

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001
(CIN) U67200MH2000PLC129408

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	Crop Insurance	Others	Total Miscellaneous		
		For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																			
Direct claims	10,94,076	4,79,799	1,12,404	5,92,203	40,41,343	15,46,850	55,88,193	43,318	53,909	3,03,104	3,70,602	1,40,693	28,62,672	38,496	21,58,485	4,01,324	1,19,60,796	1,36,47,075	
Add : Claims Outstanding at the end of the period	94,12,717	29,10,435	20,67,385	49,77,820	64,19,360	5,51,93,491	6,16,12,851	4,74,982	1,92,936	35,28,390	13,37,033	41,66,672	46,86,828	5,84,407	2,23,39,527	35,09,157	10,24,32,783	11,68,23,320	
Less : Claims Outstanding at the beginning of the period	80,10,732	27,45,536	19,94,568	47,40,104	73,11,112	5,22,56,331	5,95,67,443	4,56,104	1,90,446	35,17,260	13,17,198	44,31,058	49,19,532	5,35,434	1,84,98,541	35,05,456	9,69,38,472	10,96,89,308	
Gross Incurred Claims	24,96,061	6,44,698	1,85,221	8,29,919	31,49,591	44,84,010	76,33,601	62,196	56,399	3,14,234	3,90,437	(1,23,693)	26,29,968	87,469	59,99,471	4,05,025	1,74,55,107	2,07,81,087	
Add : Re-insurance accepted to direct claims	44,274	13,346	1,841	15,187	-	-	-	-	-	47,844	1,08,593	-	1,99,980	-	-	2,539	3,58,956	4,18,417	
Less : Re-insurance Ceded to claims paid *	23,23,260	3,05,882	1,72,241	4,78,123	7,00,256	3,58,828	10,59,084	2,838	(19,565)	3,03,334	2,59,712	(2,10,766)	2,22,535	75,722	45,35,642	1,70,807	63,99,343	92,00,726	
Total Claims Incurred	2,17,075	3,52,162	14,821	3,66,983	24,49,335	41,25,182	65,74,517	59,358	75,964	58,744	2,39,318	87,073	26,07,413	11,747	14,63,829	2,36,757	1,14,14,720	1,19,98,778	

* 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	Crop Insurance	Others	Total Miscellaneous		
		For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																			
Direct claims	11,63,170	5,41,752	3,34,379	8,76,131	46,50,276	17,65,384	64,15,660	21,101	1,581	2,58,026	(3,211)	1,58,048	21,11,366	56,511	67,93,435	3,00,705	1,61,13,222	1,81,52,523	
Add : Claims Outstanding at the end of the period	63,42,413	21,91,606	5,72,770	27,64,376	52,82,138	4,57,81,098	5,10,63,236	3,89,999	1,28,355	23,43,514	8,10,306	22,60,887	37,64,722	92,868	21,24,894	21,75,102	6,51,53,883	7,42,60,672	
Less : Claims Outstanding at the beginning of the period	66,18,258	18,53,483	9,40,651	27,94,134	73,27,713	4,21,75,673	4,95,03,386	3,57,814	87,269	24,08,784	5,97,754	22,36,184	36,57,272	1,23,302	25,15,579	21,14,505	6,36,01,849	7,30,14,241	
Gross Incurred Claims	8,87,325	8,79,875	(33,502)	8,46,373	26,04,701	53,70,809	79,75,510	53,286	42,667	1,92,756	2,09,341	1,82,751	22,18,816	26,077	64,02,750	3,61,302	1,76,65,256	1,93,98,954	
Add : Re-insurance accepted to direct claims	4,593	15,782	13,376	29,158	-	(13,579)	(13,579)	-	-	39,106	72,893	27,384	91,622	-	-	4,66,201	6,83,627	7,17,378	
Less : Re-insurance Ceded to claims paid *	8,38,362	4,48,237	(58,456)	3,89,781	(2,08,233)	18,17,478	16,09,245	1,037	15,484	1,73,653	1,37,532	13,526	2,98,406	23,341	59,32,576	3,35,469	85,40,269	97,68,412	
Total Claims Incurred	53,556	4,47,420	38,330	4,85,750	28,12,934	35,39,752	63,52,686	52,249	27,183	58,209	1,44,702	1,96,609	20,12,032	2,736	4,70,174	4,92,034	98,08,614	1,03,47,920	

