

PERIODIC DISCLOSURES
FORM NL-S - 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 Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26
Claims Paid (Direct)	47,143	114,919	13,740	37,780	3,855	4,974	17,595	42,754	93,310	267,101	57,877	147,317	151,187	414,418	151,978	405,086	4,540	15,248	4,673	11,252	161,191	431,586
Add : Re-insurance accepted to direct claims	909	2,884	6	463	-	58	6	521	19	19	326	943	345	962	16,613	46,840	-	-	-	-	16,613	46,840
Less : Re-insurance Ceded to claims paid	39,393	90,543	2,233	5,019	3,847	4,950	6,080	9,969	4,030	11,158	2,867	7,497	6,897	18,655	15,713	43,991	271	1,212	396	1,134	16,380	46,337
Net Claim Paid	8,659	27,260	11,513	33,224	8	82	11,521	33,306	89,299	255,962	55,336	140,763	144,635	396,725	152,878	407,935	4,269	14,036	4,277	10,118	161,424	432,089
Add : Claims Outstanding at the end of the period	74,037	74,037	40,177	40,177	3,733	3,733	43,910	43,910	130,630	130,630	1,965,722	1,965,722	2,096,352	2,096,352	157,823	157,823	30,817	30,817	13,076	13,076	201,716	201,716
Less : Claims Outstanding at the beginning of the period	75,695	73,021	36,980	31,366	3,487	3,048	40,467	34,414	120,400	99,248	1,936,469	1,849,877	2,056,869	1,949,125	157,834	120,941	30,490	30,930	12,982	9,325	201,306	161,196
Net Incurred Claims	7,001	28,276	14,710	42,035	254	767	14,964	42,802	99,529	287,344	84,589	256,608	184,118	543,952	152,867	444,817	4,596	13,923	4,371	13,869	161,834	472,609
Claims Paid (Direct)																						
-In India	47,143	114,919	12,849	34,524	4,219	4,952	17,068	39,476	93,310	267,101	57,877	147,317	151,187	414,418	150,559	401,885	4,540	15,248	(67)	1,112	155,032	418,245
-Outside India	-	-	891	3,256	(364)	22	527	3,278	-	-	-	-	-	-	1,419	3,201	-	-	4,740	10,140	6,159	13,341
Estimates of IBNR and IBNER at the end of the period (net)	31,540	31,540	22,723	22,723	3,199	3,199	25,922	25,922	73,507	73,507	1,242,475	1,242,475	1,315,982	1,315,982	112,782	112,782	27,717	27,717	8,480	8,480	148,979	148,979
Estimates of IBNR and IBNER at the beginning of the period (net)	31,300	27,358	23,486	18,289	2,945	2,434	26,431	20,723	62,495	46,775	1,217,630	1,163,709	1,280,125	1,210,484	104,378	93,434	27,282	26,494	8,067	6,801	139,727	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	
	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26
Claims Paid (Direct)	2,354	6,099	539	2,154	6,317	18,378	5,166	20,005	7,284	98,661	701	1,598	16,578	42,165	351,317	1,035,064	416,065	1,192,737
Add : Re-insurance accepted to direct claims	-	-	-	45	-	-	769	6,615	-	-	-	-	1,188	5,541	18,915	60,003	19,830	63,408
Less : Re-insurance Ceded to claims paid	98	254	122	451	3,653	11,244	4,968	24,140	5,116	69,070	656	1,503	9,747	22,333	47,637	193,987	93,110	294,490
Net Claim Paid	2,256	5,845	417	1,748	2,664	7,134	967	2,480	2,168	29,591	45	95	8,019	25,373	322,595	901,080	342,775	961,646
Add : Claims Outstanding at the end of the period	20,284	20,284	12,607	12,607	22,009	22,009	5,512	5,512	56,586	56,586	1,374	1,374	68,688	68,688	2,485,128	2,485,128	2,603,075	2,603,075
Less : Claims Outstanding at the beginning of the period	19,670	17,046	12,088	10,839	22,152	18,286	6,167	6,102	53,915	55,741	1,299	1,138	65,803	64,946	2,439,269	2,284,419	2,555,431	2,391,854
Net Incurred Claims	2,870	9,083	936	3,516	2,521	10,857	312	1,890	4,839	30,436	120	331	10,904	29,115	368,454	1,101,789	390,419	1,172,867
Claims Paid (Direct)																		
-In India	2,354	6,099	539	2,154	6,317	18,378	5,166	20,005	7,284	98,661	701	1,598	16,578	42,149	345,158	1,021,707	409,369	1,176,102
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	16	6,159	13,357	6,686	16,636
Estimates of IBNR and IBNER at the end of the period (net)	16,208	16,208	10,373	10,373	9,029	9,029	2,886	2,886	51,222	51,222	1,229	1,229	50,645	50,645	1,606,553	1,606,553	1,664,015	1,664,015
Estimates of IBNR and IBNER at the beginning of the period (net)	15,518	12,456	10,075	8,972	9,274	7,716	2,691	2,308	48,483	41,326	1,135	1,058	46,649	41,522	1,553,677	1,452,571	1,611,408	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 Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25
