

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 NO. U67200MH2000PLC129408

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 Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18		For Q1 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	6,98,669	3,29,542	86,181	4,15,723	38,12,678	16,29,643	54,42,321	42,881	39,603	2,00,680	1,98,467	1,58,666	22,16,417	45,938	17,08,391	3,28,045	1,03,81,409	1,14,95,801		
Add : Claims Outstanding at the end 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		
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	10,24,32,782	11,68,23,319		
<b>Gross Incurred Claims</b>	<b>12,63,159</b>	<b>94,825</b>	<b>1,40,865</b>	<b>2,35,690</b>	<b>42,21,124</b>	<b>43,31,411</b>	<b>85,52,535</b>	<b>47,429</b>	<b>2,82,659</b>	<b>4,33,797</b>	<b>4,92,710</b>	<b>2,07,346</b>	<b>23,02,979</b>	<b>49,292</b>	<b>45,95,963</b>	<b>11,85,307</b>	<b>1,81,50,017</b>	<b>1,96,48,866</b>		
Add : Re-insurance accepted to direct claims	2,951	907	-	907	-	-	-	-	-	167	1,66,623	-	12,230	-	-	760	1,79,780	1,83,638		
Less : Re-insurance Ceded to claims paid	5,23,330	32,820	75,255	1,08,075	9,32,477	6,24,348	15,56,825	2,285	16,343	1,37,794	1,70,973	29,174	2,02,992	42,980	12,97,307	35,532	34,92,205	41,23,610		
Less : Reinsurance ceded to closing Claims Outstanding *	80,74,320	10,57,874	18,47,333	29,05,207	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	5,02,54,695		
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		
<b>Total Claims Incurred</b>	<b>1,83,414</b>	<b>3,25,975</b>	<b>4,006</b>	<b>3,29,981</b>	<b>32,27,304</b>	<b>40,74,797</b>	<b>73,02,101</b>	<b>46,670</b>	<b>58,289</b>	<b>94,937</b>	<b>99,751</b>	<b>2,36,673</b>	<b>21,60,564</b>	<b>3,459</b>	<b>10,46,371</b>	<b>4,12,524</b>	<b>1,14,61,339</b>	<b>1,19,74,734</b>		

\* 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 Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17		For Q1 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	4,14,934	4,55,799	4,541	4,60,340	42,96,600	19,88,869	62,85,469	26,302	26,344	1,48,834	30,438	1,28,912	24,93,423	29,380	6,48,298	2,63,313	1,00,80,713	1,09,55,987		
Add : Claims Outstanding at the end 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		
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	6,51,53,884	7,42,60,673		
<b>Gross Incurred Claims</b>	<b>17,93,018</b>	<b>10,53,645</b>	<b>9,92,140</b>	<b>20,45,785</b>	<b>55,22,893</b>	<b>50,90,279</b>	<b>1,06,13,172</b>	<b>61,820</b>	<b>47,142</b>	<b>11,76,871</b>	<b>4,36,687</b>	<b>19,77,987</b>	<b>36,02,450</b>	<b>4,06,257</b>	<b>83,88,138</b>	<b>7,46,416</b>	<b>2,74,56,939</b>	<b>3,12,95,742</b>		
Add : Re-insurance accepted to direct claims	25,390	4,975	-	4,975	-	-	-	-	-	55,306	54,986	3,472	48,305	-	-	-	1,62,069	1,92,434		
Less : Re-insurance Ceded to claims paid	3,11,266	1,68,259	2,700	1,70,959	11,27,119	9,53,874	20,80,993	1,430	14,676	1,41,106	(22,242)	17,732	2,63,147	27,300	6,61,461	49,418	32,35,021	37,17,246		
Less : Reinsurance ceded to closing 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		
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	17,39,162	4,61,339	1,51,04,086	2,09,31,228		
<b>Total Claims Incurred</b>	<b>93,307</b>	<b>3,98,911</b>	<b>68,441</b>	<b>4,67,352</b>	<b>34,03,862</b>	<b>36,34,961</b>	<b>70,38,823</b>	<b>38,838</b>	<b>4,292</b>	<b>90,917</b>	<b>1,02,879</b>	<b>2,11,617</b>	<b>28,16,508</b>	<b>2,863</b>	<b>3,07,615</b>	<b>3,91,958</b>	<b>1,10,06,310</b>	<b>1,15,66,969</b>		

\* Net of Reinsurance Inward gross 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

