

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001  
CIN NO. L67200MH2000PLC129408

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 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20		For Q1 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	943,693	493,031	845	493,876	5,284,474	2,071,598	7,356,072	64,912	43,649	168,396	37,916	275,148	3,333,156	43,986	2,041,533	501,711	13,866,479	15,304,048		
Add : Claims Outstanding at the end 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		
Less : Claims Outstanding at the beginning of the period	16,778,993	2,650,994	2,856,285	5,507,280	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	140,255,486	162,541,759		
Gross Incurred Claims	1,846,793	440,436	66,156	506,592	5,949,276	7,112,811	13,062,087	95,936	71,033	511,214	47,243	211,784	3,646,875	19,074	136,012	750,867	18,552,124	20,905,509		
Add : Re-insurance accepted to direct claims	40,150	9,751	-	9,751	-	-	-	-	-	4,023	21,656	-	340,095	-	92	1	365,867	415,768		
Less : Re-insurance Ceded to claims paid	952,430	151,980	826	152,806	783,431	539,166	1,322,597	3,398	10,124	121,589	13,568	29,368	392,178	37,501	1,883,316	242,651	4,056,290	5,161,526		
Less : Reinsurance ceded to closing 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	3,727,618	39,727,969	58,465,401		
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	642,218	463,535	23,771,925	3,678,841	41,046,135	59,246,744		
<b>Total Claims Incurred</b>	<b>417,725</b>	<b>340,255</b>	<b>3,247</b>	<b>343,502</b>	<b>5,086,568</b>	<b>6,721,048</b>	<b>11,807,616</b>	<b>86,926</b>	<b>55,909</b>	<b>122,715</b>	<b>1,832</b>	<b>304,131</b>	<b>3,345,295</b>	<b>7,392</b>	<b>(11,389)</b>	<b>459,440</b>	<b>16,179,867</b>	<b>16,941,094</b>		

\* 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 Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19		For Q1 2018-19	For Q1 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	969,275	400,406	200,216	600,622	4,025,261	2,044,649	6,069,910	44,620	108,990	321,899	23,011	225,711	2,816,980	50,103	4,002,965	222,283	13,886,472	15,456,369		
Add : Claims Outstanding at the end 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		
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	3,270,314	540,167	112,800	652,968	4,822,249	4,954,402	9,776,651	96,405	188,370	173,502	32,503	455,033	3,310,069	51,027	3,395,928	1,050,906	18,530,392	22,453,674		
Add : Re-insurance accepted to direct claims	18,885	9,869	-	9,869	-	-	-	-	-	26,862	136,113	-	67,135	-	-	-	230,110	258,864		
Less : Re-insurance Ceded to claims paid	901,288	117,137	191,839	308,976	616,848	590,950	1,207,798	2,291	99,351	269,373	47,382	41,290	282,269	42,345	2,967,260	31,329	4,990,688	6,200,952		
Less : Reinsurance ceded to closing 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		
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		
<b>Total Claims Incurred</b>	<b>328,907</b>	<b>416,582</b>	<b>1,394</b>	<b>417,976</b>	<b>4,114,012</b>	<b>4,682,171</b>	<b>8,796,183</b>	<b>83,391</b>	<b>70,144</b>	<b>83,242</b>	<b>40,450</b>	<b>404,829</b>	<b>2,984,193</b>	<b>4,131</b>	<b>621,844</b>	<b>355,739</b>	<b>13,444,146</b>	<b>14,191,029</b>		

\* Net of Reinsurance Inward claims outstanding

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

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		Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	
	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)
Claims paid																		
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Add : Claims Outstanding at the end 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
Less : Claims Outstanding at the beginning of the period	16,778,993	2,650,994	2,856,285	5,507,280	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	140,255,486	162,541,759
Gross Incurred Claims	1,846,793	440,436	66,156	506,592	5,949,276	7,112,811	13,062,087	95,936	71,033	511,214	47,243	211,784	3,646,875	19,074	136,012	750,867	18,552,124	20,905,509
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Less : Re-insurance Ceded to claims paid	952,430	151,980	826	152,806	783,431	539,166	1,322,597	3,398	10,124	121,589	13,568	29,368	392,178	37,501	1,883,316	242,651	4,056,290	5,161,526
Less : Reinsurance ceded to closing 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	3,727,618	39,727,969	58,465,401
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	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)
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