

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 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	
Claims paid	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Direct claims	8,82,773	5,39,564	1,40,473	6,80,037	36,57,269	22,06,356	58,63,625	49,118	69,489	2,61,172	18,059	1,63,958	23,22,425	46,416	16,46,729	4,89,992	1,09,30,983	1,24,93,793	
Add : Claims Outstanding at the end 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	
Less : Claims Outstanding at the beginning 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	
Gross Incurred Claims	37,85,609	5,18,154	2,21,521	7,39,675	89,19,395	(18,87,540)	70,31,855	71,891	(1,37,908)	2,50,925	4,11,266	(39,053)	23,08,534	69,804	31,43,412	6,77,627	1,37,88,353	1,83,13,637	
Add : Re-insurance accepted to direct claims	-	14,228	5,579	19,807	-	-	-	-	-	1,75,070	-	-	1,35,683	-	-	-	3,10,753	3,30,560	
Less : Re-insurance Ceded to claims paid	6,98,023	2,12,285	1,05,449	3,17,734	7,05,727	6,07,847	13,13,574	2,667	29,155	1,97,491	11,407	25,143	2,02,748	43,549	12,22,852	1,79,187	32,27,773	42,43,530	
Less : Reinsurance ceded to closing 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	
Add : Reinsurance ceded to opening 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	
Total Claims Incurred	2,44,769	3,07,493	3,907	3,11,400	30,79,058	51,22,205	82,01,263	71,458	23,580	80,479	1,09,857	1,80,615	21,65,021	4,604	8,52,929	4,37,340	1,21,27,147	1,26,83,315	

* 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 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	
Claims paid	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Direct claims	6,00,408	4,07,694	63,476	4,71,170	40,91,631	23,50,544	64,42,175	34,629	25,153	1,05,631	25,806	1,71,997	31,55,751	5,942	8,44,690	2,88,835	1,11,00,609	1,21,72,187	
Add : Claims Outstanding at the end 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	
Less : Claims Outstanding at the beginning 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	
Gross Incurred Claims	8,19,940	6,27,934	4,81,363	11,09,297	36,31,803	41,45,835	77,77,638	58,939	91,527	2,28,750	1,33,161	3,57,591	28,22,725	41,751	28,46,298	5,35,490	1,48,93,870	1,68,23,107	
Add : Re-insurance accepted to direct claims	32,621	1,591	7,146	8,737	-	36,644	36,644	-	-	6,440	64,566	-	1,25,038	-	-	341	2,33,029	2,74,387	
Less : Re-insurance Ceded to claims paid	4,66,397	1,27,316	61,987	1,89,303	10,84,947	8,27,632	19,12,579	1,833	13,651	68,134	(2,669)	26,827	3,19,740	5,426	8,38,988	51,098	32,35,607	38,91,307	
Less : Reinsurance ceded to closing Claims Outstanding*	61,17,751	11,88,026	16,89,745	28,77,771	20,41,451	85,39,503	1,05,80,954	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	3,40,67,921	4,30,63,443	
Add : Reinsurance ceded to opening 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	
Total Claims Incurred	2,47,772	3,93,691	57,352	4,51,043	33,11,026	38,38,613	71,49,639	56,561	51,635	1,02,144	1,60,744	2,07,673	28,21,365	3,126	6,47,158	4,12,072	1,16,12,117	1,23,10,932	

* Net of Reinsurance Inward claims outstanding

PERIODIC DISCLOSURES

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Registration No. 115 dated August 03, 2001

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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 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 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	22,97,086	13,74,378	2,31,167	16,05,545	1,07,47,663	61,18,326	1,68,65,989	1,29,572	1,83,645	6,84,829	2,29,737	5,10,815	72,18,758	1,87,383	1,03,37,927	11,60,149	3,75,08,804	4,14,11,435	
Add : Claims Outstanding at the end 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	
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	70,52,591	10,52,258	3,87,239	14,39,497	1,17,62,296	1,50,22,173	2,67,84,469	2,16,238	2,62,843	8,35,842	6,80,202	2,15,548	68,70,403	71,281	1,84,83,188	27,00,789	5,71,20,803	6,56,12,891	
Add : Re-insurance accepted to direct claims	12,562	16,804	5,579	22,383	-	-	-	-	-	60,167	3,80,212	-	2,27,919	-	-	761	6,69,059	7,04,004	
Less : Re-insurance Ceded to claims paid	17,96,638	4,81,565	1,84,189	6,65,754	23,67,497	19,18,131	42,85,628	7,015	80,303	5,46,612	2,00,705	73,033	5,69,764	1,69,581	76,74,411	2,71,954	1,38,79,006	1,63,41,398	
Less : Reinsurance ceded to closing 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	
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	6,45,065	9,56,779	9,477	9,66,256	93,14,029	1,41,52,143	2,34,66,172	1,82,334	1,23,018	2,42,274	3,18,307	5,35,080	64,17,533	11,181	45,73,390	13,99,262	3,72,68,551	3,88,79,872	

* 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		
		Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 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	20,07,130	14,18,453	78,274	14,96,727	1,25,65,674	64,31,642	1,89,97,316	1,12,338	73,304	5,18,036	72,933	4,43,362	86,82,887	47,065	32,30,164	7,92,654	3,29,70,059	3,64,73,916	
Add : Claims Outstanding at the end 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	
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	36,75,449	19,72,383	15,00,072	34,72,455	1,45,94,648	1,29,06,875	2,75,01,523	1,78,443	1,35,395	16,91,782	5,79,825	26,13,533	98,37,697	4,89,631	1,96,03,811	21,23,008	6,47,54,648	7,19,02,552	
Add : Re-insurance accepted to direct claims	1,11,757	18,821	7,146	25,967	-	36,644	36,644	-	-	78,097	4,36,370	3,729	1,99,237	-	-	2,911	7,56,988	8,94,712	
Less : Re-insurance Ceded to claims paid	16,80,565	4,87,494	74,364	5,61,858	32,47,942	26,77,383	59,25,325	6,000	22,127	4,01,929	1,57,848	71,115	8,63,879	43,458	32,48,481	1,37,926	1,08,78,088	1,31,20,511	
Less : Reinsurance ceded to closing Claims Outstanding*	61,17,751	11,88,026	16,89,745	28,77,771	20,41,451	85,39,503	1,05,80,954	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	3,40,67,921	4,30,63,443	
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	16,51,085	5,49,416	1,51,04,085	2,09,31,227	
Total Claims Incurred	6,29,435	11,13,393	1,31,997	12,45,390	1,02,12,491	1,11,47,278	2,13,59,769	1,50,023	34,301	2,91,823	3,71,596	6,58,882	86,93,677	8,772	27,99,876	13,00,993	3,56,69,712	3,75,44,537	

* Net of Reinsurance Inward claims outstanding