

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		
		For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	219,246	407,460	21,088	428,548	2,859,906	1,611,552	4,471,458	27,220	1,553	307,124	86,650	130,445	3,200,948	35,611	1,772,971	10,033,980	10,681,774	
Add : Claims Outstanding at the end of the period	4,432,323	1,160,420	586,724	1,747,144	3,916,821	29,173,729	33,090,550	288,643	27,565	2,321,269	880,705	1,278,793	3,872,733	96,028	3,994,673	45,850,959	52,030,426	
Less : Claims Outstanding at the beginning 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	
Gross Incurred Claims	921,302	442,368	168,994	611,362	3,033,191	(1,121,195)	1,911,996	52,948	8,385	792,115	545,214	224,954	3,257,914	1,482	1,808,743	8,603,751	10,136,415	
Add : Re-insurance accepted to direct claims	208,070	14,206	157	14,363	-	3,726,298	3,726,298	-	-	(6,185)	(73,911)	-	245,295	-	(1,896)	3,889,600	4,112,033	
Less : Re-insurance Ceded to claims paid *	787,942	55,448	158,848	214,296	708,793	270,500	979,293	1,001	(3,563)	635,031	332,534	55,822	658,144	(1,293)	1,186,429	3,843,397	4,845,635	
Total Claims Incurred	341,430	401,126	10,303	411,429	2,324,398	2,334,603	4,659,001	51,947	11,948	150,899	138,769	169,132	2,845,065	2,775	620,418	8,649,954	9,402,813	

* 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 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	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)	
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	
Gross Incurred Claims	454,992	214,765	(5,259)	209,506	2,606,725	4,097,362	6,704,087	43,006	133,652	219,410	143,734	210,899	2,519,731	14,260	685,723	10,674,502	11,339,000	
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)	13,883	465,342	1,967,906	2,433,248	2,727	31,421	161,861	77,593	64,752	314,050	12,839	472,660	3,571,150	3,431,829	
Total Claims Incurred	414,002	199,318	(1,193)	198,124	2,141,383	2,626,629	4,768,012	40,279	102,231	60,404	80,044	148,867	2,484,142	1,421	213,063	7,898,464	8,510,590	

* Includes reinsurance ceded to claims outstanding

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

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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 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	708,911	1,106,069	45,586	1,151,655	7,909,093	4,172,775	12,081,868	73,642	98,471	709,903	237,674	445,361	9,235,963	80,639	2,855,288	25,818,809	27,679,375	
Add : Claims Outstanding at the end of the period	4,432,323	1,160,420	586,724	1,747,144	3,916,821	29,173,729	33,090,550	288,643	27,565	2,321,269	880,705	1,278,793	3,872,733	96,028	3,994,673	45,850,959	52,030,426	
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	
Gross Incurred Claims	1,632,417	1,187,527	223,450	1,410,977	8,768,248	4,085,288	12,853,536	98,433	29,500	1,592,738	735,171	733,962	9,459,077	47,458	3,995,444	29,545,319	32,588,713	
Add : Re-insurance accepted to direct claims	663,618	2,951	10,157	13,108	-	3,200,452	3,200,452	-	-	18,637	155,228	2,317	634,505	-	(1,308)	4,009,831	4,686,557	
Less : Re-insurance Ceded to claims paid *	1,569,849	120,923	170,328	291,251	2,041,134	549,684	2,590,818	4,976	22,941	1,197,475	502,049	173,160	1,897,876	40,519	2,124,108	8,553,922	10,415,022	
Total Claims Incurred	726,186	1,069,555	63,279	1,132,834	6,727,114	6,736,056	13,463,170	93,457	6,559	413,900	388,350	563,119	8,195,706	6,939	1,870,028	25,001,228	26,860,248	

* Includes reinsurance ceded to claims outstanding

CLAIMS INCURRED [NET]

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		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)	558,882	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