

PERIODIC DISCLOSURES
FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

Claims Incurred [Net]

Particulars	Fire	Marine			Miscellaneous														Total
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous		
		For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	
Claims paid																			
Direct claims	2,004,277	779,342	90,245	869,587	6,273,747	2,548,660	8,822,407	78,995	50,776	355,147	45,579	400,240	4,436,757	99,725	882,214	680,860	15,852,700		18,726,564
Add : Claims Outstanding at the end of the period	19,458,908	2,716,754	3,182,291	5,899,044	7,874,168	97,664,898	105,539,066	808,502	495,362	4,066,521	1,737,914	3,904,610	6,697,688	557,381	25,289,446	5,619,302	154,715,791		180,073,743
Less : Claims Outstanding at the beginning of the period	18,487,781	2,738,545	3,105,542	5,844,088	7,900,184	94,170,559	102,070,743	800,491	482,564	4,002,299	1,740,694	4,045,465	6,870,902	550,775	26,566,425	5,168,823	152,299,181		176,631,050
Gross Incurred Claims	2,975,403	757,550	166,993	924,543	6,247,731	6,042,999	12,290,730	87,006	63,575	419,369	42,799	259,385	4,263,543	106,331	(394,766)	1,131,339	18,269,310		22,169,257
Add : Re-insurance accepted to direct claims	73,559	14,089	-	14,089	-	-	-	-	-	4,689	19,349	755	201,455	-	-	-	226,248		313,896.00
Less : Re-insurance Ceded to claims paid *	1,604,861	201,061	84,200	285,261	930,495	463,288	1,393,783	4,191	30,232	214,153	39,706	59,299	742,864	87,834	826,696	285,956	3,684,714		5,574,836
Less : Reinsurance ceded to closing Claims Outstanding *	16,692,062	1,288,363	3,019,144	4,307,507	1,699,514	5,083,537	6,783,051	77,735	252,324	3,258,153	1,075,289	1,615,228	2,308,309	513,528	19,218,160	3,453,298	38,555,075		59,554,645
Add : Reinsurance ceded to opening Claims Outstanding *	15,710,531	1,179,228	2,947,777	4,127,005	1,702,915	5,277,382	6,980,297	85,644	266,200	3,179,551	1,079,297	1,718,500	2,210,762	497,735	20,280,063	2,909,984	39,208,033		59,045,568
Total Claims Incurred	462,570	461,443	11,426	472,869	5,320,637	5,773,556	11,094,193	90,724	47,219	131,303	26,450	304,112	3,624,586	2,704	(159,558)	302,068	15,463,802		16,399,240

* Net of Reinsurance Inward claims outstanding

Claims Incurred [Net]

Particulars	Fire	Marine			Miscellaneous														Total
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous		
		For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	
Claims paid																			
Direct claims	1,457,868	682,135	146	682,281	5,222,184	2,144,540	7,366,724	60,119	16,966	179,783	10,542	308,499	3,956,563	65,835	4,001,331	748,968	16,715,330		18,855,479
Add : Claims Outstanding at the end of the period	17,357,167	2,738,789	2,888,146	5,626,935	7,314,990	81,557,545	88,872,535	722,436	430,961	3,359,540	1,738,809	3,979,787	5,996,496	505,082	30,522,632	5,143,590	141,271,868		164,255,970
Less : Claims Outstanding at the beginning of the period	17,793,818	2,767,829	2,774,737	5,542,566	7,541,367	77,237,665	84,779,032	783,241	325,092	3,055,289	1,710,618	4,135,152	6,675,542	541,429	31,656,002	5,262,150	138,923,548		162,259,931
Gross Incurred Claims	1,021,218	653,095	113,555	766,650	4,995,807	6,464,420	11,460,227	(686)	122,835	484,035	38,733	153,134	3,277,516	29,487	2,867,961	630,409	19,063,650		20,851,517
Add : Re-insurance accepted to direct claims	30,902	22,039	-	22,039	-	-	-	-	-	6,737	52,597	-	451,797	-	193	2	511,326		564,267
Less : Re-insurance Ceded to claims paid *	1,164,111	187,086	146	187,232	796,145	573,631	1,369,776	3,083	8,021	107,632	8,569	85,853	490,845	60,158	3,654,054	484,134	6,272,125		7,623,468
Less : Reinsurance ceded to closing Claims Outstanding *	15,172,255	1,098,102	2,628,080	3,726,182	1,595,759	6,022,282	7,618,041	70,700	213,312	2,600,697	1,110,015	1,678,768	1,520,354	463,535	23,771,924	3,015,174	42,062,520		60,960,957
Add : Reinsurance ceded to opening Claims Outstanding *	15,651,157	1,035,220	2,517,703	3,552,923	1,656,975	6,216,988	7,873,963	71,098	132,959	2,280,333	1,119,106	1,861,638	1,397,037	498,463	25,425,160	3,051,361	43,711,119		62,915,199
Total Claims Incurred	366,911	425,166	3,032	428,198	4,260,878	6,085,495	10,346,373	(3,371)	34,460	62,776	91,852	250,151	3,115,151	4,257	867,336	182,463	14,951,449		15,746,558

* Net of Reinsurance Inward claims outstanding

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Registration No. 115 dated August 03, 2001

Claims Incurred [Net]

(₹ '000)

