

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			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Miscellaneous				Credit Insurance	Others	Total Miscellaneous	Total
		Marine Cargo	Marine Others	Marine Total						Engineering	Aviation	Personal Accident	Health Insurance				
		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)	
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	15,20,545	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	38,64,959	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	38,75,578	5,56,28,840	6,35,97,501
<b>Gross Incurred Claims</b>	<b>3,38,442</b>	<b>4,96,000</b>	<b>58,880</b>	<b>5,54,860</b>	<b>35,46,715</b>	<b>27,87,048</b>	<b>63,33,763</b>	<b>44,019</b>	<b>6,348</b>	<b>5,64,843</b>	<b>(21,461)</b>	<b>3,74,929</b>	<b>21,76,778</b>	<b>5,586</b>	<b>15,09,926</b>	<b>1,09,94,731</b>	<b>1,18,88,033</b>
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	9,04,162	27,99,534	32,03,846
<b>Total Claims Incurred</b>	<b>1,26,403</b>	<b>3,86,417</b>	<b>7,207</b>	<b>3,93,624</b>	<b>23,81,755</b>	<b>28,23,205</b>	<b>52,04,960</b>	<b>42,545</b>	<b>5,749</b>	<b>1,45,829</b>	<b>68,209</b>	<b>2,24,326</b>	<b>20,91,619</b>	<b>2,815</b>	<b>6,08,764</b>	<b>83,94,816</b>	<b>89,14,843</b>

\* Includes reinsurance ceded to claims outstanding

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Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Miscellaneous				Credit Insurance	Others	Total Miscellaneous	Total
		Marine Cargo	Marine Others	Marine Total						Engineering	Aviation	Personal Accident	Health Insurance				
		For Q1 2014-15	For Q1 2014-15	For Q1 2014-15						For Q1 2014-15	For Q1 2014-15	For Q1 2014-15	For Q1 2014-15				
(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																	
Direct claims	4,88,530	3,31,701	22,576	3,54,277	28,57,110	12,73,028	41,30,138	28,793	3,927	2,66,569	25,468	1,56,172	26,63,910	5,714	9,18,082	81,98,773	90,41,580
Add : Claims Outstanding at the end of the period	47,76,192	13,89,851	5,41,875	19,31,726	49,79,569	3,15,48,143	3,65,27,712	3,27,107	43,629	21,04,416	3,57,035	14,35,893	40,16,278	1,46,936	62,86,229	5,12,45,235	5,79,53,153
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
<b>Gross Incurred Claims</b>	<b>11,33,794</b>	<b>4,57,567</b>	<b>9,427</b>	<b>4,66,994</b>	<b>32,28,196</b>	<b>22,51,709</b>	<b>54,79,905</b>	<b>46,561</b>	<b>12,953</b>	<b>1,03,759</b>	<b>1,30,316</b>	<b>3,63,515</b>	<b>30,14,972</b>	<b>37,980</b>	<b>20,98,224</b>	<b>1,12,88,185</b>	<b>1,28,88,973</b>
Add : Re-insurance accepted to direct claims	52,266	178	12,245	12,423	-	1,57,500	1,57,500	-	-	4,930	1,24,270	1,762	25,849	-	236	3,14,547	3,79,236
Less : Re-insurance Ceded to claims paid *	9,16,859	1,07,200	1,286	1,08,486	8,06,715	1,64,493	9,71,208	1,271	1,937	1,351	2,12,408	62,816	5,31,593	35,687	15,96,445	34,14,716	44,40,061
<b>Total Claims Incurred</b>	<b>2,69,201</b>	<b>3,50,545</b>	<b>20,386</b>	<b>3,70,931</b>	<b>24,21,481</b>	<b>22,44,716</b>	<b>46,66,197</b>	<b>45,290</b>	<b>11,016</b>	<b>1,07,338</b>	<b>42,178</b>	<b>3,02,461</b>	<b>25,09,228</b>	<b>2,293</b>	<b>5,02,015</b>	<b>81,88,016</b>	<b>88,28,148</b>

\* Includes reinsurance ceded to claims outstanding

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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	Others	Total Miscellaneous		
		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)	
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	15,20,545	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	38,64,959	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	38,75,578	5,56,28,840	6,35,97,501	
<b>Gross Incurred Claims</b>	<b>3,38,442</b>	<b>4,96,000</b>	<b>58,860</b>	<b>5,54,860</b>	<b>35,46,715</b>	<b>27,87,048</b>	<b>63,33,763</b>	<b>44,019</b>	<b>6,348</b>	<b>5,64,843</b>	<b>(21,461)</b>	<b>3,74,929</b>	<b>21,76,778</b>	<b>5,586</b>	<b>15,09,926</b>	<b>1,09,94,731</b>	<b>1,18,88,033</b>	
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	9,04,162	27,99,534	32,03,846	
<b>Total Claims Incurred</b>	<b>1,26,403</b>	<b>3,86,417</b>	<b>7,207</b>	<b>3,93,624</b>	<b>23,81,755</b>	<b>28,23,205</b>	<b>52,04,960</b>	<b>42,545</b>	<b>5,749</b>	<b>1,45,829</b>	<b>68,209</b>	<b>2,24,326</b>	<b>20,91,619</b>	<b>2,815</b>	<b>6,08,764</b>	<b>83,94,816</b>	<b>89,14,843</b>	

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	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																		
Direct claims	4,88,530	3,31,701	22,576	3,54,277	28,57,110	12,73,028	41,30,138	28,793	3,927	2,66,569	25,468	1,56,172	26,63,910	5,714	9,18,082	81,98,773	90,41,580	
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