

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 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																		
Direct claims	843,320	522,492	72,399	594,891	3,613,797	1,992,480	5,606,277	36,777	1,011	216,265	12,262	152,208	2,092,166	10,678	1,045,552	9,173,196	10,611,407	
Add : Claims Outstanding at the end of the period	6,618,258	1,853,483	940,651	2,794,134	7,327,713	41,950,698	49,278,411	357,814	87,269	2,408,784	597,754	2,236,184	3,657,272	123,302	4,630,084	63,376,874	72,789,266	
Less : Claims Outstanding at the beginning of the period	5,277,592	1,863,310	1,059,226	2,922,536	6,477,501	40,401,263	46,878,764	355,690	82,086	2,363,788	470,009	2,088,627	3,896,797	116,949	4,411,194	60,663,904	68,864,032	
<b>Gross Incurred Claims</b>	<b>2,183,986</b>	<b>512,665</b>	<b>(46,176)</b>	<b>466,489</b>	<b>4,464,009</b>	<b>3,541,915</b>	<b>8,005,924</b>	<b>38,901</b>	<b>6,194</b>	<b>261,261</b>	<b>140,007</b>	<b>299,765</b>	<b>1,852,641</b>	<b>17,031</b>	<b>1,264,442</b>	<b>11,886,166</b>	<b>14,536,641</b>	
Add : Re-insurance accepted to direct claims	1,907,034	367,490	(20,419)	347,071	1,329,899	4,684,368	6,014,267	12,850	16,040	305,220	227,392	455,580	210,968	34,450	754,506	8,031,273	10,285,378	
Less : Re-insurance Ceded to claims paid *	3,876,506	468,898	(66,749)	402,149	3,057,007	4,814,708	7,871,715	15,734	10,436	465,635	187,612	513,062	240,610	48,352	1,452,574	10,805,730	15,084,385	
<b>Total Claims Incurred</b>	<b>214,514</b>	<b>411,257</b>	<b>154</b>	<b>411,411</b>	<b>2,736,901</b>	<b>3,411,575</b>	<b>6,148,476</b>	<b>36,017</b>	<b>11,798</b>	<b>100,846</b>	<b>179,787</b>	<b>242,283</b>	<b>1,822,999</b>	<b>3,129</b>	<b>566,374</b>	<b>9,111,709</b>	<b>9,737,634</b>	

\* Includes reinsurance ceded to claims outstanding

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		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	589,965	482,534	16,048	498,582	3,111,027	1,858,879	4,969,906	37,183	1,400	184,691	18,949	150,237	2,486,280	24,139	756,437	8,629,222	9,717,769	
Add : Claims Outstanding at the end of the period	5,402,679	1,540,510	918,814	2,459,324	4,922,681	33,765,890	38,688,571	342,652	1,693,108	2,035,248	412,535	1,692,474	3,989,121	92,241	4,463,130	53,409,080	61,271,083	
Less : Claims Outstanding at the beginning of the period	5,056,154	1,528,957	654,195	2,183,152	5,133,204	32,686,899	37,820,103	338,395	46,460	2,053,812	423,422	1,509,363	4,043,128	110,252	4,159,231	50,504,166	57,743,472	
<b>Gross Incurred Claims</b>	<b>936,490</b>	<b>494,087</b>	<b>280,667</b>	<b>774,754</b>	<b>2,900,504</b>	<b>2,937,870</b>	<b>5,838,374</b>	<b>41,440</b>	<b>1,648,048</b>	<b>166,127</b>	<b>8,062</b>	<b>333,348</b>	<b>2,432,273</b>	<b>6,128</b>	<b>1,060,336</b>	<b>11,534,136</b>	<b>13,245,380</b>	
Add : Re-insurance accepted to direct claims	828,066	291,173	351,510	642,683	314,198	17,760,669	18,074,867	33,313	1,658,505	(225,053)	516,897	465,483	474,194	(22,429)	(642,743)	20,333,034	21,803,783	
Less : Re-insurance Ceded to claims paid *	1,455,139	402,795	627,531	1,030,326	1,291,688	18,237,526	19,529,214	34,965	3,294,086	(147,462)	459,414	561,801	889,889	(19,321)	59,293	24,661,879	27,147,344	
<b>Total Claims Incurred</b>	<b>309,417</b>	<b>382,465</b>	<b>4,646</b>	<b>387,111</b>	<b>1,923,014</b>	<b>2,461,013</b>	<b>4,384,027</b>	<b>39,788</b>	<b>12,467</b>	<b>88,536</b>	<b>65,545</b>	<b>237,030</b>	<b>2,016,578</b>	<b>3,020</b>	<b>358,300</b>	<b>7,205,291</b>	<b>7,901,819</b>	

