

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 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19		For Q2 2018-19
Claims paid																			
Direct claims	1,043,261	481,396	17,406	498,802	4,318,031	2,517,527	6,835,558	48,584	56,466	173,202	32,486	296,273	2,589,190	78,828	18,855,604	341,554	29,307,745	30,849,808	
Add : Claims Outstanding at the end of the period	17,331,200	2,530,711	2,672,513	5,203,224	8,048,344	73,623,434	81,671,778	766,452	320,041	2,913,067	1,481,922	3,768,415	5,277,187	495,526	36,473,806	6,347,360	139,515,554	162,049,978	
Less : Claims Outstanding at the beginning of the period	17,352,354	2,302,054	2,252,830	4,554,884	7,659,688	70,985,660	78,645,348	716,290	425,077	2,754,912	1,410,957	3,715,839	4,607,573	512,013	44,543,725	5,669,061	143,000,795	164,908,033	
Gross Incurred Claims	1,022,107	710,053	437,089	1,147,142	4,706,687	5,155,301	9,861,988	98,746	(48,570)	331,357	103,451	348,849	3,258,804	62,341	10,785,685	1,019,853	25,822,504	27,991,753	
Add : Re-insurance accepted to direct claims	6,833	6,325	-	6,325	-	-	-	-	-	249	728	-	501,902	-	-	-	502,879	516,037	
Less : Re-insurance Ceded to claims paid *	761,867	70,412	16,049	86,461	642,432	644,384	1,286,816	2,622	11,307	106,839	7,215	51,579	324,297	74,368	13,861,069	19,851	15,745,963	16,594,291	
Less : Reinsurance ceded to closing Claims Outstanding *	15,193,324	867,389	2,414,476	3,281,865	1,791,166	6,353,828	8,144,994	74,516	129,731	2,125,162	759,312	1,421,830	883,309	454,227	29,639,489	3,421,599	47,054,169	65,529,358	
Add : Reinsurance ceded to opening Claims Outstanding *	15,313,852	907,250	2,006,653	2,913,903	1,744,646	6,719,264	8,463,910	67,004	195,465	2,004,429	681,274	1,477,057	832,703	470,418	36,064,989	2,985,847	53,243,096	71,470,851	
Total Claims Incurred	387,601	685,827	13,217	699,044	4,017,735	4,876,353	8,894,088	88,612	5,857	104,034	18,926	352,497	3,385,803	4,164	3,350,116	564,250	16,768,347	17,854,992	

* 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 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
Claims paid																			
Direct claims	715,644	505,272	4,513	509,785	3,277,716	2,282,327	5,560,043	37,573	74,553	222,977	13,211	188,191	2,679,916	95,029	6,982,807	342,112	16,196,412	17,421,841	
Add : Claims Outstanding at the end of the period	11,265,386	2,609,725	2,142,409	4,752,134	2,171,867	68,191,234	70,363,101	538,875	479,531	3,689,650	1,394,291	4,074,416	4,352,364	444,917	28,988,105	4,862,162	119,187,412	135,204,932	
Less : Claims Outstanding at the beginning of the period	9,977,207	2,675,718	2,122,069	4,797,787	6,827,807	57,895,259	64,723,066	479,529	435,992	3,761,507	1,631,276	4,215,352	4,773,389	587,761	25,227,098	4,366,419	110,201,390	124,976,384	
Gross Incurred Claims	2,003,823	439,279	24,853	464,132	(1,378,224)	12,578,302	11,200,078	96,919	118,092	151,120	(223,774)	47,255	2,258,891	(47,815)	10,743,814	837,855	25,182,434	27,650,389	
Add : Re-insurance accepted to direct claims	9,611	1,669	-	1,669	-	-	-	-	-	60,000	38,519	-	80,006	-	-	1	178,526	189,806	
Less : Re-insurance Ceded to claims paid *	575,285	236,460	3,485	239,945	729,293	685,936	1,415,229	2,063	34,805	211,327	18,325	18,716	164,024	83,052	5,154,252	57,235	7,159,028	7,974,258	
Less : Reinsurance ceded to closing Claims Outstanding *	9,295,587	939,051	1,867,137	2,806,187	(3,291,556)	14,875,704	11,584,148	59,359	301,718	2,783,928	723,635	1,922,978	804,565	405,363	22,939,028	2,272,313	43,797,035	55,898,809	
Add : Reinsurance ceded to opening Claims Outstanding *	8,074,320	1,057,873	1,847,333	2,905,206	1,823,628	7,938,479	9,762,107	28,709	259,580	2,850,993	1,035,914	2,012,231	721,639	539,348	20,023,556	2,041,090	39,275,168	50,254,694	
Total Claims Incurred	216,882	323,311	1,564	324,875	3,007,667	4,955,141	7,962,808	64,206	41,149	66,858	108,699	117,792	2,091,947	3,118	2,674,090	549,398	13,680,065	14,221,822	

