

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	
	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	380,082	275,036	36,967	312,003	1,795,165	1,088,219	2,883,384	14,679	71,823	131,157	11,395	163,659	2,196,889	(6,492)	317,553	5,784,047	6,476,132	
Add : Claims Outstanding at the end 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	
Less : Claims Outstanding at the beginning of the period	3,927,475	1,138,128	1,108,866	2,246,994	2,187,904	13,880,063	16,067,967	129,757	48,044	1,115,463	176,291	503,613	2,623,500	2,221	2,092,984	22,759,840	28,934,309	
Gross Incurred Claims	632,417	321,907	14,817	336,724	1,839,051	1,440,164	3,279,215	39,600	76,898	796,300	103,314	204,846	2,491,859	136,245	301,724	7,430,001	8,399,142	
Add : Re-insurance accepted to direct claims	28,556	279	-	279	3,333	1,126,362	1,129,694	-	-	2,401	10,601	1	-	-	-	1,142,698	1,171,533	
Less : Re-insurance Ceded to claims paid *	331,507	181,787	12,407	194,194	184,896	935,637	1,120,533	3,730	23,069	727,075	37,930	78,801	300,499	144,381	17,624	2,453,642	2,979,343	
Total Claims Incurred	329,466	140,399	2,410	142,809	1,657,488	1,630,889	3,288,376	35,870	53,829	71,626	75,985	126,046	2,191,360	(8,136)	284,100	6,119,057	6,591,332	

* 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 Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	394,481	308,550	50,312	358,862	1,779,403	765,177	2,544,580	8,061	38,937	142,091	847	183,565	2,713,351	(2,733)	544,265	6,172,964	6,926,307	
Add : Claims Outstanding at the end of the period	4,351,592	817,480	1,255,277	2,072,757	2,028,112	20,112,827	22,140,939	48,186	45,845	1,252,133	750,798	387,936	2,717,229	115,356	1,246,591	28,705,013	35,129,362	
Less : Claims Outstanding at the beginning of the period	4,252,940	628,653	1,214,306	1,842,959	2,041,130	11,047,845	13,088,975	49,097	19,188	1,223,491	774,021	369,508	2,505,071	116,135	1,498,052	19,643,538	25,739,437	
Gross Incurred Claims	493,133	497,377	91,283	588,660	1,766,385	9,830,159	11,596,544	7,150	65,594	170,733	(22,376)	201,993	2,925,509	(3,512)	292,804	15,234,439	16,316,232	
Add : Re-insurance accepted to direct claims	244,520	21	80,261	80,282	-	(7,033,409)	(7,033,409)	-	-	(7,401)	79,084	-	-	-	-	(6,961,726)	(6,636,924)	
Less : Re-insurance Ceded to claims paid *	566,606	388,802	169,661	558,463	175,363	1,344,642	1,520,005	1,573	7,265	121,635	40,503	119,496	582,670	6,349	157,535	2,557,031	3,682,100	
Total Claims Incurred	171,047	108,596	1,883	110,479	1,591,022	1,452,108	3,043,130	5,577	58,329	41,697	16,205	82,497	2,342,839	(9,861)	135,269	5,715,682	5,997,208	

* Includes reinsurance ceded to claims outstanding

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		
		Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12						Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12		Upto H1 2011-12
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	1,291,140	504,367	43,074	547,441	3,562,397	2,072,012	5,634,409	23,861	132,435	224,911	13,084	334,223	4,291,945	(10,778)	1,353,194	11,997,284	13,835,865	
Add : Claims Outstanding at the end 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	
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	741,066	600,915	9,152	610,067	3,745,818	3,023,056	6,768,874	70,732	168,995	816,636	82,063	429,136	4,667,769	6,645	1,506,556	14,517,406	15,868,539	
Add : Re-insurance accepted to direct claims	160,816	1,025	-	1,025	3,946	1,914,929	1,918,875	-	-	14,991	86,457	-	126	-	3,064	2,023,513	2,185,354	
Less : Re-insurance Ceded to claims paid *	492,102	340,508	6,140	346,648	364,385	1,918,291	2,282,676	4,981	47,314	738,794	61,340	160,300	(326,425)	13,583	906,663	3,889,226	4,727,976	
Total Claims Incurred	409,780	261,432	3,012	264,444	3,385,379	3,019,694	6,405,073	65,751	121,681	92,833	107,180	268,836	4,994,320	(6,938)	602,957	12,651,693	13,325,917	

* 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		
		Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11						Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11		Upto H1 2010-11
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	1,179,738	437,065	66,803	503,868	3,513,015	1,450,324	4,963,339	13,869	144,242	292,728	1,153	371,885	5,059,026	(3,991)	998,990	11,841,241	13,524,847	
Add : Claims Outstanding at the end of the period	4,351,592	817,480	1,255,277	2,072,757	2,028,112	20,112,827	22,140,939	48,186	45,845	1,252,133	750,798	387,936	2,717,229	115,356	1,246,591	28,705,013	35,129,362	
Less : Claims Outstanding at the beginning of the period	4,822,015	673,888	1,214,609	1,888,497	1,925,499	10,213,481	12,138,980	43,492	8,759	1,365,068	698,080	397,414	2,105,943	118,784	1,470,232	18,346,752	25,057,264	
Gross Incurred Claims	709,315	580,657	107,471	688,128	3,615,628	11,349,670	14,965,298	18,563	181,328	179,793	53,871	362,407	5,670,312	(7,419)	775,349	22,199,502	23,596,945	
Add : Re-insurance accepted to direct claims	247,679	8,169	8,119,482	8,127,651	-	(6,546,182)	(6,546,182)	-	-	(7,401)	79,084	-	-	-	-	(6,474,499)	1,900,831	
Less : Re-insurance Ceded to claims paid *	609,047	423,593	8,198,642	8,622,235	351,491	1,977,767	2,329,258	3,510	20,229	112,323	90,600	218,240	1,176,122	1,925	487,913	4,440,120	13,671,402	
Total Claims Incurred	347,947	165,233	28,311	193,544	3,264,137	2,825,721	6,089,858	15,053	161,099	60,069	42,355	144,167	4,494,190	(9,344)	287,436	11,284,883	11,826,374	

* Includes reinsurance ceded to claims outstanding