

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 Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23
Claims Paid (Direct)	27,666	104,870	10,600	46,047	213	1,608	10,813	47,655	70,859	292,334	36,525	158,122	107,384	450,456	88,615	310,153	5,516	21,483	2,059	7,214	96,190	338,850
Add : Re-insurance accepted to direct claims	423	2,309	1	704	1	26	2	730	107	7,701	-	-	107	7,701	9,085	28,653	-	-	-	-	9,085	28,653
Less : Re-insurance Ceded to claims paid	19,762	80,997	1,842	16,524	213	1,263	2,055	17,787	3,102	14,093	2,860	16,211	5,962	30,304	10,457	38,067	638	2,600	966	1,246	12,061	41,913
Net Claim Paid	8,327	26,182	8,759	30,227	1	371	8,760	30,598	67,864	285,942	33,665	141,911	101,529	427,853	87,243	300,739	4,878	18,883	1,093	5,968	93,214	325,590
Add : Claims Outstanding at the end of the period	63,352	63,352	24,945	24,945	2,383	2,383	27,328	27,328	89,547	89,547	1,635,508	1,635,508	1,725,055	1,725,055	82,798	82,798	22,123	22,123	8,017	8,017	112,938	112,938
Less : Claims Outstanding at the beginning of the period	63,497	57,366	26,162	23,874	2,232	2,280	28,394	26,154	88,727	82,217	1,572,972	1,463,030	1,661,699	1,545,247	90,580	75,794	22,286	22,789	7,712	5,608	120,578	104,191
Net Incurred Claims	8,182	32,168	7,542	31,298	152	474	7,694	31,772	68,684	293,272	96,201	314,389	164,885	607,661	79,461	307,743	4,715	18,217	1,398	8,377	85,574	334,337
Claims Paid (Direct)																						
-In India	27,937	107,001	9,990	43,744	214	1,634	10,204	45,378	70,384	291,858	36,525	158,122	106,909	449,980	89,184	328,157	5,516	21,483	1,019	3,758	95,719	353,398
-Outside India	152	178	611	3,007	-	-	611	3,007	582	8,177	-	-	582	8,177	8,516	10,649	-	-	1,040	3,456	9,556	14,105
Estimates of IBNR and IBNER at the end of the period (net)	24,506	24,506	12,095	12,095	1,483	1,483	13,578	13,578	40,377	40,377	1,056,774	1,056,774	1,097,151	1,097,151	54,102	54,102	14,474	14,474	4,457	4,457	73,033	73,033
Estimates of IBNR and IBNER at the beginning of the period (net)	23,596	20,481	13,029	10,134	1,338	1,008	14,367	11,142	38,178	39,310	1,022,307	935,629	1,060,485	974,939	56,495	49,691	14,664	12,939	4,082	2,753	75,241	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 Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23
Claims Paid (Direct)	1,170	4,911	622	2,330	7,224	21,557	445	1,992	16,802	63,953	259	4,029	8,847	25,964	238,943	914,042	277,422	1,066,567
Add : Re-insurance accepted to direct claims	-	-	-	-	16	384	-	476	-	-	-	-	-	-	9,208	37,214	9,633	40,253
Less : Re-insurance Ceded to claims paid	54	237	386	925	4,241	12,438	135	370	11,818	47,195	253	3,847	3,176	9,361	38,086	146,590	59,903	245,374
Net Claim Paid	1,116	4,674	236	1,405	2,999	9,503	310	2,098	4,984	16,758	6	182	5,671	16,603	210,065	804,666	227,152	861,446
Add : Claims Outstanding at the end of the period	12,288	12,288	6,829	6,829	14,759	14,759	5,984	5,984	24,238	24,238	760	760	43,795	43,795	1,946,646	1,946,646	2,037,326	2,037,326
Less : Claims Outstanding at the beginning of the period	12,262	10,972	6,041	3,897	17,213	14,484	5,841	5,719	30,795	21,763	722	709	40,819	35,706	1,895,970	1,742,688	1,987,861	1,826,208
Net Incurred Claims	1,142	5,990	1,024	4,337	545	9,778	453	2,363	(1,573)	19,233	44	233	8,647	24,692	260,741	1,008,624	276,617	1,072,564
Claims Paid (Direct)																		
-In India	1,170	4,911	622	2,330	7,240	21,579	445	2,419	16,802	63,953	259	4,029	8,847	25,727	238,013	928,326	276,154	1,080,705
-Outside India	-	-	-	-	-	362	-	49	-	-	-	-	-	237	10,138	22,930	10,901	26,115