* 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

(CIN) U67200MH2000PLC129408

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	Crop Insurance	Others	Total Miscellaneous		
		FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																			
Direct claims	31,01,206	18,98,252	1,90,678	20,88,930	1,66,07,017	79,78,492	2,45,85,509	1,55,656	1,27,213	8,21,140	4,43,535	5,84,055	1,15,45,559	85,561	53,88,649	11,93,978	4,49,30,855	5,01,20,991	
Add : Claims Outstanding at the end of the period	94,12,717	29,10,435	20,67,385	49,77,820	64,19,360	5,51,93,491	6,16,12,851	4,74,982	1,92,936	35,28,390	13,37,033	41,66,672	46,86,828	5,84,407	2,23,39,527	35,09,157	10,24,32,783	11,68,23,320	
Less : Claims Outstanding at the beginning of the period	63,42,413	21,91,606	5,72,770	27,64,376	52,82,138	4,57,81,098	5,10,63,236	3,89,999	1,28,355	23,43,514	8,10,306	22,60,887	37,64,722	92,868	21,24,894	21,75,102	6,51,53,883	7,42,60,672	
Gross Incurred Claims	61,71,510	26,17,081	16,85,293	43,02,374	1,77,44,239	1,73,90,885	3,51,35,124	2,40,639	1,91,794	20,06,016	9,70,262	24,89,840	1,24,67,665	5,77,100	2,56,03,282	25,28,033	8,22,09,755	9,26,83,639	
Add : Re-insurance accepted to direct claims	2,04,790	35,513	4,337	39,850	-	36,647	36,647	-	-	2,00,785	5,68,553	(23,655)	3,83,439	-	-	3,039	11,68,808	14,13,448	
Less : Re-insurance Ceded to claims paid *	55,29,790	11,87,039	15,42,812	27,29,851	50,82,413	21,55,072	72,37,485	31,258	81,529	18,56,234	9,27,901	17,20,230	15,50,014	5,56,581	2,13,39,577	9,93,322	3,62,94,131	4,45,53,772	
Total Claims Incurred	8,46,510	14,65,555	1,46,818	16,12,373	1,26,61,826	1,52,72,460	2,79,34,286	2,09,381	1,10,265	3,50,567	6,10,914	7,45,955	1,13,01,090	20,519	42,63,705	15,37,750	4,70,84,432	4,95,43,315	

* 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	Crop Insurance	Others	Total Miscellaneous		
		FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																			
Direct claims	32,31,181	18,20,994	4,70,042	22,91,036	1,49,63,195	73,51,567	2,23,14,762	1,24,372	5,042	10,32,035	40,702	5,89,878	82,31,334	83,594	96,63,656	11,06,337	4,31,91,712	4,87,13,929	
Add : Claims Outstanding at the end of the period	63,42,413	21,91,606	5,72,770	27,64,376	52,82,138	4,57,81,098	5,10,63,236	3,89,999	1,28,355	23,43,514	8,10,306	22,60,887	37,64,722	92,868	21,24,894	21,75,102	6,51,53,883	7,42,60,672	
Less : Claims Outstanding at the beginning of the period	54,72,784	15,24,808	9,71,069	24,95,877	59,97,814	3,73,97,583	4,33,95,397	3,44,964	71,229	21,03,342	4,26,427	17,81,096	35,41,955	88,852	20,31,330	18,44,248	5,56,28,840	6,35,97,501	
Gross Incurred Claims	41,00,810	24,87,792	71,743	25,59,535	1,42,47,519	1,57,35,082	2,99,82,601	1,69,407	62,168	12,72,207	4,24,581	10,69,669	84,54,101	87,610	97,57,220	14,37,191	5,27,16,755	5,93,77,100	
Add : Re-insurance accepted to direct claims	44,563	97,191	5,598	1,02,789	-	(1,96,906)	(1,96,906)	-	-	95,710	3,46,751	29,536	3,31,906	-	-	4,66,201	10,73,198	12,20,550	
Less : Re-insurance Ceded to claims paid *	35,12,363	8,61,720	(2,649)	8,59,071	37,08,592	23,22,462	60,31,054	7,639	10,655	9,63,376	1,90,635	2,00,808	8,63,239	75,482	82,11,046	3,90,140	1,69,44,074	2,13,15,508	
Total Claims Incurred	6,33,010	17,23,263	79,990	18,03,253	1,05,38,927	1,32,15,714	2,37,54,641	1,61,768	51,513	4,04,541	5,80,697	8,98,397	79,22,768	12,128	15,46,174	15,13,252	3,68,45,879	3,92,82,142	

* Includes reinsurance ceded to claims outstanding