

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 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	
<b>Gross Incurred Claims</b>	<b>612,699</b>	<b>533,237</b>	<b>114,545</b>	<b>647,782</b>	<b>3,253,846</b>	<b>2,625,345</b>	<b>5,879,191</b>	<b>37,015</b>	<b>8,440</b>	<b>130,638</b>	<b>70,297</b>	<b>209,092</b>	<b>2,786,881</b>	<b>6,707</b>	<b>1,307,202</b>	<b>10,435,463</b>	<b>11,695,944</b>	
Add : Re-insurance accepted to direct claims	740,631	17,408	35	17,443	-	289,519	289,519	-	-	2,098	94,506	8,084	62,939	-	171	457,317	1,215,391	
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	(18,226)	43,362	446,764	4,581	937,281	2,520,783	3,850,421	
<b>Total Claims Incurred</b>	<b>282,143</b>	<b>401,891</b>	<b>4,883</b>	<b>406,774</b>	<b>2,406,466</b>	<b>2,677,860</b>	<b>5,084,326</b>	<b>34,321</b>	<b>7,570</b>	<b>113,663</b>	<b>183,029</b>	<b>173,814</b>	<b>2,403,056</b>	<b>2,126</b>	<b>370,092</b>	<b>8,371,997</b>	<b>9,060,914</b>	

\* Includes reinsurance ceded to claims outstanding

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		For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																		
Direct claims	301,774	374,633	4,440	379,073	2,673,094	1,282,199	3,955,293	25,746	21,038	322,416	127,393	160,243	3,371,375	7,610	645,934	8,637,048	9,317,895	
Add : Claims Outstanding at the end of the period	3,730,267	1,125,512	438,818	1,564,330	3,743,536	31,906,476	35,650,012	262,915	20,733	1,836,278	422,141	1,184,284	3,815,767	130,157	3,958,901	47,281,188	52,575,785	
Less : Claims Outstanding at the beginning of the period	3,819,898	1,119,990	422,584	1,542,574	3,488,681	30,377,640	33,866,321	296,937	61,398	1,974,164	482,885	1,093,167	4,001,139	95,172	3,711,262	45,582,445	50,944,917	
<b>Gross Incurred Claims</b>	<b>212,143</b>	<b>380,155</b>	<b>20,674</b>	<b>400,829</b>	<b>2,927,949</b>	<b>2,811,035</b>	<b>5,738,984</b>	<b>(8,276)</b>	<b>(19,627)</b>	<b>184,530</b>	<b>66,649</b>	<b>251,360</b>	<b>3,186,003</b>	<b>42,595</b>	<b>893,573</b>	<b>10,335,791</b>	<b>10,948,763</b>	
Add : Re-insurance accepted to direct claims	268,542	5,090	10,000	15,090	-	(525,846)	(525,846)	-	-	18,188	163,798	-	201,751	-	588	(141,521)	142,111	
Less : Re-insurance Ceded to claims paid *	254,532	41,025	11,477	52,502	663,942	149,527	813,469	1,888	(3,677)	71,260	68,014	63,659	646,518	40,066	43,647	1,744,844	2,051,878	
<b>Total Claims Incurred</b>	<b>226,153</b>	<b>344,220</b>	<b>19,197</b>	<b>363,417</b>	<b>2,264,007</b>	<b>2,135,662</b>	<b>4,399,669</b>	<b>(10,164)</b>	<b>(15,950)</b>	<b>131,458</b>	<b>162,433</b>	<b>187,701</b>	<b>2,741,236</b>	<b>2,529</b>	<b>850,514</b>	<b>8,449,426</b>	<b>9,038,996</b>	

\* Includes reinsurance ceded to claims outstanding

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		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	
<b>Gross Incurred Claims</b>	<b>1,746,493</b>	<b>990,804</b>	<b>123,972</b>	<b>1,114,776</b>	<b>6,482,042</b>	<b>4,877,054</b>	<b>11,359,096</b>	<b>83,576</b>	<b>21,393</b>	<b>234,397</b>	<b>200,613</b>	<b>572,607</b>	<b>5,801,853</b>	<b>44,687</b>	<b>3,405,426</b>	<b>21,723,648</b>	<b>24,584,917</b>	
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	
<b>Total Claims Incurred</b>	<b>551,344</b>	<b>752,436</b>	<b>25,269</b>	<b>777,705</b>	<b>4,827,947</b>	<b>4,922,576</b>	<b>9,750,523</b>	<b>79,611</b>	<b>18,586</b>	<b>221,001</b>	<b>225,207</b>	<b>476,275</b>	<b>4,912,284</b>	<b>4,419</b>	<b>872,107</b>	<b>16,560,013</b>	<b>17,889,062</b>	

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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	Credit Insurance	Others	Total Miscellaneous		
		Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	489,665	698,609	24,498	723,107	5,049,187	2,561,223	7,610,410	46,422	96,918	402,779	151,024	314,916	6,035,015	45,028	1,082,317	15,784,829	16,997,601	
Add : Claims Outstanding at the end of the period	3,730,267	1,125,512	438,818	1,564,330	3,743,536	31,906,476	35,650,012	262,915	20,733	1,836,278	422,141	1,184,284	3,815,767	130,157	3,958,901	47,281,188	52,575,785	
Less : Claims Outstanding at the beginning of the period	3,508,817	1,078,962	408,860	1,487,822	3,057,666	29,261,216	32,318,882	263,852	96,536	1,438,434	383,208	990,192	3,649,619	129,209	2,854,517	42,124,449	47,121,088	
<b>Gross Incurred Claims</b>	<b>711,115</b>	<b>745,159</b>	<b>54,456</b>	<b>799,615</b>	<b>5,735,057</b>	<b>5,206,483</b>	<b>10,941,540</b>	<b>45,485</b>	<b>21,115</b>	<b>800,623</b>	<b>189,957</b>	<b>509,008</b>	<b>6,201,163</b>	<b>45,976</b>	<b>2,186,701</b>	<b>20,941,568</b>	<b>22,452,298</b>	
Add : Re-insurance accepted to direct claims	455,548	(11,255)	10,000	(1,255)	-	(525,846)	(525,846)	-	-	24,822	229,139	2,317	389,210	-	588	120,230	574,523	
Less : Re-insurance Ceded to claims paid *	781,907	65,475	11,480	76,955	1,332,341	279,184	1,611,525	3,975	26,504	562,444	169,515	117,338	1,239,732	41,812	937,679	4,710,524	5,569,386	
<b>Total Claims Incurred</b>	<b>384,756</b>	<b>668,429</b>	<b>52,976</b>	<b>721,405</b>	<b>4,402,716</b>	<b>4,401,453</b>	<b>8,804,169</b>	<b>41,510</b>	<b>(5,389)</b>	<b>263,001</b>	<b>249,581</b>	<b>393,987</b>	<b>5,350,641</b>	<b>4,164</b>	<b>1,249,610</b>	<b>16,351,274</b>	<b>17,457,435</b>	

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