

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 Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	455,931	345,594	90,254	435,848	1,933,564	1,298,902	3,232,466	28,320	45,913	190,955	49,373	182,165	2,184,977	15,764	798,256	6,728,189	7,619,968	
Add : Claims Outstanding at the end of the period	4,117,081	1,070,168	959,280	2,029,448	2,258,430	14,513,323	16,771,753	162,795	40,284	1,357,392	286,720	558,151	3,142,207	122,562	2,062,004	24,503,868	30,650,397	
Less : Claims Outstanding at the beginning 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	
<b>Gross Incurred Claims</b>	<b>393,202</b>	<b>230,763</b>	<b>(37,182)</b>	<b>193,581</b>	<b>1,960,204</b>	<b>1,580,217</b>	<b>3,540,421</b>	<b>36,437</b>	<b>33,078</b>	<b>(232,259)</b>	<b>67,883</b>	<b>195,516</b>	<b>2,408,714</b>	<b>(6,632)</b>	<b>783,105</b>	<b>6,826,263</b>	<b>7,413,047</b>	
Add : Re-insurance accepted to direct claims	1,433,408	(4,254)	-	(4,254)	-	1,467,518	1,467,518	-	-	13,965	88,865	1	12,038	-	44	1,582,431	3,011,585	
Less : Re-insurance Ceded to claims paid *	1,488,783	142,739	(34,003)	108,736	198,849	949,150	1,147,999	2,969	12,530	(235,265)	47,224	68,244	359,373	(19,365)	550,946	1,934,655	3,532,174	
<b>Total Claims Incurred</b>	<b>337,827</b>	<b>83,770</b>	<b>(3,179)</b>	<b>80,591</b>	<b>1,761,355</b>	<b>2,098,585</b>	<b>3,859,940</b>	<b>33,468</b>	<b>20,548</b>	<b>16,971</b>	<b>109,524</b>	<b>127,273</b>	<b>2,061,379</b>	<b>12,733</b>	<b>232,203</b>	<b>6,474,039</b>	<b>6,892,457</b>	

\* Includes reinsurance ceded to claims outstanding

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	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																		
Direct claims	198,158	179,625	54,032	233,657	1,775,464	811,954	2,587,418	12,221	64,270	106,229	3,093	136,251	2,899,429	(33)	415,937	6,224,815	6,656,630	
Add : Claims Outstanding at the end of the period	4,378,591	829,716	1,216,751	2,046,467	2,054,282	12,579,327	14,633,609	69,019	23,858	1,243,321	752,190	416,020	2,581,807	112,224	1,358,951	21,190,999	27,616,057	
Less : Claims Outstanding at the beginning 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	
<b>Gross Incurred Claims</b>	<b>225,156</b>	<b>191,861</b>	<b>15,506</b>	<b>207,367</b>	<b>1,801,634</b>	<b>(6,721,546)</b>	<b>(4,919,912)</b>	<b>33,054</b>	<b>42,283</b>	<b>97,417</b>	<b>4,485</b>	<b>164,335</b>	<b>2,764,007</b>	<b>(3,164)</b>	<b>528,296</b>	<b>(1,289,199)</b>	<b>(856,676)</b>	
Add : Re-insurance accepted to direct claims	160,786	(0)	-	(0)	-	9,025,429	9,025,429	-	-	(0)	2,287	-	-	-	-	9,027,716	9,188,502	
Less : Re-insurance Ceded to claims paid *	279,156	104,193	5,472	109,665	181,880	913,077	1,094,957	2,550	5,026	80,005	3,995	46,596	444,344	(3,446)	338,048	2,012,075	2,400,896	
<b>Total Claims Incurred</b>	<b>106,787</b>	<b>87,668</b>	<b>10,034</b>	<b>97,702</b>	<b>1,619,754</b>	<b>1,390,806</b>	<b>3,010,560</b>	<b>30,504</b>	<b>37,257</b>	<b>17,412</b>	<b>2,777</b>	<b>117,739</b>	<b>2,319,663</b>	<b>282</b>	<b>190,248</b>	<b>5,726,442</b>	<b>5,930,930</b>	