Claims Paid (Direct)	32,683	84,508	15,624	38,056	1	52	15,625	38,108	86,699	240,490	59,767	180,876	146,466	421,366	129,669	360,939	5,895	18,744	3,141	8,446	138,705	388,129
Add : Re-insurance accepted to direct claims	80	154	43	192	1	121	44	313	-	443	-	-	-	443	21,243	46,763	-	-	-	-	21,243	46,763
Less: Re-insurance Ceded to claims paid	25,018	65,144	2,487	5,435	(110)	(45)	2,377	5,390	3,550	10,767	3,186	9,596	6,736	20,363	12,951	38,949	338	1,343	365	2,224	13,654	42,516
Net Claim Paid	7,745	19,518	13,180	32,813	112	218	13,292	33,031	83,149	230,166	56,581	171,280	139,730	401,446	137,961	368,753	5,557	17,401	2,776	6,222	146,294	392,376
Add : Claims Outstanding at the end of the period	77,097	77,097	35,126	35,126	3,158	3,158	38,284	38,284	96,588	96,588	1,794,702	1,794,702	1,891,290	1,891,290	132,648	132,648	29,843	29,843	10,725	10,725	173,216	173,216
Less : Claims Outstanding at the beginning of the period	77,775	72,173	32,624	27,824	3,112	3,048	35,736	30,872	99,926	90,221	1,785,971	1,743,308	1,885,897	1,833,529	135,417	111,214	28,918	27,864	11,136	8,039	175,471	147,117
Net Incurred Claims	7,067	24,442	15,682	40,115	158	328	15,840	40,443	79,811	236,533	65,312	222,674	145,123	459,207	135,192	390,187	6,482	19,380	2,365	8,908	144,039	418,475
Claims Paid (Direct)																						
-In India	32,762	84,595	13,980	34,802	1	52	13,981	34,654	86,699	240,490	57,816	178,925	144,515	419,415	129,669	360,939	5,895	18,744	948	3,057	136,512	382,740
-Outside India	1	67	1,687	3,646	1	121	1,688	3,767	-	443	-	-	-	443	21,243	46,763	-	-	2,193	5,389	23,436	52,152
Estimates of IBNR and IBNER at the end of the period (net)	29,873	29,873	22,031	22,031	2,090	2,090	24,121	24,121	43,222	43,222	1,141,922	1,141,922	1,185,144	1,185,144	89,461	89,461	25,514	25,514	6,556	6,556	121,531	121,531
Estimates of IBNR and IBNER at the beginning of the period (net)	32,074	30,197	17,883	13,644	2,419	2,203	20,302	15,847	43,329	43,634	1,128,677	1,098,535	1,172,006	1,142,169	85,191	84,103	21,817	19,446	6,024	4,229	113,032	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 Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	
Claims Paid (Direct)	1,888	4,596	512	1,904	5,377	14,610	12,213	17,573	6,516	61,540	390	730	14,618	42,215	326,685	952,663	374,993	1,075,279	
Add : Re-insurance accepted to direct claims	-	-	46	676	142	187	-	28	266	-	-	-	1	5	21,460	48,340	21,584	48,807	
Less: Re-insurance Ceded to claims paid	80	195	172	1,199	3,417	8,733	11,782	15,966	4,603	43,219	362	686	8,020	23,019	48,826	155,896	76,221	226,430	
Net Claim Paid	1,808	4,401	386	1,381	2,102	6,064	459	1,873	1,913	18,321	28	44	6,599	19,201	299,319	845,107	320,356	897,656	
Add : Claims Outstanding at the end of the period	16,140	16,140	12,321	12,321	20,745	20,745	6,515	6,515	55,706	55,706	1,078	1,078	63,696	63,696	2,240,707	2,240,707	2,356,088	2,356,088	
Less : Claims Outstanding at the beginning of the period	15,865	13,560	11,067	9,440	20,143	19,028	6,526	6,931	52,123	38,279	1,047	948	62,572	57,503	2,230,711	2,126,335	2,344,222	2,229,380	
Net Incurred Claims	2,083	6,981	1,640	4,262	2,704	7,781	448	1,457	5,496	35,748	59	174	7,723	25,394	309,315	959,479	332,222	1,024,364	
Claims Paid (Direct)																			
-In India	1,888	4,596	558	2,580	5,377	14,650	12,241	17,839	6,516	61,540	390	730	14,122	41,719	322,119	945,809	368,862	1,065,058	
-Outside India	-	-	-	-	142	147	-	-	-	-	-	-	497	501	24,075	53,243	25,764	57,077	
Estimates of IBNR and IBNER at the end of the period (net)	10,925	10,925	10,171	10,171	7,409	7,409	3,518	3,518	41,207	41,207	1,049	1,049	41,579	41,579	1,422,533	1,422,533	1,476,527	1,476,527	
Estimates of IBNR and IBNER at the beginning of the period (net)	8,857	7,693	9,126	7,257	7,225	6,776	3,560	3,368	46,607	33,308	994	931	38,513	34,913	1,399,920	1,344,193	1,452,296	1,390,237	

Includes Health, Personal Accident & Travel