

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 Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22
Claims Paid (Direct)	25,748	85,849	8,749	34,805	2,315	10,121	11,064	44,926	76,384	288,489	28,383	122,364	104,767	410,853	73,228	312,028	4,959	16,739	1,020	3,643	79,207	332,410
Add : Re-insurance accepted to direct claims	174	1,172	765	1,279	-	64	765	1,343	-	-	-	-	-	3,342	10,237	-	-	-	-	-	3,342	10,237
Less : Re-insurance Ceded to claims paid	18,287	62,181	2,752	11,791	2,303	9,958	5,055	21,749	4,104	15,485	4,855	17,366	9,959	32,851	9,747	39,834	336	1,546	55	200	10,138	41,580
Net Claim Paid	7,635	24,840	6,762	24,293	12	227	6,774	24,520	72,280	273,004	23,528	104,998	95,808	378,002	66,823	282,431	4,623	15,193	965	3,443	72,411	301,067
Add : Claims Outstanding at the end of the year	57,366	57,366	23,873	23,873	2,281	2,281	26,154	26,154	82,217	82,217	1,463,029	1,463,029	1,545,246	1,545,246	75,794	75,794	22,788	22,788	5,608	5,608	104,190	104,190
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	59,395	41,704	23,159	15,286	2,222	2,022	25,381	17,308	83,121	64,916	1,412,135	1,067,026	1,495,256	1,131,942	77,380	62,961	24,769	22,584	4,462	2,440	106,611	87,985
Net Incurred Claims	5,606	35,784	7,476	28,753	71	486	7,547	29,239	71,376	278,572	74,422	278,077	145,798	556,649	65,237	289,061	2,642	13,733	2,111	4,753	69,990	307,547
Claims Paid (Direct)																						
-In India	25,896	86,908	8,500	33,524	2,315	10,177	10,815	43,701	76,384	288,489	28,383	122,364	104,767	410,853	73,228	312,048	4,959	16,739	883	2,938	79,070	331,725
-Outside India	26	113	1,014	2,560	-	8	1,014	2,568	-	-	-	-	-	-	3,342	10,217	-	-	137	705	3,479	10,922
Estimates of IBNR and IBNER at the end of the period (net)	20,481	20,481	10,134	10,134	1,008	1,008	11,142	11,142	39,310	39,310	935,629	935,629	974,939	974,939	49,691	49,691	12,939	12,939	2,753	2,753	65,383	65,383
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)	18,706	12,015	11,179	5,348	936	623	12,115	5,971	36,121	30,196	910,749	663,384	946,870	693,580	47,365	36,373	14,421	11,111	2,611	1,342	64,397	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 Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22
Claims Paid (Direct)	1,224	3,671	440	2,118	5,939	17,715	261	3,832	5,957	37,160	669	2,553	5,154	20,359	203,618	830,671	240,430	961,446		
Add : Re-insurance accepted to direct claims	-	-	-	-	10	101	97	748	-	-	-	-	-	-	3,449	11,086	4,388	13,601		
Less : Re-insurance Ceded to claims paid	72	198	323	1,106	4,299	11,434	122	2,786	4,302	28,963	635	2,402	1,106	6,883	29,956	128,203	53,298	212,133		
Net Claim Paid	1,152	3,473	117	1,012	1,650	6,382	236	1,794	1,655	8,197	34	151	4,048	13,476	177,111	713,554	191,520	762,914		
Add : Claims Outstanding at the end of the year	10,972	10,972	3,897	3,897	14,484	14,484	5,719	5,719	21,763	21,763	709	709	35,706	35,706	1,742,686	1,742,686	1,826,206	1,826,206		
Less : Claims Outstanding (net of reinsurance) acquired on account of scheme of demerger as on April 1, 2021	-	1,226	-	10	-	1,109	-	-	-	11,083	-	76	-	5,091	-	262,977	-	271,822		
Less : Claims Outstanding at the beginning of the year	11,751	9,334	3,695	3,203	13,385	9,528	5,294	5,093	22,706	6,194	702	600	34,621	26,217	1,694,021	1,280,096	1,778,797	1,339,108		
Net Incurred Claims	373	3,885	319	1,696	2,749	10,229	661	2,420	712	12,683	41	184	5,133	17,874	225,776	913,167	238,929	978,190		
Claims Paid (Direct)																				
-In India	1,224	3,671	440	2,118	5,949	17,745	282	4,491	5,957	37,160	669	2,553	4,921	18,078	203,279	828,394	239,990	959,003		
-Outside India	-	-	-	-	-	71	76	89	-	-	-	-	233	2,281	3,788	13,363	4,828	16,044		
Estimates of IBNR and IBNER at the end of the period (net)	4,715	4,715	2,873	2,873	3,900	3,900	2,222	2,222	14,419	14,419	678	678	25,241	25,241	1,094,370	1,094,370	1,125,993	1,125,993		
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)	5,524	4,170	2,653	2,184	4,081	2,355	2,153	2,118	14,828	2,138	655	417	23,651	16,752	1,064,812	772,540	1,095,633	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. The comparative figures reported as on March 31, 2021 do not include the effect of the demerger and are not strictly comparable.

