

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 2026-27	Upto H1 2026-27	For Q2 2026-27	Upto H1 2026-27	For Q2 2026-27	Upto H1 2026-27	For Q2 2026-27	Upto H1 2026-27	For Q2 2026-27	Upto H1 2026-27	For Q2 2026-27	Upto H1 2026-27	For Q2 2026-27	Upto H1 2026-27	For Q2 2026-27	Upto H1 2026-27	For Q2 2026-27	Upto H1 2026-27	For Q2 2026-27	Upto H1 2026-27	For Q2 2026-27	Upto H1 2026-27
Claims Paid (Direct)	36,625	73,408	14,537	26,632	252	256	14,789	26,888	103,815	194,228	67,175	122,886	170,990	317,114	186,243	343,462	4,698	8,366	4,643	8,616	195,584	360,444
Add : Re-insurance accepted to direct claims	50	174	8	95	-	-	8	95	6,001	7,378	6,396	8,891	12,397	16,269	62,857	89,685	-	-	-	-	62,857	89,685
Less : Re-insurance Ceded to claims paid	27,286	55,444	2,057	3,983	198	201	2,255	4,184	4,345	8,081	3,146	5,764	7,491	13,845	17,742	33,307	639	895	238	457	18,619	34,659
Net Claim Paid	9,389	18,138	12,488	22,744	54	55	12,542	22,799	105,471	193,525	70,425	126,013	175,896	319,538	231,358	399,840	4,059	7,471	4,405	8,159	239,822	415,470
Add : Claims Outstanding at the end of the period	76,238	76,238	44,192	44,192	4,533	4,533	48,725	48,725	117,656	117,656	2,035,516	2,035,516	2,153,172	2,153,172	228,186	228,186	33,464	33,464	16,527	16,527	278,177	278,177
Less : Claims Outstanding at the beginning of the period	76,340	71,905	42,414	39,262	4,287	3,943	46,701	43,205	116,131	106,922	2,029,287	1,983,059	2,145,418	2,089,981	212,429	183,422	32,779	30,806	14,233	13,952	259,441	228,180
Net Incurred Claims	9,287	22,471	14,266	27,674	300	645	14,566	28,319	106,996	204,259	76,654	178,470	183,650	382,729	247,115	444,604	4,744	10,129	6,699	10,734	258,558	465,467
Claims Paid (Direct)																						
-In India	36,625	73,408	12,922	24,491	220	222	13,142	24,713	104,825	194,901	67,175	122,886	172,000	317,787	184,545	341,401	4,698	8,366	7,219	8,365	196,462	358,132
-Outside India	-	-	1,615	2,141	32	34	1,647	2,175	(1,010)	(673)	-	-	(1,010)	(673)	1,698	2,061	-	-	(2,576)	251	(878)	2,312
Estimates of IBNR and IBNER at the end of the period (net)	32,612	32,612	22,544	22,544	3,530	3,530	26,074	26,074	50,219	50,219	1,274,669	1,274,669	1,324,888	1,324,888	167,004	167,004	29,941	29,941	9,439	9,439	206,384	206,384
Estimates of IBNR and IBNER at the beginning of the period (net)	33,453	28,900	20,915	19,176	3,548	3,220	24,463	22,396	50,803	50,356	1,267,216	1,236,724	1,318,019	1,287,080	141,448	138,409	29,363	28,190	8,714	8,963	179,525	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 Q2 2026-27	Upto H1 2026-27	For Q2 2026-27	Upto H1 2026-27	For Q2 2026-27	Upto H1 2026-27	For Q2 2026-27	Upto H1 2026-27	For Q2 2026-27	Upto H1 2026-27	For Q2 2026-27	Upto H1 2026-27	For Q2 2026-27	Upto H1 2026-27	For Q2 2026-27	Upto H1 2026-27	For Q2 2026-27	Upto H1 2026-27
Claims Paid (Direct)	2,461	4,378	636	871	9,442	17,927	1,020	6,733	29,521	31,734	533	1,082	12,327	20,884	422,514	761,167	473,928	861,463
Add : Re-insurance accepted to direct claims	-	-	-	-	-	1,174	18	18	-	-	-	-	-	-	75,272	107,146	75,330	107,415
Less : Re-insurance Ceded to claims paid	100	178	68	122	5,433	12,009	557	5,155	15,961	17,190	498	1,031	5,777	8,687	54,504	92,876	84,045	152,504
Net Claim Paid	2,361	4,200	568	749	4,009	7,092	481	1,596	13,560	14,544	35	51	6,550	12,197	443,282	775,437	465,213	816,374
Add : Claims Outstanding at the end of the period	22,270	22,270	14,619	14,619	25,212	25,212	5,278	5,278	38,241	38,241	1,793	1,793	78,818	78,818	2,617,580	2,617,580	2,742,543	2,742,543
Less : Claims Outstanding at the beginning of the period	21,531	20,913	13,875	13,095	25,829	22,806	5,497	6,283	52,069	53,435	1,629	1,470	75,542	69,308	2,600,831	2,505,471	2,723,872	2,620,581
Net Incurred Claims	3,100	5,557	1,312	2,273	3,392	9,498	262	591	(268)	(650)	199	374	9,826	21,707	460,031	887,546	483,884	938,336
Claims Paid (Direct)																		
-In India	2,461	4,378	636	871	9,442	17,927	1,020	6,733	29,521	31,734	533	1,082	5,697	14,254	417,772	752,898	467,539	851,019
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	6,630	6,630	4,742	8,269	6,389	10,444
Estimates of IBNR and IBNER at the end of the period (net)	18,280	18,280	12,032	12,032	9,853	9,853	2,889	2,889	33,174	33,174	1,654	1,654	54,618	54,618	1,663,772	1,663,772	1,722,458	1,722,458
Estimates of IBNR and IBNER at the beginning of the period (net)	17,568	16,773	11,398	10,708	9,126	8,145	2,896	2,678	46,875	48,423	1,510	1,321	51,865	49,127	1,638,782	1,599,817	1,696,698	1,651,113

Includes Health, Personal Accident & Travel
The above figures are including IIO business

PD/2026-27/H1/Ver. Dated October 14, 2026

(₹ 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		Public/ Product Liability		Engineering		Aviation		Crop / Weather		Credit		Other Miscellaneous		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
The above figures are including IIO business