

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 Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26
Claims Paid (Direct)	39,429	154,348	20,216	57,996	65	5,039	20,281	63,035	92,075	359,176	45,317	192,634	137,392	551,810	151,610	556,696	4,423	19,671	4,125	15,377	160,158	591,744
Add : Re-insurance accepted to direct claims	247	3,131	76	539	87	145	163	684	31,234	31,253	30,513	31,456	61,747	62,709	14,205	61,045	-	-	-	-	14,205	61,045
Less : Re-insurance Ceded to claims paid	29,532	120,075	5,761	10,780	62	5,012	5,823	15,792	3,555	14,713	2,468	9,965	6,023	24,678	13,495	57,486	362	1,574	209	1,343	14,066	60,403
Net Claim Paid	10,144	37,404	14,531	47,755	90	172	14,621	47,927	119,754	375,716	73,362	214,125	193,116	589,841	152,320	560,255	4,061	18,097	3,916	14,034	160,297	592,386
Add : Claims Outstanding at the end of the period	71,905	71,905	39,262	39,262	3,943	3,943	43,205	43,205	106,922	106,922	1,983,059	1,983,059	2,089,981	2,089,981	183,422	183,422	30,806	30,806	13,952	13,952	228,180	228,180
Less : Claims Outstanding at the beginning of the period	74,037	73,021	40,177	31,366	3,733	3,048	43,910	34,414	130,630	99,248	1,965,722	1,849,877	2,096,352	1,949,125	157,823	120,941	30,817	30,930	13,076	9,325	201,716	161,196
Net Incurred Claims	8,012	36,288	13,616	55,651	300	1,067	13,916	56,718	96,046	383,390	90,699	347,307	186,745	730,697	177,919	622,736	4,050	17,973	4,792	18,661	186,761	659,370
Claims Paid (Direct)																						
-In India	39,429	154,348	16,908	51,432	12	4,964	16,920	56,396	92,075	359,176	45,317	192,634	137,392	551,810	150,430	552,315	4,423	19,671	1,518	2,630	156,371	574,616
-Outside India	-	-	3,308	6,564	53	75	3,361	6,639	-	-	-	-	-	-	1,180	4,381	-	-	2,607	12,747	3,787	17,128
Estimates of IBNR and IBNER at the end of the period (net)	28,900	28,900	19,176	19,176	3,220	3,220	22,396	22,396	50,356	50,356	1,236,724	1,236,724	1,287,080	1,287,080	138,409	138,409	28,190	28,190	8,963	8,963	175,562	175,562
Estimates of IBNR and IBNER at the beginning of the period (net)	31,540	27,358	22,723	18,289	3,199	2,434	25,922	20,723	73,507	46,775	1,242,475	1,163,709	1,315,982	1,210,484	112,782	93,434	27,717	26,494	8,480	6,801	148,979	126,729

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 Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26		
Claims Paid (Direct)	2,072	8,171	342	2,496	10,436	28,814	471	20,476	2,000	100,661	698	2,296	11,012	53,177	324,581	1,359,645	384,291	1,577,028
Add : Re-insurance accepted to direct claims	-	-	-	45	-	-	129	6,744	-	-	-	-	-	5,541	76,081	136,084	76,491	139,899
Less : Re-insurance Ceded to claims paid	85	339	56	507	6,410	17,654	19	24,159	1,403	70,473	658	2,161	4,233	26,566	32,953	226,940	68,308	362,807
Net Claim Paid	1,987	7,832	286	2,034	4,026	11,160	581	3,061	597	30,188	40	135	6,779	32,152	367,709	1,268,789	392,474	1,354,120
Add : Claims Outstanding at the end of the period	20,913	20,913	13,095	13,095	22,806	22,806	6,283	6,283	53,435	53,435	1,470	1,470	69,308	69,308	2,505,471	2,505,471	2,620,581	2,620,581
Less : Claims Outstanding at the beginning of the period	20,284	17,046	12,607	10,839	22,009	18,286	5,512	6,102	56,586	55,741	1,374	1,138	68,688	64,946	2,485,128	2,284,419	2,603,075	2,391,854
Net Incurred Claims	2,616	11,699	774	4,290	4,823	15,680	1,352	3,242	(2,554)	27,882	136	467	7,399	36,514	388,052	1,489,841	409,980	1,582,847
Claims Paid (Direct)																		
-In India	2,072	8,171	342	2,496	10,436	28,814	471	20,476	2,000	100,661	698	2,296	10,915	53,064	320,697	1,342,404	377,046	1,553,148
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	97	113	3,884	17,241	7,245	23,880
Estimates of IBNR and IBNER at the end of the period (net)	16,773	16,773	10,708	10,708	8,145	8,145	2,678	2,678	48,423	48,423	1,321	1,321	49,127	49,127	1,599,817	1,599,817	1,651,113	1,651,113
Estimates of IBNR and IBNER at the beginning of the period (net)	16,208	12,456	10,373	8,972	9,029	7,716	2,886	2,308	51,222	41,326	1,229	1,058	50,645	41,522	1,606,553	1,452,571	1,664,015	1,500,652

