

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
(₹ lakhs)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23
Claims Paid (Direct)	19,886	19,886	7,867	7,867	648	648	8,515	8,515	73,275	73,275	34,006	34,006	107,281	107,281	65,798	65,798	4,453	4,453	1,206	1,206	71,457	71,457
Add : Re-insurance accepted to direct claims	204	204	491	491	-	-	491	491	-	-	-	-	-	-	1,615	1,615	-	-	-	-	1,615	1,615
Less : Re-insurance Ceded to claims paid	16,324	16,324	3,240	3,240	428	428	3,668	3,668	3,967	3,967	4,172	4,172	8,139	8,139	8,268	8,268	336	336	66	66	8,670	8,670
Net Claim Paid	3,766	3,766	5,118	5,118	220	220	5,338	5,338	69,308	69,308	29,834	29,834	99,142	99,142	59,145	59,145	4,117	4,117	1,140	1,140	64,402	64,402
Add : Claims Outstanding at the end of the year	62,299	62,299	25,640	25,640	2,248	2,248	27,888	27,888	86,861	86,861	1,509,386	1,509,386	1,596,247	1,596,247	84,064	84,064	23,731	23,731	5,734	5,734	113,529	113,529
Less : Claims Outstanding at the beginning of the year	57,366	57,366	23,873	23,873	2,281	2,281	26,154	26,154	82,217	82,217	1,463,029	1,463,029	1,545,246	1,545,246	75,794	75,794	22,788	22,788	5,608	5,608	104,190	104,190
Net Incurred Claims	8,699	8,699	6,885	6,885	187	187	7,072	7,072	73,952	73,952	76,191	76,191	150,143	150,143	67,415	67,415	5,060	5,060	1,266	1,266	73,741	73,741
Claims Paid (Direct)																						
-In India	20,090	20,090	7,789	7,789	648	648	8,437	8,437	73,275	73,275	34,006	34,006	107,281	107,281	65,798	65,798	4,453	4,453	765	765	71,016	71,016
-Outside India	-	-	569	569	-	-	569	569	-	-	-	-	-	-	1,615	1,615	-	-	441	441	2,056	2,056
Estimates of IBNR and IBNER at the end of the period (net)	20,782	20,782	11,680	11,680	1,213	1,213	12,893	12,893	38,963	38,963	962,164	962,164	1,001,127	1,001,127	56,210	56,210	14,044	14,044	2,892	2,892	73,146	73,146
Estimates of IBNR and IBNER at the beginning 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

(₹ 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 Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23
Claims Paid (Direct)	1,273	1,273	239	239	4,293	4,293	345	345	20,355	20,355	35	35	5,215	5,215	210,493	210,493	238,894	238,894
Add : Re-insurance accepted to direct claims	-	-	-	-	2	2	427	427	-	-	-	-	-	-	2,044	2,044	2,739	2,739
Less : Re-insurance Ceded to claims paid	64	64	106	106	2,590	2,590	46	46	16,068	16,068	34	34	2,707	2,707	38,424	38,424	58,416	58,416
Net Claim Paid	1,209	1,209	133	133	1,705	1,705	726	726	4,287	4,287	1	1	2,508	2,508	174,113	174,113	183,217	183,217
Add : Claims Outstanding at the end of the year	10,918	10,918	4,506	4,506	15,191	15,191	5,609	5,609	17,985	17,985	755	755	38,049	38,049	1,802,789	1,802,789	1,892,976	1,892,976
Less : Claims Outstanding at the beginning of the year	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	1,742,686	1,742,686	1,826,206	1,826,206
Net Incurred Claims	1,155	1,155	742	742	2,412	2,412	616	616	509	509	47	47	4,851	4,851	234,216	234,216	249,987	249,987
Claims Paid (Direct)																		
-In India	1,273	1,273	239	239	4,295	4,295	772	772	20,355	20,355	35	35	5,189	5,189	210,455	210,455	238,982	238,982
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	26	26	2,082	2,082	2,651	2,651
Estimates of IBNR and IBNER at the end of the period (net)	4,733	4,733	3,450	3,450	4,964	4,964	2,457	2,457	10,628	10,628	707	707	27,215	27,215	1,128,427	1,128,427	1,162,102	1,162,102
Estimates of IBNR and IBNER at the beginning 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	25,241	25,241	1,094,370	1,094,370	1,125,993	1,125,993

