

**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: L67200MH2000PLC129408

**Claims Schedule**

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25
Claims Paid (Direct)	23,864	23,864	11,966	11,966	37	37	12,003	12,003	72,146	72,146	54,784	54,784	126,930	126,930	108,597	108,597	6,487	6,487	2,366	2,366	117,450	117,450
Add : Re-insurance accepted to direct claims	72	72	67	67	113	113	180	180	-	-	-	-	-	-	4,711	4,711	-	-	-	-	4,711	4,711
Less : Re-insurance Ceded to claims paid	18,484	18,484	1,510	1,510	55	55	1,565	1,565	3,824	3,824	3,004	3,004	6,828	6,828	11,700	11,700	414	414	1,183	1,183	13,297	13,297
<b>Net Claim Paid</b>	<b>5,452</b>	<b>5,452</b>	<b>10,523</b>	<b>10,523</b>	<b>95</b>	<b>95</b>	<b>10,618</b>	<b>10,618</b>	<b>68,322</b>	<b>68,322</b>	<b>51,780</b>	<b>51,780</b>	<b>120,102</b>	<b>120,102</b>	<b>101,608</b>	<b>101,608</b>	<b>6,073</b>	<b>6,073</b>	<b>1,183</b>	<b>1,183</b>	<b>108,864</b>	<b>108,864</b>
Add : Claims Outstanding at the end of the period	76,946	76,946	27,981	27,981	3,049	3,049	31,030	31,030	96,844	96,844	1,774,063	1,774,063	1,870,907	1,870,907	134,760	134,760	28,226	28,226	10,457	10,457	173,443	173,443
Less : Claims Outstanding at the beginning of the period	72,173	72,173	27,824	27,824	3,048	3,048	30,872	30,872	90,221	90,221	1,743,308	1,743,308	1,833,529	1,833,529	111,214	111,214	27,864	27,864	8,039	8,039	147,117	147,117
<b>Net Incurred Claims</b>	<b>10,225</b>	<b>10,225</b>	<b>10,680</b>	<b>10,680</b>	<b>96</b>	<b>96</b>	<b>10,776</b>	<b>10,776</b>	<b>74,945</b>	<b>74,945</b>	<b>82,535</b>	<b>82,535</b>	<b>157,480</b>	<b>157,480</b>	<b>125,154</b>	<b>125,154</b>	<b>6,435</b>	<b>6,435</b>	<b>3,601</b>	<b>3,601</b>	<b>135,190</b>	<b>135,190</b>
<b>Claims Paid (Direct)</b>																						
-In India	23,870	23,870	11,951	11,951	37	37	11,988	11,988	72,146	72,146	54,784	54,784	126,930	126,930	108,597	108,597	6,487	6,487	2,347	2,347	117,431	117,431
-Outside India	66	66	82	82	113	113	195	195	-	-	-	-	-	-	4,711	4,711	-	-	19	19	4,730	4,730
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	<b>31,758</b>	<b>31,758</b>	<b>15,076</b>	<b>15,076</b>	<b>2,327</b>	<b>2,327</b>	<b>17,403</b>	<b>17,403</b>	<b>45,908</b>	<b>45,908</b>	<b>1,119,600</b>	<b>1,119,600</b>	<b>1,165,508</b>	<b>1,165,508</b>	<b>96,401</b>	<b>96,401</b>	<b>21,444</b>	<b>21,444</b>	<b>5,873</b>	<b>5,873</b>	<b>123,718</b>	<b>123,718</b>
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	<b>30,197</b>	<b>30,197</b>	<b>13,644</b>	<b>13,644</b>	<b>2,203</b>	<b>2,203</b>	<b>15,847</b>	<b>15,847</b>	<b>43,634</b>	<b>43,634</b>	<b>1,098,535</b>	<b>1,098,535</b>	<b>1,142,169</b>	<b>1,142,169</b>	<b>84,103</b>	<b>84,103</b>	<b>19,446</b>	<b>19,446</b>	<b>4,229</b>	<b>4,229</b>	<b>107,778</b>	<b>107,778</b>

Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop / Weather Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total		Grand Total	
	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25
Claims Paid (Direct)	1,230	1,230	543	543	4,922	4,922	2,034	2,034	28,478	28,478	144	144	10,141	10,141	291,872	291,872	327,739	327,739		
Add : Re-insurance accepted to direct claims	-	-	630	630	40	40	151	151	-	-	-	-	4	4	5,536	5,536	5,788	5,788		
Less : Re-insurance Ceded to claims paid	51	51	730	730	2,810	2,810	1,338	1,338	20,001	20,001	139	139	3,523	3,523	48,717	48,717	68,766	68,766		
<b>Net Claim Paid</b>	<b>1,179</b>	<b>1,179</b>	<b>443</b>	<b>443</b>	<b>2,152</b>	<b>2,152</b>	<b>847</b>	<b>847</b>	<b>8,477</b>	<b>8,477</b>	<b>5</b>	<b>5</b>	<b>6,622</b>	<b>6,622</b>	<b>248,691</b>	<b>248,691</b>	<b>264,761</b>	<b>264,761</b>		
Add : Claims Outstanding at the end of the period	14,647	14,647	10,449	10,449	19,772	19,772	6,615	6,615	33,125	33,125	994	994	60,132	60,132	2,190,084	2,190,084	2,298,060	2,298,060		
Less : Claims Outstanding at the beginning of the period	13,560	13,560	9,440	9,440	19,028	19,028	6,931	6,931	38,279	38,279	948	948	57,503	57,503	2,126,335	2,126,335	2,229,380	2,229,380		
<b>Net Incurred Claims</b>	<b>2,266</b>	<b>2,266</b>	<b>1,452</b>	<b>1,452</b>	<b>2,896</b>	<b>2,896</b>	<b>531</b>	<b>531</b>	<b>3,323</b>	<b>3,323</b>	<b>51</b>	<b>51</b>	<b>9,251</b>	<b>9,251</b>	<b>312,440</b>	<b>312,440</b>	<b>333,441</b>	<b>333,441</b>		
<b>Claims Paid (Direct)</b>																				
-In India	1,230	1,230	1,173	1,173	4,962	4,962	2,185	2,185	28,478	28,478	144	144	10,141	10,141	292,674	292,674	328,532	328,532		
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4,734	4,734	4,995	4,995		
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	<b>8,350</b>	<b>8,350</b>	<b>8,498</b>	<b>8,498</b>	<b>8,042</b>	<b>8,042</b>	<b>3,649</b>	<b>3,649</b>	<b>27,944</b>	<b>27,944</b>	<b>962</b>	<b>962</b>	<b>36,354</b>	<b>36,354</b>	<b>1,383,025</b>	<b>1,383,025</b>	<b>1,432,186</b>	<b>1,432,186</b>		
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	<b>7,693</b>	<b>7,693</b>	<b>7,257</b>	<b>7,257</b>	<b>6,776</b>	<b>6,776</b>	<b>3,368</b>	<b>3,368</b>	<b>33,308</b>	<b>33,308</b>	<b>931</b>	<b>931</b>	<b>34,913</b>	<b>34,913</b>	<b>1,344,193</b>	<b>1,344,193</b>	<b>1,390,237</b>	<b>1,390,237</b>		

# Includes Health, Personal Accident & Travel

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24
Claims Paid (Direct)	18,559	18,559	8,488	8,488	1,152	1,152	9,640	9,640	66,334	66,334	44,256	44,256	110,590	110,590	85,589	85,589	5,361	5,361	1,794	1,794	92,744	92,744
Add : Re-insurance accepted to direct claims	325	325	45	45	87	87	132	132	317	317	-	-	317	317	3,155	3,155	-	-	-	-	3,155	3,155
Less: Re-insurance Ceded to claims paid	14,626	14,626	1,473	1,473	1,146	1,146	2,619	2,619	2,790	2,790	2,685	2,685	5,475	5,475	9,198	9,198	662	662	281	281	10,141	10,141
<b>Net Claim Paid</b>	<b>4,258</b>	<b>4,258</b>	<b>7,060</b>	<b>7,060</b>	<b>93</b>	<b>93</b>	<b>7,153</b>	<b>7,153</b>	<b>63,861</b>	<b>63,861</b>	<b>41,571</b>	<b>41,571</b>	<b>105,432</b>	<b>105,432</b>	<b>79,546</b>	<b>79,546</b>	<b>4,699</b>	<b>4,699</b>	<b>1,513</b>	<b>1,513</b>	<b>85,758</b>	<b>85,758</b>
Add : Claims Outstanding at the end of the period	70,207	70,207	26,662	26,662	2,424	2,424	29,086	29,086	91,963	91,963	1,674,480	1,674,480	1,766,443	1,766,443	97,355	97,355	25,074	25,074	8,417	8,417	130,846	130,846
Less : Claims Outstanding at the beginning of the period	63,352	63,352	24,945	24,945	2,383	2,383	27,328	27,328	89,546	89,546	1,635,508	1,635,508	1,725,054	1,725,054	82,798	82,798	22,123	22,123	8,017	8,017	112,938	112,938
<b>Net Incurred Claims</b>	<b>11,113</b>	<b>11,113</b>	<b>8,777</b>	<b>8,777</b>	<b>134</b>	<b>134</b>	<b>8,911</b>	<b>8,911</b>	<b>66,278</b>	<b>66,278</b>	<b>80,543</b>	<b>80,543</b>	<b>146,821</b>	<b>146,821</b>	<b>94,103</b>	<b>94,103</b>	<b>7,650</b>	<b>7,650</b>	<b>1,913</b>	<b>1,913</b>	<b>103,666</b>	<b>103,666</b>
<b>Claims Paid (Direct)</b>																						
-In India	18,809	18,809	8,133	8,133	1,152	1,152	9,285	9,285	66,334	66,334	44,256	44,256	110,590	110,590	85,592	85,592	5,361	5,361	927	927	91,880	91,880
-Outside India	75	75	400	400	87	87	487	487	317	317	-	-	317	317	3,152	3,152	-	-	867	867	4,019	4,019
Estimates of IBNR and IBNER at the end of the period (net)	25,516	25,516	14,789	14,789	1,713	1,713	16,502	16,502	40,411	40,411	1,075,688	1,075,688	1,116,099	1,116,099	65,377	65,377	16,199	16,199	4,893	4,893	86,469	86,469
Estimates of IBNR and IBNER at the beginning of the period (net)	24,506	24,506	12,095	12,095	1,483	1,483	13,578	13,578	40,377	40,377	1,056,774	1,056,774	1,097,151	1,097,151	54,102	54,102	14,474	14,474	4,457	4,457	73,033	73,033

