

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) U67200MH2000PLC129408

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		
		For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																		
Direct claims	435,661	447,521	10,533	458,054	3,464,327	1,947,558	5,411,885	39,562	1,114	313,110	14,616	174,812	2,026,500	6,340	1,109,756	9,097,695	9,991,410	
Add : Claims Outstanding at the end of the period	5,277,592	1,863,310	1,059,226	2,922,536	6,477,501	40,401,263	46,878,764	355,690	82,086	2,363,788	470,009	2,088,627	3,896,797	116,949	4,411,194	60,663,904	68,864,032	
Less : Claims Outstanding at the beginning of the period	5,022,196	1,711,579	977,198	2,688,777	6,309,734	38,538,486	44,848,220	362,051	76,241	2,423,551	387,931	2,051,215	3,717,431	84,373	3,864,959	57,815,972	65,526,945	
Gross Incurred Claims	691,057	599,252	92,561	691,813	3,632,094	3,810,335	7,442,429	33,201	6,959	253,347	96,694	212,224	2,205,866	38,916	1,655,991	11,945,627	13,328,497	
Add : Re-insurance accepted to direct claims	(661)	65,312	-	65,312	-	(109,378)	(109,378)	-	-	12,786	90,558	(491)	23,403	-	(3,000)	13,878	78,529	
Less : Re-insurance Ceded to claims paid *	451,859	186,395	58,262	244,657	1,024,757	259,775	1,284,532	2,244	176	166,476	(747)	(23,446)	233,151	35,468	730,911	2,428,765	3,125,281	
Total Claims Incurred	238,537	478,169	34,299	512,468	2,607,337	3,441,182	6,048,519	30,957	6,783	99,657	187,999	235,179	1,996,118	3,448	922,080	9,530,740	10,281,745	

* 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		
		For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																		
Direct claims	332,737	394,131	2,225	396,356	3,100,211	1,486,589	4,586,800	25,727	5,609	181,242	3,910	135,622	2,760,031	43,391	3,434,200	11,176,532	11,905,625	
Add : Claims Outstanding at the end of the period	5,056,154	1,528,957	654,195	2,183,152	5,133,204	32,686,899	37,820,103	338,395	46,460	2,053,812	423,422	1,509,363	4,043,128	110,252	4,159,231	50,504,166	57,743,472	
Less : Claims Outstanding at the beginning of the period	4,776,192	1,389,851	541,875	1,931,726	4,979,569	31,548,143	36,527,712	327,107	43,629	2,104,416	357,035	1,435,893	4,016,278	146,936	6,286,229	51,245,235	57,953,153	
Gross Incurred Claims	612,699	533,237	114,545	647,782	3,253,846	2,625,345	5,879,191	37,015	8,440	130,638	70,297	209,092	2,786,881	6,707	1,307,202	10,435,463	11,695,944	
Add : Re-insurance accepted to direct claims	740,631	17,408	35	17,443	-	289,519	289,519	-	-	2,098	94,507	8,084	62,939	-	171	457,318	1,215,392	
Less : Re-insurance Ceded to claims paid *	1,071,187	148,754	109,697	258,451	847,380	237,004	1,084,384	2,694	870	19,073	(18,225)	43,362	446,764	4,581	937,281	2,520,784	3,850,422	
Total Claims Incurred	282,143	401,891	4,883	406,774	2,406,466	2,677,860	5,084,326	34,321	7,570	113,663	183,029	173,814	2,403,056	2,126	370,092	8,371,997	9,060,914	

* 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
(CIN) U67200MH2000PLC129408

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		
		Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	1,224,691	756,750	63,264	820,014	6,699,122	3,593,703	10,292,825	66,494	2,450	557,744	31,651	279,622	4,027,802	16,405	2,630,301	17,905,294	19,949,999	
Add : Claims Outstanding at the end of the period	5,277,592	1,863,310	1,059,226	2,922,536	6,477,501	40,401,263	46,878,764	355,690	82,086	2,363,788	470,009	2,088,627	3,896,797	116,949	4,411,194	60,663,904	68,864,032	
Less : Claims Outstanding at the beginning of the period	5,472,784	1,524,808	971,069	2,495,877	5,997,814	37,397,583	43,395,397	344,964	71,229	2,103,342	426,427	1,781,096	3,541,955	88,852	3,875,578	55,628,840	63,597,501	
Gross Incurred Claims	1,029,499	1,095,252	151,421	1,246,673	7,178,809	6,597,383	13,776,192	77,220	13,307	818,190	75,233	587,153	4,382,644	44,502	3,165,917	22,940,358	25,216,530	
Add : Re-insurance accepted to direct claims	38,981	66,707	(10,000)	56,707	-	(189,988)	(189,988)	-	-	14,734	272,193	2,152	114,406	-	-	213,497	309,185	
Less : Re-insurance Ceded to claims paid *	703,540	297,373	99,915	397,288	2,189,717	143,008	2,332,725	3,718	775	587,438	91,218	129,800	409,313	38,239	1,635,073	5,228,299	6,329,127	
Total Claims Incurred	364,940	864,586	41,506	906,092	4,989,092	6,264,387	11,253,479	73,502	12,532	245,486	256,208	459,505	4,087,737	6,263	1,530,844	17,925,556	19,196,588	

* 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		
		Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	821,267	725,832	24,801	750,633	5,957,321	2,759,617	8,716,938	54,520	9,536	447,811	29,378	291,794	5,423,941	49,105	4,352,282	19,375,305	20,947,205	
Add : Claims Outstanding at the end of the period	5,056,154	1,528,957	654,195	2,183,152	5,133,204	32,686,899	37,820,103	338,395	46,460	2,053,812	423,422	1,509,363	4,043,128	110,252	4,159,231	50,504,166	57,743,472	
Less : Claims Outstanding at the beginning of the period	4,130,928	1,263,985	555,024	1,819,009	4,608,483	30,569,462	35,177,945	309,339	34,603	2,267,226	252,187	1,228,550	3,665,216	114,670	5,106,087	48,155,823	54,105,760	
Gross Incurred Claims	1,746,493	990,804	123,972	1,114,776	6,482,042	4,877,054	11,359,096	83,576	21,393	234,397	200,613	572,607	5,801,853	44,687	3,405,426	21,723,648	24,584,917	
Add : Re-insurance accepted to direct claims	792,897	17,586	12,280	29,866	-	447,019	447,019	-	-	7,028	218,777	9,846	88,788	-	407	771,865	1,594,628	
Less : Re-insurance Ceded to claims paid *	1,988,046	255,954	110,983	366,937	1,654,095	401,497	2,055,592	3,965	2,807	20,424	194,183	106,178	978,357	40,268	2,533,726	5,935,500	8,290,483	
Total Claims Incurred	551,344	752,436	25,269	777,705	4,827,947	4,922,576	9,750,523	79,611	18,586	221,001	225,207	476,275	4,912,284	4,419	872,107	16,560,013	17,889,062	

* Includes reinsurance ceded to claims outstanding