

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	Crop Insurance	Others	Total Miscellaneous		
		For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																			
Direct claims	4,14,934	4,55,799	4,541	4,60,340	42,96,600	19,88,869	62,85,469	26,302	26,344	1,48,834	30,438	1,28,912	24,93,423	29,380	6,48,298	2,63,313	1,00,80,713	1,09,55,987	
Add : Claims Outstanding at the end of the period	77,20,497	27,89,451	15,60,369	43,49,820	65,08,431	4,88,82,508	5,53,90,939	4,25,517	1,49,153	33,71,551	12,16,555	41,09,962	48,73,749	4,69,745	98,64,734	26,58,205	8,25,30,110	9,46,00,427	
Less : Claims Outstanding at the beginning of the period	63,42,413	21,91,606	5,72,770	27,64,376	52,82,138	4,57,81,098	5,10,63,236	3,89,999	1,28,355	23,43,514	8,10,306	22,60,887	37,64,722	92,868	21,24,894	21,75,102	6,51,53,883	7,42,60,672	
Gross Incurred Claims	17,93,018	10,53,644	9,92,140	20,45,784	55,22,893	50,90,279	1,06,13,172	61,820	47,142	11,76,871	4,36,687	19,77,987	36,02,450	4,06,257	83,88,138	7,46,416	2,74,56,940	3,12,95,742	
Add : Re-insurance accepted to direct claims	5,618	6,107	2,509	8,616	-	-	-	-	-	18,382	71,319	(23,912)	98,671	-	-	-	1,64,460	1,78,694	
Less : Re-insurance Ceded to claims paid *	17,05,329	6,60,840	9,26,208	15,87,048	21,19,031	14,55,318	35,74,349	22,982	42,850	11,04,336	4,05,127	17,42,458	8,84,613	4,03,394	80,80,523	3,54,458	1,66,15,090	1,99,07,467	
Total Claims Incurred	93,307	3,98,911	68,441	4,67,352	34,03,862	36,34,961	70,38,823	38,838	4,292	90,917	1,02,879	2,11,617	28,16,508	2,863	3,07,615	3,91,958	1,10,06,310	1,15,66,969	

* 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	Crop Insurance	Others	Total Miscellaneous		
		For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																			
Direct claims	7,89,030	3,09,229	52,731	3,61,960	32,34,795	16,46,145	48,80,940	26,932	1,336	2,44,634	17,035	1,04,810	20,01,302	10,065	12,36,786	2,83,759	88,07,599	99,58,589	
Add : Claims Outstanding at the end of the period	50,22,196	17,11,579	9,77,198	26,88,777	63,09,734	3,85,38,486	4,48,48,220	3,62,051	76,241	24,23,551	3,87,931	20,51,215	37,17,431	84,373	19,03,138	19,61,821	5,78,15,972	6,55,26,945	
Less : Claims Outstanding at the beginning of the period	54,72,784	15,24,808	9,71,069	24,95,877	59,97,814	3,73,97,583	4,33,95,397	3,44,964	71,229	21,03,342	4,26,427	17,81,096	35,41,955	88,852	20,31,330	18,44,248	5,56,28,840	6,35,97,501	
Gross Incurred Claims	3,38,442	4,96,000	58,860	5,54,860	35,46,715	27,87,048	63,33,763	44,019	6,348	5,64,843	(21,461)	3,74,929	21,76,778	5,586	11,08,594	4,01,332	1,09,94,731	1,18,88,033	
Add : Re-insurance accepted to direct claims	39,642	1,395	(10,000)	(8,605)	-	(80,610)	(80,610)	-	-	1,948	1,81,635	2,643	91,003	-	-	3,000	1,99,619	2,30,656	
Less : Re-insurance Ceded to claims paid *	2,51,681	1,10,978	41,653	1,52,631	11,64,960	(1,16,767)	10,48,193	1,474	599	4,20,962	91,965	1,53,246	1,76,162	2,771	8,88,282	15,880	27,99,534	32,03,846	
Total Claims Incurred	1,26,403	3,86,417	7,207	3,93,624	23,81,755	28,23,205	52,04,960	42,545	5,749	1,45,829	68,209	2,24,326	20,91,619	2,815	2,20,312	3,88,452	83,94,816	89,14,843	

