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 Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27
Claims Paid (Direct)	36,783	36,783	12,095	12,095	4	4	12,099	12,099	90,413	90,413	55,711	55,711	146,124	146,124	157,219	157,219	3,668	3,668	3,973	3,973	164,860	164,860
Add : Re-insurance accepted to direct claims	124	124	87	87	-	-	87	87	1,377	1,377	2,495	2,495	3,872	3,872	26,828	26,828	-	-	-	-	26,828	26,828
Less : Re-insurance Ceded to claims paid	28,158	28,158	1,926	1,926	3	3	1,929	1,929	3,736	3,736	2,618	2,618	6,354	6,354	15,565	15,565	256	256	219	219	16,040	16,040
Net Claim Paid	**8,749**	**8,749**	**10,256**	**10,256**	**1**	**1**	**10,257**	**10,257**	**88,054**	**88,054**	**55,588**	**55,588**	**143,642**	**143,642**	**168,482**	**168,482**	**3,412**	**3,412**	**3,754**	**3,754**	**175,648**	**175,648**
Add : Claims Outstanding at the end of the period	76,340	76,340	42,414	42,414	4,287	4,287	46,701	46,701	116,131	116,131	2,029,287	2,029,287	2,145,418	2,145,418	212,429	212,429	32,779	32,779	14,233	14,233	259,441	259,441
Less : Claims Outstanding at the beginning 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
Net Incurred Claims	**13,184**	**13,184**	**13,408**	**13,408**	**345**	**345**	**13,753**	**13,753**	**97,263**	**97,263**	**101,816**	**101,816**	**199,079**	**199,079**	**197,489**	**197,489**	**5,385**	**5,385**	**4,035**	**4,035**	**206,909**	**206,909**
Claims Paid (Direct)																						
-In India	36,783	36,783	11,569	11,569	2	2	11,571	11,571	90,076	90,076	55,711	55,711	145,787	145,787	156,856	156,856	3,668	3,668	1,146	1,146	161,670	161,670
-Outside India	-	-	526	526	2	2	528	528	337	337	-	-	337	337	363	363	-	-	2,827	2,827	3,190	3,190
Estimates of IBNR and IBNER at the end of the period (net)	33,453	33,453	20,915	20,915	3,548	3,548	24,463	24,463	50,803	50,803	1,267,216	1,267,216	1,318,019	1,318,019	141,448	141,448	29,363	29,363	8,714	8,714	179,525	179,525
Estimates of IBNR and IBNER at the beginning 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

(₹ 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 Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27
Claims Paid (Direct)	1,917	1,917	235	235	8,485	8,485	5,713	5,713	2,213	2,213	549	549	8,557	8,557	338,653	338,653	387,535	387,535
Add : Re-insurance accepted to direct claims	-	-	-	-	1,174	1,174	-	-	-	-	-	-	-	-	31,874	31,874	32,085	32,085
Less : Re-insurance Ceded to claims paid	78	78	54	54	6,576	6,576	4,598	4,598	1,229	1,229	533	533	2,910	2,910	38,372	38,372	68,459	68,459
Net Claim Paid	**1,839**	**1,839**	**181**	**181**	**3,083**	**3,083**	**1,115**	**1,115**	**984**	**984**	**16**	**16**	**5,647**	**5,647**	**332,155**	**332,155**	**351,161**	**351,161**
Add : Claims Outstanding at the end of the period	21,531	21,531	13,875	13,875	25,829	25,829	5,497	5,497	52,069	52,069	1,629	1,629	75,542	75,542	2,600,831	2,600,831	2,723,872	2,723,872
Less : Claims Outstanding at the beginning 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
Net Incurred Claims	**2,457**	**2,457**	**961**	**961**	**6,106**	**6,106**	**329**	**329**	**(382)**	**(382)**	**175**	**175**	**11,881**	**11,881**	**427,515**	**427,515**	**454,452**	**454,452**
Claims Paid (Direct)																		
-In India	1,917	1,917	235	235	8,485	8,485	5,713	5,713	2,213	2,213	549	549	8,557	8,557	335,126	335,126	383,480	383,480
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,527	3,527	4,055	4,055
Estimates of IBNR and IBNER at the end of the period (net)	17,568	17,568	11,398	11,398	9,126	9,126	2,896	2,896	46,875	46,875	1,510	1,510	51,865	51,865	1,638,782	1,638,782	1,696,698	1,696,698
Estimates of IBNR and IBNER at the beginning 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