Particulars	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop / Weather Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24
Claims Paid (Direct)	1,086	1,086	403	403	2,894	2,894	808	808	16,914	16,914	347	347	7,425	7,425	233,211	233,211	261,410	261,410
Add : Re-insurance accepted to direct claims	-	-	-	-	2	2	125	125	-	-	-	-	-	-	3,599	3,599	4,056	4,056
Less: Re-insurance Ceded to claims paid	49	49	333	333	1,580	1,580	267	267	12,736	12,736	334	334	2,830	2,830	33,745	33,745	50,990	50,990
<b>Net Claim Paid</b>	<b>1,037</b>	<b>1,037</b>	<b>70</b>	<b>70</b>	<b>1,316</b>	<b>1,316</b>	<b>666</b>	<b>666</b>	<b>4,178</b>	<b>4,178</b>	<b>13</b>	<b>13</b>	<b>4,595</b>	<b>4,595</b>	<b>203,065</b>	<b>203,065</b>	<b>214,476</b>	<b>214,476</b>
Add : Claims Outstanding at the end of the period	12,859	12,859	7,868	7,868	17,505	17,505	5,997	5,997	22,067	22,067	801	801	47,324	47,324	2,011,710	2,011,710	2,111,003	2,111,003
Less : Claims Outstanding at the beginning of the period	12,288	12,288	6,829	6,829	14,759	14,759	5,984	5,984	24,238	24,238	760	760	43,796	43,796	1,946,646	1,946,646	2,037,326	2,037,326
<b>Net Incurred Claims</b>	<b>1,608</b>	<b>1,608</b>	<b>1,109</b>	<b>1,109</b>	<b>4,062</b>	<b>4,062</b>	<b>679</b>	<b>679</b>	<b>2,007</b>	<b>2,007</b>	<b>54</b>	<b>54</b>	<b>8,123</b>	<b>8,123</b>	<b>268,129</b>	<b>268,129</b>	<b>288,153</b>	<b>288,153</b>
<b>Claims Paid (Direct)</b>																		
-In India	1,086	1,086	293	293	2,896	2,896	933	933	16,914	16,914	347	347	7,425	7,425	232,364	232,364	260,458	260,458
-Outside India	-	-	110	110	-	-	-	-	-	-	-	-	-	-	4,446	4,446	5,008	5,008
Estimates of IBNR and IBNER at the end of the period (net)	7,527	7,527	6,547	6,547	5,571	5,571	2,504	2,504	15,805	15,805	764	764	33,278	33,278	1,274,564	1,274,564	1,316,582	1,316,582
Estimates of IBNR and IBNER at the beginning of the period (net)	6,509	6,509	5,783	5,783	5,122	5,122	2,487	2,487	16,554	16,554	717	717	33,218	33,218	1,240,574	1,240,574	1,278,658	1,278,658

# Includes Health, Personal Accident & Travel