

**PERIODIC DISCLOSURES
FORM NL-5 - CLAIMS SCHEDULE**

Name of the Insurer: ICICI Lombard General Insurance Company Limited

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

**Claims Schedule
(₹ lakhs)**

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22
Claims Paid (Direct)	17,325	32,930	8,146	14,491	31	6,381	8,177	20,872	80,149	135,589	42,968	60,395	123,117	195,984	81,579	153,173	3,661	7,334	1,145	1,843	86,385	162,350
Add : Re-insurance accepted to direct claims	246	767	171	302	8	9	179	311	-	-	-	-	-	-	3,317	3,807	-	-	-	-	3,317	3,807
Less : Re-insurance Ceded to claims paid	12,120	23,404	2,582	4,126	31	6,235	2,613	10,361	4,239	7,512	5,206	7,580	9,445	15,092	10,448	19,013	244	692	62	99	10,754	19,804
Net Claim Paid	5,451	10,293	5,735	10,667	8	155	5,743	10,822	75,910	128,077	37,762	52,815	113,672	180,892	74,448	137,967	3,417	6,642	1,083	1,744	78,948	146,353
Add : Claims Outstanding at the end of the year	58,977	58,977	23,739	23,739	2,237	2,237	25,976	25,976	84,018	84,018	1,374,048	1,374,048	1,458,066	1,458,066	95,226	95,226	25,664	25,664	4,083	4,083	124,973	124,973
Less : Claims Outstanding (net of reinsurance) acquired on account of scheme of demerger as on April 1, 2021	-	4,718	-	4,127	-	-	-	4,127	-	11,733	-	222,924	-	234,657	-	6,203	-	1,664	-	1,858	-	9,725
Less : Claims Outstanding at the beginning of the year	54,186	41,703	21,983	15,286	1,936	2,022	23,919	17,308	93,475	64,916	1,341,684	1,067,026	1,435,159	1,131,942	116,491	62,961	25,108	22,584	4,658	2,440	146,257	87,985
Net Incurred Claims	10,242	22,849	7,491	14,993	309	370	7,800	15,363	66,453	135,446	70,126	136,913	136,579	272,359	53,183	164,029	3,973	8,058	508	1,529	57,664	173,616
Claims Paid (Direct)																						
-In India	17,534	33,610	7,605	13,905	31	6,382	7,636	20,287	80,149	135,589	42,968	60,395	123,117	195,984	81,579	153,173	3,661	7,334	922	1,503	86,162	162,010
-Outside India	37	87	712	888	8	8	720	896	-	-	-	-	-	-	3,317	3,807	-	-	223	340	3,540	4,147
Estimates of IBNR and IBNER at the end of the period (net)	18,291	18,291	11,064	11,064	1,066	1,066	12,130	12,130	34,919	34,919	883,452	883,452	918,371	918,371	52,591	52,591	13,514	13,514	2,039	2,039	68,144	68,144
Estimates of IBNR and IBNER on account of scheme of demerger as on April 1, 2021 (net)	-	685	-	1,997	-	-	-	1,997	-	3,148	-	148,506	-	151,654	-	4,225	-	1,101	-	1,058	-	6,384
Estimates of IBNR and IBNER at the beginning of the period (net)	14,312	12,015	9,559	5,348	685	623	10,244	5,971	41,422	30,196	847,238	663,384	888,660	693,580	65,489	36,373	12,700	11,111	2,226	1,342	80,415	48,826

(₹ lakhs)

Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop / Weather Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22
Claims Paid (Direct)	839	1,415	396	704	2,695	7,714	903	3,035	6,761	12,824	864	1,283	5,645	10,928	227,605	396,237	253,107	450,039
Add : Re-insurance accepted to direct claims	-	-	-	-	-	77	486	428	-	-	-	-	-	-	3,803	4,312	4,228	5,390
Less : Re-insurance Ceded to claims paid	44	74	315	462	1,586	4,603	543	2,344	5,168	10,479	787	1,192	2,028	4,544	30,670	58,594	45,403	92,359
Net Claim Paid	795	1,341	81	242	1,109	3,188	846	1,119	1,593	2,345	77	91	3,617	6,384	200,738	341,955	211,932	363,070
Add : Claims Outstanding at the end of the year	11,383	11,383	3,761	3,761	11,857	11,857	5,356	5,356	20,691	20,691	680	680	35,050	35,050	1,671,817	1,671,817	1,756,770	1,756,770
Less : Claims Outstanding (net of reinsurance) acquired on account of scheme of demerger as on April 1, 2021	-	1,225	-	10	-	1,109	-	-	-	11,083	-	76	-	5,092	-	262,977	-	271,822
Less : Claims Outstanding at the beginning of the year	11,720	9,334	3,494	3,203	10,934	9,528	5,248	5,094	16,924	6,194	714	600	33,152	26,216	1,663,602	1,280,096	1,741,707	1,339,107
Net Incurred Claims	458	2,165	348	790	2,032	4,408	954	1,381	5,360	5,759	43	95	5,515	10,126	208,953	470,699	226,995	508,911
Claims Paid (Direct)																		
-In India	839	1,415	396	704	2,695	7,720	1,376	3,479	6,761	12,824	864	1,283	5,160	9,278	227,370	394,697	252,540	448,594
-Outside India	-	-	-	-	-	71	13	(16)	-	-	-	-	485	1,650	4,038	5,852	4,795	6,835
Estimates of IBNR and IBNER at the end of the period (net)	5,077	5,077	4,501	4,501	4,116	4,116	2,129	2,129	12,034	12,034	606	606	21,796	21,796	1,036,774	1,036,774	1,067,195	1,067,195
Estimates of IBNR and IBNER on account of scheme of demerger as on April 1, 2021 (net)	-	582	-	1,450	-	473	-	-	-	8,112	-	71	-	903	-	169,629	-	172,311
Estimates of IBNR and IBNER at the beginning of the period (net)	5,624	4,170	4,104	2,184	3,086	2,355	2,271	2,118	9,827	2,138	567	417	19,383	16,752	1,013,937	772,540	1,038,493	790,526

