

**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)**

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Personal Accident		Travel Insurance		Total Health #	
	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY
	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	58,998	340,650	17,806	79,002	4,487	11,979	22,293	90,981	157,296	581,964	162,543	573,236	319,839	1,155,200	244,307	834,069	11,083	45,892	4,879	27,659	280,269	907,620
Add: Premium on reinsurance accepted	2,574	12,612	111	1,141	69	360	180	1,501	635	17,173	126	16,663	761	33,836	69,065	137,385	-	24	-	-	69,065	137,409
Less: Premium on reinsurance ceded	51,198	285,733	4,479	17,185	4,215	10,572	8,694	27,757	7,717	27,881	7,105	25,280	14,822	53,161	30,341	99,984	4,873	16,547	471	2,127	35,685	118,658
<b>Net Written Premium</b>	<b>10,374</b>	<b>67,529</b>	<b>13,438</b>	<b>62,958</b>	<b>341</b>	<b>1,767</b>	<b>13,779</b>	<b>64,725</b>	<b>150,214</b>	<b>571,256</b>	<b>155,564</b>	<b>564,619</b>	<b>305,778</b>	<b>1,135,875</b>	<b>283,031</b>	<b>871,470</b>	<b>6,210</b>	<b>29,369</b>	<b>4,408</b>	<b>25,532</b>	<b>293,649</b>	<b>926,371</b>
Add: Opening balance of UPB	46,320	40,007	18,153	13,830	1,593	1,297	19,746	15,127	285,548	280,562	279,053	274,705	564,601	555,267	373,930	342,413	24,673	32,695	4,527	5,321	403,130	380,429
Less: Closing balance of UPB	38,512	38,512	15,782	15,782	1,847	1,847	17,429	17,429	293,484	293,484	295,176	295,176	588,660	588,660	440,234	440,234	21,298	21,298	4,067	4,067	465,599	465,599
<b>Net Earned Premium</b>	<b>18,182</b>	<b>69,024</b>	<b>15,809</b>	<b>61,006</b>	<b>287</b>	<b>1,417</b>	<b>16,996</b>	<b>62,423</b>	<b>142,278</b>	<b>556,334</b>	<b>139,441</b>	<b>544,148</b>	<b>281,719</b>	<b>1,102,482</b>	<b>216,727</b>	<b>773,649</b>	<b>9,585</b>	<b>40,766</b>	<b>4,868</b>	<b>26,786</b>	<b>231,180</b>	<b>841,201</b>
Gross Direct Premium																						
- In India*	58,998	338,776	17,767	78,967	4,487	11,979	22,254	90,946	157,296	581,964	162,543	573,236	319,839	1,155,200	242,957	829,165	11,083	45,892	4,865	27,616	258,904	902,672
- Outside India	-	1,874	39	35	-	-	39	35	-	-	-	-	-	-	1,350	4,904	-	-	14	43	1,365	4,948

**(₹ in Lakhs)**

Particulars	Miscellaneous																Grand Total	Grand Total
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous			
	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY		
	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	4,979	20,973	2,679	11,828	29,728	117,882	3,908	15,770	221	71,426	2,992	13,878	28,116	125,038	652,731	2,439,615	734,022	2,871,246
Add: Premium on reinsurance accepted	-	-	-	48	497	1,940	114	842	-	-	-	-	157	2,375	70,594	176,540	73,348	190,563
Less: Premium on reinsurance ceded	1,113	4,660	536	2,850	23,628	91,146	4,444	16,715	-577	42,138	2,827	13,019	16,256	68,524	98,734	410,871	158,626	724,361
<b>Net Written Premium</b>	<b>3,866</b>	<b>16,313</b>	<b>2,143</b>	<b>9,026</b>	<b>6,597</b>	<b>28,676</b>	<b>-422</b>	<b>-103</b>	<b>798</b>	<b>29,288</b>	<b>165</b>	<b>859</b>	<b>12,017</b>	<b>58,889</b>	<b>624,591</b>	<b>2,205,194</b>	<b>648,744</b>	<b>2,337,448</b>
Add: Opening balance of UPB	8,796	5,656	7,660	7,565	19,149	17,008	845	874	406	1	510	205	70,204	75,828	1,073,301	1,042,833	1,138,367	1,087,967
Less: Closing balance of UPB	6,656	6,656	7,696	7,696	19,288	19,288	561	561	14	14	530	530	64,113	64,113	1,153,117	1,153,117	1,209,058	1,209,058
<b>Net Earned Premium</b>	<b>4,006</b>	<b>15,313</b>	<b>2,107</b>	<b>8,895</b>	<b>6,458</b>	<b>26,396</b>	<b>-138</b>	<b>210</b>	<b>1,190</b>	<b>29,275</b>	<b>145</b>	<b>534</b>	<b>18,108</b>	<b>70,604</b>	<b>544,775</b>	<b>2,094,910</b>	<b>579,053</b>	<b>2,226,357</b>
Gross Direct Premium																		
- In India*	4,979	20,973	2,679	11,828	29,728	117,882	3,908	15,770	221	71,426	2,939	13,598	28,116	125,038	651,313	2,434,387	732,566	2,864,110
- Outside India	-	-	-	-	-	-	-	-	-	-	53	280	-	-	1,418	5,228	1,456	7,136

