

**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 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	25,840	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>78,892</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

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)	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

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**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 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22
Claims Paid (Direct)	17,325	32,930	8,146	14,491	31	6,381	8,177	20,872	80,149	135,589	42,968	60,395	123,117	195,984	81,579	153,173	3,661	7,334	1,145	1,843	86,385	162,350
Add : Re-insurance accepted to direct claims	246	767	171	302	8	9	179	311	-	-	-	-	-	-	3,317	3,807	-	-	-	-	3,317	3,807
Less: Re-insurance Ceded to claims paid	12,120	23,404	2,582	4,126	31	6,235	2,613	10,361	4,239	7,512	5,206	7,580	9,445	15,092	10,448	19,013	244	692	62	99	10,754	19,804
<b>Net Claim Paid</b>	<b>5,451</b>	<b>10,293</b>	<b>5,735</b>	<b>10,667</b>	<b>8</b>	<b>155</b>	<b>5,743</b>	<b>10,822</b>	<b>75,910</b>	<b>128,077</b>	<b>37,762</b>	<b>52,815</b>	<b>113,672</b>	<b>180,892</b>	<b>74,448</b>	<b>137,967</b>	<b>3,417</b>	<b>6,642</b>	<b>1,083</b>	<b>1,744</b>	<b>78,948</b>	<b>146,353</b>
Add : Claims Outstanding at the end of the period	58,977	58,977	23,739	23,739	2,237	2,237	25,976	25,976	84,018	84,018	1,374,048	1,374,048	1,458,066	1,458,066	95,226	95,226	25,664	25,664	4,083	4,083	124,973	124,973
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	54,186	41,703	21,983	15,286	1,936	2,022	23,919	17,308	93,475	64,916	1,341,684	1,067,026	1,435,159	1,131,942	116,491	62,961	25,108	22,584	4,658	2,440	146,257	87,985
<b>Net Incurred Claims</b>	<b>10,242</b>	<b>22,849</b>	<b>7,491</b>	<b>14,993</b>	<b>309</b>	<b>370</b>	<b>7,800</b>	<b>15,363</b>	<b>66,453</b>	<b>135,446</b>	<b>70,126</b>	<b>136,913</b>	<b>136,579</b>	<b>272,359</b>	<b>53,183</b>	<b>164,029</b>	<b>3,973</b>	<b>8,058</b>	<b>508</b>	<b>1,529</b>	<b>57,664</b>	<b>173,616</b>
<b>Claims Paid (Direct)</b>																						
-In India	17,534	33,610	7,605	13,905	31	6,382	7,636	20,287	80,149	135,589	42,968	60,395	123,117	195,984	81,579	153,173	3,661	7,334	922	1,503	86,162	162,010
-Outside India	37	87	712	888	8	8	720	896	-	-	-	-	-	-	3,317	3,807	-	-	223	340	3,540	4,147
Estimates of IBNR and IBNER at the end of the period (net)	18,291	18,291	11,064	11,064	1,066	1,066	12,130	12,130	34,919	34,919	883,452	883,452	918,371	918,371	52,591	52,591	13,514	13,514	2,039	2,039	68,144	68,144
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)	14,312	12,015	9,559	5,348	685	623	10,244	5,971	41,422	30,196	847,238	663,384	888,660	693,580	65,489	36,373	12,700	11,111	2,226	1,342	80,415	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 Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22
Claims Paid (Direct)	839	1,415	396	704	2,695	7,714	903	3,035	6,761	12,824	864	1,283	5,645	10,928	227,605	396,237	253,107	450,039
Add : Re-insurance accepted to direct claims	-	-	-	-	-	77	486	428	-	-	-	-	-	-	3,803	4,312	4,228	5,390
Less: Re-insurance Ceded to claims paid	44	74	315	462	1,586	4,603	543	2,344	5,168	10,479	787	1,192	2,028	4,544	30,670	58,594	45,403	92,359
<b>Net Claim Paid</b>	<b>795</b>	<b>1,341</b>	<b>81</b>	<b>242</b>	<b>1,109</b>	<b>3,188</b>	<b>846</b>	<b>1,119</b>	<b>1,593</b>	<b>2,345</b>	<b>77</b>	<b>91</b>	<b>3,617</b>	<b>6,384</b>	<b>200,738</b>	<b>341,955</b>	<b>211,932</b>	<b>363,070</b>
Add : Claims Outstanding at the end of the period	11,383	11,383	3,761	3,761	11,857	11,857	5,356	5,356	20,691	20,691	680	680	35,050	35,050	1,671,817	1,671,817	1,756,770	1,756,770
Less : Claims Outstanding (net of reinsurance) acquired on account of scheme of demerger as on April 1, 2021	-	1,225	-	10	-	1,109	-	-	-	11,083	-	76	-	5,092	-	262,977	-	271,822
Less : Claims Outstanding at the beginning of the period	11,720	9,334	3,494	3,203	10,934	9,528	5,248	5,094	16,924	6,194	714	600	33,152	26,216	1,663,602	1,280,096	1,741,707	1,339,107
<b>Net Incurred Claims</b>	<b>458</b>	<b>2,165</b>	<b>348</b>	<b>790</b>	<b>2,032</b>	<b>4,408</b>	<b>954</b>	<b>1,381</b>	<b>5,360</b>	<b>5,759</b>	<b>43</b>	<b>95</b>	<b>5,515</b>	<b>10,126</b>	<b>208,953</b>	<b>470,699</b>	<b>226,995</b>	<b>608,911</b>
<b>Claims Paid (Direct)</b>																		
-In India	839	1,415	396	704	2,695	7,720	1,376	3,479	6,761	12,824	864	1,283	5,160	9,278	227,370	394,697	252,540	448,594
-Outside India	-	-	-	-	-	71	13	(16)	-	-	-	-	485	1,650	4,038	5,852	4,795	6,835
Estimates of IBNR and IBNER at the end of the period (net)	5,077	5,077	4,501	4,501	4,116	4,116	2,129	2,129	12,034	12,034	606	606	21,796	21,796	1,036,774	1,036,774	1,067,195	1,067,195
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)	5,624	4,170	4,104	2,184	3,086	2,355	2,271	2,118	9,827	2,138	567	417	19,383	16,752	1,013,937	772,540	1,038,493	790,526

# Includes Health, Personal Accident & Travel