

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	Others	Total Miscellaneous		
		For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																		
Direct claims	5,89,965	4,82,534	16,048	4,98,582	31,11,027	18,58,879	49,69,906	37,183	1,400	1,84,691	18,949	1,50,237	24,86,280	24,139	7,56,437	86,29,222	97,17,769	
Add : Claims Outstanding at the end of the period	54,02,679	15,40,510	9,18,814	24,59,324	49,22,681	3,37,65,893	3,86,88,574	3,42,652	59,961	20,35,248	4,12,535	16,92,474	39,89,121	92,241	44,63,130	5,17,75,936	5,96,37,939	
Less : Claims Outstanding at the beginning of the period	50,56,154	15,28,957	6,54,195	21,83,152	51,33,204	3,26,86,899	3,78,20,103	3,38,395	46,460	20,53,812	4,23,422	15,09,363	40,43,128	1,10,252	41,59,231	5,05,04,166	5,77,43,472	
<b>Gross Incurred Claims</b>	<b>9,36,490</b>	<b>4,94,087</b>	<b>2,80,667</b>	<b>7,74,754</b>	<b>29,00,504</b>	<b>29,37,873</b>	<b>58,38,377</b>	<b>41,440</b>	<b>14,901</b>	<b>1,66,127</b>	<b>8,062</b>	<b>3,33,348</b>	<b>24,32,273</b>	<b>6,128</b>	<b>10,60,336</b>	<b>99,00,992</b>	<b>1,16,12,236</b>	
Add : Re-insurance accepted to direct claims	59,525	17,544	133	17,677	-	(2,16,248)	(2,16,248)	-	-	457	1,68,516	2,193	16,455	-	3,506	(25,121)	52,081	
Less : Re-insurance Ceded to claims paid *	6,86,598	1,29,166	2,76,154	4,05,320	9,77,490	2,60,612	12,38,102	1,652	2,434	78,048	1,11,033	98,511	4,32,150	3,108	7,05,542	26,70,580	37,62,498	
<b>Total Claims Incurred</b>	<b>3,09,417</b>	<b>3,82,465</b>	<b>4,646</b>	<b>3,87,111</b>	<b>19,23,014</b>	<b>24,61,013</b>	<b>43,84,027</b>	<b>39,788</b>	<b>12,467</b>	<b>88,536</b>	<b>65,545</b>	<b>2,37,030</b>	<b>20,16,578</b>	<b>3,020</b>	<b>3,58,300</b>	<b>72,05,291</b>	<b>79,01,819</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	Others	Total Miscellaneous		
		For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																		
Direct claims	2,19,246	4,07,460	21,088	4,28,548	28,59,906	16,11,552	44,71,458	27,220	1,553	3,07,124	86,650	1,30,445	32,00,948	35,611	17,72,971	1,00,33,980	1,06,81,774	
Add : Claims Outstanding at the end of the period	44,32,323	11,60,420	5,86,724	17,47,144	39,16,821	2,91,73,729	3,30,90,550	2,88,643	27,565	23,21,269	8,80,705	12,78,793	38,72,733	96,028	39,94,673	4,58,50,959	5,20,30,426	
Less : Claims Outstanding at the beginning of the period	37,30,267	11,25,512	4,38,818	15,64,330	37,43,536	3,19,06,476	3,56,50,012	2,62,915	20,733	18,36,278	4,22,141	11,84,284	38,15,767	1,30,157	39,58,901	4,72,81,188	5,25,75,785	
<b>Gross Incurred Claims</b>	<b>9,21,302</b>	<b>4,42,368</b>	<b>1,68,994</b>	<b>6,11,362</b>	<b>30,33,191</b>	<b>(11,21,195)</b>	<b>19,11,996</b>	<b>52,948</b>	<b>8,385</b>	<b>7,92,115</b>	<b>5,45,214</b>	<b>2,24,954</b>	<b>32,57,914</b>	<b>1,482</b>	<b>18,08,743</b>	<b>86,03,751</b>	<b>1,01,36,415</b>	
Add : Re-insurance accepted to direct claims	2,08,070	14,206	157	14,363	-	37,26,298	37,26,298	-	-	(6,185)	(73,911)	-	2,45,295	-	(1,896)	38,89,601	41,12,034	
Less : Re-insurance Ceded to claims paid *	7,87,942	55,448	1,58,848	2,14,296	7,08,793	2,70,500	9,79,293	1,001	(3,563)	6,35,031	3,32,534	55,822	6,58,144	(1,293)	11,86,429	38,43,398	48,45,636	
<b>Total Claims Incurred</b>	<b>3,41,430</b>	<b>4,01,126</b>	<b>10,303</b>	<b>4,11,429</b>	<b>23,24,398</b>	<b>23,34,603</b>	<b>46,59,001</b>	<b>51,947</b>	<b>11,948</b>	<b>1,50,899</b>	<b>1,38,769</b>	<b>1,69,132</b>	<b>28,45,065</b>	<b>2,775</b>	<b>6,20,418</b>	<b>86,49,954</b>	<b>94,02,813</b>	