#Includes Health, Personal Accident & Travel

**(₹ in Lakhs)**

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Personal Accident		Travel Insurance		Total Health #	
	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY
		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	73,984	316,669	15,890	79,093	1,604	9,103	17,494	88,196	141,102	545,812	136,936	528,171	278,038	1,073,983	176,822	696,008	6,998	48,458	4,638	23,827	188,458	767,288
Add: Premium on reinsurance accepted	3,119	16,500	25	1,765	80	289	105	2,054	15,855	15,855	15,855	31,710	31,710	33,276	83,976	-	-	-	-	-	33,277	84,003
Less: Premium on reinsurance ceded	65,010	272,857	4,305	19,363	1,391	8,185	5,696	27,548	6,546	24,414	6,200	23,513	12,746	47,927	17,971	96,659	2,725	13,792	496	2,663	21,192	113,114
<b>Net Written Premium</b>	<b>12,093</b>	<b>60,312</b>	<b>11,610</b>	<b>61,495</b>	<b>293</b>	<b>1,207</b>	<b>11,903</b>	<b>62,702</b>	<b>150,411</b>	<b>537,253</b>	<b>146,591</b>	<b>520,513</b>	<b>297,002</b>	<b>1,057,766</b>	<b>192,127</b>	<b>682,320</b>	<b>4,274</b>	<b>34,693</b>	<b>4,142</b>	<b>21,164</b>	<b>200,543</b>	<b>738,177</b>
Add: Opening balance of UPB	44,239	44,839	17,149	12,502	1,060	627	18,209	13,164	263,848	246,272	259,583	256,198	523,431	502,470	329,089	292,297	39,592	46,888	5,505	4,590	374,186	343,775
Less: Closing balance of UPB	40,007	40,007	13,830	13,830	1,297	1,297	15,127	15,127	280,562	280,562	274,705	274,705	555,267	555,267	342,413	342,413	32,695	32,695	5,321	5,321	380,429	380,429
<b>Net Earned Premium</b>	<b>16,325</b>	<b>65,144</b>	<b>14,929</b>	<b>60,167</b>	<b>56</b>	<b>572</b>	<b>14,985</b>	<b>60,739</b>	<b>133,669</b>	<b>502,963</b>	<b>131,469</b>	<b>502,963</b>	<b>265,166</b>	<b>1,004,969</b>	<b>178,803</b>	<b>632,204</b>	<b>11,171</b>	<b>48,886</b>	<b>4,326</b>	<b>20,433</b>	<b>194,300</b>	<b>701,523</b>
Gross Direct Premium																						
- In India*	71,662	314,347	15,875	79,078	1,604	9,103	17,479	88,181	141,102	545,812	136,936	528,171	278,038	1,073,983	174,268	692,449	6,998	48,458	3,471	22,660	188,458	763,567
- Outside India	2,322	2,322	15	15	-	-	15	15	-	-	-	-	-	-	2,554	2,554	-	-	1,167	1,167	-	3,721

**(₹ in Lakhs)**

Particulars	Miscellaneous																Grand Total	Grand Total
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous			
	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY		
	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	4,103	17,501	2,568	13,016	23,022	100,845	2,516	16,244	1,412	142,518	1,874	8,451	27,586	138,625	529,577	2,274,750	618,718	2,677,278
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Premium on reinsurance ceded	791	3,870	667	3,301	17,415	76,633	2,453	15,568	937	100,065	1,736	8,031	13,648	80,754	71,585	449,263	142,291	749,668
<b>Net Written Premium</b>	<b>3,312</b>	<b>13,631</b>	<b>2,039</b>	<b>10,076</b>	<b>6,335</b>	<b>26,344</b>	<b>223</b>	<b>1,680</b>	<b>475</b>	<b>42,453</b>	<b>138</b>	<b>420</b>	<b>14,040</b>	<b>62,545</b>	<b>524,107</b>	<b>1,953,092</b>	<b>548,103</b>	<b>2,076,106</b>
Add: Opening balance of UPB	5,694	4,718	7,595	5,502	17,133	15,243	1,469	1,856	2,755	2	142	66	77,569	70,246	1,009,974	943,878	1,072,422	1,001,881
Less: Closing balance of UPB	5,656	5,656	7,565	7,565	17,008	17,008	874	874	1	1	205	205	75,828	75,828	1,042,833	1,042,833	1,097,967	1,097,967
<b>Net Earned Premium</b>	<b>3,350</b>	<b>12,693</b>	<b>2,069</b>	<b>8,013</b>	<b>6,460</b>	<b>24,579</b>	<b>818</b>	<b>2,662</b>	<b>3,229</b>	<b>42,454</b>	<b>75</b>	<b>281</b>	<b>15,781</b>	<b>56,963</b>	<b>491,248</b>	<b>1,854,137</b>	<b>522,558</b>	<b>1,980,020</b>
Gross Direct Premium																		
- In India*	4,103	17,501	2,568	13,0														