Estimates of IBNR and IBNER at the end of the period (net)	6,509	6,509	5,783	5,783	5,122	5,122	2,487	2,487	16,554	16,554	717	717	33,217	33,217	1,240,573	1,240,573	1,278,657	1,278,657
Estimates of IBNR and IBNER at the beginning of the period (net)	5,905	4,715	5,037	2,873	5,684	3,900	2,648	2,222	21,673	14,419	693	678	30,264	25,242	1,207,630	1,094,371	1,245,593	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 Q4 2021-22	Upto FY 2021-22	For Q4 2021-22	Upto FY 2021-22	For Q4 2021-22	Upto FY 2021-22	For Q4 2021-22	Upto FY 2021-22	For Q4 2021-22	Upto FY 2021-22	For Q4 2021-22	Upto FY 2021-22	For Q4 2021-22	Upto FY 2021-22	For Q4 2021-22	Upto FY 2021-22	For Q4 2021-22	Upto FY 2021-22	For Q4 2021-22	Upto FY 2021-22	For Q4 2021-22	Upto FY 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	28,384	122,364	104,768	410,853	73,227	312,027	4,959	16,739	1,020	3,643	79,206	332,409
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	2,753	11,792	2,303	9,958	5,056	21,750	4,104	15,485	4,855	17,366	8,959	32,851	9,747	39,834	336	1,546	55	200	10,138	41,580
Net Claim Paid	7,635	24,840	6,761	24,292	12	227	6,773	24,519	72,280	273,004	23,529	104,998	95,809	378,002	66,822	282,430	4,623	15,193	965	3,443	72,410	301,066
Add : Claims Outstanding at the end of the period	57,366	57,366	23,874	23,874	2,280	2,280	26,154	26,154	82,217	82,217	1,463,030	1,463,030	1,545,247	1,545,247	75,794	75,794	22,789	22,789	5,608	5,608	104,191	104,191
Less : Claims Outstanding (net of reinsurance) acquired on account of scheme of demerger as on April 1, 2021	-	4,719	-	4,127	-	-	-	4,127	-	11,734	-	222,925	-	234,659	-	6,203	-	1,664	-	1,858	-	9,725
Less : Claims Outstanding at the beginning of the period	59,395	41,703	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	70	485	7,546	29,238	71,376	278,571	74,424	278,077	145,800	556,648	65,236	289,060	2,643	13,734	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	28,384	122,364	104,768	410,853	73,227	312,047	4,959	16,739	883	2,938	79,069	331,724
-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 FY 2021-22	For Q4 2021-22	Upto FY 2021-22	For Q4 2021-22	Upto FY 2021-22	For Q4 2021-22	Upto FY 2021-22	For Q4 2021-22	Upto FY 2021-22	For Q4 2021-22	Upto FY 2021-22	For Q4 2021-22	Upto FY 2021-22	For Q4 2021-22	Upto FY 2021-22	For Q4 2021-22	Upto FY 2021-22	For Q4 2021-22	Upto FY 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	830,670	240,430	961,445			
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	53,299	212,134			
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	713,553	191,519	762,912			
Add : Claims Outstanding at the end of the period	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	1,742,688	1,742,688	1,826,208	1,826,208			
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	-	262,979	-	271,824			
Less : Claims Outstanding at the beginning of the period	11,751	9,334	3,695	3,203	13,385	9,528	5,294	5,093	22,706	6,194	702	600	34,621	26,216	1,694,021	1,280,095	1,778,797	1,339,106			
Net Incurred Claims	373	3,885	319	1,696	2,749	10,229	661	2,420	712	12,683	41	184	5,133	17,875	225,778	913,167	238,930	978,189			
Claims Paid (Direct)																					
-In India	1,224	3,671	440	2,118	5,949	17,745	358	4,580	5,957	37,160	669	2,553	5,154	20,359	203,588	830,763	240,299	961,372			
-Outside India	-	-	-	-	-	71	-	-	-	-	-	-	-	-	3,479	10,993	4,519	13,674			
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	25,242	25,242	1,094,371	1,094,371	1,125,994	1,125,994			
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