

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

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

(₹ 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 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

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

Claims Schedule

(₹ lakhs)	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
Particulars	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24
Claims Paid (Direct)	37,364	113,821	12,844	43,168	4	1,163	12,848	44,331	78,256	277,236	47,592	207,483	125,848	484,719	119,387	402,191	7,066	24,675	2,926	9,627	129,379	436,493
Add : Re-insurance accepted to direct claims	2,182	2,954	177	286	-	160	177	446	(1)	565	-	-	(1)	565	12,842	36,135	-	-	-	-	12,842	36,135
Less: Re-insurance Ceded to claims paid	29,957	87,340	1,974	8,760	52	1,220	2,026	9,980	5,871	14,181	2,662	12,087	8,533	26,268	12,838	45,596	741	2,384	988	2,345	14,567	50,325
Net Claim Paid	9,589	29,435	11,047	34,694	(48)	103	10,999	34,797	72,384	263,620	44,930	195,396	117,314	459,016	119,391	392,730	6,325	22,291	1,938	7,282	127,654	422,303
Add : Claims Outstanding at the end of the period	72,173	72,173	27,825	27,825	3,048	3,048	30,873	30,873	90,221	90,221	1,743,308	1,743,308	1,833,529	1,833,529	111,214	111,214	27,864	27,864	8,039	8,039	147,117	147,117
Less : Claims Outstanding at the beginning of the period	74,637	63,352	28,961	24,945	2,876	2,383	31,837	27,328	98,685	89,546	1,704,175	1,635,508	1,802,860	1,725,054	122,328	82,798	27,468	22,123	8,564	8,017	158,360	112,938
Net Incurred Claims	7,125	38,256	9,911	37,574	124	768	10,035	38,342	63,920	264,295	84,063	303,196	147,983	567,491	108,277	421,146	6,721	28,032	1,413	7,304	116,411	456,482
Claims Paid (Direct)																						
-In India	37,450	114,604	11,859	40,213	4	1,236	11,864	41,450	78,256	277,236	47,592	207,483	125,848	484,719	116,737	399,541	7,066	24,675	1,123	4,424	124,926	428,640
-Outside India	2,096	2,171	1,162	3,241	(0)	87	1,161	3,327	(1)	565	-	-	(1)	565	15,492	38,785	-	-	1,803	5,203	17,295	43,988
Estimates of IBNR and IBNER at the end of the period (net)	30,197	30,197	13,644	13,644	2,203	2,203	15,847	15,847	43,634	43,634	1,098,535	1,098,535	1,142,169	1,142,169	84,103	84,103	19,446	19,446	4,229	4,229	107,778	107,778
Estimates of IBNR and IBNER at the beginning of the period (net)	32,673	24,506	16,536	12,095	1,944	1,483	18,480	13,578	41,932	40,377	1,091,635	1,056,774	1,133,567	1,097,151	82,659	54,102	18,269	14,474	4,187	4,457	105,115	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 Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24
Claims Paid (Direct)	1,533	5,349	413	1,651	7,945	22,753	1,464	7,827	7,994	63,083	549	1,471	13,654	38,933	288,778	1,062,279	338,990	1,220,431
Add : Re-insurance accepted to direct claims	-	-	-	445	2,558	2,936	-	508	-	-	-	-	-	4	15,399	40,593	17,758	43,993
Less: Re-insurance Ceded to claims paid	67	232	91	1,278	7,832	17,011	923	5,732	5,764	45,912	527	1,422	6,822	17,032	45,126	165,212	77,109	262,532
Net Claim Paid	1,466	5,117	322	818	2,671	8,678	541	2,603	2,230	17,171	22	49	6,832	21,905	259,051	937,660	279,639	1,001,892
Add : Claims Outstanding at the end of the period	13,560	13,560	9,440	9,440	19,028	19,028	6,931	6,931	38,279	38,279	948	948	57,503	57,503	2,126,335	2,126,335	2,229,381	2,229,381
Less : Claims Outstanding at the beginning of the period	13,237	12,288	9,742	6,829	20,380	14,759	7,228	5,984	39,220	24,238	915	760	50,733	43,796	2,102,675	1,946,646	2,209,149	2,037,326
Net Incurred Claims	1,789	6,389	20	3,429	1,319	12,947	244	3,550	1,289	31,212	55	237	13,602	35,612	282,711	1,117,349	299,871	1,193,947
Claims Paid (Direct)																		
-In India	1,533	5,349	413	1,986	7,945	22,774	1,464	7,827	7,994	63,083	549	1,471	13,654	38,933	284,325	1,054,782	333,639	1,210,836
-Outside India	-	-	-	110	2,558	2,915	-	508	-	-	-	-	-	4	19,852	48,090	23,109	53,588
Estimates of IBNR and IBNER at the end of the period (net)	7,693	7,693	7,257	7,257	6,776	6,776	3,368	3,368	33,308	33,308	931	931	34,913	34,913	1,344,193	1,344,193	1,390,237	1,390,237
Estimates of IBNR and IBNER at the beginning of the period (net)	7,481	6,509	7,822	5,783	7,421	5,122	3,784	2,487	34,071	16,554	881	717	35,437	33,218	1,335,579	1,240,574	1,386,732	1,278,658

Includes Health, Personal Accident & Travel