

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

CLAIMS INCURRED [NET]

Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Miscellaneous							Total Miscellaneous	Total
		Marine Cargo	Marine Others	Marine Total							Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others			
		For Q3 2019-20	For Q3 2019-20	For Q3 2019-20							For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20		
(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)		
Claims paid																			
Direct claims	1,170,866	659,526	335,653	995,179	6,511,659	2,621,933	9,133,592	62,536	39,757	263,036	9,317	311,901	4,328,956	10,765	2,496,098	1,046,095	17,702,053	19,868,098	
Add : Claims Outstanding at the end of the period	17,898,912	2,671,304	3,068,680	5,739,984	7,900,184	94,170,555	102,070,739	800,491	482,564	3,572,022	1,375,985	4,045,531	6,125,732	550,775	26,566,425	5,707,378	151,297,642	174,936,538	
Less : Claims Outstanding at the beginning 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	
Gross Incurred Claims	2,191,903	717,518	482,635	1,200,153	6,570,366	6,620,956	13,191,322	93,069	105,051	386,576	4,268	321,805	4,445,280	72,788	1,114,782	492,844	20,227,786	23,619,841	
Add : Re-insurance accepted to direct claims	81,879	10,685	-	10,685	-	-	-	-	-	30,154	49,833	-	358,586	-	-	-	438,573	531,137	
Less : Re-insurance Ceded to claims paid *	934,414	188,731	272,438	461,169	963,347	528,844	1,492,191	3,267	17,133	206,478	53,884	44,889	549,537	15,790	2,161,170	671,045	5,215,383	6,610,966	
Less : Reinsurance ceded to closing Claims Outstanding *	15,121,662	1,111,987	2,910,914	4,022,901	1,702,915	5,277,379	6,980,294	85,644	266,199	2,749,273	714,588	1,718,565	2,060,472	497,734	20,280,063	2,853,657	38,206,490	57,351,053	
Add : Reinsurance ceded to opening 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	445,556	21,378,176	3,346,719	39,518,829	57,415,360	
Total Claims Incurred	403,327	452,945	(15,267)	437,678	5,534,167	6,371,025	11,905,192	84,012	34,693	94,639	102,830	301,437	3,869,107	4,819	51,725	314,861	16,763,315	17,604,320	

* Net of Reinsurance Inward claims outstanding

CLAIMS INCURRED [NET]

Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Miscellaneous							Total Miscellaneous	Total
		Marine Cargo	Marine Others	Marine Total							Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others			
		For Q3 2018-19	For Q3 2018-19	For Q3 2018-19							For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 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	1,540,684	482,844	5,287	488,131	4,714,834	2,181,718	6,896,552	45,524	11,848	202,190	92,010	218,952	3,616,700	27,309	6,863,674	349,756	18,324,515	20,353,330	
Add : Claims Outstanding at the end of the period	17,240,982	2,697,855	2,744,689	5,442,545	7,541,367	77,237,666	84,779,033	783,241	325,092	2,909,492	1,337,224	4,135,108	5,613,425	541,429	31,655,809	6,081,079	138,160,932	160,844,459	
Less : Claims Outstanding at the beginning 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	
Gross Incurred Claims	1,450,466	649,988	77,463	727,452	4,207,857	5,795,950	10,003,807	62,313	16,899	198,615	(52,688)	585,645	3,952,938	73,212	2,045,677	83,475	16,969,893	19,147,811	
Add : Re-insurance accepted to direct claims	1,166	-	2,500	2,500	-	-	-	-	-	727	117,016	-	464,178	-	-	-	581,921	585,587	
Less : Re-insurance Ceded to claims paid *	1,316,422.00	110,394	5,171	115,565	665,330	491,362	1,156,692	2,318	12,434	115,948	67,263	22,243	442,478	24,627	5,049,109	149,337	7,042,449	8,474,436	
Less : Reinsurance ceded to closing 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	1,071,600	498,462	25,424,968	3,133,609	42,948,499	61,499,723	
Add : Reinsurance ceded to opening Claims Outstanding *	15,193,324	867,389	2,414,476	3,281,866	1,791,165	6,353,828	8,144,993	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	
Total Claims Incurred	230,212	441,736	1,613	443,349	3,676,718	5,441,428	9,118,146	63,413	1,238	74,020	10,665	123,639	3,683,216	4,350	1,211,089	325,259	14,615,036	15,288,597	

