

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 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	2,93,254	5,87,995	1,18,897	7,06,892	32,51,453	14,41,490	46,92,943	32,080	3,328	3,25,932	(655)	1,90,929	21,86,358	10,727	12,78,987	87,20,629	97,20,775	
Add : Claims Outstanding at the end 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	21,03,343	4,26,427	17,81,096	35,41,363	88,852	38,75,578	5,56,28,249	6,35,96,910	
Less : Claims Outstanding at the beginning of the period	54,02,679	15,40,510	9,18,814	24,59,324	49,22,681	3,37,65,893	3,86,88,574	3,42,652	59,961	20,35,248	4,12,535	16,92,474	39,89,121	92,241	44,63,130	5,17,75,936	5,96,37,939	
Gross Incurred Claims	3,63,359	5,72,293	1,71,152	7,43,445	43,26,586	50,73,180	93,99,766	34,392	14,596	3,94,027	13,237	2,79,551	17,38,600	7,338	6,91,435	1,25,72,942	1,36,79,746	
Add : Re-insurance accepted to direct claims	1,63,192	46,264	(12)	46,252	1,048	6,008	7,056	-	-	21,513	29,923	(100)	9,047	-	(2,321)	65,118	2,74,562	
Less : Re-insurance Ceded to claims paid *	3,63,764	2,12,388	1,62,205	3,74,593	20,86,371	14,48,995	35,35,366	1,216	3,195	2,91,160	(10,726)	82,597	3,14,688	5,024	3,49,944	45,72,464	53,10,821	
Total Claims Incurred	1,62,787	4,06,169	8,935	4,15,104	22,41,263	36,30,193	58,71,456	33,176	11,401	1,24,380	53,886	1,96,854	14,32,959	2,314	3,39,170	80,65,596	86,43,487	

* 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 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																		
Direct claims	4,71,313	4,72,505	28,565	5,01,070	30,10,615	14,51,089	44,61,704	33,419	5,814	3,84,183	1,48,424	1,84,562	30,05,385	(805)	3,73,640	85,96,326	95,68,709	
Add : Claims Outstanding at the end of the period	41,30,928	12,63,985	5,55,024	18,19,009	46,08,483	3,05,69,462	3,51,77,945	3,09,339	34,603	22,67,226	2,52,187	12,28,550	36,65,216	1,14,670	51,06,087	4,81,55,823	5,41,05,760	
Less : Claims Outstanding at the beginning of the period	44,32,323	11,60,420	5,86,724	17,47,144	39,16,821	2,91,73,729	3,30,90,550	2,88,643	27,565	23,21,269	8,80,705	12,78,793	38,72,733	96,028	39,94,673	4,58,50,959	5,20,30,426	
Gross Incurred Claims	1,69,918	5,76,070	(3,135)	5,72,935	37,02,277	28,46,822	65,49,099	54,115	12,852	3,30,140	(4,80,094)	1,34,319	27,97,868	17,837	14,85,054	1,09,01,190	1,16,44,043	
Add : Re-insurance accepted to direct claims	1,63,627	(6,168)	5,337	(831)	13,372	1,26,811	1,40,183	-	-	5,482	6,77,861	-	2,15,625	-	687	10,39,838	12,02,634	
Less : Re-insurance Ceded to claims paid *	32,444	1,71,933	6,679	1,78,612	12,85,677	8,61,643	21,47,320	2,181	2,425	2,61,398	63,611	64,458	5,27,563	16,040	2,21,823	33,06,819	35,17,875	
Total Claims Incurred	3,01,101	3,97,969	(4,477)	3,93,492	24,29,972	21,11,990	45,41,962	51,934	10,427	74,224	1,34,156	69,861	24,85,930	1,797	12,63,918	86,34,209	93,28,802	

