

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			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Miscellaneous							Total	
		Marine Cargo	Marine Others	Marine Total						Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous		
		For Q3 2012-13	For Q3 2012-13	For Q3 2012-13						For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13		For Q3 2012-13
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	294,761	251,531	9,577	261,108	2,305,611	1,123,222	3,428,833	28,863	108,536	134,716	2,714	135,564	2,580,949	6,299	192,043	6,618,517	7,174,386	
Add : Claims Outstanding at the end of the period	3,420,552	1,019,853	703,861	1,723,714	2,865,909	25,679,341	28,545,250	247,238	110,073	1,314,448	488,542	892,641	3,637,220	98,697	3,285,090	38,619,199	43,763,465	
Less : Claims Outstanding at the beginning of the period	3,260,321	1,056,619	718,697	1,775,316	2,564,795	22,705,201	25,269,996	233,095	84,957	1,229,754	347,522	817,306	3,698,438	90,736	2,791,410	34,563,214	39,598,851	
<b>Gross Incurred Claims</b>	<b>454,992</b>	<b>214,765</b>	<b>(5,259)</b>	<b>209,506</b>	<b>2,606,725</b>	<b>4,097,362</b>	<b>6,704,087</b>	<b>43,006</b>	<b>133,652</b>	<b>219,410</b>	<b>143,734</b>	<b>210,899</b>	<b>2,519,731</b>	<b>14,260</b>	<b>685,723</b>	<b>10,674,502</b>	<b>11,339,000</b>	
Add : Re-insurance accepted to direct claims	(194,194)	2,501	-	2,501	-	497,173	497,173	-	-	2,855	13,903	2,720	278,461	-	-	795,112	603,419	
Less : Re-insurance Ceded to claims paid *	(153,204)	17,948	(4,066)	13,882	465,342	1,967,906	2,433,248	2,727	31,421	161,861	77,593	64,752	314,050	12,839	472,660	3,571,151	3,431,829	
<b>Total Claims Incurred</b>	<b>414,002</b>	<b>199,318</b>	<b>(1,193)</b>	<b>198,125</b>	<b>2,141,383</b>	<b>2,626,629</b>	<b>4,768,012</b>	<b>40,279</b>	<b>102,231</b>	<b>60,404</b>	<b>80,044</b>	<b>148,867</b>	<b>2,484,142</b>	<b>1,421</b>	<b>213,063</b>	<b>7,898,463</b>	<b>8,510,590</b>	

\* Includes reinsurance ceded to claims outstanding

CLAIMS INCURRED [NET]

Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Miscellaneous							Total
		Marine Cargo	Marine Others	Marine Total						Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous	
		For Q3 2011-12	For Q3 2011-12	For Q3 2011-12						For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																	
Direct claims	455,931	345,594	90,254	435,848	1,933,564	1,298,902	3,232,466	28,320	45,913	190,955	49,373	182,165	2,184,977	15,764	798,256	6,728,189	7,619,968
Add : Claims Outstanding at the end of the period	4,117,081	1,070,168	959,280	2,029,448	2,258,430	14,513,323	16,771,753	162,795	40,284	1,357,392	286,720	558,151	3,142,207	122,562	2,062,004	24,503,868	30,650,397
Less : Claims Outstanding at the beginning of the period	4,179,810	1,184,999	1,086,716	2,271,715	2,231,790	14,232,008	16,463,798	154,678	53,119	1,780,606	268,210	544,800	2,918,470	144,958	2,077,155	24,405,794	30,857,319
<b>Gross Incurred Claims</b>	<b>393,202</b>	<b>230,763</b>	<b>(37,182)</b>	<b>193,581</b>	<b>1,960,204</b>	<b>1,580,217</b>	<b>3,540,421</b>	<b>36,437</b>	<b>33,078</b>	<b>(232,259)</b>	<b>67,883</b>	<b>195,516</b>	<b>2,408,714</b>	<b>(6,632)</b>	<b>783,105</b>	<b>6,826,263</b>	<b>7,413,046</b>
Add : Re-insurance accepted to direct claims	1,433,408	(4,254)	-	(4,254)	-	1,467,518	1,467,518	-	-	13,965	88,865	1	12,038	-	44	1,582,431	3,011,585
Less : Re-insurance Ceded to claims paid *	1,488,783	142,739	(34,003)	108,736	198,849	949,150	1,147,999	2,969	12,530	(235,265)	47,224	68,244	359,373	(19,365)	550,946	1,934,655	3,532,174
<b>Total Claims Incurred</b>	<b>337,827</b>	<b>83,770</b>	<b>(3,179)</b>	<b>80,591</b>	<b>1,761,355</b>	<b>2,098,585</b>	<b>3,859,940</b>	<b>33,468</b>	<b>20,548</b>	<b>16,971</b>	<b>109,524</b>	<b>127,273</b>	<b>2,061,379</b>	<b>12,733</b>	<b>232,203</b>	<b>6,474,039</b>	<b>6,892,457</b>

