

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	
		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 Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 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	10,55,646	5,81,592	35,123	6,16,715	41,35,517	19,68,174	61,03,691	68,656	34,986	3,05,954	84,342	2,35,177	24,05,226	11,909	13,98,448	5,07,986	1,11,56,375	1,28,28,736		
Add : Claims Outstanding at the end of the period	1,50,51,316	21,62,293	23,40,245	45,02,538	68,62,700	6,80,75,907	7,49,38,607	6,64,505	3,45,697	29,03,309	14,01,464	34,86,518	41,14,485	5,11,089	4,51,50,762	48,40,438	13,83,56,874	15,79,10,728		
Less : Claims Outstanding at the beginning of the period	1,41,68,222	25,88,315	22,23,457	48,11,772	74,33,993	6,40,97,338	7,15,31,331	5,61,648	2,72,134	36,79,403	17,87,498	38,71,405	43,38,473	4,68,305	3,04,84,788	50,49,797	12,20,44,782	14,10,24,776		
Gross Incurred Claims	19,38,740	1,55,570	1,51,911	3,07,481	35,64,224	59,46,743	95,10,967	1,71,513	1,08,549	(4,70,140)	(3,01,692)	(1,49,710)	21,81,238	54,693	1,60,64,422	2,98,627	2,74,68,467	2,97,14,688		
Add : Re-insurance accepted to direct claims	34,653	4,023	-	4,023	-	-	-	-	-	1,01,314	98,272	-	1,27,031	-	6,110	(1)	3,32,726	3,71,402		
Less : Re-insurance Ceded to claims paid *	8,81,259	1,41,388	34,110	1,75,498	7,26,764	5,81,374	13,08,138	3,806	29,698	2,95,556	1,03,051	35,518	2,34,776	10,801	10,37,652	1,68,837	32,27,833	42,84,590		
Less : Reinsurance ceded to closing Claims Outstanding *	1,32,54,849	8,90,933	20,87,085	29,78,018	16,53,257	70,37,983	86,91,240	56,281	1,76,590	21,56,680	6,00,489	14,68,144	7,21,962	4,65,867	3,62,58,166	23,22,010	5,29,17,428	6,91,50,295		
Add : Reinsurance ceded to opening Claims Outstanding *	1,21,38,404	9,51,655	19,84,881	29,36,536	18,43,054	72,58,112	91,01,166	57,125	1,11,075	27,56,883	11,88,707	16,78,167	8,81,012	4,27,014	2,40,06,659	23,33,413	4,25,41,221	5,76,16,161		
Total Claims Incurred	(24,311)	78,927	15,597	94,524	30,27,257	55,85,498	86,12,755	1,68,551	13,336	(64,179)	2,81,747	24,795	22,32,544	5,039	27,81,374	1,41,192	1,41,97,153	1,42,67,366		

