

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

CLAIMS INCURRED [NET]

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 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19		
	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	
Claims paid																				
Direct claims	1,540,684	482,844	5,287	488,131	4,714,834	2,181,718	6,896,552	45,524	11,848	202,190	92,010	218,952	3,387,016	27,309	6,863,674	579,440	18,324,515	20,353,330		
Add : Claims Outstanding at the end of the period	17,240,982	2,697,855	2,744,689	5,442,545	7,541,367	77,237,665	84,779,032	783,241	325,092	2,909,492	1,337,224	4,135,108	5,613,425	541,429	31,655,809	6,081,079	138,160,931	160,844,458		
Less : Claims Outstanding at the beginning of the period	17,331,200	2,530,711	2,672,513	5,203,224	8,048,344	73,623,434	81,671,778	766,452	320,041	2,913,067	1,481,922	3,768,415	5,277,187	495,526	36,473,806	6,347,360	139,515,554	162,049,978		
Gross Incurred Claims	1,450,466	649,988	77,463	727,452	4,207,857	5,795,949	10,003,806	62,313	16,899	198,615	(52,688)	585,645	3,723,254	73,212	2,045,677	313,159	16,969,892	19,147,810		
Add : Re-insurance accepted to direct claims	1,166	-	2,500	2,500	-	-	-	-	-	727	117,016	-	464,178	-	-	-	581,921	585,587.00		
Less : Re-insurance Ceded to claims paid *	1,316,422	110,394	5,171	115,565	665,330	491,362	1,156,692	2,318	12,434	115,948	67,263	22,243	412,504	24,627	5,049,109	179,311	7,042,449	8,474,436		
Less : Reinsurance ceded to closing Claims Outstanding *	15,098,322	965,247	2,487,655	3,452,903	1,656,975	6,216,988	7,873,962	71,098	132,958	2,134,536	745,712	1,861,593	1,080,567	498,462	25,424,968	3,124,642	42,948,499	61,499,724		
Add : Reinsurance ceded to opening Claims Outstanding *	15,193,324	867,389	2,414,476	3,281,865	1,791,166	6,353,828	8,144,994	74,516	129,731	2,125,162	759,312	1,421,830	883,309	454,227	29,639,489	3,421,600	47,054,171	65,529,359		
Total Claims Incurred	230,212	441,736	1,613	443,349	3,676,718	5,441,428	9,118,146	63,413	1,238	74,020	10,665	123,639	3,577,670	4,350	1,211,089	430,806	14,615,036	15,288,597		

\* Net of Reinsurance Inward claims outstanding

CLAIMS INCURRED [NET]

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 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18		
	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	
Claims paid																				
Direct claims	882,773	539,564	140,473	680,037	3,657,269	2,206,356	5,863,625	49,118	69,489	261,172	18,059	163,958	2,322,425	46,416	1,646,729	489,992	10,930,983	12,493,793		
Add : Claims Outstanding at the end of the period	14,168,222	2,588,315	2,223,457	4,811,772	7,433,993	64,097,338	71,531,331	561,648	272,134	3,679,403	1,787,498	3,871,405	4,338,473	468,305	30,484,788	5,049,797	122,044,783	141,024,777		
Less : Claims Outstanding at the beginning of the period	11,265,386	2,609,725	2,142,409	4,752,134	2,171,867	68,191,234	70,363,101	538,875	479,531	3,689,650	1,394,291	4,074,416	4,352,364	444,917	28,988,105	4,862,162	119,187,412	135,204,932		
Gross Incurred Claims	3,785,609	518,154	221,521	739,675	8,919,395	(1,887,540)	7,031,855	71,891	(137,908)	250,925	411,266	(39,053)	2,308,534	69,804	3,143,412	677,627	13,788,354	18,313,638		
Add : Re-insurance accepted to direct claims	-	14,228	5,579	19,807	-	-	-	-	-	-	175,070	-	135,683	-	-	-	310,753	330,560		
Less : Re-insurance Ceded to claims paid *	698,023.30	212,285	105,449	317,734	705,727	607,847	1,313,574	2,667	29,155	197,491	11,407	25,143	202,748	43,549	1,222,852	179,187	3,227,773	4,243,530		
Less : Reinsurance ceded to closing Claims Outstanding *	12,138,404	951,655	1,984,881	2,936,536	1,843,054	7,258,112	9,101,166	57,125	111,075	2,756,883	1,188,707	1,678,167	881,012	427,014	24,006,659	2,333,413	42,541,221	57,616,161		
Add : Reinsurance ceded to opening Claims Outstanding *	9,295,587	939,051	1,867,137	2,806,187	(3,291,556)	14,875,704	11,584,148	59,359	301,718	2,783,928	723,635	1,922,978	804,565	405,363	22,939,028	2,272,313	43,797,035	55,898,809		
Total Claims Incurred	244,769	307,493	3,907	311,400	3,079,058	5,122,205	8,201,263	71,458	23,580	80,479	109,857	180,615	2,165,021	4,604	852,929	437,341	12,127,147	12,683,315		