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		9M 2011-12	9M 2011-12	9M 2011-12	9M 2011-12	9M 2011-12	9M 2011-12	9M 2011-12	9M 2011-12	9M 2011-12	9M 2011-12	9M 2011-12	9M 2011-12	9M 2011-12	9M 2011-12	9M 2011-12	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																	
Direct claims	1,747,071	849,961	133,328	983,289	5,495,961	3,370,914	8,866,875	52,181	178,348	415,866	62,457	516,388	6,476,922	4,986	2,151,450	18,725,473	21,455,833
Add : Claims Outstanding at the end of the period	4,117,081	1,070,168	959,280	2,029,448	2,258,430	14,513,323	16,771,753	162,795	40,284	1,357,392	286,720	558,151	3,142,207	122,562	2,062,004	24,503,868	30,650,397
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
<b>Gross Incurred Claims</b>	<b>1,134,268</b>	<b>831,678</b>	<b>(28,030)</b>	<b>803,648</b>	<b>5,706,022</b>	<b>4,603,273</b>	<b>10,309,295</b>	<b>107,169</b>	<b>202,073</b>	<b>584,377</b>	<b>149,946</b>	<b>624,652</b>	<b>7,076,483</b>	<b>13</b>	<b>2,289,661</b>	<b>21,343,669</b>	<b>23,281,585</b>
Add : Re-insurance accepted to direct claims	1,594,224	(3,229)	-	(3,229)	3,946	3,382,447	3,386,393	-	-	28,956	175,322	1	12,164	-	3,108	3,605,944	5,196,939
Less : Re-insurance Ceded to claims paid *	1,980,885	483,247	(27,863)	455,384	563,234	2,867,441	3,430,675	7,950	59,844	503,529	108,564	228,544	32,948	(5,782)	1,457,609	5,823,881	8,260,151
<b>Total Claims Incurred</b>	<b>747,607</b>	<b>345,202</b>	<b>(167)</b>	<b>345,035</b>	<b>5,146,734</b>	<b>5,118,279</b>	<b>10,265,013</b>	<b>99,219</b>	<b>142,229</b>	<b>109,804</b>	<b>216,704</b>	<b>396,109</b>	<b>7,055,699</b>	<b>5,795</b>	<b>835,160</b>	<b>19,125,732</b>	<b>20,218,374</b>

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		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	
		9M 2010-11	9M 2010-11	9M 2010-11	9M 2010-11	9M 2010-11	9M 2010-11	9M 2010-11	9M 2010-11	9M 2010-11	9M 2010-11	9M 2010-11	9M 2010-11	9M 2010-11	9M 2010-11	9M 2010-11	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																	
Direct claims	1,377,896	616,690	120,835	737,525	5,288,479	2,262,278	7,550,757	26,090	208,512	398,957	4,246	508,136	7,958,455	(4,024)	1,414,927	18,066,056	20,181,477
Add : Claims Outstanding at the end of the period	4,378,591	829,716	1,216,751	2,046,467	2,054,282	12,579,327	14,633,609	69,019	23,858	1,243,321	752,190	416,020	2,581,807	112,224	1,358,951	21,190,999	27,616,057
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
<b>Gross Incurred Claims</b>	<b>934,472</b>	<b>772,518</b>	<b>122,977</b>	<b>895,495</b>	<b>5,417,262</b>	<b>4,628,124</b>	<b>10,045,386</b>	<b>51,617</b>	<b>223,611</b>	<b>277,210</b>	<b>58,356</b>	<b>526,742</b>	<b>8,434,319</b>	<b>(10,584)</b>	<b>1,303,646</b>	<b>20,910,303</b>	<b>22,740,270</b>
Add : Re-insurance accepted to direct claims	408,465	8,169	8,119,482	8,127,651	-	2,479,247	2,479,247	-	-	(7,401)	81,371	-	-	-	-	2,553,217	11,089,333
Less : Re-insurance Ceded to claims paid *	888,203	527,786	8,204,114	8,731,900	533,371	2,890,844	3,424,215	6,060	25,255	192,328	94,595	264,836	1,620,466	(1,521)	825,961	6,452,195	16,072,298
<b>Total Claims Incurred</b>	<b>454,734</b>	<b>252,901</b>	<b>38,345</b>	<b>291,246</b>	<b>4,883,891</b>	<b>4,216,527</b>	<b>9,100,418</b>	<b>45,557</b>	<b>198,356</b>	<b>77,481</b>	<b>45,132</b>	<b>261,906</b>	<b>6,813,853</b>	<b>(9,063)</b>	<b>477,685</b>	<b>17,011,325</b>	<b>17,757,305</b>

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