

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 Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																		
Direct claims	471,313	472,505	28,565	501,070	3,010,615	1,451,089	4,461,704	33,419	5,814	384,183	148,424	184,562	3,005,385	(805)	373,640	8,596,326	9,568,709	
Add : Claims Outstanding at the end 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	
Less : Claims Outstanding at the beginning of the period	4,432,323	1,160,420	586,724	1,747,144	3,916,821	29,173,729	33,090,550	288,643	27,565	2,321,269	880,705	1,278,793	3,872,733	96,028	3,994,673	45,850,959	52,030,426	
<b>Gross Incurred Claims</b>	<b>169,918</b>	<b>576,070</b>	<b>(3,135)</b>	<b>572,935</b>	<b>3,702,277</b>	<b>2,846,822</b>	<b>6,549,099</b>	<b>54,115</b>	<b>12,852</b>	<b>330,140</b>	<b>(480,094)</b>	<b>134,319</b>	<b>2,797,868</b>	<b>17,837</b>	<b>1,485,054</b>	<b>10,901,190</b>	<b>11,644,043</b>	
Add : Re-insurance accepted to direct claims	163,627	(6,168)	5,337	(831)	13,372	126,811	140,183	-	-	5,482	677,861	-	215,625	-	687	1,039,838	1,202,634	
Less : Re-insurance Ceded to claims paid *	32,444	171,933	6,679	178,612	1,285,677	861,643	2,147,320	2,181	2,425	261,398	63,611	64,458	527,563	16,040	221,823	3,306,819	3,517,875	
<b>Total Claims Incurred</b>	<b>301,101</b>	<b>397,969</b>	<b>(4,477)</b>	<b>393,492</b>	<b>2,429,972</b>	<b>2,111,990</b>	<b>4,541,962</b>	<b>51,934</b>	<b>10,427</b>	<b>74,224</b>	<b>134,156</b>	<b>69,861</b>	<b>2,485,930</b>	<b>1,797</b>	<b>1,263,918</b>	<b>8,634,209</b>	<b>9,328,802</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 Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																		
Direct claims	312,957	329,659	246,317	575,976	2,446,017	1,192,972	3,638,989	26,836	78,379	183,075	87,594	177,238	2,860,211	170,994	1,123,345	8,346,661	9,235,594	
Add : Claims Outstanding at the end 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	
Less : Claims Outstanding at the beginning of the period	3,420,552	1,019,853	703,861	1,723,714	2,865,909	25,679,341	28,545,250	247,238	110,073	1,314,448	488,542	892,641	3,637,220	98,697	3,285,090	38,619,199	43,763,465	
<b>Gross Incurred Claims</b>	<b>401,222</b>	<b>388,768</b>	<b>(48,684)</b>	<b>340,084</b>	<b>2,637,774</b>	<b>4,774,847</b>	<b>7,412,621</b>	<b>43,450</b>	<b>64,842</b>	<b>307,061</b>	<b>(17,740)</b>	<b>274,789</b>	<b>2,872,610</b>	<b>201,506</b>	<b>692,772</b>	<b>11,851,911</b>	<b>12,593,217</b>	
Add : Re-insurance accepted to direct claims	126,942	26,280	(1,446)	24,834	-	360,709	360,709	-	-	29,301	421,138	1,768	72,286	-	24	885,226	1,037,002	
Less : Re-insurance Ceded to claims paid *	284,792	143,128	(50,529)	92,599	560,036	832,768	1,392,804	2,960	27,905	247,596	357,690	110,215	431,245	170,133	111,445	2,851,993	3,229,384	
<b>Total Claims Incurred</b>	<b>243,372</b>	<b>271,920</b>	<b>399</b>	<b>272,319</b>	<b>2,077,738</b>	<b>4,302,788</b>	<b>6,380,526</b>	<b>40,490</b>	<b>36,937</b>	<b>88,766</b>	<b>45,708</b>	<b>166,342</b>	<b>2,513,651</b>	<b>31,373</b>	<b>581,351</b>	<b>9,885,144</b>	<b>10,400,835</b>	

