

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 NO. 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 Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																		
Direct claims	1,163,170	541,752	334,379	876,131	4,650,276	1,765,384	6,415,660	21,101	1,581	258,026	(3,211)	158,048	2,111,366	56,511	7,094,140	16,113,222	18,152,523	
Add : Claims Outstanding at the end of the period	6,342,413	2,191,606	572,770	2,764,376	5,282,138	45,781,098	51,063,236	389,999	128,355	2,343,514	810,306	2,260,887	3,764,130	92,868	4,299,996	65,153,291	74,260,080	
Less : Claims Outstanding at the beginning of the period	6,618,258	1,853,483	940,651	2,794,134	7,327,713	41,950,698	49,278,411	357,814	87,269	2,408,785	597,754	2,236,184	3,656,680	123,302	4,630,084	63,376,283	72,788,675	
Gross Incurred Claims	887,325	879,875	(33,502)	846,373	2,604,701	5,595,784	8,200,485	53,286	42,667	192,755	209,341	182,751	2,218,816	26,077	6,764,052	17,890,230	19,623,928	
Add : Re-insurance accepted to direct claims	(1,901,452)	(337,006)	36,017	(300,989)	(1,329,899)	(4,691,286)	(6,021,185)	(12,850)	(16,040)	(224,244)	(152,834)	(428,196)	6,532	(34,450)	(288,305)	(7,171,572)	(9,374,013)	
Less : Re-insurance Ceded to claims paid *	(1,067,683)	95,449	(35,815)	59,634	(1,538,132)	(2,635,254)	(4,173,386)	(11,813)	(556)	(89,698)	(88,195)	(442,054)	213,316	(11,109)	5,513,539	910,044	(98,005)	
Total Claims Incurred	53,556	447,420	38,330	485,750	2,812,934	3,539,752	6,352,686	52,249	27,183	58,209	144,702	196,609	2,012,032	2,736	962,208	9,808,614	10,347,920	

* 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 Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																		
Direct claims	293,254	587,995	118,897	706,892	3,251,453	1,441,490	4,692,943	32,080	3,328	325,932	(655)	190,929	2,186,358	10,727	1,278,987	8,720,629	9,720,775	
Add : Claims Outstanding at the end 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	2,103,343	426,427	1,781,096	3,541,363	88,852	3,875,578	55,628,249	63,596,910	
Less : Claims Outstanding at the beginning of the period	5,402,679	1,540,510	918,814	2,459,324	4,922,681	33,765,890	38,688,571	342,652	1,693,108	2,035,248	412,535	1,692,474	3,989,121	92,241	4,463,130	53,409,080	61,271,083	
Gross Incurred Claims	363,359	572,293	171,152	743,445	4,326,586	5,073,183	9,399,769	34,392	(1,618,551)	394,027	13,237	279,551	1,738,600	7,338	691,435	10,939,798	12,046,602	
Add : Re-insurance accepted to direct claims	(605,349)	(227,365)	(351,389)	(578,754)	(313,150)	(17,970,909)	(18,284,059)	(33,313)	(1,658,505)	247,023	(318,458)	(463,390)	(448,692)	22,429	643,928	(20,293,037)	(21,477,140)	
Less : Re-insurance Ceded to claims paid *	(404,777)	(61,241)	(189,172)	(250,413)	1,772,173	(16,527,919)	(14,755,746)	(32,097)	(3,288,457)	516,670	(359,107)	(380,693)	(143,051)	27,453	996,193	(17,418,835)	(18,074,025)	
Total Claims Incurred	162,787	406,169	8,935	415,104	2,241,263	3,630,193	5,871,456	33,176	11,401	124,380	53,886	196,854	1,432,959	2,314	339,170	8,065,596	8,643,487	

* 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 NO. 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			
		FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16		FY 2015-16
(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																			
Direct claims	3,231,181	1,820,994	470,042	2,291,036	14,963,195	7,351,567	22,314,762	124,372	5,042	1,032,035	40,702	589,878	8,231,334	83,594	10,769,993	43,191,712	48,713,929		
Add : Claims Outstanding at the end of the period	6,342,413	2,191,606	572,770	2,764,376	5,282,138	45,781,098	51,063,236	389,999	128,355	2,343,514	810,306	2,260,887	3,764,130	92,868	4,299,996	65,153,291	74,260,080		
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	2,103,343	426,427	1,781,096	3,541,363	88,852	3,875,578	55,628,249	63,596,910		
Gross Incurred Claims	4,100,810	2,487,792	71,743	2,559,535	14,247,519	15,735,082	29,982,601	169,407	62,168	1,272,206	424,581	1,069,669	8,454,101	87,610	11,194,411	52,716,754	59,377,099		
Add : Re-insurance accepted to direct claims	44,563	97,191	5,598	102,789	-	(196,906)	(196,906)	-	-	95,710	346,751	29,536	331,906	-	466,201	1,073,198	1,220,550		
Less : Re-insurance Ceded to claims paid *	3,512,363	861,720	(2,649)	859,071	3,708,592	2,322,462	6,031,054	7,639	10,655	963,375	190,635	200,808	863,239	75,482	8,601,186	16,944,073	21,315,507		
Total Claims Incurred	633,010	1,723,263	79,990	1,803,253	10,538,927	13,215,714	23,754,641	161,768	51,513	404,541	580,697	898,397	7,922,768	12,128	3,059,426	36,845,879	39,282,142		

* 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 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15		FY 2014-15
(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																			
Direct claims	1,704,486	1,796,361	159,746	1,956,107	12,319,801	6,059,986	18,379,787	123,783	14,264	958,434	47,672	632,960	10,096,579	83,971	6,387,706	36,725,156	40,385,749		
Add : Claims Outstanding at the end 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	2,103,343	426,427	1,781,096	3,541,363	88,852	3,875,578	55,628,249	63,596,910		
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	3,046,342	2,057,184	575,791	2,632,975	13,709,132	12,888,107	26,597,239	159,408	50,890	794,551	221,912	1,185,506	9,972,726	58,153	5,157,197	44,197,582	49,876,899		
Add : Re-insurance accepted to direct claims	1,015,614	81,394	12,401	93,795	1,048	236,779	237,827	-	-	28,998	417,216	11,939	114,290	-	1,592	811,862	1,921,271		
Less : Re-insurance Ceded to claims paid *	3,038,408	597,508	549,342	1,146,850	4,717,956	2,111,104	6,829,060	6,833	8,436	389,632	294,490	287,286	1,725,195	48,400	3,589,212	13,178,544	17,363,802		
Total Claims Incurred	1,023,548	1,541,070	38,850	1,579,920	8,992,224	11,013,782	20,006,006	152,575	42,454	433,917	344,638	910,159	8,361,821	9,753	1,569,577	31,830,900	34,434,368		

* Includes reinsurance ceded to claims outstanding