

PERIODIC DISCLOSURES
FORM NL-22-RECEIPTS AND PAYMENTS SCHEDULE

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001
CIN: L67200MH2000PLC129408

Receipts and Payments Account (Direct Basis)

	(₹ lakhs)	
	Year Ended March 31, 2025	Year Ended March 31, 2024
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	3,093,284	2,782,255
Other receipts (including-Environment Relief fund & Terrorism Pool)	7,478	7,796
Receipt / (payment) from/to re-insurer net of commissions & claims recovery	(269,028)	(311,998)
Receipt / (payment) from / to co-insurer net of claims recovery	71,468	80,880
Payments of claims (net of salvage)	(1,521,501)	(1,230,318)
Payments of commission and brokerage	(644,948)	(482,569)
Payments of other operating expenses ^{*2}	(296,589)	(333,217)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans (net)	(3,394)	3,158
Income taxes paid (Net)	(79,494)	(65,718)
Good & Service tax paid	(242,546)	(209,592)
Other payments	-	-
Cash flows before extraordinary items	114,730	240,677
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	114,730	240,677
Cash flows from investing activities:		
Purchase of fixed assets (including capital advances)	(23,115)	(19,044)
Proceeds from sale of fixed assets	190	106
Purchases of investments	(1,681,692)	(1,306,205)
Loans disbursed	-	-
Sales of investments	1,357,264	724,591
Repayments received	-	-
Rents/Interests/ Dividends received	319,189	271,892
Investments in money market instruments and in liquid mutual funds (Net)	(85,562)	137,329
Expenses related to investments	-	(592)
Other (Deposit received on leasing of premises)	-	(150)
Net cash flow from investing activities	(113,726)	(192,073)
Cash flows from financing activities:		
Proceeds from issuance of share capital / application money (including share premium & net of share issue expenses)	34,961	16,496
Proceeds from borrowing	-	-
Repayments of borrowing	(3,500)	-
Interest/dividends paid	(57,166)	(51,955)
Net cash flow from financing activities	(25,705)	(35,459)
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	(24,701)	13,145
Cash and cash equivalents at the beginning of the year	33,458	20,313
Cash and cash equivalents on account of demerger	-	-
Cash and cash equivalents at the end of the year ^{*1}	8,757	33,458

Note:

*1 Cash and cash equivalent at the end of the year includes short term deposits of ₹ 1,092 lakh (previous year: ₹ 21,103 lakh) balances with banks in current accounts ₹ 6,420 lakh (previous year: ₹ 11,410 lakh) and cash including cheques and stamps in hand amounting to ₹ 1,245 lakh (previous year: ₹ 945 lakh)

*2 Includes payments towards Corporate Social Responsibility of ₹ 4042 lakh (previous year: ₹ 3705 lakh).

The above Receipts & Payments Account has been prepared as prescribed by Insurance Regulatory and Development Authority of India (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 under the 'Direct method' in accordance with Accounting Standard 3 on Cash Flow Statements notified under the Section 133 of the Companies Act, 2013 read with paragraph 7 of the Companies (Accounts) Rules, 2016.

PD/2024-25/FY/Ver. Dated April 15, 2025