

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			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		
		For Q4 2012-13	For Q4 2012-13	For Q4 2012-13						For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13		For Q4 2012-13
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	312,957	329,659	246,317	575,976	2,446,017	1,192,972	3,638,989	26,836	78,379	183,075	87,594	177,238	2,860,211	170,994	1,123,345	8,346,661	9,235,594	
Add : Claims Outstanding at the end 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	
Less : Claims Outstanding at the beginning 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	
<b>Gross Incurred Claims</b>	<b>401,222</b>	<b>388,768</b>	<b>(48,684)</b>	<b>340,084</b>	<b>2,637,774</b>	<b>4,774,847</b>	<b>7,412,621</b>	<b>43,450</b>	<b>64,842</b>	<b>307,061</b>	<b>(17,740)</b>	<b>274,789</b>	<b>2,872,610</b>	<b>201,506</b>	<b>692,772</b>	<b>11,851,911</b>	<b>12,593,217</b>	
Add : Re-insurance accepted to direct claims	126,942	26,280	(1,446)	24,834	-	360,709	360,709	-	-	29,301	421,138	1,768	72,286	-	24	885,226	1,037,002	
Less : Re-insurance Ceded to claims paid *	284,792	143,128	(50,529)	92,599	560,036	832,768	1,392,804	2,960	27,905	247,596	357,690	110,215	431,245	170,133	111,445	2,851,993	3,229,384	
<b>Total Claims Incurred</b>	<b>243,372</b>	<b>271,920</b>	<b>399</b>	<b>272,319</b>	<b>2,077,738</b>	<b>4,302,788</b>	<b>6,380,526</b>	<b>40,490</b>	<b>36,937</b>	<b>88,766</b>	<b>45,708</b>	<b>166,342</b>	<b>2,513,651</b>	<b>31,373</b>	<b>581,351</b>	<b>9,885,144</b>	<b>10,400,835</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							Total
		Marine Cargo	Marine Others	Marine Total						Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous	
		For Q4 2011-12	For Q4 2011-12	For Q4 2011-12						For Q4 2011-12	For Q4 2011-12	For Q4 2011-12	For Q4 2011-12	For Q4 2011-12	For Q4 2011-12	For Q4 2011-12	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																	
Direct claims	377,550	379,031	78,902	457,933	2,058,456	1,398,385	3,456,841	16,949	50,429	326,620	63,946	141,384	2,487,424	16,806	906,042	7,466,441	8,301,924
Add : Claims Outstanding at the end 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
Less : Claims Outstanding at the beginning 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
<b>Gross Incurred Claims</b>	<b>(715,309)</b>	<b>507,979</b>	<b>(2,188)</b>	<b>505,791</b>	<b>2,200,871</b>	<b>8,771,232</b>	<b>10,972,103</b>	<b>46,156</b>	<b>57,680</b>	<b>207,264</b>	<b>143,122</b>	<b>284,064</b>	<b>2,784,339</b>	<b>17,943</b>	<b>1,251,866</b>	<b>15,764,537</b>	<b>15,555,019</b>
Add : Re-insurance accepted to direct claims	989,335	12,301	-	12,301	-	8,546,348	8,546,348	-	-	108,711	11,478	3,959	23,304	-	-	8,693,800	9,695,436
Less : Re-insurance Ceded to claims paid *	116,686	336,402	11,013	347,415	210,913	7,116,051	7,326,964	3,855	34,313	216,121	133,527	115,780	389,425	18,475	757,214	8,995,674	9,459,775
<b>Total Claims Incurred</b>	<b>157,340</b>	<b>183,878</b>	<b>(13,201)</b>	<b>170,677</b>	<b>1,989,958</b>	<b>10,201,529</b>	<b>12,191,487</b>	<b>42,301</b>	<b>23,367</b>	<b>99,854</b>	<b>21,073</b>	<b>172,243</b>	<b>2,418,218</b>	<b>(532)</b>	<b>494,652</b>	<b>15,462,663</b>	<b>15,790,680</b>

\* Includes reinsurance ceded to claims outstanding

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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		
		FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	950,396	1,120,511	367,739	1,488,250	9,070,315	4,266,800	13,337,115	96,597	337,199	655,639	242,847	763,009	10,492,977	180,037	3,018,361	29,123,781	31,562,427	
Add : Claims Outstanding at the end 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	
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	
<b>Gross Incurred Claims</b>	<b>1,434,991</b>	<b>1,000,357</b>	<b>(101,591)</b>	<b>898,766</b>	<b>9,727,136</b>	<b>11,641,846</b>	<b>21,368,982</b>	<b>168,447</b>	<b>386,200</b>	<b>856,037</b>	<b>260,159</b>	<b>1,052,370</b>	<b>10,703,474</b>	<b>185,547</b>	<b>3,465,050</b>	<b>38,446,266</b>	<b>40,780,023</b>	
Add : Re-insurance accepted to direct claims	225,802	37,079	(600)	36,479	3,251	2,314,655	2,317,906	-	-	31,670	514,450	4,488	377,355	-	753	3,246,622	3,508,903	
Less : Re-insurance Ceded to claims paid *	692,199	289,653	(98,556)	191,097	1,623,467	3,039,897	4,663,364	13,394	137,227	619,733	507,979	418,668	1,609,836	156,361	1,472,879	9,599,441	10,482,737	
<b>Total Claims Incurred</b>	<b>968,594</b>	<b>747,783</b>	<b>(3,635)</b>	<b>744,148</b>	<b>8,106,920</b>	<b>10,916,604</b>	<b>19,023,524</b>	<b>155,053</b>	<b>248,973</b>	<b>267,974</b>	<b>266,630</b>	<b>638,190</b>	<b>9,470,993</b>	<b>29,186</b>	<b>1,992,924</b>	<b>32,093,447</b>	<b>33,806,189</b>	

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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		
		FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	2,124,621	1,228,992	212,230	1,441,222	7,554,417	4,769,299	12,323,716	69,130	228,777	742,486	126,403	657,772	8,964,346	21,792	3,057,492	26,191,914	29,757,757	
Add : Claims Outstanding at the end 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	
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>418,959</b>	<b>1,339,657</b>	<b>(30,218)</b>	<b>1,309,439</b>	<b>7,906,893</b>	<b>13,374,505</b>	<b>21,281,398</b>	<b>153,325</b>	<b>259,753</b>	<b>791,641</b>	<b>293,068</b>	<b>908,716</b>	<b>9,860,822</b>	<b>17,956</b>	<b>3,541,527</b>	<b>37,108,206</b>	<b>38,836,604</b>	
Add : Re-insurance accepted to direct claims	2,583,559	9,072	-	9,072	3,946	11,928,795	11,932,741	-	-	137,667	186,800	3,960	35,468	-	3,108	12,299,744	14,892,375	
Less : Re-insurance Ceded to claims paid *	2,097,571	819,649	(16,850)	802,799	774,147	9,983,492	10,757,639	11,805	94,157	719,650	242,091	344,324	422,373	12,693	2,214,823	14,819,555	17,719,925	
<b>Total Claims Incurred</b>	<b>904,947</b>	<b>529,080</b>	<b>(13,368)</b>	<b>515,712</b>	<b>7,136,692</b>	<b>15,319,808</b>	<b>22,456,500</b>	<b>141,520</b>	<b>165,596</b>	<b>209,658</b>	<b>237,777</b>	<b>568,352</b>	<b>9,473,917</b>	<b>5,263</b>	<b>1,329,812</b>	<b>34,588,395</b>	<b>36,009,054</b>	

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