

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	Total
	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	911,058	229,331	6,107	235,438	1,767,232	983,793	2,751,025	9,182	60,612	93,754	1,689	170,564	2,095,056	(4,286)	1,035,641	6,213,237	7,359,733	
Add : Claims Outstanding at the end 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	28,934,310	
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	108,649	279,008	(5,665)	273,343	1,906,767	1,582,892	3,489,659	31,132	92,097	20,336	(21,251)	224,290	2,175,910	(129,600)	1,204,832	7,087,405	7,469,398	
Add : Re-insurance accepted to direct claims	132,260	746	-	746	614	788,567	789,180	-	-	12,590	75,856	(1)	126	-	3,064	880,815	1,013,820	
Less : Re-insurance Ceded to claims paid *	160,595	158,721	(6,267)	152,454	179,489	982,654	1,162,143	1,251	24,245	11,719	23,410	81,499	(626,924)	(130,798)	889,039	1,435,584	1,748,633	
Total Claims Incurred	80,314	121,033	602	121,635	1,727,891	1,388,805	3,116,696	29,881	67,852	21,207	31,195	142,790	2,802,960	1,198	318,857	6,532,636	6,734,585	

* Includes reinsurance ceded to claims outstanding

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	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	785,257	128,515	16,491	145,006	1,733,612	685,147	2,418,759	5,808	105,305	150,637	306	188,320	2,345,675	(1,258)	454,725	5,668,277	6,598,540	
Add : Claims Outstanding at the end of the period	4,252,940	628,653	1,214,306	1,842,958	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	25,739,436	
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	25,057,263	
Gross Incurred Claims	216,182	83,280	16,188	99,468	1,849,243	1,519,511	3,368,754	11,413	115,734	9,060	76,247	160,414	2,744,803	(3,907)	482,545	6,965,063	7,280,712	
Add : Re-insurance accepted to direct claims	3,159	8,148	8,039,222	8,047,369	-	487,227	487,227	-	-	-	-	-	-	-	-	487,227	8,537,756	
Less : Re-insurance Ceded to claims paid *	42,441	34,791	8,028,981	8,063,772	176,128	633,125	809,253	1,937	12,964	(9,312)	50,097	98,744	593,452	(4,424)	330,378	1,883,089	9,989,302	
Total Claims Incurred	176,900	56,637	26,428	83,065	1,673,115	1,373,613	3,046,728	9,476	102,770	18,372	26,150	61,670	2,151,351	517	152,167	5,569,201	5,829,166	

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		Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	
Claims paid	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
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Total Claims Incurred	80,314	121,033	602	121,635	1,727,891	1,388,805	3,116,696	29,881	67,852	21,207	31,195	142,790	2,802,960	1,198	318,857	6,532,636	6,734,585

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Claims paid	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Direct claims	785,257	128,515	16,491	145,006	1,733,612	685,147	2,418,759	5,808	105,305	150,637	306	188,320	2,345,675	(1,258)	454,725	5,668,277	6,598,540
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