

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 Q2 2012-13	For Q2 2012-13	For Q2 2012-13						For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13		For Q2 2012-13
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	177,647	316,308	9,107	325,415	2,217,640	1,067,070	3,284,710	19,170	85,575	190,259	28,424	227,168	2,486,091	9,564	1,031,250	7,362,211	7,865,273	
Add : Claims Outstanding at the end 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	
Less : Claims Outstanding at the beginning of the period	3,183,258	1,171,781	728,003	1,899,784	2,654,049	21,995,684	24,649,733	215,985	77,574	1,280,747	352,299	802,046	3,524,814	123,229	2,709,247	33,735,674	38,818,716	
Gross Incurred Claims	254,710	201,146	(199)	200,947	2,128,386	1,776,587	3,904,973	36,280	92,958	139,266	23,647	242,428	2,659,715	(22,929)	1,113,413	8,189,751	8,645,408	
Add : Re-insurance accepted to direct claims	126,220	990	846	1,836	-	1,002,733	1,002,733	-	-	3	25,039	-	751	-	-	1,028,526	1,156,582	
Less : Re-insurance Ceded to claims paid *	262,707	44,234	989	45,223	347,638	167,437	515,075	3,442	43,800	68,095	(1,690)	107,753	503,408	(19,355)	241,768	1,462,296	1,770,226	
Total Claims Incurred	118,223	157,902	(342)	157,560	1,780,748	2,611,883	4,392,631	32,838	49,158	71,174	50,376	134,675	2,157,058	(3,574)	871,645	7,755,981	8,031,764	

* 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		
		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	3,332	1,126,362	1,129,694	-	-	2,401	10,601	1	-	-	-	1,142,697	1,171,532	
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	78,800	300,499	144,381	17,624	2,453,641	2,979,342	
Total Claims Incurred	329,466	140,399	2,410	142,809	1,657,487	1,630,889	3,288,376	35,870	53,829	71,626	75,985	126,047	2,191,360	(8,136)	284,100	6,119,057	6,591,332	

* Includes reinsurance ceded to claims outstanding

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	Workmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous		
		Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																		
Direct claims	342,678	539,321	111,845	651,166	4,318,687	1,950,606	6,269,293	40,898	150,284	337,848	152,539	450,207	5,051,817	2,744	1,702,973	14,158,603	15,152,447	
Add : Claims Outstanding at the end 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	
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	578,777	396,824	(47,648)	349,176	4,482,637	2,769,637	7,252,274	81,991	187,706	329,566	134,165	566,682	5,311,133	(30,219)	2,086,555	15,919,853	16,847,806	
Add : Re-insurance accepted to direct claims	293,054	8,298	846	9,144	3,251	1,456,773	1,460,024	-	-	(486)	79,409	-	26,608	-	729	1,566,284	1,868,482	
Less : Re-insurance Ceded to claims paid *	560,611	128,577	(43,961)	84,616	598,089	239,223	837,312	7,707	77,901	210,276	72,696	243,701	864,541	(26,611)	888,774	3,176,297	3,821,524	
Total Claims Incurred	311,220	276,545	(2,841)	273,704	3,887,799	3,987,187	7,874,986	74,284	109,805	118,804	140,878	322,981	4,473,200	(3,608)	1,198,510	14,309,840	14,894,764	

* 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	Workmens' Compensation	Public/Product Liability	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	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)	
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