* 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
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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	Crop Insurance	Others	Total Miscellaneous		
		Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																			
Direct claims	4,14,934	4,55,799	4,541	4,60,340	42,96,600	19,88,869	62,85,469	26,302	26,344	1,48,834	30,438	1,28,912	24,93,423	29,380	6,48,298	2,63,313	1,00,80,713	1,09,55,987	
Add : Claims Outstanding at the end of the period	77,20,497	27,89,451	15,60,369	43,49,820	65,08,431	4,88,82,508	5,53,90,939	4,25,517	1,49,153	33,71,551	12,16,555	41,09,962	48,73,749	4,69,745	98,64,734	26,58,205	8,25,30,110	9,46,00,427	
Less : Claims Outstanding at the beginning of the period	63,42,413	21,91,606	5,72,770	27,64,376	52,82,138	4,57,81,098	5,10,63,236	3,89,999	1,28,355	23,43,514	8,10,306	22,60,887	37,64,722	92,868	21,24,894	21,75,102	6,51,53,883	7,42,60,672	
Gross Incurred Claims	17,93,018	10,53,644	9,92,140	20,45,784	55,22,893	50,90,279	1,06,13,172	61,820	47,142	11,76,871	4,36,687	19,77,987	36,02,450	4,06,257	83,88,138	7,46,416	2,74,56,940	3,12,95,742	
Add : Re-insurance accepted to direct claims	5,618	6,107	2,509	8,616	-	-	-	-	-	18,382	71,319	(23,912)	98,671	-	-	-	1,64,460	1,78,694	
Less : Re-insurance Ceded to claims paid *	17,05,329	6,60,840	9,26,208	15,87,048	21,19,031	14,55,318	35,74,349	22,982	42,850	11,04,336	4,05,127	17,42,458	8,84,613	4,03,394	80,80,523	3,54,458	1,66,15,090	1,99,07,467	
Total Claims Incurred	93,307	3,98,911	68,441	4,67,352	34,03,862	36,34,961	70,38,823	38,838	4,292	90,917	1,02,879	2,11,617	28,16,508	2,863	3,07,615	3,91,958	1,10,06,310	1,15,66,969	

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		Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 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	7,89,030	3,09,229	52,731	3,61,960	32,34,795	16,46,145	48,80,940	26,932	1,336	2,44,634	17,035	1,04,810	20,01,302	10,065	12,36,786	2,83,759	88,07,599	99,58,589	
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Gross Incurred Claims	3,38,442	4,96,000	58,860	5,54,860	35,46,715	27,87,048	63,33,763	44,019	6,348	5,64,843	(21,461)	3,74,929	21,76,778	5,586	11,08,594	4,01,332	1,09,94,731	1,18,88,033	
Add : Re-insurance accepted to direct claims	39,642	1,395	(10,000)	(8,605)	-	(80,610)	(80,610)	-	-	1,948	1,81,635	2,643	91,003	-	-	3,000	1,99,619	2,30,656	
Less : Re-insurance Ceded to claims paid *	2,51,681	1,10,978	41,653	1,52,631	11,64,960	(1,16,767)	10,48,193	1,474	599	4,20,962	91,965	1,53,246	1,76,162	2,771	8,88,282	15,880	27,99,534	32,03,846	
Total Claims Incurred	1,26,403	3,86,417	7,207	3,93,624	23,81,755	28,23,205	52,04,960	42,545	5,749	1,45,829	68,209	2,24,326	20,91,619	2,815	2,20,312	3,88,452	83,94,816	89,14,843	

* Includes reinsurance ceded to claims outstanding