

PERIODIC DISCLOSURES
FORM NL-4-PREMIUM SCHEDULE

Name of the Insurer: ICICI Lombard General Insurance Company Limited
Registration No. 115 dated August 03, 2001
CIN: L67200MH2000PLC129408

Premium Earned [Net]
(₹ in Lakhs)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous Health		Personal Accident		Travel Insurance		Total Health #	
	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1
	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26
Gross Direct Premium	70,392	217,208	16,482	44,333	1,385	5,549	17,867	49,882	128,342	255,023	122,782	240,482	251,124	495,505	164,879	402,966	10,694	23,652	7,862	16,374	183,435	442,992
Add: Premium on reinsurance accepted	3,009	7,536	327	1,014	93	152	420	1,166	4,436	9,481	4,437	9,481	8,873	18,962	33,101	46,701	24	24	-	-	33,125	46,725
Less : Premium on reinsurance ceded	57,936	180,167	2,712	9,238	904	4,801	3,616	14,039	6,017	12,106	5,453	10,686	11,470	22,792	14,148	49,579	3,829	7,538	551	1,075	18,528	58,192
Net Written Premium	15,465	44,577	14,097	36,109	574	900	14,671	37,009	126,761	252,398	121,766	239,277	248,527	491,675	183,832	400,088	6,889	16,138	7,311	15,299	198,032	431,525
Add: Opening balance of UPR	54,951	40,007	21,705	13,830	1,276	1,297	22,981	15,127	270,318	280,562	260,607	274,705	530,925	555,267	387,987	342,413	31,360	32,695	5,875	5,321	425,222	380,429
Less: Closing balance of UPR	52,243	52,243	20,573	20,573	1,372	1,372	21,945	21,945	258,725	258,725	247,875	247,875	506,600	506,600	385,457	385,457	27,897	27,897	5,143	5,143	418,497	418,497
Net Earned Premium	18,173	32,341	15,229	29,366	478	925	15,707	30,191	138,354	274,235	134,498	266,107	272,852	540,342	186,362	357,044	10,352	20,936	8,043	15,477	204,757	393,457
Gross Direct Premium																						
- In India*	70,392	216,101	16,478	44,329	1,385	5,549	17,863	49,878	128,342	255,023	122,782	240,482	251,124	495,505	163,843	400,496	10,694	23,652	7,834	16,345	182,371	440,493
- Outside India	-	1,107	4	4	-	-	-	4	-	-	-	-	-	-	1,036	2,470	-	-	28	29	1,064	2,499

#Includes Health, Personal Accident & Travel
* In India represents business underwritten / concluded in India including in IIO (IFSC Insurance Office)

(₹ in Lakhs)

Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1
	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26
Gross Direct Premium	5,108	10,747	2,867	6,459	25,281	59,092	4,996	7,802	66,663	68,493	3,497	7,745	28,408	67,196	571,379	1,166,031	659,638	1,433,121
Add: Premium on reinsurance accepted	-	-	-	39	444	936	266	501	-	-	-	-	111	2,233	42,819	69,318	46,248	78,020
Less : Premium on reinsurance ceded	1,065	2,318	793	1,714	18,712	45,235	5,177	8,389	39,715	41,035	3,295	7,224	14,275	37,680	113,030	224,579	174,582	418,785
Net Written Premium	4,043	8,429	2,074	4,706	7,013	14,793	85	(86)	26,948	27,458	202	521	14,244	31,749	501,168	1,010,770	531,304	1,092,356
Add: Opening balance of UPR	6,470	5,656	7,966	7,565	18,975	17,008	1,046	874	2	1	409	205	76,463	75,828	1,067,478	1,042,833	1,145,410	1,097,967
Less: Closing balance of UPR	6,730	6,730	7,571	7,571	19,120	19,120	945	945	4,912	4,912	478	478	72,508	72,508	1,037,361	1,037,361	1,111,549	1,111,549
Net Earned Premium	3,783	7,355	2,469	4,700	6,869	12,681	186	(157)	22,038	22,547	133	248	18,199	35,069	531,285	1,016,242	565,165	1,078,774
Gross Direct Premium																		
- In India*	5,108	10,747	2,867	6,459	25,281	59,092	4,996	7,802	66,663	68,493	3,497	7,745	28,408	67,196	570,315	1,163,532	658,570	1,429,511
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,064	2,499	1,068	3,610

