

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			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Miscellaneous							Total	
		Marine Cargo	Marine Others	Marine Total						Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous		
		For Q4 2011-12	For Q4 2011-12	For Q4 2011-12						For Q4 2011-12	For Q4 2011-12	For Q4 2011-12	For Q4 2011-12	For Q4 2011-12	For Q4 2011-12	For Q4 2011-12		For Q4 2011-12
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	377,550	379,031	78,902	457,933	2,058,456	1,398,385	3,456,841	16,949	50,429	326,620	63,946	141,384	2,487,424	16,806	906,042	7,466,441	8,301,924	
Add : Claims Outstanding at the end of the period	3,024,222	1,199,116	878,190	2,077,306	2,400,845	21,886,170	24,287,015	192,002	47,535	1,238,036	365,896	700,831	3,439,122	123,699	2,407,828	32,801,964	37,903,492	
Less : Claims Outstanding at the beginning of the period	4,117,081	1,070,168	959,280	2,029,448	2,258,430	14,513,323	16,771,753	162,795	40,284	1,357,392	286,720	558,151	3,142,207	122,562	2,062,004	24,503,868	30,650,397	
Gross Incurred Claims	(715,309)	507,979	(2,188)	505,791	2,200,871	8,771,232	10,972,103	46,156	57,680	207,264	143,122	284,064	2,784,339	17,943	1,251,866	15,764,537	15,555,019	
Add : Re-insurance accepted to direct claims	989,335	12,301	-	12,301	-	8,546,348	8,546,348	-	-	108,711	11,478	3,959	23,304	-	-	8,693,800	9,695,436	
Less : Re-insurance Ceded to claims paid *	116,686	336,402	11,013	347,415	210,913	7,116,051	7,326,964	3,855	34,313	216,121	133,527	115,780	389,425	18,475	757,214	8,995,674	9,459,775	
Total Claims Incurred	157,340	183,878	(13,201)	170,677	1,989,958	10,201,529	12,191,487	42,301	23,367	99,854	21,073	172,243	2,418,218	(532)	494,652	15,462,663	15,790,680	

* Includes reinsurance ceded to claims outstanding

CLAIMS INCURRED [NET]

Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Miscellaneous							Total	
		Marine Cargo	Marine Others	Marine Total						Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous		
		For Q4 2010-11	For Q4 2010-11	For Q4 2010-11						For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11		For Q4 2010-11
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	731,110	176,075	90,198	266,273	1,830,023	902,997	2,733,020	9,635	59,012	218,378	570,308	164,559	2,791,871	(4,088)	190,885	6,733,580	7,730,963	
Add : Claims Outstanding at the end of the period	4,729,884	1,088,451	1,120,638	2,209,089	2,048,369	13,280,964	15,329,333	107,807	16,559	1,188,881	199,231	449,887	2,542,646	127,535	1,923,793	21,885,672	28,824,645	
Less : Claims Outstanding at the beginning of the period	4,378,591	829,716	1,216,751	2,046,467	2,054,282	12,579,327	14,633,609	69,019	23,858	1,243,321	752,190	416,020	2,581,807	112,224	1,358,951	21,190,999	27,616,057	
Gross Incurred Claims	1,082,403	434,810	(5,915)	428,895	1,824,110	1,604,634	3,428,744	48,423	51,713	163,938	17,349	198,426	2,752,710	11,223	755,727	7,428,253	8,939,551	
Add : Re-insurance accepted to direct claims	142,627	-	-	-	-	4,838,561	4,838,561	-	-	4,071	49,920	-	12,289	-	-	4,904,841	5,047,468	
Less : Re-insurance Ceded to claims paid *	557,680	261,126	(13,211)	247,915	178,153	2,252,912	2,431,065	906	10,746	127,750	21,593	96,632	391,775	393	551,440	3,632,300	4,437,895	
Total Claims Incurred	667,350	173,684	7,296	180,980	1,645,957	4,190,283	5,836,240	47,517	40,967	40,259	45,676	101,794	2,373,224	10,830	204,287	8,700,794	9,549,124	

