

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 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20		For Q2 2019-20
Claims paid																			
Direct claims	2,764,233	600,940	1,781	602,721	6,454,754	3,406,460	9,861,214	64,801	81,959	260,222	33,865	305,951	3,842,319	58,806	1,172,621	447,165	16,128,923	19,495,877	
Add : Claims Outstanding at the end of the period*	16,877,875	2,613,312	2,921,698	5,535,010	7,841,477	90,171,532	98,013,009	769,958	417,270	3,448,482	1,381,034	4,035,627	6,009,408	488,752	27,947,741	6,260,629	148,771,910	171,184,795	
Less : Claims Outstanding at the beginning of the period*	17,682,093	2,598,400	2,921,596	5,519,996	7,979,792	86,598,757	94,578,549	753,460	458,345	3,269,184	1,379,440	3,916,379	5,432,079	480,170	28,617,111	6,056,413	144,941,131	168,143,220	
Gross Incurred Claims	1,960,015	615,852	1,883	617,735	6,316,439	6,979,235	13,295,674	81,299	40,884	439,520	35,459	425,199	4,419,648	67,388	503,251	651,381	19,959,702	22,537,452	
Add : Re-insurance accepted to direct claims	(61,630)	14,488	1,610	16,098	-	-	-	-	-	-	25,559	-	164,238	-	-	(1)	189,796	144,264	
Less : Re-insurance Ceded to claims paid *	2,355,679	129,159	1,672	130,831	944,338	686,111	1,630,449	3,360	18,502	179,934	29,069	72,919	498,319	47,819	1,022,812	170,949	3,674,132	6,160,642	
Less : Reinsurance ceded to closing Claims Outstanding *	14,185,621	1,025,460	2,685,450	3,710,910	1,630,063	5,556,291	7,186,354	79,854	212,973	2,633,660	817,201	1,743,086	1,080,369	445,555	21,378,176	3,941,600	39,518,828	57,415,359	
Add : Reinsurance ceded to opening Claims Outstanding *	15,110,869	968,261	2,658,302	3,626,563	1,675,036	5,874,878	7,549,914	76,311	218,311	2,438,455	794,818	1,557,008	891,715	437,716	22,036,102	3,727,617	39,727,968	58,465,400	
Total Claims Incurred	467,954	443,982	(25,327)	418,655	5,417,074	6,611,711	12,028,785	74,396	27,720	64,381	9,566	166,202	3,896,913	11,730	138,365	266,448	16,684,506	17,571,115	

* 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 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	2,729,949	78,828	18,855,604	200,795	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	3,399,563	62,341	10,785,685	879,094	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	337,025	74,368	13,861,069	7,123	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	780,178	454,227	29,639,489	3,524,731	47,054,170	65,529,359	
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	2,985,848	53,243,097	71,470,852	
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	3,616,965	4,164	3,350,116	333,089	16,768,347	17,854,992	

* Net of Reinsurance Inward claims outstanding

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
	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20		Upto H1 2019-20
	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)
Claims paid																			
Direct claims	3,707,926	1,093,971	2,626	1,096,597	11,739,228	5,478,058	17,217,286	129,713	125,608	428,618	71,781	581,099	7,175,475	102,792	3,214,154	948,876	29,995,402	34,799,925	
Add : Claims Outstanding at the end of the period*	16,877,875	2,613,312	2,921,698	5,535,010	7,841,477	90,171,532	98,013,009	769,958	417,270	3,448,482	1,381,034	4,035,627	6,009,408	488,752	27,947,741	6,260,629	148,771,910	171,184,795	
Less : Claims Outstanding at the beginning 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	
Gross Incurred Claims	3,806,808	1,056,289	68,039	1,124,328	12,265,715	14,092,045	26,357,760	177,235	111,917	950,734	82,701	636,983	8,066,523	86,462	639,263	1,402,247	38,511,825	43,442,961	
Add : Re-insurance accepted to direct claims	(21,480)	24,239	1,610	25,849	-	-	-	-	-	4,023	47,215	-	504,333	-	92	-	555,663	560,032	
Less : Re-insurance Ceded to claims paid	3,308,109	281,139	2,498	283,637	1,727,769	1,225,277	2,953,046	6,758	28,626	301,523	42,637	102,287	890,497	85,320	2,906,128	413,600	7,730,422	11,322,168	
Less : Reinsurance ceded to closing Claims Outstanding *	14,185,621	1,025,460	2,685,450	3,710,910	1,630,063	5,556,291	7,186,354	79,854	212,973	2,633,660	817,201	1,743,086	1,675,250	445,555	21,378,176	3,346,719	39,518,828	57,415,359	
Add : Reinsurance ceded to opening Claims Outstanding *	14,594,081	1,010,308	2,596,219	3,606,528	1,595,759	6,022,282	7,618,041	70,699	213,311	2,167,522	741,320	1,678,723	1,237,099	463,535	23,771,925	3,083,961	41,046,135	59,246,744	
Total Claims Incurred	885,679	784,237	(22,080)	762,157	10,503,642	13,332,759	23,836,401	161,322	83,629	187,096	11,398	470,333	7,242,208	19,122	126,976	725,888	32,864,373	34,512,209	

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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 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)
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	5,546,929	128,931	22,858,569	423,078	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	6,709,631	113,368	14,181,613	1,930,000	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	619,295	116,713	16,828,329	38,451	20,736,651	22,795,243	
Less : Reinsurance ceded to closing Claims Outstanding *	15,193,324	867,389	2,414,476	3,281,866	1,791,166	6,353,828	8,144,994	74,516	129,731	2,125,162	759,312	1,421,830	799,549	454,227	29,639,489	3,505,360	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	8,131,747	9,558,524	17,690,271	172,003	76,001	187,276	59,376	757,326	6,581,786	8,295	3,971,960	708,199	30,212,493	32,046,021	

* Net of Reinsurance Inward claims outstanding