Includes Health, Personal Accident & Travel

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Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25
Claims Paid (Direct)	43,861	128,369	13,525	51,581	740	793	14,265	52,374	92,037	332,527	37,473	218,349	129,510	550,876	143,658	504,597	6,201	24,945	2,961	11,407	152,820	540,949
Add : Re-insurance accepted to direct claims	903	1,057	1,021	1,213	181	302	1,202	1,515	6,805	7,248	5,671	5,671	12,476	12,919	34,556	81,319	-	-	-	-	34,556	81,319
Less: Re-insurance Ceded to claims paid	34,670	99,814	2,866	8,301	730	685	3,596	8,986	3,237	14,004	(2,022)	7,574	1,215	21,578	15,947	54,896	515	1,858	447	2,671	16,909	59,425
Net Claim Paid	10,094	29,612	11,680	44,493	191	410	11,871	44,903	95,605	325,771	45,166	216,446	140,771	542,217	162,267	531,020	5,686	23,087	2,514	8,736	170,467	562,843
Add : Claims Outstanding at the end of the period	73,021	73,021	31,366	31,366	3,048	3,048	34,414	34,414	92,442	92,442	1,844,206	1,844,206	1,936,648	1,936,648	120,941	120,941	30,930	30,930	9,325	9,325	161,196	161,196
Less : Claims Outstanding at the beginning of the period	77,097	72,173	35,126	27,825	3,158	3,048	38,284	30,873	96,588	90,221	1,794,702	1,743,308	1,891,290	1,833,529	132,648	111,214	29,843	27,864	10,725	8,039	173,216	147,117
Net Incurred Claims	6,018	30,460	7,920	48,034	81	410	8,001	48,444	91,459	327,992	94,670	317,344	186,129	645,336	150,560	540,747	6,773	26,153	1,114	10,022	158,447	576,922
Claims Paid (Direct)																						
-In India	44,764	129,359	12,186	46,788	741	793	12,926	47,581	92,636	333,126	36,874	217,750	129,510	550,876	142,382	503,321	6,201	24,945	(1,786)	1,271	146,797	529,537
-Outside India	-	67	2,360	6,006	181	302	2,541	6,308	6,206	6,649	6,270	6,270	12,476	12,919	35,832	82,595	-	-	4,747	10,136	40,579	92,731
Estimates of IBNR and IBNER at the end 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
Estimates of IBNR and IBNER at the beginning of the period (net)	29,873	30,197	22,031	13,644	2,090	2,203	24,121	15,847	43,222	43,634	1,141,922	1,098,535	1,185,144	1,142,169	89,461	84,103	25,514	19,446	6,556	4,229	121,531	107,778

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 Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25
Claims Paid (Direct)	1,723	6,319	652	2,556	10,397	25,007	1,184	18,757	6,920	68,460	116	846	11,692	53,907	315,014	1,267,677	373,140	1,448,420
Add : Re-insurance accepted to direct claims	-	-	-	676	16	203	175	441	-	-	-	-	1,715	1,720	48,938	97,278	51,043	99,850
Less: Re-insurance Ceded to claims paid	72	267	161	1,360	6,687	15,420	79	16,045	4,854	48,073	111	797	4,801	27,820	34,889	190,785	73,155	299,585
Net Claim Paid	1,651	6,052	491	1,872	3,726	9,790	1,280	3,153	2,066	20,387	5	49	8,606	27,807	329,063	1,174,170	351,028	1,248,685
Add : Claims Outstanding at the end 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	2,271,942	2,271,942	2,379,377	2,379,377
Less : Claims Outstanding at the beginning of the period	16,140	13,560	12,321	9,440	20,745	19,028	6,515	6,931	55,706	38,279	1,078	948	63,696	57,503	2,240,707	2,126,335	2,356,088	2,229,381
Net Incurred Claims	2,557	9,538	(991)	3,271	1,267	9,048	867	2,324	2,101	37,849	65	239	9,856	35,250	360,298	1,319,777	374,317	1,398,681
Claims Paid (Direct)																		
-In India	1,723	6,319	652	3,232	10,413	25,063	1,189	19,028	6,920	68,460	116	846	13,904	55,623	311,224	1,258,984	368,914	1,435,924
-Outside India	-	-	-	-	-	147	170	170	-	-	-	-	(497)	4	52,728	105,971	55,269	112,346
Estimates of IBNR and IBNER at the end 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
Estimates of IBNR and IBNER at the beginning of the period (net)	10,925	7,693	10,171	7,257	7,409	6,776	3,518	3,368	41,207	33,308	1,049	931	41,579	34,913	1,422,533	1,344,193	1,476,527	1,390,237

Includes Health, Personal Accident & Travel