\* 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**

**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 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13		Upto 9M 2012-13
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	637,439	790,852	121,422	912,274	6,624,298	3,073,828	9,698,126	69,761	258,820	472,564	155,253	585,771	7,632,766	9,043	1,895,016	20,777,120	22,326,833	
Add : Claims Outstanding at the end of the period	3,420,552	1,019,853	703,861	1,723,714	2,865,909	25,679,341	28,545,250	247,238	110,073	1,314,448	488,542	892,641	3,637,220	98,697	3,285,090	38,619,199	43,763,465	
Less : Claims Outstanding at the beginning of the period	3,024,222	1,199,116	878,190	2,077,306	2,400,845	21,886,170	24,287,015	192,002	47,535	1,238,036	365,896	700,831	3,439,122	123,699	2,407,828	32,801,964	37,903,492	
Gross Incurred Claims	1,033,769	611,589	(52,907)	558,682	7,089,362	6,866,999	13,956,361	124,997	321,358	548,976	277,899	777,581	7,830,864	(15,959)	2,772,278	26,594,355	28,186,806	
Add : Re-insurance accepted to direct claims	98,860	10,799	846	11,645	3,251	1,953,946	1,957,197	-	-	2,369	93,312	2,720	305,069	-	729	2,361,396	2,471,901	
Less : Re-insurance Ceded to claims paid *	407,407	146,525	(48,027)	98,498	1,063,431	2,207,129	3,270,560	10,434	109,322	372,137	150,289	308,453	1,178,591	(13,772)	1,361,434	6,747,448	7,253,353	
Total Claims Incurred	725,222	475,863	(4,034)	471,829	6,029,182	6,613,816	12,642,998	114,563	212,036	179,208	220,922	471,848	6,957,342	(2,187)	1,411,573	22,208,303	23,405,354	

\* 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 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12		Upto 9M 2011-12
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	1,747,071	849,961	133,328	983,289	5,495,961	3,370,914	8,866,875	52,181	178,348	415,866	62,457	516,388	6,476,922	4,986	2,151,450	18,725,473	21,455,833	
Add : Claims Outstanding at the end of the period	4,117,081	1,070,168	959,280	2,029,448	2,258,430	14,513,323	16,771,753	162,795	40,284	1,357,392	286,720	558,151	3,142,207	122,562	2,062,004	24,503,868	30,650,397	
Less : Claims Outstanding at the beginning of the period	4,729,884	1,088,451	1,120,638	2,209,089	2,048,369	13,280,964	15,329,333	107,807	16,559	1,188,881	199,231	449,887	2,542,646	127,535	1,923,793	21,885,672	28,824,645	
Gross Incurred Claims	1,134,268	831,678	(28,030)	803,648	5,706,022	4,603,273	10,309,295	107,169	202,073	584,377	149,946	624,652	7,076,483	13	2,289,661	21,343,669	23,281,585	
Add : Re-insurance accepted to direct claims	1,594,224	(3,229)	-	(3,229)	3,946	3,382,447	3,386,393	-	-	28,956	175,322	1	12,164	-	3,108	3,605,944	5,196,939	
Less : Re-insurance Ceded to claims paid *	1,980,885	483,247	(27,863)	455,384	563,234	2,867,441	3,430,675	7,950	59,844	503,529	108,564	228,544	32,948	(5,782)	1,457,609	5,823,881	8,260,150	
Total Claims Incurred	747,607	345,202	(167)	345,035	5,146,734	5,118,279	10,265,013	99,219	142,229	109,804	216,704	396,109	7,055,699	5,795	835,160	19,125,732	20,218,374	

\* Includes reinsurance ceded to claims outstanding