

**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

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23
Claims Paid (Direct)	38,732	77,204	16,843	35,447	669	1,395	17,512	36,842	72,633	221,475	34,577	121,597	107,210	343,072	77,052	221,538	5,825	15,967	2,529	5,155	85,406	242,660
Add : Re-insurance accepted to direct claims	1,141	1,886	141	703	15	25	156	728	7,594	7,594	-	-	7,594	7,594	17,414	19,568	-	-	-	-	17,414	19,568
Less : Re-insurance Ceded to claims paid	32,140	61,235	8,524	14,682	546	1,050	9,070	15,732	3,347	10,991	2,657	13,351	6,004	24,342	9,140	27,610	992	1,962	133	280	10,265	29,852
Net Claim Paid	7,733	17,855	8,460	21,468	138	370	8,598	21,838	76,880	218,078	31,920	108,246	108,800	326,324	85,326	213,496	4,833	14,005	2,396	4,875	92,555	232,376
Add : Claims Outstanding at the end of the period	63,497	63,497	26,162	26,162	2,232	2,232	28,394	28,394	88,727	88,727	1,572,972	1,572,972	1,661,699	1,661,699	90,580	90,580	22,286	22,286	7,712	7,712	120,578	120,578
Less : Claims Outstanding at the beginning of the period	62,851	57,366	25,367	23,874	2,220	2,280	27,587	26,154	91,167	82,217	1,535,324	1,463,030	1,626,491	1,545,247	93,931	75,794	23,471	22,789	7,973	5,608	125,375	104,191
Net Incurred Claims	8,379	23,986	9,255	23,756	150	322	9,405	24,078	74,440	224,588	69,568	218,188	144,008	442,776	81,975	228,282	3,648	13,502	2,135	6,979	87,758	248,763
Claims Paid (Direct)																						
-In India	39,873	79,064	15,621	33,754	684	1,420	16,305	35,174	72,632	221,474	34,577	121,597	107,209	343,071	94,466	238,973	5,825	15,967	1,017	2,739	101,308	257,679
-Outside India	-	26	1,363	2,396	-	-	1,363	2,396	7,595	7,595	-	-	7,595	7,595	-	2,133	-	-	1,512	2,416	1,512	4,549
Estimates of IBNR and IBNER at the end of the period (net)	23,596	23,596	13,029	13,029	1,338	1,338	14,367	14,367	38,178	38,178	1,022,307	1,022,307	1,060,485	1,060,485	56,495	56,495	14,664	14,664	4,082	4,082	75,241	75,241
Estimates of IBNR and IBNER at the beginning of the period (net)	20,782	20,481	11,680	10,134	1,213	1,008	12,893	11,142	38,963	39,310	962,164	935,629	1,001,127	974,939	56,210	49,691	14,044	12,939	2,892	2,753	73,146	65,383

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 Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23
Claims Paid (Direct)	1,070	3,741	948	1,708	5,510	14,333	433	1,547	26,429	47,151	3,809	3,770	6,382	17,117	237,197	675,099	293,441	789,145
Add : Re-insurance accepted to direct claims	-	-	-	-	362	368	22	476	-	-	-	-	-	-	25,392	28,006	26,689	30,620
Less : Re-insurance Ceded to claims paid	50	183	210	539	3,510	8,197	22	235	19,047	35,377	3,631	3,594	2,289	6,185	45,028	108,504	86,238	185,471
Net Claim Paid	1,020	3,558	738	1,169	2,362	6,504	433	1,788	7,382	11,774	178	176	4,093	10,932	217,561	594,601	233,892	634,294
Add : Claims Outstanding at the end of the period	12,262	12,262	6,041	6,041	17,213	17,213	5,841	5,841	30,795	30,795	722	722	40,819	40,819	1,895,970	1,895,970	1,987,861	1,987,861
Less : Claims Outstanding at the beginning of the period	11,442	10,972	5,090	3,897	16,635	14,484	5,606	5,719	33,179	21,763	804	709	40,066	35,706	1,864,688	1,742,688	1,955,126	1,826,208
Net Incurred Claims	1,840	4,848	1,689	3,313	2,940	9,233	668	1,910	4,998	20,806	96	189	4,846	16,045	248,843	747,883	266,627	795,947
Claims Paid (Direct)																		
-In India	1,070	3,741	948	1,708	5,510	14,339	433	1,974	26,429	47,151	3,809	3,770	6,342	16,880	253,058	690,313	309,236	804,551
-Outside India	-	-	-	-	362	362	22	49	-	-	-	-	40	237	9,531	12,792	10,894	15,214
Estimates of IBNR and IBNER at the end of the period (net)	5,905	5,905	5,037	5,037	5,684	5,684	2,648	2,648	21,673	21,673	693	693	30,263	30,263	1,207,629	1,207,629	1,245,592	1,245,592
Estimates of IBNR and IBNER at the beginning of the period (net)	4,733	4,715	3,450	2,873	4,964	3,900	2,457	2,222	10,628	14,419	707	678	27,216	25,242	1,128,428	1,094,371	1,162,103	1,125,994

