

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	(₹ '000)																	
	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous	Total
		Marine Cargo	Marine Others	Marine Total														
	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	
Claims paid																		
Direct claims	1,884,483	756,817	28,310	785,127	6,898,111	2,249,848	9,147,959	70,208	34,085	402,704	118,031	448,034	7,004,411	96,234	29,923	483,269	17,834,858	20,504,468
Add : Claims Outstanding at the end of the period	22,398,704	3,081,887	5,012,218	8,094,105	8,122,480	111,700,724	119,823,204	1,016,556	665,938	3,944,764	1,523,752	3,747,273	9,113,462	827,382	4,395,230	7,294,656	152,352,218	182,845,028
Less : Claims Outstanding at the beginning of the period	23,564,940	2,591,889	7,590,499	10,182,388	9,208,851	107,292,915	116,501,766	934,385	632,469	4,453,017	1,729,616	3,961,711	11,498,737	703,266	4,422,428	6,638,432	151,475,827	185,223,155
Gross Incurred Claims	718,248	1,246,815	(2,549,971)	(1,303,155)	5,811,740	6,657,657	12,469,396	152,379	67,554	(105,549)	(87,832)	233,596	4,619,136	220,350	2,726	1,139,493	18,711,249	18,126,341
Add : Re-insurance accepted to direct claims	18,298	7,451	375	7,826	-	-	-	-	-	25,388	20,112	-	252,920	-	-	922	299,342	325,466
Less : Re-insurance Ceded to claims paid *	1,371,668	131,786	24,903	156,689	553,242	339,844	893,086	3,514	29,596	268,540	47,441	29,099	1,047,212	91,163	22,079	214,690	2,646,420	4,174,777
Less : Reinsurance ceded to closing Claims Outstanding *	18,228,376	1,553,272	4,809,976	6,363,248	1,630,853	4,998,086	6,628,939	83,157	345,622	2,991,945	1,014,423	1,488,914	2,573,349	767,398	3,775,806	4,673,077	24,342,628	48,934,253
Add : Reinsurance ceded to opening Claims Outstanding *	19,304,847	1,095,620	7,390,501	8,486,121	1,790,951	4,917,598	6,708,549	82,413	334,762	3,445,173	1,102,092	1,511,616	3,751,034	642,882	3,796,071	4,240,810	25,615,403	53,406,371
Total Claims Incurred	441,348	664,829	6,026	670,854	5,418,596	6,237,325	11,655,921	148,121	27,098	104,527	(27,492)	227,199	5,002,530	4,672	912	493,458	17,636,945	18,749,148

* Net of Reinsurance Inward claims outstanding

Claims Incurred [Net]

Particulars	(₹ '000)																	
	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous	Total
		Marine Cargo	Marine Others	Marine Total														
	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	
Claims paid																		
Direct claims	2,004,277	779,342	90,245	869,587	6,273,747	2,548,660	8,822,407	78,995	50,776	355,147	45,579	400,240	4,436,757	99,725	882,214	680,860	15,852,700	18,726,564
Add : Claims Outstanding at the end of the period	19,458,908	2,716,754	3,182,291	5,899,044	7,874,168	97,664,898	105,539,066	808,502	495,362	4,066,521	1,737,914	3,904,610	6,697,688	557,381	25,289,446	5,619,302	154,715,791	180,073,743
Less : Claims Outstanding at the beginning of the period	18,487,781	2,738,545	3,105,542	5,844,088	7,900,184	94,170,559	102,070,743	800,491	482,564	4,002,299	1,740,694	4,045,465	6,870,902	550,775	26,566,425	5,168,823	152,299,181	176,631,050
Gross Incurred Claims	2,975,403	757,550	166,993	924,543	6,247,731	6,042,999	12,290,730	87,006	63,575	419,369	42,799	259,385	4,263,543	106,331	(394,766)	1,131,339	18,269,310	22,169,257
Add : Re-insurance accepted to direct claims	73,559	14,089	-	14,089	-	-	-	-	-	4,689	19,349	755	201,455	-	-	-	226,248	313,896
Less : Re-insurance Ceded to claims paid *	1,604,861	201,061	84,200	285,261	930,495	463,288	1,393,783	4,191	30,232	214,153	39,706	59,299	742,864	87,834	826,696	285,956	3,684,714	5,574,836
Less : Reinsurance ceded to closing Claims Outstanding *	16,692,062	1,288,363	3,019,144	4,307,507	1,699,514	5,083,537	6,783,051	77,735	252,324	3,258,153	1,075,289	1,615,228	2,308,309	513,528	19,218,160	3,453,298	38,555,075	59,554,645
Add : Reinsurance ceded to opening Claims Outstanding *	15,710,531	1,179,228	2,947,777	4,127,005	1,702,915	5,277,382	6,980,297	85,644	266,200	3,179,551	1,079,297	1,718,500	2,210,762	497,735	20,280,063	2,909,984	39,208,033	59,045,568
Total Claims Incurred	462,570	461,443	11,426	472,869	5,320,637	5,773,556	11,094,193	90,724	47,219	131,303	26,450	304,112	3,624,586	2,704	(159,558)	302,068	15,463,802	16,399,240

* Net of Reinsurance Inward claims outstanding

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]

(₹ '000)