* Includes reinsurance ceded to claims outstanding

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

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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 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	17,04,486	17,96,361	1,59,746	19,56,107	1,23,19,801	60,59,986	1,83,79,787	1,23,783	14,264	9,58,434	47,672	6,32,960	1,00,96,579	83,971	63,87,706	3,67,25,156	4,03,85,749		
Add : Claims Outstanding at the end 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	21,03,343	4,26,427	17,81,096	35,41,363	88,852	38,75,578	5,56,28,249	6,35,96,910		
Less : Claims Outstanding at the beginning of the period	41,30,928	12,63,985	5,55,024	18,19,009	46,08,483	3,05,69,462	3,51,77,945	3,09,339	34,603	22,67,226	2,52,187	12,28,550	36,65,216	1,14,670	51,06,087	4,81,55,823	5,41,05,760		
Gross Incurred Claims	30,46,342	20,57,184	5,75,791	26,32,975	1,37,09,132	1,28,88,107	2,65,97,239	1,59,408	50,890	7,94,551	2,21,912	11,85,506	99,72,726	58,153	51,57,197	4,41,97,582	4,98,76,899		
Add : Re-insurance accepted to direct claims	10,15,614	81,394	12,401	93,795	1,048	2,36,779	2,37,827	-	-	28,998	4,17,216	11,939	1,14,290	-	1,592	8,11,862	19,21,271		
Less : Re-insurance Ceded to claims paid *	30,38,408	5,97,508	5,49,342	11,46,850	47,17,956	21,11,104	68,29,060	6,833	8,436	3,89,632	2,94,490	2,87,286	17,25,195	48,400	35,89,212	1,31,78,544	1,73,63,802		
Total Claims Incurred	10,23,548	15,41,070	38,850	15,79,920	89,92,224	1,10,13,782	2,00,06,006	1,52,575	42,454	4,33,917	3,44,638	9,10,159	83,61,821	9,753	15,69,577	3,18,30,900	3,44,34,368		

* 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 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14		FY 2013-14
(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																			
Direct claims	11,80,224	15,78,574	74,151	16,52,725	1,09,19,708	56,23,864	1,65,43,572	1,07,061	1,04,285	10,94,086	3,86,098	6,29,923	1,22,41,348	79,834	32,28,928	3,44,15,135	3,72,48,084		
Add : Claims Outstanding at the end of the period	41,30,928	12,63,985	5,55,024	18,19,009	46,08,483	3,05,69,462	3,51,77,945	3,09,339	34,603	22,67,226	2,52,187	12,28,550	36,65,216	1,14,670	51,06,087	4,81,55,823	5,41,05,760		
Less : Claims Outstanding at the beginning of the period	35,08,817	10,78,962	4,08,860	14,87,822	30,57,666	2,92,61,216	3,23,18,882	2,63,852	96,536	14,38,434	3,83,208	9,90,192	36,49,619	1,29,209	28,54,517	4,21,24,449	4,71,21,088		
Gross Incurred Claims	18,02,335	17,63,597	2,20,315	19,83,912	1,24,70,525	69,32,110	1,94,02,635	1,52,548	42,352	19,22,878	2,55,077	8,68,281	1,22,56,945	65,295	54,80,498	4,04,46,509	4,42,32,756		
Add : Re-insurance accepted to direct claims	8,27,245	(3,217)	15,494	12,277	13,372	33,27,263	33,40,635	-	-	24,119	8,33,089	2,317	8,50,130	-	(621)	50,49,670	58,89,192		
Less : Re-insurance Ceded to claims paid *	16,02,293	2,92,856	1,77,007	4,69,863	33,26,811	14,11,327	47,38,138	7,157	25,366	14,58,873	5,65,660	2,37,618	24,25,439	56,559	23,45,931	1,18,60,741	1,39,32,897		
Total Claims Incurred	10,27,287	14,67,524	58,802	15,26,326	91,57,086	88,48,046	1,80,05,132	1,45,391	16,986	4,88,124	5,22,506	6,32,980	1,06,81,636	8,736	31,33,946	3,36,35,438	3,61,89,051		

* Includes reinsurance ceded to claims outstanding