Includes Health, Personal Accident & Travel

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Name of the Insurer: ICICI Lombard General Insurance Company Limited
(₹ lakhs)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22
Claims Paid (Direct)	15,605	15,605	6,345	6,345	6,350	6,350	12,695	12,695	55,440	55,440	17,427	17,427	72,867	72,867	71,594	71,594	3,673	3,673	698	698	75,985	75,985
Add : Re-insurance accepted to direct claims	521	521	131	131	-	-	132	132	-	-	-	-	-	-	490	490	-	-	-	-	490	490
Less: Re-insurance Ceded to claims paid	11,284	11,284	1,544	1,544	6,204	6,204	7,748	7,748	3,273	3,273	2,374	2,374	5,647	5,647	8,565	8,565	448	448	37	37	9,050	9,050
Net Claim Paid	4,842	4,842	4,932	4,932	147	147	5,079	5,079	52,167	52,167	15,053	15,053	67,220	67,220	63,519	63,519	3,225	3,225	661	661	67,405	67,405
Add : Claims Outstanding at the end of the year	54,186	54,186	21,983	21,983	1,936	1,936	23,919	23,919	93,475	93,475	1,341,684	1,341,684	1,435,159	1,435,159	116,491	116,491	25,108	25,108	4,658	4,658	146,257	146,257
Less : Claims Outstanding (net of reinsurance) acquired	4,718	4,718	4,127	4,127	-	-	4,127	4,127	11,733	11,733	222,924	222,924	234,657	234,657	6,203	6,203	1,664	1,664	1,858	1,858	9,725	9,725
Less : Claims Outstanding at the beginning of the year	41,703	41,703	15,286	15,286	2,022	2,022	17,308	17,308	64,916	64,916	1,067,026	1,067,026	1,131,942	1,131,942	62,961	62,961	22,584	22,584	2,440	2,440	87,985	87,985
Net Incurred Claims	12,607	12,607	7,502	7,502	61	61	7,563	7,563	68,993	68,993	66,787	66,787	135,780	135,780	110,846	110,846	4,085	4,085	1,021	1,021	115,952	115,952
Claims Paid (Direct)																						
-In India	16,076	16,076	6,300	6,300	6,351	6,351	12,651	12,651	55,440	55,440	17,427	17,427	72,867	72,867	71,594	71,594	3,673	3,673	581	581	75,848	75,848
-Outside India	50	50	176	176	-	-	176	176	-	-	-	-	-	-	490	490	-	-	117	117	607	607
Estimates of IBNR and IBNER at the end of the period (net)	14,312	14,312	9,559	9,559	685	685	10,244	10,244	41,422	41,422	847,238	847,238	888,660	888,660	65,489	65,489	12,700	12,700	2,226	2,226	80,415	80,415
Estimates of IBNR and IBNER on account of scheme of demerger as on April 1, 2021 (net)	685	685	1,997	1,997	-	-	1,997	1,997	3,148	3,148	148,506	148,506	151,654	151,654	4,225	4,225	1,101	1,101	1,058	1,058	6,384	6,384
Estimates of IBNR and IBNER at the beginning of the period (net)	12,015	12,015	5,348	5,348	623	623	5,971	5,971	30,196	30,196	663,384	663,384	693,580	693,580	36,373	36,373	11,111	11,111	1,342	1,342	48,826	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 Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22
Claims Paid (Direct)	576	576	308	308	5,019	5,019	2,132	2,132	6,063	6,063	419	419	5,283	5,283	168,632	168,632	196,932	196,932
Add : Re-insurance accepted to direct claims	-	-	-	-	77	77	(58)	(58)	-	-	-	-	-	-	509	509	1,162	1,162
Less: Re-insurance Ceded to claims paid	30	30	147	147	3,017	3,017	1,801	1,801	5,311	5,311	405	405	2,516	2,516	27,924	27,924	46,956	46,956
Net Claim Paid	546	546	161	161	2,079	2,079	273	273	752	752	14	14	2,767	2,767	141,217	141,217	151,138	151,138
Add : Claims Outstanding at the end of the year	11,720	11,720	3,494	3,494	10,934	10,934	5,248	5,248	16,924	16,924	714	714	33,152	33,152	1,663,602	1,663,602	1,741,707	1,741,707
Less : Claims Outstanding (net of reinsurance) acquired on account of scheme of demerger as on April 1, 2021	1,225	1,225	10	10	1,109	1,109	-	-	11,083	11,083	76	76	5,092	5,092	262,977	262,977	271,822	271,822
Less : Claims Outstanding at the beginning of the year	9,334	9,334	3,203	3,203	9,528	9,528	5,094	5,094	6,194	6,194	600	600	26,216	26,216	1,280,096	1,280,096	1,339,107	1,339,107
Net Incurred Claims	1,707	1,707	442	442	2,376	2,376	427	427	399	399	52	52	4,611	4,611	261,746	261,746	281,916	281,916
Claims Paid (Direct)																		
-In India	576	576	308	308	5,025	5,025	2,103	2,103	6,063	6,063	419	419	4,118	4,118	167,327	167,327	196,054	196,054
-Outside India	-	-	-	-	71	71	(29)	(29)	-	-	-	-	1,165	1,165	1,814	1,814	2,040	2,040
Estimates of IBNR and IBNER at the end of the period (net)	5,624	5,624	4,104	4,104	3,086	3,086	2,271	2,271	9,827	9,827	567	567	19,383	19,383	1,013,937	1,013,937	1,038,493	1,038,493
Estimates of IBNR and IBNER on account of scheme of demerger as on April 1, 2021 (net)	582	582	1,450	1,450	473	473	-	-	8,112	8,112	71	71	903	903	169,629	169,629	172,311	172,311
Estimates of IBNR and IBNER at the beginning of the period (net)	4,170	4,170	2,184	2,184	2,355	2,355	2,118	2,118	2,138	2,138	417	417	16,752	16,752	772,540	772,540	790,526	790,526

Includes Health, Personal Accident & Travel