

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	Others	Total Miscellaneous		
		For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11		For Q3 2010-11
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																	
Direct claims	198,158	179,625	54,032	233,657	1,775,464	811,954	2,587,418	12,221	64,270	106,229	3,093	136,251	2,899,429	415,904	6,224,815	6,656,630	
Add : Claims Outstanding at the end 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	1,471,175	21,190,999	27,616,057	
Less : Claims Outstanding at the beginning of the period	4,351,592	817,480	1,255,277	2,072,757	2,028,112	11,913,811	13,941,923	48,186	45,845	1,252,133	750,798	387,936	2,717,229	1,361,947	20,505,997	26,930,346	
<b>Gross Incurred Claims</b>	<b>225,157</b>	<b>191,861</b>	<b>15,506</b>	<b>207,367</b>	<b>1,801,634</b>	<b>1,477,470</b>	<b>3,279,104</b>	<b>33,054</b>	<b>42,283</b>	<b>97,417</b>	<b>4,485</b>	<b>164,335</b>	<b>2,764,007</b>	<b>525,132</b>	<b>6,909,817</b>	<b>7,342,341</b>	
Add : Re-insurance accepted to direct claims	160,787	-	-	-	-	826,413	826,413	-	-	-	2,287	-	-	-	828,700	989,486	
Less : Re-insurance Ceded to claims paid *	279,156	104,193	5,472	109,665	181,880	1,031,417	1,213,297	2,550	5,026	80,005	3,995	46,596	444,344	334,602	2,130,415	2,519,236	
<b>Total Claims Incurred</b>	<b>106,788</b>	<b>87,668</b>	<b>10,034</b>	<b>97,702</b>	<b>1,619,754</b>	<b>1,272,466</b>	<b>2,892,220</b>	<b>30,504</b>	<b>37,257</b>	<b>17,412</b>	<b>2,777</b>	<b>117,739</b>	<b>2,319,663</b>	<b>190,530</b>	<b>5,608,102</b>	<b>5,812,591</b>	

\* Includes reinsurance ceded to claims outstanding

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		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous		
		For Q3 2009-10	For Q3 2009-10	For Q3 2009-10	For Q3 2009-10	For Q3 2009-10	For Q3 2009-10	For Q3 2009-10	For Q3 2009-10	For Q3 2009-10	For Q3 2009-10	For Q3 2009-10	For Q3 2009-10	For Q3 2009-10	For Q3 2009-10		For Q3 2009-10
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																	
Direct claims	300,215	123,065	139,172	262,237	1,637,508	798,162	2,435,670	9,541	31,640	130,772	4,687	246,966	1,768,424	272,959	4,900,659	5,463,111	
Add : Claims Outstanding at the end of the period*	634,090	145,043	191,952	336,995	1,312,681	10,289,174	11,601,855	38,151	43,755	229,826	7,868	394,453	1,444,104	332,512	14,092,524	15,063,609	
Less : Claims Outstanding at the beginning of the period*	679,689	130,810	236,125	366,935	1,385,861	9,383,919	10,769,780	29,382	31,794	217,492	7,221	421,689	1,314,053	346,929	13,138,340	14,184,964	
<b>Gross Incurred Claims</b>	<b>254,616</b>	<b>137,298</b>	<b>94,999</b>	<b>232,297</b>	<b>1,564,328</b>	<b>1,703,417</b>	<b>3,267,745</b>	<b>18,310</b>	<b>43,601</b>	<b>143,106</b>	<b>5,334</b>	<b>219,730</b>	<b>1,898,475</b>	<b>258,542</b>	<b>5,854,843</b>	<b>6,341,756</b>	
Add : Re-insurance accepted to direct claims	94,702	-	-	-	4,095	8,004	12,099	-	-	8,148	-	-	19,637	-	39,885	134,587	
Less : Re-insurance Ceded to claims paid	234,468	80,660	82,591	163,251	359,122	552,119	911,241	1,834	6,594	102,326	3,985	186,863	248,172	142,212	1,603,227	2,000,946	
<b>Total Claims Incurred</b>	<b>114,850</b>	<b>56,638</b>	<b>12,408</b>	<b>69,046</b>	<b>1,209,301</b>	<b>1,159,302</b>	<b>2,368,603</b>	<b>16,476</b>	<b>37,007</b>	<b>48,928</b>	<b>1,349</b>	<b>32,868</b>	<b>1,669,940</b>	<b>116,330</b>	<b>4,291,501</b>	<b>4,475,397</b>	

\* In accordance with the guidelines, claims outstanding is furnished on net basis.

