

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	Crop Insurance	Others	Total Miscellaneous	
		For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	991,788	554,960	10,257	565,217	4,177,443	2,092,229	6,269,672	51,407	21,807	263,571	16,689	142,453	3,033,713	11,743	1,737,176	240,506	11,788,737	13,345,742
Add : Claims Outstanding at the end of the period	7,791,200	2,525,296	1,576,681	4,101,977	7,770,940	50,461,040	58,231,980	431,794	124,072	3,394,141	1,209,843	4,245,464	5,252,558	499,625	16,496,933	3,258,801	93,145,211	105,038,388
Less : Claims Outstanding at the beginning of the period	7,720,497	2,789,451	1,560,369	4,349,820	6,508,431	48,882,508	55,390,939	425,517	149,153	3,371,551	1,216,555	4,109,962	4,873,749	469,745	9,864,734	2,658,205	82,530,110	94,600,427
<b>Gross Incurred Claims</b>	<b>1,062,491</b>	<b>290,805</b>	<b>26,569</b>	<b>317,374</b>	<b>5,439,952</b>	<b>3,670,761</b>	<b>9,110,713</b>	<b>57,684</b>	<b>(3,274)</b>	<b>286,161</b>	<b>9,977</b>	<b>277,955</b>	<b>3,412,522</b>	<b>41,623</b>	<b>8,369,375</b>	<b>841,102</b>	<b>22,403,838</b>	<b>23,783,703</b>
Add : Re-insurance accepted to direct claims	159,447	13,166	(259)	12,907	-	45,074	45,074	-	-	14,054	272,840	514	22,940	-	-	159	355,581	527,935
Less : Re-insurance Ceded to claims paid *	933,582	(16,820)	20,106	3,286	1,942,349	42,131	1,984,480	3,060	18,352	201,453	174,844	38,877	379,658	38,840	6,524,272	344,298	9,708,134	10,645,002
<b>Total Claims Incurred</b>	<b>288,356</b>	<b>320,791</b>	<b>6,204</b>	<b>326,995</b>	<b>3,497,603</b>	<b>3,673,704</b>	<b>7,171,307</b>	<b>54,624</b>	<b>(21,626)</b>	<b>98,762</b>	<b>107,973</b>	<b>239,592</b>	<b>3,055,804</b>	<b>2,783</b>	<b>1,845,103</b>	<b>496,963</b>	<b>13,051,285</b>	<b>13,666,636</b>

\* 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 Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	435,661	447,521	10,533	458,054	3,464,327	1,947,558	5,411,885	39,562	1,114	313,110	14,616	174,812	2,026,500	6,340	831,773	277,983	9,097,695	9,991,410
Add : Claims Outstanding at the end of the period	5,277,592	1,863,310	1,059,226	2,922,536	6,477,501	40,549,047	47,026,548	355,690	82,086	2,363,788	470,009	2,088,627	3,896,797	116,949	2,383,354	2,027,839	60,811,687	69,011,815
Less : Claims Outstanding at the beginning of the period	5,022,196	1,711,579	977,198	2,688,777	6,309,734	38,538,486	44,848,220	362,051	76,241	2,423,551	387,931	2,051,215	3,717,431	84,373	1,903,138	1,961,821	57,815,972	65,526,945
<b>Gross Incurred Claims</b>	<b>691,057</b>	<b>599,252</b>	<b>92,561</b>	<b>691,813</b>	<b>3,632,094</b>	<b>3,958,119</b>	<b>7,590,213</b>	<b>33,201</b>	<b>6,959</b>	<b>253,347</b>	<b>96,694</b>	<b>212,224</b>	<b>2,205,866</b>	<b>38,916</b>	<b>1,311,989</b>	<b>344,001</b>	<b>12,093,410</b>	<b>13,476,280</b>
Add : Re-insurance accepted to direct claims	(661)	65,312	-	65,312	-	(109,378)	(109,378)	-	-	12,786	90,558	(491)	23,403	-	-	(3,000)	13,878	78,529
Less : Re-insurance Ceded to claims paid *	451,859	186,395	58,262	244,657	1,024,757	407,559	1,432,316	2,244	176	166,476	(747)	(23,446)	233,151	35,468	732,627	(1,717)	2,576,548	3,273,064
<b>Total Claims Incurred</b>	<b>238,537</b>	<b>478,169</b>	<b>34,299</b>	<b>512,468</b>	<b>2,607,337</b>	<b>3,441,182</b>	<b>6,048,519</b>	<b>30,957</b>	<b>6,783</b>	<b>99,657</b>	<b>187,999</b>	<b>235,179</b>	<b>1,996,118</b>	<b>3,448</b>	<b>579,362</b>	<b>342,718</b>	<b>9,530,740</b>	<b>10,281,745</b>