\* Net of Reinsurance Inward claims outstanding

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]

Particulars	Fire		Marine			Miscellaneous												Total	
	Upto 9M 2018-19	Upto 9M 2018-19	Marine Cargo Upto 9M 2018-19	Marine Others Upto 9M 2018-19	Marine Total Upto 9M 2018-19	Motor OD Upto 9M 2018-19	Motor TP Upto 9M 2018-19	Motor Total Upto 9M 2018-19	Worksmens' Compensation Upto 9M 2018-19	Public/Product Liability Upto 9M 2018-19	Engineering Upto 9M 2018-19	Aviation Upto 9M 2018-19	Personal Accident Upto 9M 2018-19	Health Insurance Upto 9M 2018-19	Credit Insurance Upto 9M 2018-19	Crop Insurance Upto 9M 2018-19	Others Upto 9M 2018-19	Total Miscellaneous Upto 9M 2018-19	Upto 9M 2018-19
Claims paid																			
Direct claims	3,553,220	1,364,646	222,909	1,587,555	13,058,126	6,743,894	19,802,020	138,728	177,304	697,291	147,507	740,936	8,559,867	156,240	29,722,243	1,376,596	61,518,732	66,659,507	
Add : Claims Outstanding at the end of the period	17,240,982	2,697,855	2,744,689	5,442,545	7,541,367	77,237,665	84,779,032	783,241	325,092	2,909,492	1,337,224	4,135,108	5,613,425	541,429	31,655,809	6,081,079	138,160,931	160,844,458	
Less : Claims Outstanding at the beginning of the period	15,051,316	2,162,293	2,340,245	4,502,538	6,862,700	68,075,907	74,938,607	664,505	345,697	2,903,309	1,401,464	3,486,518	4,114,485	511,089	45,150,762	4,840,438	138,356,874	157,910,728	
Gross Incurred Claims	5,742,886	1,900,208	627,353	2,527,562	13,736,793	15,905,652	29,642,445	257,464	156,699	703,474	83,267	1,389,526	10,058,807	186,580	16,227,290	2,617,237	61,322,789	69,593,237	
Add : Re-insurance accepted to direct claims	26,884	16,194	2,500	18,694	-	-	-	-	-	27,838	253,857	-	1,033,215	-	-	-	1,314,910	1,360,488	
Less : Re-insurance Ceded to claims paid *	2,979,577	297,943	213,059	511,002	1,924,610	1,726,696	3,651,306	7,231	123,092	492,160	121,860	115,112	993,499	141,340	21,877,438	256,062	27,779,100	31,269,679	
Less : Reinsurance ceded to closing Claims Outstanding *	15,098,322	965,247	2,487,655	3,452,903	1,656,975	6,216,988	7,873,962	71,098	132,958	2,134,536	745,712	1,861,593	1,080,567	498,462	25,424,968	3,124,642	42,948,499	61,499,724	
Add : Reinsurance ceded to opening Claims Outstanding *	13,254,849	890,933	2,087,085	2,978,018	1,653,257	7,037,983	8,691,240	56,281	176,590	2,156,680	600,489	1,468,144	721,962	465,867	36,258,165	2,322,010	52,917,428	69,150,295	
Total Claims Incurred	946,720	1,544,145	16,224	1,560,369	11,808,465	14,999,952	26,808,417	235,416	77,239	261,296	70,041	880,965	9,739,918	12,645	5,183,049	1,558,543	44,827,529	47,334,618	

