

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 Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid Direct	165,031	223,013	102,738	325,751	2,101,047	883,536	2,984,583	21,728	64,709	147,589	124,115	223,039	2,565,726	(6,820)	671,723	6,796,392	7,287,174
Add : Claims Outstanding at the end 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
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	324,067	195,678	(47,449)	148,229	2,354,251	993,050	3,347,301	45,711	94,748	190,300	110,518	324,254	2,651,418	(7,290)	973,142	7,730,102	8,202,398
Add : Re-insurance accepted to direct claims	166,834	7,308	-	7,308	3,251	454,040	457,291	-	-	(489)	54,370	-	25,857	-	729	537,758	711,900
Less : Re-insurance Ceded to claims paid *	297,904	84,343	(44,950)	39,393	250,451	71,786	322,237	4,265	34,101	142,181	74,386	135,948	361,133	(7,256)	647,006	1,714,001	2,051,298
Total Claims Incurred	192,997	118,643	(2,499)	116,144	2,107,051	1,375,304	3,482,355	41,446	60,647	47,630	90,502	188,306	2,316,142	(34)	326,865	6,553,859	6,863,000

\* 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 Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid Direct	911,058	229,331	6,107	235,438	1,767,232	983,793	2,751,025	9,182	60,612	93,754	1,689	170,564	2,095,056	(4,286)	1,035,641	6,213,237	7,359,733
Add : Claims Outstanding at the end of the period	3,927,475	1,138,128	1,108,866	2,246,994	2,187,904	13,880,063	16,067,967	129,757	48,044	1,115,463	176,291	503,613	2,623,500	2,221	2,092,984	22,759,840	28,934,309
Less : Claims Outstanding at the beginning of the period	4,729,884	1,088,451	1,120,638	2,209,089	2,048,369	13,280,964	15,329,333	107,807	16,559	1,188,881	199,231	449,887	2,542,646	127,535	1,923,793	21,885,672	28,824,645
Gross Incurred Claims	108,649	279,008	(5,665)	273,343	1,906,767	1,582,892	3,489,659	31,132	92,097	20,336	(21,251)	224,290	2,175,910	(129,600)	1,204,832	7,087,405	7,469,397
Add : Re-insurance accepted to direct claims	132,260	746	-	746	614	788,567	789,181	-	-	12,590	75,856	(1)	126	-	3,064	880,816	1,013,822
Less : Re-insurance Ceded to claims paid *	160,595	158,721	(6,267)	152,454	179,490	982,654	1,162,144	1,251	24,245	11,719	23,410	81,499	(626,924)	(130,798)	889,039	1,435,585	1,748,634
Total Claims Incurred	80,314	121,033	602	121,635	1,727,891	1,388,805	3,116,696	29,881	67,852	21,207	31,195	142,790	2,802,960	1,198	318,857	6,532,636	6,734,585

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	(₹ '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)	
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Total Claims Incurred	80,314	121,033	602	121,635	1,727,891	1,388,805	3,116,696	29,881	67,852	21,207	31,195	142,790	2,802,960	1,198	318,857	6,532,636	6,734,585	

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