* 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 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 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	4,878,792	1,753,497	338,279	2,091,776	18,250,887	8,099,991	26,350,878	192,249	165,365	691,654	81,098	893,000	11,504,431	113,557	5,710,252	1,994,971	47,697,455	54,668,023	
Add : Claims Outstanding at the end of the period	17,898,912	2,671,304	3,068,680	5,739,984	7,900,184	94,170,555	102,070,739	800,491	482,564	3,572,022	1,375,985	4,045,531	6,125,732	550,775	26,566,425	5,707,378	151,297,642	174,936,538	
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	5,998,711	1,773,807	550,674	2,324,481	18,836,081	20,713,001	39,549,082	270,304	216,968	1,337,310	86,969	958,788	12,511,803	159,250	1,754,045	1,895,091	58,739,610	67,062,802	
Add : Re-insurance accepted to direct claims	60,399	34,924	1,610	36,534	-	-	-	-	-	34,177	97,048	-	862,919	-	92	-	994,236	1,091,169	
Less : Re-insurance Ceded to claims paid *	4,242,523	469,870	274,936	744,806	2,691,116	1,754,121	4,445,237	10,025	45,758	508,001	96,521	147,176	1,440,034	101,110	5,067,298	1,084,645	12,945,804	17,933,133	
Less : Reinsurance ceded to closing Claims Outstanding *	15,121,662	1,111,987	2,910,914	4,022,901	1,702,915	5,277,379	6,980,294	85,644	266,199	2,749,273	714,588	1,718,565	1,465,592	497,734	20,280,063	3,448,539	38,206,491	57,351,053	
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	
Total Claims Incurred	1,289,006	1,237,182	(37,347)	1,199,835	16,037,809	19,703,784	35,741,593	245,334	118,322	281,735	114,228	771,770	11,111,315	23,941	178,701	1,040,749	49,627,688	52,116,529	

* 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 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 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	3,553,220	1,364,646	222,909	1,587,555	13,058,126	6,743,894	19,802,020	138,728	177,304	697,291	147,507	740,936	9,163,630	156,240	29,722,243	772,833	61,518,732	66,659,507	
Add : Claims Outstanding at the end of the period	17,240,982	2,697,855	2,744,689	5,442,545	7,541,367	77,237,666	84,779,033	783,241	325,092	2,909,492	1,337,224	4,135,108	5,613,425	541,429	31,655,809	6,081,079	138,160,932	160,844,459	
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	5,742,886	1,900,208	627,353	2,527,562	13,736,793	15,905,653	29,642,446	257,464	156,699	703,474	83,267	1,389,526	10,662,570	186,580	16,227,290	2,013,474	61,322,790	69,593,238	
Add : Re-insurance accepted to direct claims	26,884	16,194	2,500	18,694	-	-	-	-	-	27,838	253,857	-	1,033,215	-	-	-	1,314,910	1,360,488	
Less : Re-insurance Ceded to claims paid *	2,979,577	297,943	213,059	511,002	1,924,610	1,726,696	3,651,306	7,231	123,092	492,160	121,860	115,112	1,061,773	141,340	21,877,438	187,788	27,779,100	31,269,679	
Less : Reinsurance ceded to closing 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	1,090,971	498,462	25,424,968	3,114,238	42,948,499	61,499,724	
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	946,720	1,544,145	16,224	1,560,369	11,808,465	14,999,952	26,808,417	235,416	77,238	261,297	70,041	880,964	10,265,002	12,645	5,183,049	1,033,459	44,827,529	47,334,618	

* Net of Reinsurance Inward claims outstanding