Particulars	Fire	Marine			Miscellaneous													Total	
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous		
		FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20		FY 2019-20
Claims paid																			
Direct claims	6,883,069	2,532,839	428,524	2,961,363	24,524,634	10,648,651	35,173,285	271,244	216,141	1,046,801	126,677	1,293,240	15,941,188	213,282	6,592,466	2,675,831	63,550,155	73,394,587	
Add : Claims Outstanding at the end of the period	19,458,908	2,716,754	3,182,291	5,899,044	7,874,168	97,664,898	105,539,066	808,502	495,362	4,066,521	1,737,914	3,904,610	6,697,688	557,381	25,289,446	5,619,302	154,715,791	180,073,743	
Less : Claims Outstanding at the beginning of the period	17,357,167	2,738,789	2,888,146	5,626,935	7,314,990	81,557,545	88,872,535	722,436	430,961	3,359,540	1,738,809	3,979,787	5,996,496	505,082	30,522,632	5,143,590	141,271,868	164,255,970	
Gross Incurred Claims	8,984,809	2,510,804	722,669	3,233,473	25,083,812	26,756,004	51,839,816	357,310	280,542	1,753,782	125,782	1,218,062	16,642,380	265,582	1,359,280	3,151,542	76,994,079	89,212,360	
Add : Re-insurance accepted to direct claims	133,958	49,013	1,610	50,623	-	-	-	-	-	38,866	116,397	755	1,064,374	-	92	-	1,220,484	1,405,065	
Less : Re-insurance Ceded to claims paid *	5,847,384	670,931	359,136	1,030,067	3,621,611	2,217,409	5,839,020	14,216	75,990	722,154	136,227	206,475	2,182,898	188,944	5,893,994	1,370,601	16,630,519	23,507,970	
Less : Reinsurance ceded to closing Claims Outstanding *	16,692,062	1,288,363	3,019,144	4,307,507	1,699,514	5,083,537	6,783,051	77,735	252,324	3,258,153	1,075,289	1,615,228	2,308,309	513,528	19,218,160	3,453,298	38,555,075	59,554,645	
Add : Reinsurance ceded to opening Claims Outstanding *	15,172,255	1,098,102	2,628,080	3,726,183	1,595,759	6,022,282	7,618,041	70,700	213,312	2,600,697	1,110,015	1,678,768	1,520,354	463,535	23,771,924	3,015,174	42,062,520	60,960,958	
Total Claims Incurred	1,751,576	1,698,625	(25,921)	1,672,704	21,358,446	25,477,340	46,835,786	336,058	165,541	413,038	140,678	1,075,882	14,735,901	26,645	19,143	1,342,817	65,091,489	68,515,769	

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Claims Incurred [Net]

(₹ '000)

Particulars	Fire	Marine			Miscellaneous													Total	
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous		
		FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19		FY 2018-19
Claims paid																			
Direct claims	5,011,088	2,046,781	223,055	2,269,836	18,280,310	8,888,434	27,168,744	198,847	194,270	877,074	158,049	1,049,435	13,120,192	222,075	33,723,574	1,521,802	78,234,062	85,514,986	
Add : Claims Outstanding at the end of the period	17,357,167	2,738,789	2,888,146	5,626,935	7,314,990	81,557,545	88,872,535	722,436	430,961	3,359,540	1,738,809	3,979,787	5,996,496	505,082	30,522,632	5,143,590	141,271,868	164,255,970	
Less : Claims Outstanding at the beginning of the period	15,370,707	2,225,987	2,367,097	4,593,084	6,862,700	68,075,907	74,938,607	664,505	345,697	3,048,607	1,801,215	3,486,562	4,408,308	511,089	45,150,762	4,841,170	139,196,522	159,160,313	
Gross Incurred Claims	6,997,548	2,559,583	744,104	3,303,687	18,732,600	22,370,072	41,102,672	256,778	279,534	1,188,007	95,643	1,542,660	14,708,380	216,068	19,095,444	1,824,222	80,309,408	90,610,643	
Add : Re-insurance accepted to direct claims	57,786	38,233	2,500	40,733	-	-	-	-	-	34,575	306,454	-	1,485,012	-	193	2	1,826,236	1,924,755	
Less : Re-insurance Ceded to claims paid *	4,143,688	485,029	213,205	698,234	2,720,755	2,300,327	5,021,082	10,314	131,113	599,792	130,429	200,965	1,552,618	201,498	25,531,492	671,922	34,051,225	38,893,147	
Less : Reinsurance ceded to closing Claims Outstanding *	15,172,255	1,098,102	2,628,080	3,726,182	1,595,759	6,022,282	7,618,041	70,700	213,312	2,600,697	1,110,015	1,678,768	1,520,354	463,535	23,771,924	3,015,174	42,062,520	60,960,957	
Add : Reinsurance ceded to opening Claims Outstanding *	13,574,240	954,626	2,113,937	3,068,563	1,653,257	7,037,983	8,691,240	56,282	176,591	2,301,978	1,000,240	1,468,188	259,733	465,868	36,258,165	3,078,794	53,757,080	70,399,883	
Total Claims Incurred	1,313,631	1,969,311	19,256	1,988,567	16,069,343	21,085,446	37,154,789	232,046	111,700	324,072	161,893	1,131,116	13,380,154	16,902	6,050,385	1,215,921	59,778,978	63,081,176	

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