\* Includes reinsurance ceded to claims outstanding

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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		
		FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																		
Direct claims	1,180,224	1,578,574	74,151	1,652,725	10,919,708	5,623,864	16,543,572	107,061	104,285	1,094,086	386,098	629,923	12,241,348	79,834	3,228,928	34,415,135	37,248,084	
Add : Claims Outstanding at the end 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	
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>1,802,335</b>	<b>1,763,597</b>	<b>220,315</b>	<b>1,983,912</b>	<b>12,470,525</b>	<b>6,932,110</b>	<b>19,402,635</b>	<b>152,548</b>	<b>42,352</b>	<b>1,922,878</b>	<b>255,077</b>	<b>868,281</b>	<b>12,256,945</b>	<b>65,295</b>	<b>5,480,498</b>	<b>40,446,509</b>	<b>44,232,756</b>	
Add : Re-insurance accepted to direct claims	827,245	(3,217)	15,494	12,277	13,372	3,327,263	3,340,635	-	-	24,119	833,089	2,317	850,130	-	(621)	5,049,670	5,889,192	
Less : Re-insurance Ceded to claims paid *	1,602,293	292,856	177,007	469,863	3,326,811	1,411,327	4,738,138	7,157	25,366	1,458,873	565,660	237,618	2,425,439	56,559	2,345,931	11,860,741	13,932,897	
<b>Total Claims Incurred</b>	<b>1,027,287</b>	<b>1,467,524</b>	<b>58,802</b>	<b>1,526,326</b>	<b>9,157,086</b>	<b>8,848,046</b>	<b>18,005,132</b>	<b>145,391</b>	<b>16,986</b>	<b>488,124</b>	<b>522,506</b>	<b>632,980</b>	<b>10,681,636</b>	<b>8,736</b>	<b>3,133,946</b>	<b>33,635,438</b>	<b>36,189,051</b>	

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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		
		FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
Claims paid																		
Direct claims	950,396	1,120,511	367,739	1,488,250	9,070,315	4,266,800	13,337,115	96,597	337,199	655,639	242,847	763,009	10,492,977	180,037	3,018,361	29,123,781	31,562,427	
Add : Claims Outstanding at the end 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	
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	
<b>Gross Incurred Claims</b>	<b>1,434,991</b>	<b>1,000,357</b>	<b>(101,591)</b>	<b>898,766</b>	<b>9,727,136</b>	<b>11,641,846</b>	<b>21,368,982</b>	<b>168,447</b>	<b>386,200</b>	<b>856,037</b>	<b>260,159</b>	<b>1,052,370</b>	<b>10,703,474</b>	<b>185,547</b>	<b>3,465,050</b>	<b>38,446,266</b>	<b>40,780,023</b>	
Add : Re-insurance accepted to direct claims	225,802	37,079	(600)	36,479	3,251	2,314,655	2,317,906	-	-	31,670	514,450	4,488	377,355	-	753	3,246,622	3,508,903	
Less : Re-insurance Ceded to claims paid *	692,199	289,653	(98,556)	191,097	1,623,467	3,039,897	4,663,364	13,394	137,227	619,733	507,979	418,668	1,609,836	156,361	1,472,879	9,599,441	10,482,737	
<b>Total Claims Incurred</b>	<b>968,594</b>	<b>747,783</b>	<b>(3,635)</b>	<b>744,148</b>	<b>8,106,920</b>	<b>10,916,604</b>	<b>19,023,524</b>	<b>155,053</b>	<b>248,973</b>	<b>267,974</b>	<b>266,630</b>	<b>638,190</b>	<b>9,470,993</b>	<b>29,186</b>	<b>1,992,924</b>	<b>32,093,447</b>	<b>33,806,189</b>	

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