Includes Health, Personal Accident & Travel

Note : Pursuant to the Scheme of demerger of Bharti Axa General Insurance Company limited with ICICI Lombard General Insurance Company limited become effective from September 8, 2021, the Company has given impact of the scheme in the current financial year. Consequently, the comparative figures reported for the quarter ended and upto the quarter ended September 30, 2020 does not include the effect of the demerger and are not strictly comparable

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Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21
Claims Paid (Direct)	10,185	28,491	5,561	11,103	183	219	5,744	11,322	62,704	88,842	18,381	27,416	81,085	116,258	36,503	61,616	2,315	3,990	2,397	3,660	41,215	69,266
Add : Re-insurance accepted to direct claims	621	731	172	369	41	65	213	434	326	326	-	-	326	326	1,821	4,202	54	54	-	-	1,875	4,256
Less: Re-insurance Ceded to claims paid	8,153	22,482	1,270	2,952	135	171	1,405	3,123	8,327	12,127	3,377	5,113	11,704	17,240	5,490	9,632	197	387	1,131	1,216	6,818	11,235
Net Claim Paid	2,653	6,740	4,463	8,520	89	113	4,552	8,633	54,703	77,041	15,004	22,303	69,707	99,344	32,834	56,186	2,172	3,657	1,266	2,444	36,272	62,287
Add : Claims Outstanding at the end of the year	7,011	39,621	(475)	14,376	(12)	1,939	(487)	16,315	(8,469)	78,300	29,619	997,183	21,150	1,075,483	14,275	70,619	1,078	26,540	705	4,085	16,058	101,244
Less : Claims Outstanding at the beginning of the year	-	27,668	-	14,284	-	1,631	-	15,915	-	61,747	-	925,814	-	987,561	-	40,047	-	22,894	-	3,847	-	66,788
Net Incurred Claims	9,664	18,693	3,988	8,612	77	421	4,065	9,033	46,234	93,594	44,623	93,672	90,857	187,266	47,109	86,758	3,250	7,303	1,971	2,682	52,330	96,743
Claims Paid (Direct)																						
-In India	10,806	29,222	5,270	10,619	224	284	5,494	10,903	63,030	89,153	18,381	27,416	81,411	116,569	38,286	65,780	2,369	4,044	19	564	40,674	70,388
-Outside India	-	-	463	853	-	-	463	853	-	15	-	-	-	15	38	38	-	-	2,378	3,096	2,416	3,134
Estimates of IBNR and IBNER at the end of the period (net)	10,273	10,273	5,512	5,512	573	573	6,085	6,085	41,320	41,320	622,106	622,106	663,426	663,426	40,727	40,727	16,322	16,322	2,280	2,280	59,329	59,329
Estimates of IBNR and IBNER at the beginning of the period (net)	7,692	5,516	5,825	3,994	543	564	6,368	4,558	47,133	25,978	599,530	562,388	646,663	588,366	36,583	19,592	16,244	12,908	1,337	1,522	54,164	34,022

(₹ lakhs)

Particulars	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop / Weather Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21
Claims Paid (Direct)	553	839	227	369	3,424	7,786	797	1,021	5,142	156,659	438	995	5,845	8,749	138,726	361,942	154,655	401,755
Add : Re-insurance accepted to direct claims	-	-	-	-	1,095	1,099	1,312	1,292	-	-	-	-	29	29	4,637	7,002	5,471	8,167
Less: Re-insurance Ceded to claims paid	28	42	221	356	3,493	6,477	618	367	3,808	115,257	413	947	3,437	4,238	30,540	156,159	40,098	181,764
Net Claim Paid	525	797	6	13	1,026	2,408	1,491	1,946	1,334	41,402	25	48	2,437	4,540	112,823	212,785	120,028	228,158
Add : Claims Outstanding at the end of the year	295	8,163	238	2,852	1,600	10,240	(413)	6,069	(1,236)	20,129	14	468	1,119	23,992	38,825	1,248,640	45,349	1,304,576
Less : Claims Outstanding at the beginning of the year	-	7,308	-	2,430	-	8,084	-	6,626	-	60,713	-	439	-	21,659	-	1,161,608	-	1,205,191
Net Incurred Claims	820	1,652	244	435	2,626	4,564	1,078	1,389	98	818	39	77	3,556	6,873	151,648	299,817	165,377	327,543
Claims Paid (Direct)																		
-In India	553	839	60	202	4,445	8,783	1,055	1,259	5,142	156,659	438	995	5,527	8,431	139,305	364,125	155,605	404,250
-Outside India	-	-	167	167	74	102	1,054	1,054	-	-	-	-	347	347	4,058	4,819	4,521	5,672
Estimates of IBNR and IBNER at the end of the period (net)	4,032	4,032	1,649	1,649	3,361	3,361	2,587	2,587	13,782	13,782	363	363	14,764	14,764	763,293	763,293	779,651	779,651
Estimates of IBNR and IBNER at the beginning of the period (net)	4,530	4,470	1,454	1,267	2,462	1,934	1,909	1,751	16,083	36,033	353	340	13,936	12,841	741,554	681,024	755,614	691,098

Includes Health, Personal Accident & Travel