

**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 Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24
Claims Paid (Direct)	29,672	46,231	11,105	19,593	6	1,158	11,111	20,751	65,777	132,111	56,775	101,031	122,552	233,141	92,869	178,458	6,204	11,565	2,621	4,415	101,694	194,438
Add : Re-insurance accepted to direct claims	13	338	59	104	73	160	132	264	-	317	-	-	-	317	6,389	9,544	-	-	-	-	6,389	9,544
Less : Re-insurance Ceded to claims paid	21,732	36,358	2,877	4,350	6	1,152	2,883	5,502	2,741	5,531	3,510	6,195	6,251	11,725	11,791	20,989	454	1,116	441	722	12,686	22,827
<b>Net Claim Paid</b>	<b>7,953</b>	<b>12,211</b>	<b>8,287</b>	<b>15,348</b>	<b>73</b>	<b>166</b>	<b>8,360</b>	<b>15,513</b>	<b>63,036</b>	<b>126,897</b>	<b>53,265</b>	<b>94,836</b>	<b>116,301</b>	<b>221,733</b>	<b>87,467</b>	<b>167,013</b>	<b>5,750</b>	<b>10,449</b>	<b>2,180</b>	<b>3,693</b>	<b>95,397</b>	<b>181,155</b>
Add : Claims Outstanding at the end of the period	72,373	72,373	27,636	27,636	2,609	2,609	30,245	30,245	94,875	94,875	1,689,747	1,689,747	1,784,622	1,784,621	115,152	115,152	25,925	25,925	8,167	8,167	149,245	149,245
Less : Claims Outstanding at the beginning of the period	70,207	63,352	26,662	24,945	2,424	2,383	29,086	27,328	91,963	89,547	1,674,480	1,635,508	1,766,443	1,725,055	97,355	82,798	25,074	22,123	8,417	8,017	130,846	112,938
<b>Net Incurred Claims</b>	<b>10,119</b>	<b>21,232</b>	<b>9,261</b>	<b>18,039</b>	<b>258</b>	<b>391</b>	<b>9,619</b>	<b>18,430</b>	<b>65,948</b>	<b>132,225</b>	<b>149,075</b>	<b>134,480</b>	<b>281,300</b>	<b>105,264</b>	<b>199,367</b>	<b>6,601</b>	<b>14,252</b>	<b>1,930</b>	<b>3,843</b>	<b>113,796</b>	<b>217,462</b>	
<b>Claims Paid (Direct)</b>																						
-In India	29,685	48,494	10,101	18,234	166	1,318	10,179	19,551	65,777	132,111	56,775	101,031	122,552	233,142	93,063	178,655	6,204	11,565	1,502	2,429	100,769	192,650
-Outside India	-	75	1,064	1,464	-	-	1,064	1,464	-	317	-	-	-	317	6,195	9,347	-	-	1,119	1,986	7,314	11,333
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	<b>29,435</b>	<b>29,435</b>	<b>16,396</b>	<b>16,396</b>	<b>1,829</b>	<b>1,829</b>	<b>18,225</b>	<b>18,225</b>	<b>40,114</b>	<b>40,114</b>	<b>1,091,858</b>	<b>1,091,858</b>	<b>1,131,972</b>	<b>1,131,972</b>	<b>73,748</b>	<b>73,748</b>	<b>16,392</b>	<b>16,392</b>	<b>4,455</b>	<b>4,455</b>	<b>94,595</b>	<b>94,595</b>
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	<b>25,516</b>	<b>24,506</b>	<b>14,789</b>	<b>12,095</b>	<b>1,713</b>	<b>1,483</b>	<b>16,502</b>	<b>13,578</b>	<b>40,411</b>	<b>40,377</b>	<b>1,075,688</b>	<b>1,056,774</b>	<b>1,116,099</b>	<b>1,097,151</b>	<b>65,377</b>	<b>54,102</b>	<b>16,199</b>	<b>14,474</b>	<b>4,893</b>	<b>4,457</b>	<b>73,033</b>	<b>73,033</b>