PERIODIC DISCLOSURES

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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	Others	Total Miscellaneous		
		Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11		Upto 9M 2010-11
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																	
Direct claims	1,377,896	616,690	120,835	737,525	5,288,479	2,262,278	7,550,757	26,090	208,512	398,957	4,246	508,136	7,958,455	1,410,903	18,066,056	20,181,477	
Add : Claims Outstanding at the end 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	1,471,175	21,190,999	27,616,057	
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	1,589,016	18,346,752	25,057,264	
<b>Gross Incurred Claims</b>	<b>934,472</b>	<b>772,518</b>	<b>122,977</b>	<b>895,495</b>	<b>5,417,262</b>	<b>4,628,124</b>	<b>10,045,386</b>	<b>51,617</b>	<b>223,611</b>	<b>277,210</b>	<b>58,356</b>	<b>526,742</b>	<b>8,434,319</b>	<b>1,293,062</b>	<b>20,910,303</b>	<b>22,740,270</b>	
Add : Re-insurance accepted to direct claims	408,465	8,169	8,119,482	8,127,651	-	2,479,247	2,479,247	-	-	(7,401)	81,371	-	-	-	2,553,217	11,089,333	
Less : Re-insurance Ceded to claims paid *	888,203	527,786	8,204,114	8,731,900	533,371	3,245,864	3,779,235	6,060	25,255	192,328	94,595	264,836	1,620,466	824,440	6,807,215	16,427,318	
<b>Total Claims Incurred</b>	<b>454,734</b>	<b>252,901</b>	<b>38,345</b>	<b>291,246</b>	<b>4,883,891</b>	<b>3,861,507</b>	<b>8,745,398</b>	<b>45,557</b>	<b>198,356</b>	<b>77,481</b>	<b>45,132</b>	<b>261,906</b>	<b>6,813,853</b>	<b>468,622</b>	<b>16,656,305</b>	<b>17,402,285</b>	

\* Includes reinsurance ceded to claims outstanding

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		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																
Direct claims	1,111,943	396,926	813,615	1,210,541	4,760,349	1,933,333	6,693,682	23,856	71,502	339,786	104,387	969,740	5,668,935	778,365	14,650,253	16,972,737
Add : Claims Outstanding at the end of the period*	634,090	145,043	191,952	336,995	1,312,681	10,289,174	11,601,855	38,151	43,755	229,826	7,868	394,453	1,444,104	332,512	14,092,524	15,063,609
Less : Claims Outstanding at the beginning of the period*	706,911	150,156	414,900	565,056	1,136,073	7,485,080	8,621,153	21,952	14,819	221,012	6,470	352,654	1,401,295	301,558	10,940,913	12,212,880
<b>Gross Incurred Claims</b>	<b>1,039,122</b>	<b>391,813</b>	<b>590,667</b>	<b>982,480</b>	<b>4,936,957</b>	<b>4,737,427</b>	<b>9,674,384</b>	<b>40,055</b>	<b>100,438</b>	<b>348,600</b>	<b>105,785</b>	<b>1,011,539</b>	<b>5,711,744</b>	<b>809,319</b>	<b>17,801,864</b>	<b>19,823,466</b>
Add : Re-insurance accepted to direct claims	95,831	205	-	205	4,127	8,004	12,131	-	-	22,905	-	10,907	53,671	-	99,614	195,650
Less : Re-insurance Ceded to claims paid	628,867	279,610	518,851	798,461	1,226,573	1,284,425	2,510,998	4,646	12,279	258,215	98,111	739,193	938,908	445,802	5,008,152	6,435,480
<b>Total Claims Incurred</b>	<b>506,086</b>	<b>112,408</b>	<b>71,816</b>	<b>184,224</b>	<b>3,714,511</b>	<b>3,461,006</b>	<b>7,175,517</b>	<b>35,409</b>	<b>88,159</b>	<b>113,290</b>	<b>7,674</b>	<b>283,253</b>	<b>4,826,507</b>	<b>363,517</b>	<b>12,893,326</b>	<b>13,583,636</b>

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