

**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		
		For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	For Q2 2020-21	
Claims paid																			
Direct claims	1,018,501	556,089	18,374	574,463	6,270,429	1,838,035	8,108,464	55,246	22,609	342,302	79,753	231,534	3,890,005	43,788	514,281	584,362	13,872,344	15,465,308	-
Add : Claims Outstanding at the end of the period	22,258,775	2,893,528	7,323,541	10,217,069	9,729,580	104,664,366	114,393,946	892,708	592,938	4,202,357	1,740,091	4,387,418	10,762,708	555,352	9,695,854	6,495,761	153,719,133	186,194,977	-
Less : Claims Outstanding at the beginning of the period	20,410,881	2,647,006	7,255,415	9,902,421	10,846,935	101,802,461	112,649,396	872,324	525,368	4,183,426	1,844,409	4,239,211	8,797,482	541,182	10,283,795	6,415,466	150,352,058	180,665,360	(0)
<b>Gross Incurred Claims</b>	<b>2,866,395</b>	<b>802,611</b>	<b>86,500</b>	<b>889,111</b>	<b>5,153,074</b>	<b>4,699,940</b>	<b>9,853,014</b>	<b>75,630</b>	<b>90,179</b>	<b>361,233</b>	<b>(24,565)</b>	<b>379,741</b>	<b>5,855,231</b>	<b>57,958</b>	<b>(73,660)</b>	<b>664,657</b>	<b>17,239,419</b>	<b>20,994,926</b>	-
Add : Re-insurance accepted to direct claims	62,114	17,184	4,069	21,253	32,626	-	32,626	-	-	109,533	131,205	5,418	182,088	-	-	2,874	463,744	547,111	-
Less : Re-insurance Ceded to claims paid *	815,307	127,037	13,585	140,622	832,699	337,632	1,170,331	2,766	22,025	349,220	61,839	19,698	662,079	41,297	380,798	343,687	3,053,740	4,009,669	-
Less : Reinsurance ceded to closing Claims Outstanding *	18,296,699	1,455,884	7,129,626	8,585,510	1,899,616	4,946,091	6,845,707	76,473	307,684	3,178,399	1,133,186	1,733,469	3,292,284	508,620	7,682,964	4,096,424	28,855,210	55,737,420	-
Add : Reinsurance ceded to opening Claims Outstanding *	17,149,914	1,161,955	7,060,277	8,222,232	2,170,027	5,046,065	7,216,092	85,525	263,984	3,319,443	1,196,209	1,692,975	2,825,089	495,802	8,147,264	4,128,235	29,370,620	54,742,765	1
<b>Total Claims Incurred</b>	<b>966,416</b>	<b>398,829</b>	<b>7,634</b>	<b>406,464</b>	<b>4,623,412</b>	<b>4,462,282</b>	<b>9,085,694</b>	<b>81,916</b>	<b>24,455</b>	<b>262,590</b>	<b>107,825</b>	<b>324,967</b>	<b>4,908,046</b>	<b>3,843</b>	<b>9,842</b>	<b>355,655</b>	<b>15,164,833</b>	<b>16,537,712</b>	

\* 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		
		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	
<b>Gross Incurred Claims</b>	<b>1,960,015</b>	<b>615,852</b>	<b>1,883</b>	<b>617,735</b>	<b>6,316,439</b>	<b>6,979,235</b>	<b>13,295,674</b>	<b>81,299</b>	<b>40,884</b>	<b>439,520</b>	<b>35,459</b>	<b>425,199</b>	<b>4,419,648</b>	<b>67,388</b>	<b>503,251</b>	<b>651,381</b>	<b>19,959,702</b>	<b>22,537,452</b>	
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	2,685,451	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	57,415,360	
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	
<b>Total Claims Incurred</b>	<b>467,954</b>	<b>443,982</b>	<b>(25,328)</b>	<b>418,654</b>	<b>5,417,074</b>	<b>6,611,711</b>	<b>12,028,785</b>	<b>74,396</b>	<b>27,720</b>	<b>64,381</b>	<b>9,566</b>	<b>166,202</b>	<b>3,896,913</b>	<b>11,730</b>	<b>138,365</b>	<b>266,448</b>	<b>16,684,506</b>	<b>17,571,114</b>	