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 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24
Claims Paid (Direct)	1,302	2,388	422	825	6,645	9,539	1,660	2,468	7,752	24,666	447	794	9,081	16,506	251,555	484,765	292,338	553,748
Add : Re-insurance accepted to direct claims	-	-	445	445	371	373	-	125	-	-	-	-	2	2	7,207	10,807	7,352	11,409
Less : Re-insurance Ceded to claims paid	56	105	615	948	4,768	6,348	1,420	1,686	6,052	18,789	436	770	3,663	6,494	35,948	69,691	60,563	111,552
<b>Net Claim Paid</b>	<b>1,246</b>	<b>2,283</b>	<b>252</b>	<b>322</b>	<b>2,248</b>	<b>3,564</b>	<b>240</b>	<b>907</b>	<b>1,700</b>	<b>5,877</b>	<b>11</b>	<b>24</b>	<b>5,420</b>	<b>10,014</b>	<b>222,815</b>	<b>425,881</b>	<b>239,127</b>	<b>453,605</b>
Add : Claims Outstanding at the end of the period	12,928	12,928	8,679	8,679	19,606	19,606	7,344	7,344	41,555	41,555	855	855	48,937	48,937	2,073,771	2,073,770	2,176,389	2,176,388
Less : Claims Outstanding at the beginning of the period	12,859	12,288	7,868	6,829	17,505	14,759	5,997	5,984	22,067	24,238	801	760	47,324	43,796	2,011,710	1,946,647	2,111,003	2,037,327
<b>Net Incurred Claims</b>	<b>1,315</b>	<b>2,923</b>	<b>1,063</b>	<b>2,172</b>	<b>4,349</b>	<b>8,411</b>	<b>1,587</b>	<b>2,266</b>	<b>21,188</b>	<b>23,195</b>	<b>65</b>	<b>119</b>	<b>7,033</b>	<b>15,155</b>	<b>284,875</b>	<b>553,004</b>	<b>304,513</b>	<b>592,666</b>
<b>Claims Paid (Direct)</b>																		
-In India	1,302	2,388	867	1,160	6,934	9,830	1,390	2,323	7,752	24,666	447	794	9,081	16,506	251,094	483,458	290,958	551,504
-Outside India	-	-	-	110	82	82	270	270	-	-	-	-	2	2	7,668	12,114	8,731	13,653
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	<b>7,573</b>	<b>7,573</b>	<b>7,173</b>	<b>7,173</b>	<b>6,635</b>	<b>6,635</b>	<b>4,001</b>	<b>4,001</b>	<b>36,560</b>	<b>36,560</b>	<b>803</b>	<b>803</b>	<b>36,478</b>	<b>36,478</b>	<b>1,325,791</b>	<b>1,325,791</b>	<b>1,373,450</b>	<b>1,373,450</b>
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	<b>7,527</b>	<b>6,509</b>	<b>6,547</b>	<b>5,783</b>	<b>5,571</b>	<b>5,122</b>	<b>2,504</b>	<b>2,487</b>	<b>15,805</b>	<b>16,554</b>	<b>764</b>	<b>717</b>	<b>33,276</b>	<b>33,218</b>	<b>1,261,126</b>	<b>1,240,574</b>	<b>1,303,144</b>	<b>1,278,658</b>