\* 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	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous			
		Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17		Upto H1 2016-17	Upto H1 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	1,406,722	1,010,759	14,798	1,025,557	8,474,043	4,081,098	12,555,141	77,709	48,151	412,405	47,127	271,365	5,527,136	41,123	2,385,474	503,819	21,869,450		24,301,729	
Add : Claims Outstanding at the end of the period	7,791,200	2,525,296	1,576,681	4,101,977	7,770,940	50,461,040	58,231,980	431,794	124,072	3,394,141	1,209,843	4,245,464	5,252,558	499,625	16,496,933	3,258,801	93,145,211		105,038,388	
Less : Claims Outstanding at the beginning of the period	6,342,413	2,191,606	572,770	2,764,376	5,282,138	45,781,098	51,063,236	389,999	128,355	2,343,514	810,306	2,260,887	3,764,722	92,868	2,124,894	2,175,102	65,153,883		74,260,672	
<b>Gross Incurred Claims</b>	<b>2,855,509</b>	<b>1,344,449</b>	<b>1,018,709</b>	<b>2,363,158</b>	<b>10,962,845</b>	<b>8,761,040</b>	<b>19,723,885</b>	<b>119,504</b>	<b>43,868</b>	<b>1,463,032</b>	<b>446,664</b>	<b>2,255,942</b>	<b>7,014,972</b>	<b>447,880</b>	<b>16,757,513</b>	<b>1,587,518</b>	<b>49,860,778</b>		<b>55,079,445</b>	
Add : Re-insurance accepted to direct claims	165,065	19,273	2,250	21,523	-	45,074	45,074	-	-	32,436	344,159	(23,398)	121,611	-	-	159	520,041		706,629	
Less : Re-insurance Ceded to claims paid *	2,638,911	644,020	946,314	1,590,334	4,061,380	1,497,449	5,558,829	26,042	61,202	1,305,789	579,971	1,781,335	1,264,271	442,234	14,604,795	698,756	26,323,224		30,552,469	
<b>Total Claims Incurred</b>	<b>381,663</b>	<b>719,702</b>	<b>74,645</b>	<b>794,347</b>	<b>6,901,465</b>	<b>7,308,665</b>	<b>14,210,130</b>	<b>93,462</b>	<b>(17,334)</b>	<b>189,679</b>	<b>210,852</b>	<b>451,209</b>	<b>5,872,312</b>	<b>5,646</b>	<b>2,152,718</b>	<b>888,921</b>	<b>24,057,595</b>		<b>25,233,605</b>	

\* Includes reinsurance ceded to claims outstanding

CLAIMS INCURRED [NET]

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		Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16		Upto H1 2015-16	Upto H1 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	1,224,691	756,750	63,264	820,014	6,699,122	3,593,703	10,292,825	66,494	2,450	557,744	31,651	279,622	4,027,802	16,405	2,068,559	561,742	17,905,294		19,949,999	
Add : Claims Outstanding at the end of the period	5,277,592	1,863,310	1,059,226	2,922,536	6,477,501	40,549,047	47,026,548	355,690	82,086	2,363,788	470,009	2,088,627	3,896,797	116,949	2,383,354	2,027,839	60,811,687		69,011,815	
Less : Claims Outstanding at the beginning of the period	5,472,784	1,524,808	971,069	2,495,877	5,997,814	37,397,583	43,395,397	344,964	71,229	2,103,342	426,427	1,781,096	3,541,955	88,852	2,031,330	1,844,248	55,628,840		63,597,501	
<b>Gross Incurred Claims</b>	<b>1,029,499</b>	<b>1,095,252</b>	<b>151,421</b>	<b>1,246,673</b>	<b>7,178,809</b>	<b>6,745,167</b>	<b>13,923,976</b>	<b>77,220</b>	<b>13,307</b>	<b>818,190</b>	<b>75,233</b>	<b>587,153</b>	<b>4,382,644</b>	<b>44,502</b>	<b>2,420,583</b>	<b>745,333</b>	<b>23,088,141</b>		<b>25,364,313</b>	
Add : Re-insurance accepted to direct claims	38,981	66,707	(10,000)	56,707	-	(189,988)	(189,988)	-	-	14,734	272,193	2,152	114,406	-	-	-	213,497		309,185	
Less : Re-insurance Ceded to claims paid *	703,540	297,373	99,915	397,288	2,189,717	290,792	2,480,509	3,718	775	587,438	91,218	129,800	409,313	38,239	1,620,909	14,163	5,376,082		6,476,910	
<b>Total Claims Incurred</b>	<b>364,940</b>	<b>864,586</b>	<b>41,506</b>	<b>906,092</b>	<b>4,989,092</b>	<b>6,264,387</b>	<b>11,253,479</b>	<b>73,502</b>	<b>12,532</b>	<b>245,486</b>	<b>256,208</b>	<b>459,505</b>	<b>4,087,737</b>	<b>6,263</b>	<b>799,674</b>	<b>731,170</b>	<b>17,925,556</b>		<b>19,196,588</b>	

\* Includes reinsurance ceded to claims outstanding