

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	Others	Total Miscellaneous		
		For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	301,774	374,633	4,440	379,073	2,673,094	1,282,199	3,955,293	25,746	21,038	322,416	127,393	160,243	3,371,375	7,610	645,934	8,637,048	9,317,895	
Add : Claims Outstanding at the end of the period	3,730,267	1,125,512	438,818	1,564,330	3,743,536	31,906,476	35,650,012	262,915	20,733	1,836,278	422,141	1,184,284	3,815,767	130,157	3,958,901	47,281,188	52,575,785	
Less : Claims Outstanding at the beginning 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	
Gross Incurred Claims	212,143	380,155	20,674	400,829	2,927,949	2,811,035	5,738,984	(8,276)	(19,627)	184,530	66,649	251,360	3,186,003	42,595	893,573	10,335,791	10,948,763	
Add : Re-insurance accepted to direct claims	268,542	5,090	10,000	15,090	-	(525,846)	(525,846)	-	-	18,188	163,798	-	201,751	-	588	(141,521)	142,111	
Less : Re-insurance Ceded to claims paid *	254,532	41,025	11,477	52,502	663,942	149,527	813,469	1,888	(3,677)	71,260	68,014	63,659	646,518	40,066	43,647	1,744,844	2,051,878	
Total Claims Incurred	226,153	344,220	19,197	363,417	2,264,007	2,135,662	4,399,669	(10,164)	(15,950)	131,458	162,433	187,701	2,741,236	2,529	850,514	8,449,426	9,038,996	

* 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	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	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)	
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	45,222	347,638	167,437	515,075	3,442	43,800	68,095	(1,690)	107,753	503,408	(19,355)	241,768	1,462,297	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	7,755,980	8,031,764	

* Includes reinsurance ceded to claims outstanding

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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 Miscellaneous	Total
		Marine Cargo	Marine Others	Marine Total						Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others			
		Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14						Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14		
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	489,665	698,609	24,498	723,107	5,049,187	2,561,223	7,610,410	46,422	96,918	402,779	151,024	314,916	6,035,015	45,028	1,082,317	15,784,829	16,997,601	
Add : Claims Outstanding at the end of the period	3,730,267	1,125,512	438,818	1,564,330	3,743,536	31,906,476	35,650,012	262,915	20,733	1,836,278	422,141	1,184,284	3,815,767	130,157	3,958,901	47,281,188	52,575,785	
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	
Gross Incurred Claims	711,115	745,159	54,456	799,615	5,735,057	5,206,483	10,941,540	45,485	21,115	800,623	189,957	509,008	6,201,163	45,976	2,186,701	20,941,568	22,452,298	
Add : Re-insurance accepted to direct claims	455,548	(11,255)	10,000	(1,255)	-	(525,846)	(525,846)	-	-	24,822	229,139	2,317	389,210	-	588	120,230	574,523	
Less : Re-insurance Ceded to claims paid *	781,907	65,475	11,480	76,955	1,332,341	279,184	1,611,525	3,975	26,504	562,444	169,515	117,338	1,239,732	41,812	937,679	4,710,524	5,569,386	
Total Claims Incurred	384,756	668,429	52,976	721,405	4,402,716	4,401,453	8,804,169	41,510	(5,389)	263,001	249,581	393,987	5,350,641	4,164	1,249,610	16,351,274	17,457,435	

* 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 Miscellaneous	Total
		Marine Cargo	Marine Others	Marine Total						Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others			
		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)	(₹ '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)	84,615	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