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Particulars	Fire	Marine			Miscellaneous													Total
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		Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																		
Direct claims	2,068,011	1,279,242	135,663	1,414,905	10,312,919	5,586,183	15,899,102	103,271	3,461	774,009	43,913	431,830	6,119,968	27,083	3,675,853	27,078,490	30,561,406	
Add : Claims Outstanding at the end of the period	6,618,258	1,853,483	940,651	2,794,134	7,327,713	41,950,698	49,278,411	357,814	87,269	2,408,784	597,754	2,236,184	3,657,272	123,302	4,630,084	63,376,874	72,789,266	
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	3,875,578	55,628,840	63,597,501	
<b>Gross Incurred Claims</b>	<b>3,213,485</b>	<b>1,607,917</b>	<b>105,245</b>	<b>1,713,162</b>	<b>11,642,818</b>	<b>10,139,298</b>	<b>21,782,116</b>	<b>116,121</b>	<b>19,501</b>	<b>1,079,451</b>	<b>215,240</b>	<b>886,918</b>	<b>6,235,285</b>	<b>61,533</b>	<b>4,430,359</b>	<b>34,826,524</b>	<b>39,753,171</b>	
Add : Re-insurance accepted to direct claims	1,946,015	434,197	(30,419)	403,778	1,329,899	4,494,380	5,824,279	12,850	16,040	319,954	499,585	457,732	325,374	34,450	754,506	8,244,770	10,594,563	
Less : Re-insurance Ceded to claims paid *	4,580,046	766,271	33,166	799,437	5,246,724	4,957,716	10,204,440	19,452	11,211	1,053,073	278,830	642,862	649,923	86,591	3,087,647	16,034,029	21,413,512	
<b>Total Claims Incurred</b>	<b>579,454</b>	<b>1,275,843</b>	<b>41,660</b>	<b>1,317,503</b>	<b>7,725,993</b>	<b>9,675,962</b>	<b>17,401,955</b>	<b>109,519</b>	<b>24,330</b>	<b>346,332</b>	<b>435,995</b>	<b>701,788</b>	<b>5,910,736</b>	<b>9,392</b>	<b>2,097,218</b>	<b>27,037,265</b>	<b>28,934,222</b>	

\* Includes reinsurance ceded to claims outstanding

CLAIMS INCURRED [NET]

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		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	1,411,232	1,208,366	40,849	1,249,215	9,068,348	4,618,496	13,686,844	91,703	10,936	632,502	48,327	442,031	7,910,221	73,244	5,108,719	28,004,527	30,664,974	
Add : Claims Outstanding at the end of the period	5,402,679	1,540,510	918,814	2,459,324	4,922,681	33,765,890	38,688,571	342,652	1,693,108	2,035,248	412,535	1,692,474	3,989,121	92,241	4,463,130	53,409,080	61,271,083	
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>2,682,983</b>	<b>1,484,891</b>	<b>404,639</b>	<b>1,889,530</b>	<b>9,382,546</b>	<b>7,814,924</b>	<b>17,197,470</b>	<b>125,016</b>	<b>1,669,441</b>	<b>400,524</b>	<b>208,675</b>	<b>905,955</b>	<b>8,234,126</b>	<b>50,815</b>	<b>4,465,762</b>	<b>33,257,784</b>	<b>37,830,297</b>	
Add : Re-insurance accepted to direct claims	1,620,963	308,759	363,790	672,549	314,198	18,207,688	18,521,886	33,313	1,658,505	(218,025)	735,674	475,329	562,982	(22,429)	(642,336)	21,104,899	23,398,411	
Less : Re-insurance Ceded to claims paid *	3,443,185	658,749	738,514	1,397,263	2,945,783	18,639,023	21,584,806	38,930	3,296,893	(127,038)	653,597	667,979	1,868,246	20,947	2,593,019	30,597,379	35,437,827	
<b>Total Claims Incurred</b>	<b>860,761</b>	<b>1,134,901</b>	<b>29,915</b>	<b>1,164,816</b>	<b>6,750,961</b>	<b>7,383,589</b>	<b>14,134,550</b>	<b>119,399</b>	<b>31,053</b>	<b>309,537</b>	<b>290,752</b>	<b>713,305</b>	<b>6,928,862</b>	<b>7,439</b>	<b>1,230,407</b>	<b>23,765,304</b>	<b>25,790,881</b>	

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