

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
(₹ lakhs)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25
Claims Paid (Direct)	27,961	51,825	10,466	22,432	14	51	10,480	22,483	81,645	153,791	66,325	121,109	147,970	274,900	122,673	231,270	6,362	12,849	2,939	5,305	131,974	249,424
Add : Re-insurance accepted to direct claims	2	74	82	149	7	120	89	269	443	443	-	-	443	443	20,809	25,520	-	-	-	-	20,809	25,520
Less : Re-insurance Ceded to claims paid	21,642	40,126	1,438	2,948	10	65	1,448	3,013	3,393	7,217	3,406	6,410	6,799	13,627	14,298	25,998	591	1,005	676	1,859	15,565	28,862
Net Claim Paid	6,321	11,773	9,110	19,633	11	106	9,121	19,739	78,695	147,017	62,919	114,699	141,614	261,716	129,184	230,792	5,771	11,844	2,263	3,446	137,218	246,082
Add : Claims Outstanding at the end of the period	77,775	77,775	32,624	32,624	3,112	3,112	35,736	35,736	99,926	99,926	1,785,971	1,785,971	1,885,897	1,885,897	135,417	135,417	28,918	28,918	11,136	11,136	175,471	175,471
Less : Claims Outstanding at the beginning of the period	76,946	72,173	27,981	27,824	3,049	3,048	31,030	30,872	96,844	90,221	1,774,063	1,743,308	1,870,907	1,833,529	134,760	111,214	28,226	27,864	10,457	8,039	173,443	147,117
Net Incurred Claims	7,150	17,375	13,753	24,433	74	170	13,827	24,603	81,777	156,722	74,827	157,362	156,604	314,084	129,841	254,995	6,463	12,898	2,942	6,543	139,246	274,436
Claims Paid (Direct)																						
-In India	27,963	51,833	8,671	20,622	14	51	8,685	20,673	81,645	153,791	66,325	121,109	147,970	274,900	122,673	231,270	6,362	12,849	(238)	2,109	128,797	246,228
-Outside India	-	66	1,877	1,959	7	120	1,884	2,079	443	443	-	-	443	443	20,809	25,520	-	-	3,177	3,196	23,986	28,716
Estimates of IBNR and IBNER at the end of the period (net)	32,074	32,074	17,883	17,883	2,419	2,419	20,302	20,302	43,329	43,329	1,128,677	1,128,677	1,172,006	1,172,006	85,191	85,191	21,817	21,817	6,024	6,024	113,032	113,032
Estimates of IBNR and IBNER at the beginning of the period (net)	31,758	30,197	15,076	13,644	2,327	2,203	17,403	15,847	45,908	43,634	1,119,600	1,098,535	1,165,508	1,142,169	96,401	84,103	21,444	19,446	5,873	4,229	123,718	107,778

(₹ lakhs)

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 Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25
Claims Paid (Direct)	1,478	2,708	849	1,392	4,311	9,233	3,326	5,360	26,546	55,024	196	340	17,456	27,597	334,106	625,978	372,547	700,286
Add : Re-insurance accepted to direct claims	-	-	-	630	5	45	87	238	-	-	-	-	-	4	21,344	26,880	21,435	27,223
Less : Re-insurance Ceded to claims paid	64	115	297	1,027	2,506	5,316	2,846	4,184	18,615	38,616	185	324	11,476	14,999	58,353	107,070	81,443	150,209
Net Claim Paid	1,414	2,593	552	995	1,810	3,962	567	1,414	7,931	16,408	11	16	5,980	12,602	297,097	545,788	312,539	577,300
Add : Claims Outstanding at the end of the period	15,865	15,865	11,067	11,067	20,143	20,143	6,526	6,526	52,123	52,123	1,047	1,047	62,572	62,572	2,230,711	2,230,711	2,344,222	2,344,222
Less : Claims Outstanding at the beginning of the period	14,647	13,560	10,449	9,440	19,772	19,028	6,615	6,931	33,125	38,279	994	948	60,132	57,503	2,190,084	2,126,335	2,298,060	2,229,380
Net Incurred Claims	2,632	4,898	1,170	2,622	2,181	5,077	478	1,009	26,929	30,252	64	115	8,420	17,671	337,724	650,164	358,701	692,142
Claims Paid (Direct)																		
-In India	1,478	2,708	849	2,022	4,311	9,273	3,413	5,598	26,546	55,024	196	340	17,456	27,597	331,016	623,690	367,664	696,196
-Outside India	-	-	-	-	5	5	-	-	-	-	-	-	-	4	24,434	29,168	26,318	31,313
Estimates of IBNR and IBNER at the end of the period (net)	8,857	8,857	9,126	9,126	7,225	7,225	3,560	3,560	46,607	46,607	994	994	38,513	38,513	1,399,920	1,399,920	1,452,296	1,452,296
Estimates of IBNR and IBNER at the beginning of the period (net)	8,350	7,693	8,498	7,257	8,042	6,776	3,649	3,368	27,944	33,308	962	931	36,354	34,913	1,383,025	1,344,193	1,432,186	1,390,237

