

**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]

(₹ '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		
		For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21		For Q1 2020-21
Claims paid																			
Direct claims	1,830,653	554,216	3,536	557,752	2,613,699	903,572	3,517,271	28,641	14,271	436,295	22,362	167,465	2,637,657	55,716	15,151,669	290,470	22,321,817	24,710,222	
Add : Claims Outstanding at the end of the period	20,410,881	2,647,006	7,255,415	9,902,421	10,846,935	101,802,461	112,649,396	872,324	525,368	4,183,425	1,844,409	4,239,211	8,797,482	541,182	10,283,795	6,415,466	150,352,058	180,665,360	
Less : Claims Outstanding at the beginning 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	3,904,868	6,697,430	557,381	25,289,446	5,619,302	154,715,791	180,073,743	
<b>Gross Incurred Claims</b>	<b>2,782,627</b>	<b>484,468</b>	<b>4,076,661</b>	<b>4,561,128</b>	<b>5,586,466</b>	<b>5,041,135</b>	<b>10,627,601</b>	<b>92,463</b>	<b>44,276</b>	<b>553,199</b>	<b>128,857</b>	<b>501,809</b>	<b>4,737,709</b>	<b>39,516</b>	<b>146,019</b>	<b>1,086,635</b>	<b>17,958,084</b>	<b>25,301,839</b>	
Add : Re-insurance accepted to direct claims	11,025	19,701	2,418	22,119	-	-	-	-	-	362	(2,009)	-	238,062	-	-	1	236,416	269,560	
Less : Re-insurance Ceded to claims paid *	1,432,942	168,178	3,471	171,649	379,980	173,649	553,629	1,432	13,527	298,443	(25,126)	19,003	422,736	53,401	11,144,910	80,140	12,562,095	14,166,686	
Less : Reinsurance ceded to closing Claims Outstanding *	17,149,914	1,161,955	7,060,277	8,222,232	2,170,027	5,046,065	7,216,092	85,525	263,984	3,319,443	1,196,209	1,692,975	2,825,089	495,802	8,147,264	4,128,235	29,370,620	54,742,765	
Add : Reinsurance ceded to opening 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	1,615,486	2,308,051	513,528	19,218,160	3,453,298	38,555,075	59,554,645	
<b>Total Claims Incurred</b>	<b>902,858</b>	<b>462,399</b>	<b>34,475</b>	<b>496,874</b>	<b>4,735,973</b>	<b>4,904,958</b>	<b>9,640,931</b>	<b>83,241</b>	<b>19,089</b>	<b>193,827</b>	<b>31,054</b>	<b>405,317</b>	<b>4,035,997</b>	<b>3,841</b>	<b>72,004</b>	<b>331,559</b>	<b>14,816,860</b>	<b>16,216,592</b>	

\* Net of Reinsurance Inward claims outstanding

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		
		For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20		For Q1 2019-20
Claims paid																			
Direct claims	943,693	493,031	845	493,876	5,284,474	2,071,598	7,356,072	64,912	43,649	168,396	37,916	275,148	3,333,156	43,986	2,041,533	501,711	13,866,479	15,304,048	
Add : Claims Outstanding at the end of the period	17,682,093	2,598,400	2,921,596	5,519,996	7,979,792	86,598,757	94,578,549	753,460	458,345	3,269,184	1,379,440	3,916,379	5,432,079	480,170	28,617,111	6,056,413	144,941,131	168,143,220	
Less : Claims Outstanding at the beginning of the period	16,778,993	2,650,994	2,856,285	5,507,280	7,314,990	81,557,545	88,872,535	722,436	430,961	2,926,366	1,370,114	3,979,743	5,118,360	505,082	30,522,632	5,807,258	140,255,486	162,541,759	
<b>Gross Incurred Claims</b>	<b>1,846,793</b>	<b>440,436</b>	<b>66,156</b>	<b>506,592</b>	<b>5,949,276</b>	<b>7,112,811</b>	<b>13,062,087</b>	<b>95,936</b>	<b>71,033</b>	<b>511,214</b>	<b>47,243</b>	<b>211,784</b>	<b>3,646,875</b>	<b>19,074</b>	<b>136,012</b>	<b>750,867</b>	<b>18,552,124</b>	<b>20,905,509</b>	
Add : Re-insurance accepted to direct claims	40,150	9,751	-	9,751	-	-	-	-	-	4,023	21,656	-	340,095	-	92	1	365,867	415,768	
Less : Re-insurance Ceded to claims paid *	952,430	151,980	826	152,806	783,431	539,166	1,322,597	3,398	10,124	121,589	13,568	29,368	392,178	37,501	1,883,316	242,651	4,056,290	5,161,526	
Less : Reinsurance ceded to closing Claims Outstanding *	15,110,869	968,261	2,658,302	3,626,563	1,675,036	5,874,878	7,549,914	76,311	218,311	2,438,455	794,818	1,557,008	891,715	437,716	22,036,102	3,727,618	39,727,969	58,465,401	
Add : Reinsurance ceded to opening Claims Outstanding *	14,594,081	1,010,308	2,596,219	3,606,528	1,595,759	6,022,282	7,618,041	70,699	213,311	2,167,522	741,320	1,678,723	642,218	463,535	23,771,925	3,678,841	41,046,135	59,246,744	
<b>Total Claims Incurred</b>	<b>417,725</b>	<b>340,255</b>	<b>3,247</b>	<b>343,502</b>	<b>5,086,568</b>	<b>6,721,048</b>	<b>11,807,616</b>	<b>86,926</b>	<b>55,909</b>	<b>122,715</b>	<b>1,832</b>	<b>304,131</b>	<b>3,345,295</b>	<b>7,392</b>	<b>(11,389)</b>	<b>459,440</b>	<b>16,179,867</b>	<b>16,941,094</b>	

\* Net of Reinsurance Inward claims outstanding

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<b>Gross Incurred Claims</b>	<b>2,782,627</b>	<b>484,468</b>	<b>4,076,661</b>	<b>4,561,128</b>	<b>5,586,466</b>	<b>5,041,135</b>	<b>10,627,601</b>	<b>92,463</b>	<b>44,276</b>	<b>553,199</b>	<b>128,857</b>	<b>501,809</b>	<b>4,737,709</b>	<b>39,516</b>	<b>146,019</b>	<b>1,086,635</b>	<b>17,958,084</b>	<b>25,301,839</b>	
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