* 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 Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17		
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																				
Direct claims	10,94,076	4,79,799	1,12,404	5,92,203	40,41,343	15,46,850	55,88,193	43,318	53,909	3,03,104	3,70,602	1,40,693	28,62,672	38,496	21,58,485	4,01,324	1,19,60,796	1,36,47,075		
Add : Claims Outstanding at the end of the period	94,12,717	29,10,435	20,67,385	49,77,820	64,19,360	5,51,93,491	6,16,12,851	4,74,982	1,92,936	35,28,390	13,37,033	41,66,672	46,86,828	5,84,407	2,23,39,527	35,09,157	10,24,32,783	11,68,23,320		
Less : Claims Outstanding at the beginning of the period	80,10,732	27,45,536	19,94,568	47,40,104	73,11,112	5,22,56,331	5,95,67,443	4,56,104	1,90,446	35,17,260	13,17,198	44,31,058	49,19,532	5,35,434	1,84,98,541	35,05,456	9,69,38,472	10,96,89,308		
Gross Incurred Claims	24,96,061	6,44,698	1,85,221	8,29,919	31,49,591	44,84,010	76,33,601	62,196	56,399	3,14,234	3,90,437	(1,23,693)	26,29,968	87,469	59,99,471	4,05,025	1,74,55,107	2,07,81,087		
Add : Re-insurance accepted to direct claims	28,077	9,729	3,405	13,134	-	-	-	-	-	35,856	1,59,366	-	2,01,564	-	-	1	3,96,787	4,37,998		
Less : Re-insurance Ceded to claims paid *	9,09,860	1,69,354	77,821	2,47,175	9,79,423	5,92,118	15,71,541	2,343	29,435	2,58,545	3,64,086	15,500	2,56,497	35,717	19,70,909	1,01,606	46,06,179	57,63,214		
Less : Reinsurance ceded to closing Claims Outstanding *	75,14,954	13,20,937	17,85,729	31,06,666	17,62,284	83,06,213	1,00,68,497	30,236	51,553	26,49,760	6,47,305	20,70,733	7,69,988	5,36,495	1,77,71,273	13,03,078	3,58,98,917	4,65,20,537		
Add : Reinsurance ceded to opening Claims Outstanding *	61,17,751	11,88,026	16,89,745	28,77,771	20,41,451	85,39,504	1,05,80,955	29,741	1,00,553	26,16,959	7,00,906	22,96,998	8,02,365	4,96,490	1,52,06,539	12,36,416	3,40,67,922	4,30,63,444		
Total Claims Incurred	2,17,075	3,52,162	14,821	3,66,983	24,49,335	41,25,182	65,74,517	59,358	75,964	58,744	2,39,319	87,073	26,07,412	11,747	14,63,827	2,36,758	1,14,14,720	1,19,98,778		

* Net of Reinsurance Inward claims outstanding

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

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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		
		FY 2017-18	FY 2017-18	FY 2017-18	FY 2017-18	FY 2017-18	FY 2017-18	FY 2017-18	FY 2017-18	FY 2017-18	FY 2017-18	FY 2017-18	FY 2017-18	FY 2017-18	FY 2017-18	FY 2017-18	FY 2017-18		FY 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	33,52,732	19,55,970	2,66,290	22,22,260	1,48,83,180	80,86,500	2,29,69,680	1,98,228	2,18,631	9,90,783	3,14,079	7,45,992	96,23,984	1,99,292	1,17,36,375	16,68,135	4,86,65,179	5,42,40,171	
Add : Claims Outstanding at the end of the period	1,50,51,316	21,62,293	23,40,245	45,02,538	68,62,700	6,80,75,907	7,49,38,607	6,64,505	3,45,697	29,03,309	14,01,464	34,86,518	41,14,485	5,11,089	4,51,50,762	48,40,438	13,83,56,874	15,79,10,728	
Less : Claims Outstanding at the beginning of the period	94,12,717	29,10,435	20,67,385	49,77,820	64,19,360	5,51,93,491	6,16,12,851	4,74,982	1,92,936	35,28,390	13,37,033	41,66,672	46,86,828	5,84,407	2,23,39,527	35,09,157	10,24,32,783	11,68,23,320	
Gross Incurred Claims	89,91,331	12,07,828	5,39,150	17,46,978	1,53,26,520	2,09,68,916	3,62,95,436	3,87,751	3,71,392	3,65,702	3,78,510	65,838	90,51,641	1,25,974	3,45,47,610	29,99,416	8,45,89,270	9,53,27,579	
Add : Re-insurance accepted to direct claims	47,215	20,827	5,579	26,406	-	-	-	-	-	1,61,481	4,78,484	-	3,54,950	-	6,110	760	10,01,785	10,75,406	
Less : Re-insurance Ceded to claims paid *	26,77,897	6,22,953	2,18,299	8,41,252	30,94,261	24,99,505	55,93,766	10,821	1,10,001	8,42,168	3,03,756	1,08,551	8,04,540	1,80,382	87,12,063	4,40,791	1,71,06,839	2,06,25,988	
Less : Reinsurance ceded to closing Claims Outstanding *	1,32,54,849	8,90,933	20,87,085	29,78,018	16,53,257	70,37,983	86,91,240	56,281	1,76,590	21,56,680	6,00,489	14,68,144	7,21,962	4,65,867	3,62,58,166	23,22,010	5,29,17,428	6,91,50,295	
Add : Reinsurance ceded to opening Claims Outstanding *	75,14,954	13,20,937	17,85,729	31,06,666	17,62,284	83,06,213	1,00,68,497	30,236	51,553	26,49,760	6,47,305	20,70,732	7,69,987	5,36,495	1,77,71,272	13,03,079	3,58,98,915	4,65,20,535	
Total Claims Incurred	6,20,754	10,35,706	25,074	10,60,780	1,23,41,286	1,97,37,641	3,20,78,927	3,50,885	1,36,354	1,78,095	6,00,054	5,59,875	86,50,076	16,220	73,54,764	15,40,454	5,14,65,704	5,31,47,238	