Includes Health, Personal Accident & Travel

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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 Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22
Claims Paid (Direct)	27,171	60,101	11,565	26,056	1,425	7,806	12,990	33,862	76,516	212,105	33,585	93,980	110,101	306,085	85,627	238,800	4,446	11,780	780	2,623	90,853	253,203
Add : Re-insurance accepted to direct claims	231	998	212	514	55	64	267	578	-	-	-	-	-	-	3,088	6,895	-	-	-	-	3,088	6,895
Less: Re-insurance Ceded to claims paid	20,490	43,894	4,913	9,039	1,420	7,655	6,333	16,694	3,869	11,381	4,931	12,511	8,800	23,892	11,074	30,087	518	1,210	46	145	11,638	31,442
Net Claim Paid	6,912	17,205	6,864	17,531	60	215	6,924	17,746	72,647	200,724	28,654	81,469	101,301	282,193	77,641	215,608	3,928	10,570	734	2,478	82,303	228,656
Add : Claims Outstanding at the end of the period	59,395	59,395	23,159	23,159	2,222	2,222	25,381	25,381	83,121	83,121	1,412,135	1,412,135	1,495,256	1,495,256	77,380	77,380	24,769	24,769	4,462	4,462	106,611	106,611
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 period	58,977	41,703	23,739	15,286	2,237	2,022	25,976	17,308	84,018	64,916	1,374,048	1,067,026	1,458,066	1,131,942	95,226	62,961	25,664	22,584	4,083	2,440	124,973	87,985
Net Incurred Claims	7,330	30,179	6,284	21,277	45	415	6,329	21,692	71,750	207,196	66,741	203,654	138,491	410,850	59,795	223,824	3,033	11,091	1,113	2,642	63,941	237,557
Claims Paid (Direct)																						
-In India	27,402	61,012	11,119	25,024	1,480	7,862	12,599	32,886	76,516	212,105	33,585	93,980	110,101	306,085	85,647	238,820	4,446	11,780	552	2,055	90,645	252,655
-Outside India	-	87	658	1,546	-	8	658	1,554	-	-	-	-	-	-	3,068	6,875	-	-	228	568	3,296	7,443
Estimates of IBNR and IBNER at the end of the period (net)	18,706	18,706	11,179	11,179	936	936	12,115	12,115	36,121	36,121	910,749	910,749	946,870	946,870	47,365	47,365	14,421	14,421	2,611	2,611	64,397	64,397
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)	18,291	12,015	11,064	5,348	1,066	623	12,130	5,971	34,919	30,196	883,452	663,384	918,371	693,580	52,591	36,373	13,514	11,111	2,039	1,342	68,144	48,826

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 Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22
Claims Paid (Direct)	1,032	2,447	974	1,678	4,062	11,776	536	3,571	18,379	31,203	601	1,884	4,277	15,205	230,815	627,052	270,976	721,015		
Add : Re-insurance accepted to direct claims	-	-	-	-	14	91	223	651	-	-	-	-	-	-	3,325	7,637	3,823	9,213		
Less: Re-insurance Ceded to claims paid	52	126	321	783	2,532	7,135	320	2,664	14,182	24,661	575	1,767	1,233	5,777	39,653	98,247	66,476	158,835		
Net Claim Paid	980	2,321	653	895	1,544	4,732	439	1,558	4,197	6,542	26	117	3,044	9,428	194,487	536,442	208,323	571,393		
Add : Claims Outstanding at the end of the period	11,751	11,751	3,695	3,695	13,385	13,385	5,294	5,294	22,706	22,706	702	702	34,621	34,621	1,694,021	1,694,021	1,778,797	1,778,797		
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 period	11,383	9,334	3,761	3,203	11,857	9,528	5,355	5,093	20,691	6,194	680	600	35,050	26,216	1,671,816	1,280,095	1,756,769	1,339,106		
Net Incurred Claims	1,348	3,512	587	1,377	3,072	7,480	378	1,759	6,212	11,971	48	143	2,615	12,742	216,692	687,391	230,351	739,262		
Claims Paid (Direct)																				
-In India	1,032	2,447	974	1,678	4,076	11,796	730	4,209	18,379	31,203	601	1,884	3,879	13,157	230,417	625,114	270,418	719,012		
-Outside India	-	-	-	-	-	71	29	13	-	-	-	-	398	2,048	3,723	9,575	4,381	11,216		
Estimates of IBNR and IBNER at the end of the period (net)	5,524	5,524	2,653	2,653	4,081	4,081	2,153	2,153	14,828	14,828	655	655	23,651	23,651	1,064,812	1,064,812	1,095,633	1,095,633		
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)	5,077	4,170	4,501	2,184	4,116	2,355	2,129	2,118	12,034	2,138	606	417	21,796	16,752	1,036,774	772,540	1,067,195	790,526		

Includes Health, Personal Accident & Travel

PD/2022-23/Q3/Ver. Dated Jan 18, 2023