# Includes Health, Personal Accident & Travel

(₹ lakhs)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23
Claims Paid (Direct)	18,586	38,472	10,737	18,604	78	726	10,815	19,330	75,567	148,842	53,014	87,020	128,581	235,862	78,688	144,486	5,689	10,142	1,420	2,626	85,797	157,254
Add : Re-insurance accepted to direct claims	541	745	71	562	10	10	81	572	-	-	-	-	-	-	539	2,154	-	-	-	-	539	2,154
Less: Re-insurance Ceded to claims paid	12,771	29,095	2,918	6,158	76	504	2,994	6,662	3,677	7,644	6,522	10,694	10,199	18,338	10,202	18,470	634	970	81	147	10,917	19,587
<b>Net Claim Paid</b>	<b>6,356</b>	<b>10,122</b>	<b>7,890</b>	<b>13,008</b>	<b>12</b>	<b>232</b>	<b>7,902</b>	<b>13,240</b>	<b>71,890</b>	<b>141,198</b>	<b>46,492</b>	<b>76,326</b>	<b>118,382</b>	<b>217,524</b>	<b>69,025</b>	<b>128,170</b>	<b>5,055</b>	<b>9,172</b>	<b>1,339</b>	<b>2,479</b>	<b>75,419</b>	<b>139,821</b>
Add : Claims Outstanding at the end of the period	62,851	62,851	25,367	25,367	2,220	2,220	27,587	27,587	91,167	91,167	1,535,324	1,535,324	1,626,491	1,626,491	93,931	93,931	23,471	23,471	7,973	7,973	125,375	125,375
Less : Claims Outstanding at the beginning of the period	62,299	57,366	25,640	23,874	2,248	2,280	27,888	26,154	86,861	82,217	1,509,386	1,463,030	1,596,247	1,545,247	84,064	75,794	23,731	22,789	5,734	5,608	113,529	104,191
<b>Net Incurred Claims</b>	<b>6,908</b>	<b>15,607</b>	<b>7,617</b>	<b>14,501</b>	<b>(16)</b>	<b>172</b>	<b>7,601</b>	<b>14,673</b>	<b>76,196</b>	<b>150,148</b>	<b>72,430</b>	<b>148,620</b>	<b>148,626</b>	<b>298,768</b>	<b>4,795</b>	<b>146,307</b>	<b>4,795</b>	<b>9,854</b>	<b>3,578</b>	<b>4,844</b>	<b>87,265</b>	<b>161,005</b>
<b>Claims Paid (Direct)</b>																						
-In India	19,101	39,191	10,344	18,133	88	736	10,432	18,869	75,567	148,842	53,014	87,020	128,581	235,862	78,709	144,507	5,689	10,142	957	1,722	85,355	156,371
-Outside India	26	26	464	1,033	-	-	464	1,033	-	-	-	-	-	-	518	2,133	-	-	463	904	981	3,037
Estimates of IBNR and IBNER at the end of the period (net)	22,018	22,018	12,372	12,372	1,256	1,256	13,628	13,628	39,174	39,174	989,701	989,701	1,028,875	1,028,875	61,621	61,621	14,392	14,392	3,988	3,988	80,001	80,001
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

(₹ 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 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23
Claims Paid (Direct)	1,398	2,671	521	760	4,530	8,823	769	1,114	367	20,722	(74)	(39)	5,520	10,735	227,409	437,902	256,810	495,704
Add : Re-insurance accepted to direct claims	-	-	-	-	4	6	27	454	-	-	-	-	-	-	570	2,614	1,192	3,931
Less: Re-insurance Ceded to claims paid	69	133	223	329	2,097	4,687	167	213	262	16,330	(71)	(37)	1,191	3,896	25,054	63,476	40,819	99,233
<b>Net Claim Paid</b>	<b>1,329</b>	<b>2,538</b>	<b>298</b>	<b>431</b>	<b>2,437</b>	<b>4,142</b>	<b>629</b>	<b>1,355</b>	<b>105</b>	<b>4,392</b>	<b>(3)</b>	<b>(2)</b>	<b>4,329</b>	<b>6,839</b>	<b>202,925</b>	<b>377,040</b>	<b>217,183</b>	<b>400,402</b>
Add : Claims Outstanding at the end of the period	11,442	11,442	5,090	5,090	16,635	16,635	5,606	5,606	33,179	33,179	804	804	40,066	40,066	1,864,688	1,864,688	1,955,126	1,955,126
Less : Claims Outstanding at the beginning of the period	10,918	10,972	4,506	3,897	15,191	14,484	5,609	5,719	17,985	21,763	755	709	38,049	35,706	1,802,789	1,742,688	1,892,976	1,826,208
<b>Net Incurred Claims</b>	<b>1,853</b>	<b>3,008</b>	<b>882</b>	<b>1,624</b>	<b>3,881</b>	<b>6,293</b>	<b>626</b>	<b>1,242</b>	<b>15,299</b>	<b>15,808</b>	<b>46</b>	<b>93</b>	<b>6,346</b>	<b>11,199</b>	<b>264,824</b>	<b>499,040</b>	<b>279,333</b>	<b>529,320</b>
<b>Claims Paid (Direct)</b>																		
-In India	1,398	2,671	521	760	4,534	8,829	769	1,541	367	20,722	(74)	(39)	5,349	10,538	226,800	437,255	256,333	495,315
-Outside India	-	-	-	-	-	-	27	27	-	-	-	-	171	197	1,179	3,261	1,669	4,320
Estimates of IBNR and IBNER at the end of the period (net)	5,170	5,170	4,147	4,147	5,511	5,511	2,373	2,373	25,855	25,855	764	764	29,913	29,913	1,182,609	1,182,609	1,218,255	1,218,255
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

PD/2023-24/Q2/Ver. Dated Oct 18, 2023