* Includes reinsurance ceded to claims outstanding

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	Others	Total Miscellaneous	
		FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																	
Direct claims	2,124,621	1,228,992	212,230	1,441,222	7,554,417	4,769,299	12,323,716	69,130	228,777	742,486	126,403	657,772	8,964,346	21,792	3,057,492	26,191,914	29,757,757
Add : Claims Outstanding at the end of the period	3,024,222	1,199,116	878,190	2,077,306	2,400,845	21,886,170	24,287,015	192,002	47,535	1,238,036	365,896	700,831	3,439,122	123,699	2,407,828	32,801,964	37,903,492
Less : Claims Outstanding at the beginning of the period	4,729,884	1,088,451	1,120,638	2,209,089	2,048,369	13,280,964	15,329,333	107,807	16,559	1,188,881	199,231	449,887	2,542,646	127,535	1,923,793	21,885,672	28,824,645
Gross Incurred Claims	418,959	1,339,657	(30,218)	1,309,439	7,906,893	13,374,505	21,281,398	153,325	259,753	791,641	293,068	908,716	9,860,822	17,956	3,541,527	37,108,206	38,836,604
Add : Re-insurance accepted to direct claims	2,583,559	9,072	-	9,072	3,946	11,928,795	11,932,741	-	-	137,667	186,800	3,960	35,468	-	3,108	12,299,744	14,892,375
Less : Re-insurance Ceded to claims paid *	2,097,571	819,649	(16,850)	802,799	774,147	9,983,492	10,757,639	11,805	94,157	719,650	242,091	344,324	422,373	12,693	2,214,823	14,819,555	17,719,925
Total Claims Incurred	904,947	529,080	(13,368)	515,712	7,136,692	15,319,808	22,456,500	141,520	165,596	209,658	237,777	568,352	9,473,917	5,263	1,329,812	34,588,395	36,009,054

* Includes reinsurance ceded to 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	Others	Total Miscellaneous	
		FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																	
Direct claims	2,109,006	792,765	211,033	1,003,798	7,118,502	3,165,275	10,283,777	35,725	267,524	617,335	574,554	672,695	10,750,326	(8,112)	1,605,812	24,799,636	27,912,440
Add : Claims Outstanding at the end of the period	4,729,884	1,088,451	1,120,638	2,209,089	2,048,369	13,280,964	15,329,333	107,807	16,559	1,188,881	199,231	449,887	2,542,646	127,535	1,923,793	21,885,672	28,824,645
Less : Claims Outstanding at the beginning of the period	4,822,015	673,888	1,214,609	1,888,497	1,925,499	10,213,481	12,138,980	43,492	8,759	1,365,068	698,080	397,414	2,105,943	118,784	1,470,232	18,346,752	25,057,264
Gross Incurred Claims	2,016,875	1,207,328	117,062	1,324,390	7,241,372	6,232,758	13,474,130	100,040	275,324	441,148	75,705	725,168	11,187,029	639	2,059,373	28,338,556	31,679,821
Add : Re-insurance accepted to direct claims	551,092	8,169	8,119,482	8,127,651	-	7,317,808	7,317,808	-	-	(3,330)	131,291	-	12,289	-	-	7,458,058	16,136,801
Less : Re-insurance Ceded to claims paid *	1,445,883	788,912	8,190,903	8,979,815	711,524	5,143,756	5,855,280	6,966	36,001	320,078	116,188	361,468	2,012,241	(1,128)	1,377,401	10,084,495	20,510,193
Total Claims Incurred	1,122,084	426,585	45,641	472,226	6,529,848	8,406,810	14,936,658	93,074	239,323	117,740	90,808	363,700	9,187,077	1,767	681,972	25,712,119	27,306,429

* Includes reinsurance ceded to claims outstanding