\* Includes reinsurance ceded to claims outstanding

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

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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	Others	Total Miscellaneous		
		Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	14,11,232	12,08,366	40,849	12,49,215	90,68,348	46,18,496	1,36,86,844	91,703	10,936	6,32,502	48,327	4,42,031	79,10,221	73,244	51,08,719	2,80,04,527	3,06,64,974	
Add : Claims Outstanding at the end of the period	54,02,679	15,40,510	9,18,814	24,59,324	49,22,681	3,37,65,893	3,86,88,574	3,42,652	59,961	20,35,248	4,12,535	16,92,474	39,89,121	92,241	44,63,130	5,17,75,936	5,96,37,939	
Less : Claims Outstanding at the beginning of the period	41,30,928	12,63,985	5,55,024	18,19,009	46,08,483	3,05,69,462	3,51,77,945	3,09,339	34,603	22,67,226	2,52,187	12,28,550	36,65,216	1,14,670	51,06,087	4,81,55,823	5,41,05,760	
<b>Gross Incurred Claims</b>	<b>26,82,983</b>	<b>14,84,891</b>	<b>4,04,639</b>	<b>18,89,530</b>	<b>93,82,546</b>	<b>78,14,927</b>	<b>1,71,97,473</b>	<b>1,25,016</b>	<b>36,294</b>	<b>4,00,524</b>	<b>2,08,675</b>	<b>9,05,955</b>	<b>82,34,126</b>	<b>50,815</b>	<b>44,65,762</b>	<b>3,16,24,640</b>	<b>3,61,97,153</b>	
Add : Re-insurance accepted to direct claims	8,52,422	35,130	12,413	47,543	-	2,30,771	2,30,771	-	-	7,485	3,87,293	12,039	1,05,243	-	3,913	7,46,744	16,46,709	
Less : Re-insurance Ceded to claims paid *	26,74,644	3,85,120	3,87,137	7,72,257	26,31,585	6,62,109	32,93,694	5,617	5,241	98,472	3,05,216	2,04,689	14,10,507	43,376	32,39,268	86,06,080	1,20,52,981	
<b>Total Claims Incurred</b>	<b>8,60,761</b>	<b>11,34,901</b>	<b>29,915</b>	<b>11,64,816</b>	<b>67,50,961</b>	<b>73,83,589</b>	<b>1,41,34,550</b>	<b>1,19,399</b>	<b>31,053</b>	<b>3,09,537</b>	<b>2,90,752</b>	<b>7,13,305</b>	<b>69,28,862</b>	<b>7,439</b>	<b>12,30,407</b>	<b>2,37,65,304</b>	<b>2,57,90,881</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	Others	Total Miscellaneous		
		Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	7,08,911	11,06,069	45,586	11,51,655	79,09,093	41,72,775	1,20,81,868	73,642	98,471	7,09,903	2,37,674	4,45,361	92,35,963	80,639	28,55,288	2,58,18,809	2,76,79,375	
Add : Claims Outstanding at the end of the period	44,32,323	11,60,420	5,86,724	17,47,144	39,16,821	2,91,73,729	3,30,90,550	2,88,643	27,565	23,21,269	8,80,705	12,78,793	38,72,733	96,028	39,94,673	4,58,50,959	5,20,30,426	
Less : Claims Outstanding at the beginning of the period	35,08,817	10,78,962	4,08,860	14,87,822	30,57,666	2,92,61,216	3,23,18,882	2,63,852	96,536	14,38,434	3,83,208	9,90,192	36,49,619	1,29,209	28,54,517	4,21,24,449	4,71,21,088	
<b>Gross Incurred Claims</b>	<b>16,32,417</b>	<b>11,87,527</b>	<b>2,23,450</b>	<b>14,10,977</b>	<b>87,68,248</b>	<b>40,85,288</b>	<b>1,28,53,536</b>	<b>98,433</b>	<b>29,500</b>	<b>15,92,738</b>	<b>7,35,171</b>	<b>7,33,962</b>	<b>94,59,077</b>	<b>47,458</b>	<b>39,95,444</b>	<b>2,95,45,319</b>	<b>3,25,88,713</b>	
Add : Re-insurance accepted to direct claims	6,63,618	2,951	10,157	13,108	-	32,00,452	32,00,452	-	-	18,637	1,55,228	2,317	6,34,505	-	(1,308)	40,09,831	46,86,557	
Less : Re-insurance Ceded to claims paid *	15,69,849	1,20,923	1,70,328	2,91,251	20,41,134	5,49,684	25,90,818	4,976	22,941	11,97,475	5,02,049	1,73,160	18,97,876	40,519	21,24,108	85,53,922	1,04,15,022	
<b>Total Claims Incurred</b>	<b>7,26,186</b>	<b>10,69,555</b>	<b>63,279</b>	<b>11,32,834</b>	<b>67,27,114</b>	<b>67,36,056</b>	<b>1,34,63,170</b>	<b>93,457</b>	<b>6,559</b>	<b>4,13,900</b>	<b>3,88,350</b>	<b>5,63,119</b>	<b>81,95,706</b>	<b>6,939</b>	<b>18,70,028</b>	<b>2,50,01,228</b>	<b>2,68,60,248</b>	

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