

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 NO. 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	Others	Total Miscellaneous		
		For Q1 2014-15	For Q1 2014-15	For Q1 2014-15	For Q1 2014-15	For Q1 2014-15	For Q1 2014-15	For Q1 2014-15	For Q1 2014-15	For Q1 2014-15	For Q1 2014-15	For Q1 2014-15	For Q1 2014-15	For Q1 2014-15	For Q1 2014-15	For Q1 2014-15	For Q1 2014-15	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																		
Direct claims	488,530	331,701	22,576	354,277	2,857,110	1,273,028	4,130,138	28,793	3,927	266,569	25,468	156,172	2,663,910	5,714	918,082	8,198,773	9,041,580	
Add : Claims Outstanding at the end of the period	4,776,192	1,389,851	541,875	1,931,726	4,979,569	31,548,143	36,527,712	327,107	43,629	2,104,416	357,035	1,435,893	4,016,278	146,936	6,286,229	51,245,235	57,953,153	
Less : Claims Outstanding at the beginning of the period	4,130,928	1,263,985	555,024	1,819,009	4,608,483	30,569,462	35,177,945	309,339	34,603	2,267,226	252,187	1,228,550	3,665,216	114,670	5,106,087	48,155,823	54,105,760	
<b>Gross Incurred Claims</b>	<b>1,133,794</b>	<b>457,567</b>	<b>9,427</b>	<b>466,994</b>	<b>3,228,196</b>	<b>2,251,709</b>	<b>5,479,905</b>	<b>46,561</b>	<b>12,953</b>	<b>103,759</b>	<b>130,316</b>	<b>363,515</b>	<b>3,014,972</b>	<b>37,980</b>	<b>2,098,224</b>	<b>11,288,185</b>	<b>12,888,973</b>	
Add : Re-insurance accepted to direct claims	52,266	178	12,245	12,423	-	157,500	157,500	-	-	4,930	124,271	1,762	25,849	-	236	314,548	379,237	
Less : Re-insurance Ceded to claims paid *	916,859	107,200	1,286	108,486	806,715	164,493	971,208	1,271	1,937	1,351	212,409	62,816	531,593	35,687	1,596,445	3,414,717	4,440,062	
<b>Total Claims Incurred</b>	<b>269,201</b>	<b>350,545</b>	<b>20,386</b>	<b>370,931</b>	<b>2,421,481</b>	<b>2,244,716</b>	<b>4,666,197</b>	<b>45,290</b>	<b>11,016</b>	<b>107,338</b>	<b>42,178</b>	<b>302,461</b>	<b>2,509,228</b>	<b>2,293</b>	<b>502,015</b>	<b>8,188,016</b>	<b>8,828,148</b>	

\* Includes reinsurance ceded to claims outstanding

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		For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																		
Direct claims	187,891	323,976	20,058	344,034	2,376,093	1,279,024	3,655,117	20,676	75,880	80,363	23,631	154,673	2,663,640	37,418	436,383	7,147,781	7,679,706	
Add : Claims Outstanding at the end of the period	3,819,898	1,119,990	422,584	1,542,574	3,488,681	30,377,640	33,866,321	296,937	61,398	1,974,164	482,885	1,093,167	4,001,139	95,172	3,711,262	45,582,445	50,944,917	
Less : Claims Outstanding at the beginning 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	
<b>Gross Incurred Claims</b>	<b>498,972</b>	<b>365,004</b>	<b>33,782</b>	<b>398,786</b>	<b>2,807,108</b>	<b>2,395,448</b>	<b>5,202,556</b>	<b>53,761</b>	<b>40,742</b>	<b>616,093</b>	<b>123,308</b>	<b>257,648</b>	<b>3,015,160</b>	<b>3,381</b>	<b>1,293,128</b>	<b>10,605,777</b>	<b>11,503,535</b>	
Add : Re-insurance accepted to direct claims	187,006	(16,345)	-	(16,345)	-	-	-	-	-	6,634	65,341	2,317	187,459	-	-	261,751	432,412	
Less : Re-insurance Ceded to claims paid *	527,375	24,450	3	24,453	668,399	129,657	798,056	2,087	30,181	491,184	101,501	53,679	593,214	1,746	894,032	2,965,680	3,517,508	
<b>Total Claims Incurred</b>	<b>158,603</b>	<b>324,209</b>	<b>33,779</b>	<b>357,988</b>	<b>2,138,709</b>	<b>2,265,791</b>	<b>4,404,500</b>	<b>51,674</b>	<b>10,561</b>	<b>131,543</b>	<b>87,148</b>	<b>206,286</b>	<b>2,609,405</b>	<b>1,635</b>	<b>399,096</b>	<b>7,901,848</b>	<b>8,418,439</b>	

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	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
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	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
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