CIN NO. U67200MH2000PLC129408

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 Q1 2017-18	Upto Q1 2017-18	Upto Q1 2017-18	Upto Q1 2017-18	Upto Q1 2017-18	Upto Q1 2017-18	Upto Q1 2017-18	Upto Q1 2017-18	Upto Q1 2017-18	Upto Q1 2017-18	Upto Q1 2017-18	Upto Q1 2017-18	Upto Q1 2017-18	Upto Q1 2017-18	Upto Q1 2017-18	Upto Q1 2017-18	Upto Q1 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	6,98,669	3,29,542	86,181	4,15,723	38,12,678	16,29,643	54,42,321	42,881	39,603	2,00,680	1,98,467	1,58,666	22,16,417	45,938	17,08,391	3,28,045	1,03,81,409	1,14,95,801	
Add : Claims Outstanding at the end 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	
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	10,24,32,782	11,68,23,319	
<b>Gross Incurred Claims</b>	<b>12,63,159</b>	<b>94,825</b>	<b>1,40,865</b>	<b>2,35,690</b>	<b>42,21,124</b>	<b>43,31,411</b>	<b>85,52,535</b>	<b>47,429</b>	<b>2,82,659</b>	<b>4,33,797</b>	<b>4,92,710</b>	<b>2,07,346</b>	<b>23,02,979</b>	<b>49,292</b>	<b>45,95,963</b>	<b>11,85,307</b>	<b>1,81,50,017</b>	<b>1,96,48,866</b>	
Add : Re-insurance accepted to direct claims	2,951	907	-	907	-	-	-	-	-	167	1,66,623	-	12,230	-	-	760	1,79,780	1,83,638	
Less : Re-insurance Ceded to claims paid	5,23,330	32,820	75,255	1,08,075	9,32,477	6,24,348	15,56,825	2,285	16,343	1,37,794	1,70,973	29,174	2,02,992	42,980	12,97,307	35,532	34,92,205	41,23,610	
Less : Reinsurance ceded to closing Claims Outstanding *	80,74,320	10,57,874	18,47,333	29,05,207	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	5,02,54,695	
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	
<b>Total Claims Incurred</b>	<b>1,83,414</b>	<b>3,25,975</b>	<b>4,006</b>	<b>3,29,981</b>	<b>32,27,304</b>	<b>40,74,797</b>	<b>73,02,101</b>	<b>46,670</b>	<b>58,289</b>	<b>94,937</b>	<b>99,751</b>	<b>2,36,673</b>	<b>21,60,564</b>	<b>3,459</b>	<b>10,46,371</b>	<b>4,12,524</b>	<b>1,14,61,339</b>	<b>1,19,74,734</b>	

\* 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 Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 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	4,14,934	4,55,799	4,541	4,60,340	42,96,600	19,88,869	62,85,469	26,302	26,344	1,48,834	30,438	1,28,912	24,93,423	29,380	6,48,298	2,63,313	1,00,80,713	1,09,55,987	
Add : Claims Outstanding at the end 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	
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	6,51,53,884	7,42,60,673	
<b>Gross Incurred Claims</b>	<b>17,93,018</b>	<b>10,53,645</b>	<b>9,92,140</b>	<b>20,45,785</b>	<b>55,22,893</b>	<b>50,90,279</b>	<b>1,06,13,172</b>	<b>61,820</b>	<b>47,142</b>	<b>11,76,871</b>	<b>4,36,687</b>	<b>19,77,987</b>	<b>36,02,450</b>	<b>4,06,257</b>	<b>83,88,138</b>	<b>7,46,416</b>	<b>2,74,56,939</b>	<b>3,12,95,742</b>	
Add : Re-insurance accepted to direct claims	25,390	4,975	-	4,975	-	-	-	-	-	55,306	54,986	3,472	48,305	-	-	-	1,62,069	1,92,434	
Less : Re-insurance Ceded to claims paid	3,11,266	1,68,259	2,700	1,70,959	11,27,119	9,53,874	20,80,993	1,430	14,676	1,41,106	(22,242)	17,732	2,63,147	27,300	6,61,461	49,418	32,35,021	37,17,246	
Less : Reinsurance ceded to closing 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	
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	17,39,162	4,61,339	1,51,04,086	2,09,31,228	
<b>Total Claims Incurred</b>	<b>93,307</b>	<b>3,98,911</b>	<b>68,441</b>	<b>4,67,352</b>	<b>34,03,862</b>	<b>36,34,961</b>	<b>70,38,823</b>	<b>38,838</b>	<b>4,292</b>	<b>90,917</b>	<b>1,02,879</b>	<b>2,11,617</b>	<b>28,16,508</b>	<b>2,863</b>	<b>3,07,615</b>	<b>3,91,958</b>	<b>1,10,06,310</b>	<b>1,15,66,969</b>	

\* Net of Reinsurance Inward gross claims outstanding