

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 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26
Claims Paid (Direct)	32,365	32,365	11,469	11,469	1,107	1,107	12,576	12,576	82,674	82,674	34,495	34,495	117,169	117,169	121,188	121,188	5,373	5,373	2,550	2,550	129,111	129,111
Add : Re-insurance accepted to direct claims	1,537	1,537	306	306	42	42	348	348	-	-	-	-	-	-	13,477	13,477	-	-	-	-	13,477	13,477
Less : Re-insurance Ceded to claims paid	24,515	24,515	1,494	1,494	1,093	1,093	2,587	2,587	3,440	3,440	1,813	1,813	5,253	5,253	13,979	13,979	331	331	403	403	14,713	14,713
Net Claim Paid	9,387	9,387	10,281	10,281	56	56	10,337	10,337	79,234	79,234	32,682	32,682	111,916	111,916	120,686	120,686	5,042	5,042	2,147	2,147	127,875	127,875
Add : Claims Outstanding at the end of the period	75,054	75,054	32,640	32,640	3,236	3,236	35,876	35,876	110,859	110,859	1,907,671	1,907,671	2,018,530	2,018,530	142,979	142,979	31,518	31,518	11,275	11,275	185,772	185,772
Less : Claims Outstanding at the beginning of the period	73,021	73,021	31,366	31,366	3,048	3,048	34,414	34,414	99,248	99,248	1,849,877	1,849,877	1,949,125	1,949,125	120,941	120,941	30,930	30,930	9,325	9,325	161,196	161,196
Net Incurred Claims	11,420	11,420	11,555	11,555	244	244	11,799	11,799	90,845	90,845	90,476	90,476	181,321	181,321	142,724	142,724	5,630	5,630	4,097	4,097	152,451	152,451
Claims Paid (Direct)																						
-In India	33,701	33,701	11,578	11,578	758	758	12,336	12,336	82,674	82,674	34,495	34,495	117,169	117,169	120,423	120,423	5,373	5,373	2,229	2,229	128,025	128,025
-Outside India	201	201	197	197	391	391	588	588	-	-	-	-	-	-	14,242	14,242	-	-	321	321	14,563	14,563
Estimates of IBNR and IBNER at the end of the period (net)	27,507	27,507	20,861	20,861	2,685	2,685	23,546	23,546	44,015	44,015	1,188,124	1,188,124	1,232,139	1,232,139	101,960	101,960	27,245	27,245	7,944	7,944	137,149	137,149
Estimates of IBNR and IBNER at the beginning of the period (net)	27,358	27,358	18,289	18,289	2,434	2,434	20,723	20,723	46,775	46,775	1,163,709	1,163,709	1,210,484	1,210,484	93,434	93,434	26,494	26,494	6,801	6,801	126,729	126,729

(₹ 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 Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26
Claims Paid (Direct)	1,445	1,445	504	504	3,655	3,655	5,951	5,951	64,239	64,239	472	472	13,229	13,229	335,775	335,775	380,716	380,716
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	514	514	-	-	-	-	2,089	2,089	16,080	16,080	17,965	17,965
Less : Re-insurance Ceded to claims paid	60	60	144	144	2,215	2,215	5,596	5,596	44,937	44,937	455	455	7,152	7,152	80,525	80,525	107,627	107,627
Net Claim Paid	1,385	1,385	360	360	1,440	1,440	869	869	19,302	19,302	17	17	8,166	8,166	271,330	271,330	291,054	291,054
Add : Claims Outstanding at the end of the period	18,271	18,271	11,798	11,798	20,766	20,766	6,277	6,277	36,837	36,837	1,219	1,219	65,410	65,410	2,364,880	2,364,880	2,475,810	2,475,810
Less : Claims Outstanding at the beginning of the period	17,046	17,046	10,839	10,839	18,286	18,286	6,102	6,102	55,741	55,741	1,138	1,138	64,946	64,946	2,284,419	2,284,419	2,391,854	2,391,854
Net Incurred Claims	2,610	2,610	1,319	1,319	3,920	3,920	1,044	1,044	398	398	98	98	8,630	8,630	351,791	351,791	375,010	375,010
Claims Paid (Direct)																		
-In India	1,445	1,445	504	504	3,655	3,655	6,465	6,465	64,239	64,239	472	472	15,318	15,318	337,292	337,292	383,329	383,329
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,563	14,563	15,352	15,352
Estimates of IBNR and IBNER at the end of the period (net)	13,637	13,637	9,635	9,635	7,913	7,913	2,496	2,496	31,317	31,317	1,082	1,082	43,599	43,599	1,478,967	1,478,967	1,530,020	1,530,020
Estimates of IBNR and IBNER at the beginning of the period (net)	12,456	12,456	8,972	8,972	7,716	7,716	2,308	2,308	41,326	41,326	1,058	1,058	41,522	41,522	1,452,571	1,452,571	1,500,652	1,500,652

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 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
Net Claim Paid	5,452	5,452	10,523	10,523	95	95	10,618	10,618	68,322	68,322	51,780	51,780	120,102	120,102	101,608	101,608	6,073	6,073	1,183	1,183	108,864	108,864
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
Net Incurred Claims	10,225	10,225	10,680	10,680	96	96	10,776	10,776	74,945	74,945	82,535	82,535	157,480	157,480	125,154	125,154	6,435	6,435	3,601	3,601	135,190	135,190
Claims Paid (Direct)																						
-In India	23,870	23,870	10,662	10,662	37	37	10,699	10,699	72,146	72,146	54,784	54,784	126,930	126,930	108,597	108,597	6,487	6,487	231	231	115,315	115,315
-Outside India	66	66	1,371	1,371	113	113	1,484	1,484	-	-	-	-	-	-	4,711	4,711	-	-	2,135	2,135	6,846	6,846
Estimates of IBNR and IBNER at the end of the period (net)	31,758	31,758	15,076	15,076	2,327	2,327	17,403	17,403	45,908	45,908	1,119,600	1,119,600	1,165,508	1,165,508	96,401	96,401	21,444	21,444	5,873	5,873	123,718	123,718
Estimates of IBNR and IBNER at the beginning of the period (net)	30,197	30,197	13,644	13,644	2,203	2,203	15,847	15,847	43,634	43,634	1,098,535	1,098,535	1,142,169	1,142,169	84,103	84,103	19,446	19,446	4,229	4,229	107,778	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 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
Net Claim Paid	1,179	1,179	443	443	2,152	2,152	847	847	8,477	8,477	5	5	6,622	6,622	248,691	248,691	264,761	264,761
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
Net Incurred Claims	2,266	2,266	1,452	1,452	2,896	2,896	531	531	3,323	3,323	51	51	9,251	9,251	312,440	312,440	333,441	333,441
Claims Paid (Direct)																		
-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	290,558	290,558	260,458	260,458
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	4	4	6,850	6,850	5,008	5,008
Estimates of IBNR and IBNER at the end of the period (net)	8,350	8,350	8,498	8,498	8,042	8,042	3,649	3,649	27,944	27,944	962	962	36,354	36,354	1,383,025	1,383,025	1,432,186	1,432,186
Estimates of IBNR and IBNER at the beginning of the period (net)	7,693	7,693	7,257	7,257	6,776	6,776	3,368	3,368	33,308	33,308	931	931	34,913	34,913	1,344,193	1,344,193	1,390,237	1,390,237

Includes Health, Personal Accident & Travel