	622	2,330	7,224	21,557	445	1,992	16,802	63,953	259	4,029	8,847	25,964	238,943	914,042	277,422	1,066,567			
Add : Re-insurance accepted to direct claims	-	-	-	-	16	384	-	476	-	-	-	-	-	-	9,208	37,214	9,633	40,253			
Less: Re-insurance Ceded to claims paid	54	237	386	925	4,241	12,438	135	370	11,818	47,195	253	3,847	3,176	9,361	38,086	146,590	59,903	245,374			
Net Claim Paid	1,116	4,674	236	1,405	2,999	9,503	310	2,098	4,984	16,758	6	182	5,671	16,603	210,065	804,666	227,152	861,446			
Add : Claims Outstanding at the end of the period	12,288	12,288	6,829	6,829	14,759	14,759	5,984	5,984	24,238	24,238	760	760	43,795	43,795	1,946,646	1,946,646	2,037,326	2,037,326			
Less : Claims Outstanding at the beginning of the period	12,262	10,972	6,041	3,897	17,213	14,484	5,841	5,719	30,795	21,763	722	709	40,819	35,706	1,895,970	1,742,688	1,987,861	1,826,208			
Net Incurred Claims	1,142	5,990	1,024	4,337	545	9,778	453	2,363	(1,573)	19,233	44	233	8,647	24,692	260,741	1,008,624	276,617	1,072,564			
Claims Paid (Direct)																					
-In India	1,170	4,911	622	2,330	7,240	21,579	445	2,419	16,802	63,953	259	4,029	8,847	25,727	238,013	928,326	276,154	1,080,705			
-Outside India	-	-	-	-	-	362	-	49	-	-	-	-	-	237	10,138	22,930	10,901	26,115			
Estimates of IBNR and IBNER at the end of the period (net)	6,509	6,509	5,783	5,783	5,122	5,122	2,487	2,487	16,554	16,554	717	717	33,217	33,217	1,240,573	1,240,573	1,278,657	1,278,657			
Estimates of IBNR and IBNER at the beginning of the period (net)	5,905	4,715	5,037	2,873	5,684	3,900	2,648	2,222	21,673	14,419	693	678	30,264	25,242	1,207,630	1,094,371	1,245,593	1,125,994			

Includes Health, Personal Accident & Travel

PD/2023-24/FY/Ver. Dated April 18, 2024