\* Net of Reinsurance Inward claims outstanding

CLAIMS INCURRED [NET]

Particulars	Fire		Marine			Miscellaneous												Total	
	Upto 9M 2017-18	Upto 9M 2017-18	Marine Cargo Upto 9M 2017-18	Marine Others Upto 9M 2017-18	Marine Total Upto 9M 2017-18	Motor OD Upto 9M 2017-18	Motor TP Upto 9M 2017-18	Motor Total Upto 9M 2017-18	Worksmens' Compensation Upto 9M 2017-18	Public/Product Liability Upto 9M 2017-18	Engineering Upto 9M 2017-18	Aviation Upto 9M 2017-18	Personal Accident Upto 9M 2017-18	Health Insurance Upto 9M 2017-18	Credit Insurance Upto 9M 2017-18	Crop Insurance Upto 9M 2017-18	Others Upto 9M 2017-18	Total Miscellaneous Upto 9M 2017-18	Upto 9M 2017-18
Claims paid																			
Direct claims	2,297,086	1,374,378	231,167	1,605,545	10,747,663	6,118,326	16,865,989	129,572	183,645	684,829	229,737	510,815	7,218,758	187,383	10,337,927	1,160,149	37,508,804	41,411,435	
Add : Claims Outstanding at the end of the period	14,168,222	2,588,315	2,223,457	4,811,772	7,433,993	64,097,338	71,531,331	561,648	272,134	3,679,403	1,787,498	3,871,405	4,338,473	468,305	30,484,788	5,049,797	122,044,783	141,024,777	
Less : Claims Outstanding at the beginning of the period	9,412,717	2,910,435	2,067,385	4,977,820	6,419,360	55,193,491	61,612,851	474,982	192,936	3,528,390	1,337,033	4,166,672	4,686,828	584,407	22,339,527	3,509,157	102,432,783	116,823,320	
Gross Incurred Claims	7,052,591	1,052,258	387,239	1,439,497	11,762,296	15,022,173	26,784,469	216,238	262,843	835,842	680,202	215,548	6,870,403	71,281	18,483,188	2,700,789	57,120,804	65,612,892	
Add : Re-insurance accepted to direct claims	12,562	16,804	5,579	22,383	-	-	-	-	-	60,167	380,212	-	227,919	-	-	761	669,059	704,004	
Less : Re-insurance Ceded to claims paid *	1,796,638	481,565	184,189	665,754	2,367,497	1,918,131	4,285,628	7,015	80,303	546,612	200,705	73,033	569,764	169,581	7,674,411	271,954	13,879,006	16,341,398	
Less : Reinsurance ceded to closing Claims Outstanding *	12,138,404	951,655	1,984,881	2,936,536	1,843,054	7,258,112	9,101,166	57,125	111,075	2,756,883	1,188,707	1,678,167	881,012	427,014	24,006,659	2,333,413	42,541,221	57,616,161	
Add : Reinsurance ceded to opening Claims Outstanding *	7,514,954	1,320,937	1,785,729	3,106,666	1,762,284	8,306,213	10,068,497	30,236	51,553	2,649,760	647,305	2,070,732	769,987	536,495	17,771,272	1,303,079	35,898,915	46,520,535	
Total Claims Incurred	645,065	956,779	9,477	966,256	9,314,029	14,152,143	23,466,172	182,334	123,018	242,274	318,307	535,080	6,417,533	11,181	4,573,390	1,399,262	37,268,551	38,879,872	

\* Net of Reinsurance Inward claims outstanding