

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 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26
Claims Paid (Direct)	35,411	67,776	12,571	24,040	12	1,119	12,583	25,159	91,117	173,791	54,945	89,440	146,062	263,231	131,920	253,108	5,335	10,708	4,029	6,579	141,284	270,395
Add : Re-insurance accepted to direct claims	438	1,975	151	457	16	58	167	515	-	-	617	617	617	617	16,750	30,227	-	-	-	-	16,750	30,227
Less : Re-insurance Ceded to claims paid	26,635	51,150	1,292	2,786	10	1,103	1,302	3,889	3,688	7,128	2,817	4,630	6,505	11,758	14,299	28,278	610	941	335	738	15,244	29,957
Net Claim Paid	9,214	18,601	11,430	21,711	18	74	11,448	21,785	87,429	166,663	52,745	85,427	140,174	252,090	134,371	255,057	4,725	9,767	3,694	5,841	142,790	270,665
Add : Claims Outstanding at the end of the period	75,695	75,695	36,980	36,980	3,487	3,487	40,467	40,467	120,400	120,400	1,936,469	1,936,469	2,056,869	2,056,869	157,834	157,834	30,490	30,490	12,982	12,982	201,306	201,306
Less : Claims Outstanding at the beginning of the period	75,054	73,021	32,640	31,366	3,236	3,048	35,876	34,414	110,859	99,248	1,907,671	1,849,877	2,018,530	1,949,125	142,979	120,941	31,518	30,930	11,275	9,325	185,772	161,196
Net Incurred Claims	9,855	21,275	15,770	27,325	269	513	16,039	27,838	96,970	187,815	81,543	172,019	178,513	359,834	149,226	291,950	3,697	9,327	5,401	9,498	158,324	310,775
Claims Paid (Direct)																						
-In India	34,075	67,776	10,097	21,675	351	1,109	10,448	22,784	91,117	173,791	54,945	89,440	146,062	263,231	130,903	251,326	5,335	10,708	(1,050)	1,179	135,188	263,213
-Outside India	(201)	-	2,168	2,365	(5)	386	2,163	2,751	-	-	-	-	-	-	(12,460)	1,782	-	-	5,079	5,400	(7,381)	7,182
Estimates of IBNR and IBNER at the end of the period (net)	31,300	31,300	23,486	23,486	2,945	2,945	26,431	26,431	62,495	62,495	1,217,630	1,217,630	1,280,125	1,280,125	104,378	104,378	27,282	27,282	8,067	8,067	139,727	139,727
Estimates of IBNR and IBNER at the beginning of the period (net)	27,507	27,358	20,861	18,289	2,685	2,434	23,546	20,723	44,015	46,775	1,188,124	1,163,709	1,232,139	1,210,484	101,960	93,434	27,245	26,494	7,944	6,801	137,149	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 Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26
Claims Paid (Direct)	2,300	3,745	1,111	1,615	8,406	12,061	8,888	14,839	27,138	91,377	425	897	12,358	25,587	347,972	683,747	395,966	776,682
Add : Re-insurance accepted to direct claims	-	-	45	45	-	-	5,332	5,846	-	-	-	-	2,264	4,353	25,008	41,088	25,613	43,578
Less : Re-insurance Ceded to claims paid	96	156	185	329	5,376	7,591	13,576	19,172	19,017	63,954	392	847	5,434	12,586	65,825	146,350	93,762	201,389
Net Claim Paid	2,204	3,589	971	1,331	3,030	4,470	644	1,513	8,121	27,423	33	50	9,188	17,354	307,155	578,485	327,817	618,871
Add : Claims Outstanding at the end of the period	19,670	19,670	12,088	12,088	22,152	22,152	6,167	6,167	53,915	53,915	1,299	1,299	65,803	65,803	2,439,269	2,439,269	2,555,431	2,555,431
Less : Claims Outstanding at the beginning of the period	18,271	17,046	11,798	10,839	20,766	18,286	6,277	6,102	36,837	55,741	1,219	1,138	65,410	64,946	2,364,880	2,284,419	2,475,810	2,391,854
Net Incurred Claims	3,603	6,213	1,261	2,580	4,416	8,336	534	1,578	25,199	25,597	113	211	9,581	18,211	381,544	733,335	407,438	782,448
Claims Paid (Direct)																		
-In India	2,300	3,745	1,111	1,615	8,406	12,061	8,374	14,839	27,138	91,377	425	897	10,253	25,571	339,257	676,549	383,780	767,109
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	16	16	(7,365)	7,198	(5,403)	9,949
Estimates of IBNR and IBNER at the end of the period (net)	15,518	15,518	10,075	10,075	9,274	9,274	2,691	2,691	48,483	48,483	1,135	1,135	46,649	46,649	1,553,677	1,553,677	1,611,408	1,611,408
Estimates of IBNR and IBNER at the beginning of the period (net)	13,637	12,456	9,635	8,972	7,913	7,716	2,496	2,308	31,317	41,326	1,082	1,058	43,599	41,522	1,478,967	1,452,571	1,530,020	1,500,652

Includes Health, Personal Accident & Travel

PD/2025-26/H1/Ver. Dated October 14, 2025

(₹ 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	64,995	119,779	146,640	273,570	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	1,330	1,330	1,773	1,773	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	28,029	51,899	10,058	20,720	134	171	10,192	20,891	82,088	154,234	66,325	121,109	148,413	275,343	148,193	256,790	6,362	12,849	1,878	2,109	156,433	271,748
-Outside India	(66)		490	1,861	(113)	-	377	1,861	-	-	-	-	-	-	(4,711)	-	-	-	1,061	3,196	(3,650)	3,196
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	332,776	624,648	371,217	698,956
Add : Re-insurance accepted to direct claims	-	-	-	630	5	45	87	238	-	-	-	-	-	4	22,674	28,210	22,765	28,553
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	4,316	9,278	3,413	5,598	26,546	55,024	196	340	17,460	27,601	359,104	649,662	397,325	722,452
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	(4)	-	(3,654)	3,196	(3,343)	5,057
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