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	
		FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	
Claims paid																		
Direct claims	6,352,804	2,832,778	55,542	2,888,320	22,144,630	7,594,626	29,739,256	216,572	106,211	1,480,258	246,380	1,181,844	18,674,307	232,962	20,930,793	1,859,458	74,668,041	83,909,165
Add : Claims Outstanding at the end of the period	22,398,703	3,081,887	5,012,218	8,094,105	8,122,480	111,700,724	119,823,204	1,016,556	665,938	3,944,764	1,523,752	3,747,273	9,113,462	827,382	4,395,230	7,294,656	152,352,218	182,845,027
Less : Claims Outstanding at the beginning of the period	19,458,908	2,716,754	3,182,291	5,899,044	7,874,168	97,664,898	105,539,066	808,502	495,362	4,066,521	1,737,914	3,904,610	6,697,688	557,381	25,289,446	5,619,302	154,715,791	180,073,743
Gross Incurred Claims	9,292,600	3,197,912	1,885,469	5,083,381	22,392,942	21,630,452	44,023,394	424,626	276,787	1,358,500	32,218	1,024,508	21,090,082	502,963	36,578	3,534,812	72,304,468	86,680,449
Add : Re-insurance accepted to direct claims	97,667	48,627	6,862	55,489	46,405	-	46,405	-	-	194,126	202,206	5,418	922,501	-	-	3,799	1,374,455	1,527,611
Less : Re-insurance Ceded to claims paid *	4,786,031	867,853	47,229	915,082	2,443,066	1,186,699	3,629,765	10,838	88,034	1,150,577	102,812	98,457	2,825,872	221,105	15,396,103	895,642	24,419,205	30,120,318
Less : Reinsurance ceded to closing Claims Outstanding *	18,228,376	1,553,272	4,809,976	6,363,248	1,630,853	4,998,086	6,628,939	83,157	345,622	2,991,945	1,014,423	1,488,914	2,573,349	767,398	3,775,806	4,673,077	24,342,628	48,934,253
Add : Reinsurance ceded to opening Claims Outstanding *	16,692,062	1,288,363	3,019,144	4,307,507	1,699,514	5,083,537	6,783,051	77,735	252,324	3,258,153	1,075,289	1,615,228	2,308,309	513,528	19,218,160	3,453,298	38,555,075	59,554,645
Total Claims Incurred	3,067,922	2,113,777	54,270	2,168,047	20,064,942	20,529,204	40,594,146	408,366	95,455	668,257	192,479	1,057,782	18,921,671	27,988	82,829	1,423,191	63,472,165	68,708,133

* Net of Reinsurance Inward claims outstanding

Claims Incurred [Net]

(₹ '000)

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	
		FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	
Claims paid																		
Direct claims	6,883,069	2,532,839	428,524	2,961,363	24,524,634	10,648,651	35,173,285	271,244	216,141	1,046,801	126,677	1,293,240	15,941,188	213,282	6,592,466	2,675,831	63,550,155	73,394,587
Add : Claims Outstanding at the end of the period	19,458,908	2,716,754	3,182,291	5,899,044	7,874,168	97,664,898	105,539,066	808,502	495,362	4,066,521	1,737,914	3,904,610	6,697,688	557,381	25,289,446	5,619,302	154,715,791	180,073,743
Less : Claims Outstanding at the beginning of the period	17,357,167	2,738,789	2,888,146	5,626,935	7,314,990	81,557,545	88,872,535	722,436	430,961	3,359,540	1,738,809	3,979,787	5,996,496	505,082	30,522,632	5,143,590	141,271,868	164,255,970
Gross Incurred Claims	8,984,809	2,510,804	722,669	3,233,473	25,083,812	26,756,004	51,839,816	357,310	280,542	1,753,782	125,782	1,218,062	16,642,380	265,582	1,359,280	3,151,542	76,994,079	89,212,360
Add : Re-insurance accepted to direct claims	133,958	49,013	1,610	50,623	-	-	-	-	-	38,866	116,397	755	1,064,374	-	92	-	1,220,484	1,405,065
Less : Re-insurance Ceded to claims paid *	5,847,384	670,931	359,136	1,030,067	3,621,611	2,217,409	5,839,020	14,216	75,990	722,154	136,227	206,475	2,182,898	188,944	5,893,994	1,370,601	16,630,519	23,507,970
Less : Reinsurance ceded to closing Claims Outstanding *	16,692,062	1,288,363	3,019,144	4,307,507	1,699,514	5,083,537	6,783,051	77,735	252,324	3,258,153	1,075,289	1,615,228	2,308,309	513,528	19,218,160	3,453,298	38,555,075	59,554,645
Add : Reinsurance ceded to opening Claims Outstanding *	15,172,255	1,098,102	2,628,080	3,726,183	1,595,759	6,022,282	7,618,041	70,700	213,312	2,600,697	1,110,015	1,678,768	1,520,354	463,535	23,771,924	3,015,174	42,062,520	60,960,958
Total Claims Incurred	1,751,576	1,698,625	(25,921)	1,672,704	21,358,446	25,477,340	46,835,786	336,058	165,541	413,038	140,678	1,075,882	14,735,901	26,645	19,143	1,342,817	65,091,489	68,515,769

* Net of Reinsurance Inward claims outstanding