Includes Health, Personal Accident & Travel

(₹ lakhs)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24
Claims Paid (Direct)	29,672	48,231	11,105	19,593	6	1,158	11,111	20,751	65,777	132,111	56,774	101,030	122,551	233,141	92,869	178,458	6,204	11,565	2,621	4,415	101,694	194,438
Add : Re-insurance accepted to direct claims	13	338	59	104	73	160	132	264	-	317	-	-	-	317	6,389	9,544	-	-	-	-	6,389	9,544
Less: Re-insurance Ceded to claims paid	21,732	36,358	2,877	4,350	6	1,152	2,883	5,502	2,741	5,531	3,509	6,194	6,250	11,725	11,790	20,988	454	1,116	441	722	12,685	22,826
Net Claim Paid	7,953	12,211	8,287	15,347	73	166	8,360	15,513	63,036	126,897	53,265	94,836	116,301	221,733	87,468	167,014	5,750	10,449	2,180	3,693	95,398	181,156
Add : Claims Outstanding at the end of the period	72,373	72,373	27,636	27,636	2,609	2,609	30,245	30,245	94,875	94,875	1,689,747	1,689,747	1,784,622	1,784,622	115,151	115,151	25,925	25,925	8,167	8,167	149,243	149,243
Less : Claims Outstanding at the beginning of the period	70,207	63,352	26,662	24,945	2,424	2,383	29,086	27,328	91,963	89,546	1,674,480	1,635,508	1,766,443	1,725,054	97,355	82,798	25,074	22,123	8,417	8,017	130,846	112,938
Net Incurred Claims	10,119	21,232	9,261	18,038	258	392	9,519	18,430	65,948	132,226	68,532	149,075	134,480	281,301	105,264	199,367	6,601	14,251	1,930	3,843	113,795	217,461
Claims Paid (Direct)																						
-In India	29,685	48,494	10,100	18,233	166	1,318	10,266	19,551	65,777	132,111	56,774	101,030	122,551	233,141	93,063	178,655	6,204	11,565	1,502	2,429	100,769	192,649
-Outside India	-	75	1,064	1,464	-	-	1,064	1,464	-	317	-	-	-	317	6,195	9,347	-	-	1,119	1,986	7,314	11,333
Estimates of IBNR and IBNER at the end of the period (net)	29,435	29,435	16,396	16,396	1,829	1,829	18,225	18,225	40,114	40,114	1,091,858	1,091,858	1,131,972	1,131,972	73,748	73,748	16,392	16,392	4,455	4,455	94,595	94,595
Estimates of IBNR and IBNER at the beginning of the period (net)	25,516	24,506	14,789	12,095	1,713	1,483	16,502	13,578	40,411	40,377	1,075,688	1,056,774	1,116,099	1,097,151	65,377	54,102	16,199	14,474	4,893	4,457	86,469	73,033

(₹ lakhs)

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 Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24
Claims Paid (Direct)	1,302	2,388	422	825	6,645	9,539	1,660	2,468	7,752	24,666	447	794	9,082	16,507	251,555	484,766	292,338	553,748
Add : Re-insurance accepted to direct claims	-	-	445	445	371	373	-	125	-	-	-	-	2	2	7,207	10,806	7,352	11,408
Less: Re-insurance Ceded to claims paid	57	105	615	948	4,768	6,348	1,419	1,686	6,053	18,789	436	770	3,662	6,493	35,945	69,690	60,560	111,550
Net Claim Paid	1,245	2,283	252	322	2,248	3,564	241	907	1,699	5,877	11	24	5,422	10,016	222,817	425,882	239,130	453,606
Add : Claims Outstanding at the end of the period	12,928	12,928	8,679	8,679	19,606	19,606	7,344	7,344	41,555	41,555	855	855	48,936	48,936	2,073,768	2,073,768	2,176,386	2,176,386
Less : Claims Outstanding at the beginning of the period	12,859	12,288	7,868	6,829	17,505	14,759	5,997	5,984	22,067	24,238	801	760	47,324	43,796	2,011,710	1,946,646	2,111,003	2,037,326
Net Incurred Claims	1,314	2,923	1,063	2,172	4,349	8,411	1,588	2,267	21,187	23,194	65	119	7,034	15,156	284,875	553,004	304,513	592,666
Claims Paid (Direct)																		
-In India	1,302	2,388	867	1,160	6,934	9,830	1,390	2,323	7,752	24,666	447	794	9,082	16,507	251,094	483,458	291,045	551,503
-Outside India	-	-	-	110	82	82	270	270	-	-	-	-	2	2	7,668	12,114	8,732	13,653
Estimates of IBNR and IBNER at the end of the period (net)	7,573	7,573	7,173	7,173	6,635	6,635	4,001	4,001	36,560	36,560	803	803	36,478	36,478	1,325,790	1,325,790	1,373,450	1,373,450
Estimates of IBNR and IBNER at the beginning of the period (net)	7,527	6,509	6,547	5,783	5,571	5,122	2,504	2,487	15,805	16,554	764	717	33,276	33,218	1,274,562	1,240,574	1,316,580	1,278,658

Includes Health, Personal Accident & Travel