

Name: ICICI Lombard General Insurance Company Ltd
Registration no: 115



Line-wise Net Incurred Loss Ratio (%)

Sl. No.	Line of Business	FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27 (YTD)
					Upto Q1
1	Fire	62%	47%	53%	118%
2	Marine Cargo	73%	80%	91%	83%
3	Marine Hull ^	137%	72%	75%	52%
4	Motor	65%	64%	66%	69%
5	Health (includes travel)	81%	84%	80%	85%
6	Personal Accident	53%	53%	44%	55%
7	Workmen Compensation	61%	75%	76%	59%
8	Public/Product Liability	54%	41%	48%	47%
9	Engineering	64%	37%	59%	87%
10	Aviation ^	217%	87%	1544%	48%
11	Crop	88%	89%	95%	-335%
12	Others	72%	62%	52%	71%
	TOTAL	71%	71%	71%	76%

^ Aviation and Marine Hull business constitute 0.97% of the Company's GWP. The loss ratio for this segment may exhibit volatility due to individual claims.