* Net of Reinsurance Inward claims outstanding

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Registration No. 115 dated August 03, 2001

CLAIMS INCURRED [NET]

Particulars	Fire				Marine				Miscellaneous										Total												
	Marine Cargo		Marine Others		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 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19		
	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	
Claims paid																															
Direct claims	2,012,536	881,802	217,622	1,099,424	8,343,292	4,562,176	12,905,468	93,204	165,456	495,101	55,497	521,984	5,172,851	128,931	22,858,569	797,156	43,194,217	46,306,177													
Add : Claims Outstanding at the end of the period	17,331,200	2,530,711	2,672,513	5,203,224	8,048,344	73,623,434	81,671,778	766,452	320,041	2,913,067	1,481,922	3,768,415	5,277,187	495,526	36,473,806	6,347,360	139,515,554	162,049,978													
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	4,292,420	1,250,220	549,890	1,800,110	9,528,936	10,109,703	19,638,639	195,151	139,800	504,859	135,955	803,881	6,335,553	113,368	14,181,613	2,304,078	44,352,897	50,445,427													
Add : Re-insurance accepted to direct claims	25,718	16,194	-	16,194	-	-	-	-	-	27,111	136,841	-	569,037	-	-	-	732,989	774,901													
Less : Re-insurance Ceded to claims paid *	1,663,155	187,549	207,888	395,437	1,259,280	1,235,334	2,494,614	4,913	110,658	376,212	54,597	92,869	580,995	116,713	16,828,329	76,751	20,736,651	22,795,243													
Less : Reinsurance ceded to closing Claims Outstanding *	15,193,324	867,389	2,414,476	3,281,865	1,791,166	6,353,828	8,144,994	74,516	129,731	2,125,162	759,312	1,421,830	883,309	454,227	29,639,489	3,421,600	47,054,170	65,529,359													
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	716,508	1,102,409	14,611	1,117,020	8,131,746	9,558,524	17,690,270	172,003	76,001	187,277	59,376	757,326	6,162,248	8,296	3,971,960	1,127,737	30,212,493	32,046,021													

* Net of Reinsurance Inward claims outstanding

CLAIMS INCURRED [NET]

Particulars	Fire				Marine				Miscellaneous										Total												
	Marine Cargo		Marine Others		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	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)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	
Claims paid																															
Direct claims	1,414,313	834,814	90,694	925,508	7,090,394	3,911,970	11,002,364	80,454	114,156	423,657	211,678	346,857	4,896,333	140,967	8,691,198	670,157	26,577,821	28,917,642													
Add : Claims Outstanding at the end of the period	11,265,386	2,609,725	2,142,409	4,752,134	2,171,867	68,191,234	70,363,101	538,875	479,531	3,689,650	1,394,291	4,074,416	4,352,364	444,917	28,988,105	4,862,162	119,187,412	135,204,932													
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	3,266,982	534,104	165,718	699,822	2,842,901	16,909,713	19,752,614	144,347	400,751	584,917	268,936	254,601	4,561,869	1,477	15,339,776	2,023,162	43,332,450	47,299,254													
Add : Re-insurance accepted to direct claims	12,562	2,576	-	2,576	-	-	-	-	-	60,167	205,142	-	92,236	-	761	-	358,306	373,444													
Less : Re-insurance Ceded to claims paid *	1,098,615	269,280	78,740	348,020	1,661,770	1,310,284	2,972,054	4,348	51,148	349,121	189,298	47,890	367,016	126,032	6,451,559	92,767	10,651,233	12,097,868													
Less : Reinsurance ceded to closing Claims Outstanding *	9,295,587	939,051	1,867,137	2,806,187	(3,291,556)	14,875,704	11,584,148	59,359	301,718	2,783,928	723,635	1,922,978	804,565	405,363	22,939,028	2,272,313	43,797,035	55,898,809													
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	2,070,732	769,987	536,495	17,771,272	1,303,079	35,898,915	46,520,535													
Total Claims Incurred	400,296	649,286	5,570	654,856	6,234,971	9,029,938	15,264,909	110,876	99,438	161,795	208,450	354,465	4,252,511	6,577	3,720,460	961,921	25,141,403	26,196,556													

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