

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 Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 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	7,15,644	5,05,272	4,513	5,09,785	32,77,716	22,82,327	55,60,043	37,573	74,553	2,22,977	13,211	1,88,191	26,79,916	95,029	69,82,807	3,42,112	1,61,96,412	1,74,21,841		
Add : Claims Outstanding at the end of the period	1,12,65,386	26,09,725	21,42,409	47,52,134	21,71,867	6,81,91,234	7,03,63,101	5,38,875	4,79,531	36,89,650	13,94,291	40,74,416	43,52,364	4,44,917	2,89,88,105	48,62,162	11,91,87,412	13,52,04,932		
Less : Claims Outstanding at the beginning of the period	99,77,207	26,75,718	21,22,069	47,97,787	68,27,807	5,78,95,259	6,47,23,066	4,79,529	4,35,992	37,61,507	16,31,276	42,15,352	47,73,389	5,87,761	2,52,27,098	43,66,419	11,02,01,390	12,49,76,384		
Gross Incurred Claims	20,03,823	4,39,279	24,853	4,64,132	(13,78,224)	1,25,78,302	1,12,00,078	96,919	1,18,092	1,51,120	(2,23,774)	47,255	22,58,891	(47,815)	1,07,43,814	8,37,855	2,51,82,434	2,76,50,389		
Add : Re-insurance accepted to direct claims	9,611	1,669	-	1,669	-	-	-	-	-	60,000	38,519	-	80,006	-	-	1	1,78,526	1,89,806		
Less : Re-insurance Ceded to claims paid *	5,75,285	2,36,460	3,485	2,39,945	7,29,293	6,85,936	14,15,229	2,063	34,805	2,11,327	18,325	18,716	1,64,024	83,052	51,54,252	57,235	71,59,028	79,74,258		
Less : Reinsurance ceded to closing Claims Outstanding *	92,95,587	9,39,051	18,67,137	28,06,187	(32,91,556)	1,48,75,704	1,15,84,148	59,359	3,01,718	27,83,928	7,23,635	19,22,978	8,04,565	4,05,363	2,29,39,028	22,72,313	4,37,97,035	5,58,98,809		
Add : Reinsurance ceded to opening Claims Outstanding *	80,74,320	10,57,873	18,47,333	29,05,206	18,23,628	79,38,479	97,62,107	28,709	2,59,580	28,50,993	10,35,914	20,12,231	7,21,639	5,39,348	2,00,23,556	20,41,090	3,92,75,168	5,02,54,694		
Total Claims Incurred	2,16,882	3,23,311	1,564	3,24,875	30,07,667	49,55,141	79,62,808	64,206	41,149	66,858	1,08,699	1,17,792	20,91,947	3,118	26,74,090	5,49,398	1,36,80,065	1,42,21,822		

* Net of Reinsurance Inward gross 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 Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 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	9,91,788	5,54,960	10,257	5,65,217	41,77,443	20,92,229	62,69,672	51,407	21,807	2,63,571	16,689	1,42,453	30,33,713	11,743	17,37,176	2,40,506	1,17,88,737	1,33,45,742	
Add : Claims Outstanding at the end of the period	77,91,200	25,25,296	15,76,681	41,01,977	77,70,940	5,04,61,040	5,82,31,980	4,31,794	1,24,072	33,94,141	12,09,843	42,45,464	52,52,558	4,99,625	1,64,96,933	32,58,801	9,31,45,211	10,50,38,388	
Less : Claims Outstanding at the beginning of the period	77,20,497	27,89,451	15,60,369	43,49,820	65,08,431	4,88,82,508	5,53,90,939	4,25,517	1,49,153	33,71,551	12,16,555	41,09,962	48,73,749	4,69,745	98,64,734	26,58,205	8,25,30,110	9,46,00,427	
Gross Incurred Claims	10,62,491	2,90,805	26,569	3,17,374	54,39,952	36,70,761	91,10,713	57,684	(3,274)	2,86,161	9,977	2,77,955	34,12,522	41,623	83,69,375	8,41,102	2,24,03,838	2,37,83,703	
Add : Re-insurance accepted to direct claims	53,746	12,255	-	12,255	-	-	-	-	-	16,351	3,16,818	257	25,894	-	-	2,570	3,61,890	4,27,891	
Less : Re-insurance Ceded to claims paid *	9,02,902	1,91,919	9,677	2,01,596	10,35,876	8,95,877	19,31,753	2,737	(6,200)	1,92,689	1,82,759	26,556	2,80,992	10,732	17,48,032	37,410	44,07,460	55,11,958	
Less : Reinsurance ceded to closing Claims Outstanding *	59,79,359	10,79,508	13,20,575	24,00,083	28,05,621	90,23,269	1,18,28,890	29,196	74,312	25,52,047	6,61,254	21,73,907	9,95,707	4,63,291	1,38,46,387	11,63,755	3,37,88,746	4,21,68,189	
Add : Reinsurance ceded to opening Claims Outstanding *	60,54,380	12,89,158	13,09,887	25,99,045	18,99,148	99,22,089	1,18,21,237	28,873	49,760	25,40,986	6,25,191	21,61,843	8,94,087	4,35,183	91,58,224	7,66,379	2,84,81,763	3,71,35,188	
Total Claims Incurred	2,88,356	3,20,791	6,204	3,26,995	34,97,603	36,73,704	71,71,307	54,624	(21,626)	98,762	1,07,973	2,39,592	30,55,804	2,783	19,33,180	4,08,886	1,30,51,285	1,36,66,635	