\* Net of Reinsurance Inward claims outstanding

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(₹ '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	
		Upto H1 2020-21	Upto H1 2020-21	Upto H1 2020-21	Upto H1 2020-21	Upto H1 2020-21	Upto H1 2020-21	Upto H1 2020-21	Upto H1 2020-21	Upto H1 2020-21	Upto H1 2020-21	Upto H1 2020-21	Upto H1 2020-21	Upto H1 2020-21	Upto H1 2020-21	Upto H1 2020-21	Upto H1 2020-21	
Claims paid																		
Direct claims	2,849,154	1,110,305	21,910	1,132,215	8,884,128	2,741,607	11,625,735	83,887	36,880	778,597	102,115	398,999	6,527,662	99,504	15,665,950	874,832	36,194,161	40,175,530
Add : Claims Outstanding at the end of the period	22,258,775	2,893,528	7,323,541	10,217,069	9,729,580	104,664,366	114,393,946	892,708	592,938	4,202,357	1,740,091	4,387,418	10,762,708	555,352	9,695,854	6,495,761	153,719,133	186,194,977
Less : Claims Outstanding at the beginning of the period	19,458,907	2,716,754	3,182,290	5,899,044	7,874,168	97,664,898	105,539,066	808,502	495,362	4,066,522	1,737,914	3,904,868	6,697,430	557,381	25,289,446	5,619,302	154,715,792	180,073,743
<b>Gross Incurred Claims</b>	<b>5,649,022</b>	<b>1,287,079</b>	<b>4,163,161</b>	<b>5,450,240</b>	<b>10,739,540</b>	<b>9,741,075</b>	<b>20,480,615</b>	<b>168,093</b>	<b>134,456</b>	<b>914,432</b>	<b>104,292</b>	<b>881,549</b>	<b>10,592,940</b>	<b>97,475</b>	<b>72,358</b>	<b>1,751,291</b>	<b>35,197,502</b>	<b>46,296,764</b>
Add : Re-insurance accepted to direct claims	73,139	36,885	6,487	43,372	32,626	-	32,626	-	-	109,895	129,196	5,418	420,150	-	-	2,875	700,160	816,671
Less : Re-insurance Ceded to claims paid *	2,248,249	295,215	17,056	312,271	1,212,679	511,281	1,723,960	4,198	35,552	647,663	36,713	38,701	1,084,815	94,698	11,525,708	423,827	15,615,835	18,176,355
Less : Reinsurance ceded to closing Claims Outstanding *	18,296,699	1,455,884	7,129,626	8,585,510	1,899,616	4,946,091	6,845,707	76,473	307,684	3,178,399	1,133,186	1,733,469	3,292,284	508,620	7,682,964	4,096,424	28,855,210	55,737,420
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	1,075,290	1,615,486	2,308,051	513,528	19,218,159	3,453,298	38,555,075	59,554,645
<b>Total Claims Incurred</b>	<b>1,869,275</b>	<b>861,228</b>	<b>42,110</b>	<b>903,338</b>	<b>9,359,385</b>	<b>9,367,240</b>	<b>18,726,625</b>	<b>165,157</b>	<b>43,544</b>	<b>456,418</b>	<b>138,879</b>	<b>730,284</b>	<b>8,944,043</b>	<b>7,684</b>	<b>81,845</b>	<b>687,213</b>	<b>29,981,692</b>	<b>32,754,305</b>

\* 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	
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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
<b>Gross Incurred Claims</b>	<b>3,806,808</b>	<b>1,056,289</b>	<b>68,039</b>	<b>1,124,328</b>	<b>12,265,715</b>	<b>14,092,045</b>	<b>26,357,760</b>	<b>177,235</b>	<b>111,917</b>	<b>950,734</b>	<b>82,701</b>	<b>636,983</b>	<b>8,066,523</b>	<b>86,462</b>	<b>639,263</b>	<b>1,402,247</b>	<b>38,511,825</b>	<b>43,442,961</b>
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	3,606,527	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	3,083,960	41,046,135	59,246,743
<b>Total Claims Incurred</b>	<b>885,679</b>	<b>784,237</b>	<b>(22,080)</b>	<b>762,157</b>	<b>10,503,642</b>	<b>13,332,759</b>	<b>23,836,401</b>	<b>161,322</b>	<b>83,629</b>	<b>187,096</b>	<b>11,398</b>	<b>470,333</b>	<b>7,242,208</b>	<b>19,122</b>	<b>126,976</b>	<b>725,888</b>	<b>32,864,373</b>	<b>34,512,209</b>

\* Net of Reinsurance Inward claims outstanding