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(₹ lakhs)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21
Claims Paid (Direct)	18,845	63,528	7,568	28,328	283	555	7,951	28,883	68,982	221,447	22,498	75,946	91,480	297,393	69,457	181,590	4,479	11,818	587	5,153	74,523	198,561
Add : Re-insurance accepted to direct claims	183	977	74	486	4	69	78	555	-	464	-	-	-	464	2,530	9,225	-	54	-	-	2,530	9,279
Less: Re-insurance Ceded to claims paid	13,716	47,860	1,318	8,679	249	472	1,567	9,151	5,533	24,431	3,399	11,867	8,932	36,298	10,435	27,352	291	985	37	907	10,763	29,244
Net Claim Paid	5,312	16,645	6,324	20,135	38	152	6,362	20,287	63,449	197,480	19,099	64,079	82,548	261,559	61,552	163,463	4,188	10,887	550	4,246	66,290	176,596
Add : Claims Outstanding at the end of the year	41,702	41,702	15,286	15,286	2,022	2,022	17,308	17,308	64,916	64,916	1,067,026	1,067,026	1,131,942	1,131,942	62,961	62,961	22,584	22,584	2,440	2,440	87,985	87,985
Less : Claims Outstanding at the beginning of the year	42,601	27,668	14,962	14,284	2,000	1,631	16,962	15,915	74,179	61,746	1,023,754	925,814	1,097,933	987,560	74,147	40,047	24,501	22,894	3,330	3,847	101,978	66,788
Net Incurred Claims	4,413	30,679	6,648	21,137	60	543	6,708	21,680	54,186	200,650	62,371	205,291	116,557	405,941	50,366	186,377	2,271	10,577	(340)	2,839	52,297	199,793
Claims Paid (Direct)																						
-In India	19,017	64,483	6,739	26,627	283	620	7,022	27,247	68,982	221,661	22,498	75,946	91,480	297,607	71,987	189,614	4,479	11,872	361	1,261	76,827	202,747
-Outside India	11	22	903	2,187	4	4	907	2,191	-	250	-	-	-	250	-	1,201	-	-	226	3,892	226	5,093
Estimates of IBNR and IBNER at the end of the period (net)	12,015	12,015	5,348	5,348	623	623	5,971	5,971	30,196	30,196	663,384	663,384	693,580	693,580	36,373	36,373	11,111	11,111	1,342	1,342	48,826	48,826
Estimates of IBNR and IBNER at the beginning of the period (net)	10,983	5,516	6,065	3,994	548	564	6,613	4,558	35,532	25,978	643,209	562,388	678,741	588,366	34,791	19,592	12,530	12,908	1,456	1,522	48,777	34,022

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 Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21
Claims Paid (Direct)	702	2,166	341	1,062	4,027	14,803	1,181	2,464	299	209,308	963	2,330	4,833	18,595	178,349	746,682	205,045	839,093
Add : Re-insurance accepted to direct claims	-	-	-	-	254	1,941	201	2,022	-	-	-	-	9	38	2,994	13,744	3,255	15,276
Less: Re-insurance Ceded to claims paid	35	108	296	880	2,686	11,506	474	1,028	221	153,961	912	2,211	2,146	8,956	26,465	244,192	41,748	301,203
Net Claim Paid	667	2,058	45	182	1,595	5,238	908	3,458	78	55,347	51	119	2,696	9,677	154,878	516,234	166,552	553,166
Add : Claims Outstanding at the end of the year	9,334	9,334	3,203	3,203	9,528	9,528	5,093	5,093	6,194	6,194	600	600	26,217	26,217	1,280,096	1,280,096	1,339,106	1,339,106
Less : Claims Outstanding at the beginning of the year	8,520	7,308	2,977	2,430	10,078	8,084	6,275	6,626	6,264	60,713	604	439	23,976	21,660	1,258,605	1,161,608	1,318,168	1,205,191
Net Incurred Claims	1,481	4,084	271	955	1,045	6,682	(274)	1,925	8	828	47	280	4,937	14,234	176,369	634,722	187,490	687,081
Claims Paid (Direct)																		
-In India	702	2,166	(690)	(136)	4,030	15,803	1,141	2,767	299	209,308	963	2,330	4,726	18,008	179,478	750,600	205,517	842,330
-Outside India	-	-	1,031	1,198	251	941	241	1,719	-	-	-	-	116	625	1,865	9,826	2,783	12,039
Estimates of IBNR and IBNER at the end of the period (net)	4,171	4,171	2,184	2,184	2,355	2,355	2,118	2,118	2,138	2,138	417	417	16,752	16,752	772,541	772,541	790,527	790,527
Estimates of IBNR and IBNER at the beginning of the period (net)	3,714	4,470	1,902	1,267	2,683	1,934	2,842	1,751	2,202	36,033	431	340	14,382	12,841	755,674	681,024	773,270	691,098

Includes Health, Personal Accident & Travel