

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 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	34,602	1	52	13,981	34,654	86,699	240,490	59,767	180,876	146,466	421,366	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	324,070	947,760	370,813	1,067,009
-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

(₹ lakhs)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24
Claims Paid (Direct)	28,227	76,458	10,731	30,324	1	1,159	10,732	31,483	66,869	198,980	58,861	159,891	125,730	358,871	104,346	282,804	6,044	17,609	2,286	6,701	112,676	307,114
Add : Re-insurance accepted to direct claims	434	772	5	109	-	160	5	269	249	566	-	-	249	566	13,749	23,293	-	-	-	-	13,749	23,293
Less: Re-insurance Ceded to claims paid	21,025	57,383	2,436	6,786	16	1,168	2,452	7,954	2,779	8,310	3,231	9,425	6,010	17,735	11,770	32,758	527	1,643	635	1,357	12,932	35,758
Net Claim Paid	7,636	19,847	8,300	23,647	(15)	151	8,285	23,798	64,339	191,236	55,630	150,466	119,969	341,702	106,325	273,339	5,517	15,966	1,651	5,344	113,493	294,649
Add : Claims Outstanding at the end of the period	74,636	74,636	28,961	28,961	2,876	2,876	31,837	31,837	98,685	98,685	1,704,175	1,704,175	1,802,860	1,802,860	122,328	122,328	27,468	27,468	8,564	8,564	158,360	158,360
Less : Claims Outstanding at the beginning of the period	72,373	63,352	27,636	24,945	2,609	2,383	30,245	27,328	94,875	89,546	1,689,747	1,635,508	1,784,622	1,725,054	115,151	82,798	25,925	22,123	8,167	8,017	149,243	112,938
Net Incurred Claims	9,899	31,131	9,625	27,663	252	644	9,877	28,307	68,149	200,375	70,058	219,133	138,207	419,508	113,502	312,869	7,060	21,311	2,048	5,891	122,610	340,071
Claims Paid (Direct)																						
-In India	28,661	77,155	10,121	28,354	(86)	1,232	10,035	29,586	66,869	198,980	58,861	159,891	125,730	358,871	104,149	282,804	6,044	17,609	872	3,301	111,065	303,714
-Outside India	-	75	615	2,079	87	87	702	2,166	249	566	-	-	249	566	13,946	23,293	-	-	1,414	3,400	15,360	26,693
Estimates of IBNR and IBNER at the end of the period (net)	32,673	32,673	16,536	16,536	1,944	1,944	18,480	18,480	41,932	41,932	1,091,635	1,091,635	1,133,567	1,133,567	82,659	82,659	18,269	18,269	4,187	4,187	105,115	105,115
Estimates of IBNR and IBNER at the beginning of the period (net)	29,435	24,506	16,396	12,095	1,829	1,483	18,225	13,578	40,114	40,377	1,091,858	1,056,774	1,131,972	1,097,151	73,748	54,102	16,392	14,474	4,455	4,457	94,595	73,033

(₹ 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 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24
Claims Paid (Direct)	1,428	3,816	413	1,238	5,269	14,808	3,895	6,363	30,423	55,089	128	922	8,772	25,279	288,734	773,500	327,693	881,441
Add : Re-insurance accepted to direct claims	-	-	-	445	5	378	383	508	-	-	-	-	2	4	14,388	25,194	14,827	26,235
Less: Re-insurance Ceded to claims paid	60	165	239	1,187	2,831	9,179	3,123	4,809	21,359	40,148	125	895	3,715	10,209	50,394	120,085	73,871	185,422
Net Claim Paid	1,368	3,651	174	496	2,443	6,007	1,155	2,062	9,064	14,941	3	27	5,059	15,074	252,728	678,609	268,649	722,254
Add : Claims Outstanding at the end of the period	13,237	13,237	9,742	9,742	20,380	20,380	7,228	7,228	39,220	39,220	915	915	50,733	50,733	2,102,675	2,102,675	2,209,148	2,209,148
Less : Claims Outstanding at the beginning of the period	12,928	12,288	8,679	6,829	19,606	14,759	7,344	5,984	41,555	24,238	855	760	48,936	43,796	2,073,768	1,946,646	2,176,386	2,037,326
Net Incurred Claims	1,677	4,600	1,237	3,409	3,217	11,628	1,039	3,306	6,729	29,923	63	182	6,856	22,011	281,635	834,638	301,411	894,076
Claims Paid (Direct)																		
-In India	1,428	3,816	413	1,573	4,999	14,829	4,040	6,363	30,423	55,089	128	922	8,772	25,279	286,998	770,456	325,694	877,197
-Outside India	-	-	-	110	275	357	238	508	-	-	-	-	2	4	16,124	28,238	16,826	30,479
Estimates of IBNR and IBNER at the end of the period (net)	7,481	7,481	7,822	7,822	7,421	7,421	3,784	3,784	34,071	34,071	881	881	35,437	35,437	1,335,579	1,335,579	1,386,732	1,386,732
Estimates of IBNR and IBNER at the beginning of the period (net)	7,573	6,509	7,173	5,783	6,635	5,122	4,001	2,487	36,560	16,554	803	717	36,478	33,218	1,325,790	1,240,574	1,373,450	1,278,658

Includes Health, Personal Accident & Travel