* 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		
		FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17		FY 2016-17
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																			
Direct claims	31,01,206	18,98,252	1,90,678	20,88,930	1,66,07,017	79,78,492	2,45,85,509	1,55,656	1,27,213	8,21,140	4,43,535	5,84,055	1,15,45,559	85,561	53,88,649	11,93,978	4,49,30,855	5,01,20,991	
Add : Claims Outstanding at the end of the period	94,12,717	29,10,435	20,67,385	49,77,820	64,19,360	5,51,93,491	6,16,12,851	4,74,982	1,92,936	35,28,390	13,37,033	41,66,672	46,86,828	5,84,407	2,23,39,527	35,09,157	10,24,32,783	11,68,23,320	
Less : Claims Outstanding at the beginning of the period	63,42,413	21,91,606	5,72,770	27,64,376	52,82,138	4,57,81,098	5,10,63,236	3,89,999	1,28,355	23,43,514	8,10,306	22,60,887	37,64,722	92,868	21,24,894	21,75,102	6,51,53,883	7,42,60,672	
Gross Incurred Claims	61,71,510	26,17,081	16,85,293	43,02,374	1,77,44,239	1,73,90,885	3,51,35,124	2,40,639	1,91,794	20,06,016	9,70,262	24,89,840	1,24,67,665	5,77,100	2,56,03,282	25,28,033	8,22,09,755	9,26,83,639	
Add : Re-insurance accepted to direct claims	1,39,834	28,550	10,551	39,101	-	36,644	36,644	-	-	1,13,953	5,95,736	3,729	4,00,801	-	-	2,912	11,53,775	13,32,710	
Less : Re-insurance Ceded to claims paid *	25,90,425	6,56,848	1,52,185	8,09,033	42,27,365	32,69,501	74,96,866	8,343	51,562	6,60,474	5,21,934	86,615	11,20,376	79,175	52,19,390	2,39,532	1,54,84,267	1,88,83,725	
Less : Reinsurance ceded to closing Claims Outstanding *	75,14,954	13,20,937	17,85,729	31,06,666	17,62,284	83,06,213	1,00,68,497	30,236	51,553	26,49,760	6,47,305	20,70,733	7,69,988	5,36,495	1,77,71,273	13,03,078	3,58,98,917	4,65,20,537	
Add : Reinsurance ceded to opening Claims Outstanding *	46,40,545	7,97,709	3,88,888	11,86,597	9,07,236	94,20,645	1,03,27,881	7,321	21,586	15,40,832	2,14,155	4,09,733	3,22,987	59,089	16,51,086	5,49,415	1,51,04,086	2,09,31,228	
Total Claims Incurred	8,46,510	14,65,555	1,46,818	16,12,373	1,26,61,826	1,52,72,460	2,79,34,286	2,09,381	1,10,265	3,50,567	6,10,914	7,45,955	1,13,01,090	20,519	42,63,705	15,37,750	4,70,84,432	4,95,43,315	

* Net of Reinsurance Inward claims outstanding