* Net of Reinsurance Inward gross 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			
		Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 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	14,14,313	8,34,814	90,694	9,25,508	70,90,394	39,11,970	1,10,02,364	80,454	1,14,156	4,23,657	2,11,678	3,46,857	48,96,333	1,40,967	86,91,198	6,70,157	2,65,77,821	2,89,17,642		
Add : Claims Outstanding at the end of the period	1,12,65,386	26,09,725	21,42,409	47,52,134	21,71,867	6,81,91,234	7,03,63,101	5,38,875	4,79,531	36,89,650	13,94,291	40,74,416	43,52,364	4,44,917	2,89,88,105	48,62,162	11,91,87,412	13,52,04,932		
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	32,66,982	5,34,104	1,65,718	6,99,822	28,42,901	1,69,09,713	1,97,52,614	1,44,347	4,00,751	5,84,917	2,68,936	2,54,601	45,61,869	1,477	1,53,39,776	20,23,162	4,33,32,450	4,72,99,254		
Add : Re-insurance accepted to direct claims	12,562	2,576	-	2,576	-	-	-	-	-	60,167	2,05,142	-	92,236	-	-	761	3,58,306	3,73,444		
Less : Re-insurance Ceded to claims paid *	10,98,615	2,69,280	78,740	3,48,020	16,61,770	13,10,284	29,72,054	4,348	51,148	3,49,121	1,89,298	47,890	3,67,016	1,26,032	64,51,559	92,767	1,06,51,233	1,20,97,868		
Less : Reinsurance ceded to closing Claims Outstanding *	92,95,587	9,39,051	18,67,137	28,06,187	(32,91,556)	1,48,75,704	1,15,84,148	59,359	3,01,718	27,83,928	7,23,635	19,22,978	8,04,565	4,05,363	2,29,39,028	22,72,313	4,37,97,035	5,58,98,809		
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	4,00,296	6,49,286	5,570	6,54,856	62,34,971	90,29,938	1,52,64,909	1,10,876	99,438	1,61,795	2,08,450	3,54,465	42,52,511	6,577	37,20,460	9,61,921	2,51,41,403	2,61,96,556		

* Net of Reinsurance Inward gross 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			
		Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 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	14,06,722	10,10,759	14,798	10,25,557	84,74,043	40,81,098	1,25,55,141	77,709	48,151	4,12,405	47,127	2,71,365	55,27,136	41,123	23,85,474	5,03,819	2,18,69,450	2,43,01,729		
Add : Claims Outstanding at the end of the period	77,91,200	25,25,296	15,76,681	41,01,977	77,70,940	5,04,61,040	5,82,31,980	4,31,794	1,24,072	33,94,141	12,09,843	42,45,464	52,52,558	4,99,625	1,64,96,933	32,58,801	9,31,45,211	10,50,38,388		
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	28,55,509	13,44,449	10,18,709	23,63,158	1,09,62,845	87,61,040	1,97,23,885	1,19,504	43,868	14,63,032	4,46,664	22,55,942	70,14,972	4,47,880	1,67,57,513	15,87,518	4,98,60,778	5,50,79,445		
Add : Re-insurance accepted to direct claims	79,136	17,230	-	17,230	-	-	-	-	-	71,657	3,71,804	3,729	74,199	-	-	2,570	5,23,959	6,20,325		
Less : Re-insurance Ceded to claims paid *	12,14,168	3,60,178	12,377	3,72,555	21,62,995	18,49,751	40,12,746	4,167	8,476	3,33,795	1,60,517	44,288	5,44,139	38,032	24,09,493	86,828	76,42,481	92,29,204		
Less : Reinsurance ceded to closing Claims Outstanding *	59,79,359	10,79,508	13,20,575	24,00,083	28,05,621	90,23,269	1,18,28,890	29,196	74,312	25,52,047	6,61,254	21,73,907	9,95,707	4,63,291	1,38,46,387	11,63,755	3,37,88,746	4,21,68,189		
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	2,14,154	4,09,733	3,22,987	59,089	16,51,085	5,49,416	1,51,04,085	2,09,31,228		
Total Claims Incurred	3,81,663	7,19,702	74,645	7,94,347	69,01,465	73,08,665	1,42,10,130	93,462	(17,334)	1,89,679	2,10,852	4,51,209	58,72,312	5,646	21,52,718	8,88,921	2,40,57,595	2,52,33,605		

* Net of Reinsurance Inward gross claims outstanding