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 Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26
Claims Paid (Direct)	32,365	32,365	11,469	11,469	1,107	1,107	12,576	12,576	82,674	82,674	34,495	34,495	117,169	117,169	121,188	121,188	5,373	5,373	2,550	2,550	129,111	129,111
Add : Re-insurance accepted to direct claims	1,537	1,537	306	306	42	42	348	348	-	-	-	-	-	-	13,477	13,477	-	-	-	-	13,477	13,477
Less: Re-insurance Ceded to claims paid	24,515	24,515	1,494	1,494	1,093	1,093	2,587	2,587	3,440	3,440	1,813	1,813	5,253	5,253	13,979	13,979	331	331	403	403	14,713	14,713
Net Claim Paid	**9,387**	**9,387**	**10,281**	**10,281**	**56**	**56**	**10,337**	**10,337**	**79,234**	**79,234**	**32,682**	**32,682**	**111,916**	**111,916**	**120,686**	**120,686**	**5,042**	**5,042**	**2,147**	**2,147**	**127,875**	**127,875**
Add : Claims Outstanding at the end of the period	75,054	75,054	32,640	32,640	3,236	3,236	35,876	35,876	110,859	110,859	1,907,671	1,907,671	2,018,530	2,018,530	142,979	142,979	31,518	31,518	11,275	11,275	185,772	185,772
Less : Claims Outstanding at the beginning of the period	73,021	73,021	31,366	31,366	3,048	3,048	34,414	34,414	99,248	99,248	1,849,877	1,849,877	1,949,125	1,949,125	120,941	120,941	30,930	30,930	9,325	9,325	161,196	161,196
Net Incurred Claims	**11,420**	**11,420**	**11,555**	**11,555**	**244**	**244**	**11,799**	**11,799**	**90,845**	**90,845**	**90,476**	**90,476**	**181,321**	**181,321**	**142,724**	**142,724**	**5,630**	**5,630**	**4,097**	**4,097**	**152,451**	**152,451**
Claims Paid (Direct)																						
-In India	32,164	32,164	11,272	11,272	716	716	11,988	11,988	82,674	82,674	34,495	34,495	117,169	117,169	106,946	106,946	5,373	5,373	2,229	2,229	114,548	114,548
-Outside India	201	201	197	197	391	391	588	588	-	-	-	-	-	-	14,242	14,242	-	-	321	321	14,563	14,563
Estimates of IBNR and IBNER at the end of the period (net)	27,507	27,507	20,861	20,861	2,685	2,685	23,546	23,546	44,015	44,015	1,188,124	1,188,124	1,232,139	1,232,139	101,960	101,960	27,245	27,245	7,944	7,944	137,149	137,149
Estimates of IBNR and IBNER at the beginning 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

(₹ 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 Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26
Claims Paid (Direct)	1,445	1,445	504	504	3,655	3,655	5,951	5,951	64,239	64,239	472	472	13,229	13,229	335,775	335,775	380,716	380,716
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	514	514	-	-	-	-	2,089	2,089	16,080	16,080	17,965	17,965
Less: Re-insurance Ceded to claims paid	60	60	144	144	2,215	2,215	5,596	5,596	44,937	44,937	455	455	7,152	7,152	80,525	80,525	107,627	107,627
Net Claim Paid	**1,385**	**1,385**	**360**	**360**	**1,440**	**1,440**	**869**	**869**	**19,302**	**19,302**	**17**	**17**	**8,166**	**8,166**	**271,330**	**271,330**	**291,054**	**291,054**
Add : Claims Outstanding at the end of the period	18,271	18,271	11,798	11,798	20,766	20,766	6,277	6,277	36,837	36,837	1,219	1,219	65,410	65,410	2,364,880	2,364,880	2,475,810	2,475,810
Less : Claims Outstanding at the beginning 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	2,284,419	2,284,419	2,391,854	2,391,854
Net Incurred Claims	**2,610**	**2,610**	**1,319**	**1,319**	**3,920**	**3,920**	**1,044**	**1,044**	**398**	**398**	**98**	**98**	**8,630**	**8,630**	**351,791**	**351,791**	**375,010**	**375,010**
Claims Paid (Direct)																		
-In India	1,445	1,445	504	504	3,655	3,655	5,951	5,951	64,239	64,239	472	472	13,229	13,229	321,212	321,212	365,364	365,364
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,563	14,563	15,352	15,352
Estimates of IBNR and IBNER at the end of the period (net)	13,637	13,637	9,635	9,635	7,913	7,913	2,496	2,496	31,317	31,317	1,082	1,082	43,599	43,599	1,478,967	1,478,967	1,530,020	1,530,020
Estimates of IBNR and IBNER at the beginning 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

Includes Health, Personal Accident & Travel