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(₹ in Lakhs)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health #	
	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
Gross Direct Premium	55,310	188,433	18,170	46,840	1,484	5,967	19,654	52,807	128,054	248,348	120,109	236,705	248,163	485,053	152,908	386,609	14,450	32,276	7,830	14,610	175,188	433,495
Add: Premium on reinsurance accepted	4,014	9,680	313	1,207	110	137	423	1,344	-	-	-	-	-	-	17,265	30,430	25	26	-	-	17,290	30,456
Less : Premium on reinsurance ceded	46,806	159,500	3,677	11,283	1,313	5,582	4,990	16,865	5,701	11,005	5,323	10,486	11,024	21,491	22,534	66,587	3,878	9,108	1,185	1,661	27,597	77,356
Net Written Premium	12,518	38,613	14,806	36,764	281	522	15,087	37,286	122,353	237,343	114,786	226,219	237,139	463,562	147,639	350,452	10,597	23,194	6,645	12,949	164,881	386,595
Add: Opening balance of UPR	57,915	44,839	20,961	12,502	660	662	21,621	13,164	244,794	246,272	248,499	256,198	493,493	502,470	351,996	292,297	46,695	46,888	5,043	4,590	403,734	343,775
Less: Closing balance of UPR	52,196	52,196	20,751	20,751	787	787	21,538	21,538	243,131	243,131	239,077	239,077	482,208	482,208	349,488	349,488	44,726	44,726	6,195	6,195	400,409	400,409
Net Earned Premium	18,237	31,256	15,016	28,515	154	397	15,170	28,912	124,016	240,484	124,208	243,340	248,224	483,824	150,147	293,261	12,566	25,356	5,493	11,344	168,206	329,961
Gross Direct Premium																						
- In India*	54,095	187,218	18,170	46,840	1,484	5,967	19,654	52,807	128,054	248,348	120,109	236,705	248,163	485,053	152,908	386,609	14,450	32,276	6,686	13,466	175,188	432,351
- Outside India	3	1,215	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	862	1,144	862	1,144

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(₹ in Lakhs)

Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1	For Q2	Upto H1
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
Gross Direct Premium	4,356	8,748	3,967	7,262	25,211	52,604	5,127	9,633	99,456	122,257	2,162	4,296	33,523	76,292	597,153	1,199,640	672,117	1,440,880
Add: Premium on reinsurance accepted	1,032	1,943	1,248	1,963	19,478	40,783	5,011	9,242	69,890	85,899	2,088	4,151	22,331	49,124	159,469	291,972	211,266	468,337
Less : Premium on reinsurance ceded	3,324	6,805	2,697	5,502	6,147	12,881	333	875	29,576	36,358	145	11,619	30,976	45,940	943,699	483,545	1,019,598	1,019,598
Net Written Premium	5,232	4,718	6,199	5,502	16,546	15,243	1,914	1,856	3,736	2	77	66	77,279	70,246	1,008,010	943,878	1,087,546	1,001,881
Add: Opening balance of UPR	5,421	5,421	7,322	7,322	16,948	16,948	1,634	1,634	5,210	5,210	75	75	75,573	75,573	994,800	994,800	1,068,534	1,068,534
Less: Closing balance of UPR	3,135	6,102	1,724	3,682	5,745	11,176	613	1,097	28,102	31,150	76	136	13,325	25,649	469,150	892,777	502,557	952,945
Net Earned Premium																		
Gross Direct Premium																		
- In India*	4,356	8,748	3,967	7,262	25,211	52,604	5,127	9,633	99,456	122,257	2,162	4,296	33,523	76,292	597,153	1,198,496	670,902	1,438,521
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	862	1,144	865	2,359

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