

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 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 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	1,457,868	682,135	146	682,281	5,222,184	2,144,540	7,366,724	60,119	16,966	179,783	10,542	308,499	3,767,753	65,835	4,001,331	937,778	16,715,330	18,855,479	
Add : Claims Outstanding at the end of the period	16,778,993	2,650,994	2,856,285	5,507,279	7,314,990	81,557,545	88,872,535	722,436	430,961	2,926,366	1,370,114	3,979,743	5,118,360	505,082	30,522,632	5,807,258	140,255,487	162,541,759	
Less : Claims Outstanding at the beginning 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	
Gross Incurred Claims	995,879	635,274	111,742	747,015	4,995,807	6,464,420	11,460,227	(686)	122,835	196,657	43,432	153,134	3,272,688	29,488	2,868,154	663,957	18,809,886	20,552,780	
Add : Re-insurance accepted to direct claims	30,902	22,039	-	22,039	-	-	-	-	-	6,737	52,597	-	451,797	-	193	2	511,326	564,267	
Less : Re-insurance Ceded to claims paid *	1,164,111	187,086	146	187,232	796,145	573,631	1,369,776	3,083	8,021	107,632	8,569	85,853	470,978	60,158	3,654,054	504,001	6,272,125	7,623,468	
Less : Reinsurance ceded to closing Claims Outstanding *	14,594,081	1,010,308	2,596,219	3,606,527	1,595,759	6,022,282	7,618,040	70,699	213,311	2,167,522	741,320	1,678,723	1,237,099	463,535	23,771,925	3,083,961	41,046,136	59,246,744	
Add : Reinsurance ceded to opening 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	61,499,723	
Total Claims Incurred	366,911	425,166	3,032	428,198	4,260,878	6,085,494	10,346,372	(3,370)	34,461	62,776	91,852	250,151	3,096,975	4,257	867,336	200,639	14,951,449	15,746,558	

* Net of Reinsurance Inward claims outstanding

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		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	1,055,646	581,592	35,123	616,715	4,135,517	1,968,174	6,103,691	68,656	34,986	305,954	84,342	235,177	2,405,226	11,909	1,398,448	507,986	11,156,375	12,828,736	
Add : Claims Outstanding at the end 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	
Less : Claims Outstanding at the beginning 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	
Gross Incurred Claims	1,938,740	155,570	151,911	307,481	3,564,224	5,946,743	9,510,967	171,513	108,549	(470,140)	(301,692)	(149,710)	2,181,238	54,693	16,064,422	298,627	27,468,466	29,714,687	
Add : Re-insurance accepted to direct claims	34,653	4,023	-	4,023	-	-	-	-	-	101,314	98,272	-	127,031	-	6,110	(1)	332,726	371,402	
Less : Re-insurance Ceded to claims paid *	881,259	141,388	34,110	175,498	726,764	581,374	1,308,138	3,806	29,698	295,556	103,051	35,518	234,776	10,801	1,037,652	168,837	3,227,833	4,284,590	
Less : Reinsurance ceded to closing 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	2,322,009	52,917,428	69,150,294	
Add : Reinsurance ceded to opening Claims Outstanding *	12,138,404	951,655	1,984,881	2,936,536	1,843,054	7,258,113	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	
Total Claims Incurred	(24,311)	78,927	15,597	94,524	3,027,257	5,585,498	8,612,755	168,551	13,336	(64,179)	281,747	24,795	2,232,543	5,039	2,781,374	141,193	14,197,153	14,267,366	

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		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 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19		FY 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	5,011,088	2,046,781	223,055	2,269,836	18,280,310	8,888,434	27,168,744	198,847	194,270	877,074	158,049	1,049,435	12,327,620	222,075	33,723,574	2,314,374	78,234,062	85,514,986	
Add : Claims Outstanding at the end of the period	16,778,993	2,650,994	2,856,285	5,507,279	7,314,990	81,557,545	88,872,535	722,436	430,961	2,926,366	1,370,114	3,979,743	5,118,360	505,082	30,522,632	5,807,258	140,255,487	162,541,759	
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	6,738,765	2,535,482	739,095	3,274,577	18,732,600	22,370,072	41,102,672	256,778	279,534	900,131	126,699	1,542,660	13,331,495	216,068	19,095,444	3,281,194	80,132,675	90,146,017	
Add : Re-insurance accepted to direct claims	57,786	38,233	2,500	40,733	-	-	-	-	-	34,575	306,454	-	1,485,012	-	193	2	1,826,236	1,924,755	
Less : Re-insurance Ceded to claims paid *	4,143,688	485,029	213,205	698,234	2,720,755	2,300,327	5,021,082	10,314	131,113	599,792	130,429	200,965	1,464,477	201,498	25,531,492	760,063	34,051,225	38,893,147	
Less : Reinsurance ceded to closing Claims Outstanding *	14,594,081	1,010,308	2,596,219	3,606,527	1,595,759	6,022,282	7,618,040	70,699	213,311	2,167,522	741,320	1,678,723	1,237,099	463,535	23,771,925	3,083,961	41,046,136	59,246,744	
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	1,313,631	1,969,311	19,256	1,988,567	16,069,343	21,085,446	37,154,789	232,046	111,700	324,072	161,893	1,131,116	12,836,893	16,902	6,050,385	1,759,182	59,778,978	63,081,176	

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		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	3,352,732	1,955,970	266,290	2,222,260	14,883,180	8,086,500	22,969,680	198,228	218,631	990,783	314,079	745,992	9,623,984	199,292	11,736,375	1,668,135	48,665,179	54,240,171	
Add : Claims Outstanding at the end 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	
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	8,991,331	1,207,828	539,150	1,746,978	15,326,520	20,968,916	36,295,436	387,751	371,392	365,702	378,510	65,838	9,051,641	125,974	34,547,610	2,999,416	84,589,270	95,327,579	
Add : Re-insurance accepted to direct claims	47,215	20,827	5,579	26,406	-	-	-	-	-	161,481	478,484	-	354,950	-	6,110	760	1,001,785	1,075,406	
Less : Re-insurance Ceded to claims paid *	2,677,897	622,953	218,299	841,252	3,094,261	2,499,505	5,593,766	10,821	110,001	842,168	303,756	108,551	804,540	180,382	8,712,063	440,791	17,106,839	20,625,988	
Less : Reinsurance ceded to closing 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	2,322,009	52,917,429	69,150,296	
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	2,070,733	769,988	536,495	17,771,273	1,303,078	35,898,917	46,520,537	
Total Claims Incurred	620,754	1,035,706	25,074	1,060,780	12,341,286	19,737,641	32,078,927	350,885	136,354	178,095	600,054	559,875	8,650,076	16,220	7,354,764	1,540,454	51,465,704	53,147,238	

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