

PERIODIC DISCLOSURES
FORM NL-2-B-PL

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 3, 2001
CIN: L67200MH2000PLC129408

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2025

(₹ lakhs)

	Particulars	Schedule Ref. Form No.	For Q2 2025-26	Upto H1 2025-26	For Q2 2024-25	Upto H1 2024-25
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		15,670	26,821	17,185	29,215
	(b) Marine Insurance		(3,258)	(4,835)	(2,315)	(3,487)
	(c) Miscellaneous Insurance		62,854	118,693	51,547	90,836
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		25,476	47,235	21,157	39,887
	(b) Profit on sale of investments		6,230	16,189	6,181	12,968
	(c) (Loss on sale/ redemption of investments)		(682)	(1,566)	(294)	(1,089)
	(d) Amortization of Premium / Discount on Investments		851	1,691	504	1,072
3	OTHER INCOME					
	(a) Interest income on tax refund		-	-	-	-
	(b) Profit on sale/discard of fixed assets		27	42	5	9
	(c) Recovery of bad debts written off		66	895	-	-
	TOTAL (A)		107,234	205,165	93,970	169,411
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(3,180)	(6,026)	(243)	(3,282)
	(b) For doubtful debts		452	435	209	(305)
	(c) For future recoverable under reinsurance contracts		-	-	-	-
	(d) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	23	14	14
	(c) Interest on Non-convertible Debentures		-	-	-	29
	(d) Expenses towards CSR activities		1,967	2,808	1,756	2,905
	(e) Penalties		-	1	-	-
	(f) Contribution to Policyholders A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards remuneration of MD/CEO/WTG/Other KMPs		68	263	100	267
	(g) Others		-	-	-	-
	(i) Employees' remuneration and other expenses		122	413	157	314
	(ii) Directors' fees and profit commission		41	97	64	142
	(iii) Expense related to Investment property		-	-	-	-
	(iv) Listing fees / other charges		6	12	6	11
	(v) Loss on sale/discard of fixed assets		31	41	6	16
	TOTAL (B)		(493)	(1,933)	2,069	111
6	Profit/(Loss) Before Tax		107,727	207,098	91,901	169,300
7	Provision for Taxation					
	(a) Current tax / MAT Payable		29,988	58,936	29,282	54,380
	(b) Excess Tax Provision written back of earlier years		-	-	-	-
	(c) Deferred tax (Income) / Expense		(4,215)	(8,500)	(6,776)	(12,512)
8	Profit / (Loss) after tax		81,954	156,662	69,395	127,432
9	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	34,736	-	29,586
	(c) Dividend distribution tax		-	-	-	-
	(d) Debenture Redemption Reserve		-	-	-	-
	(e) Transfer to General Reserves		-	-	-	-
	Balance of profit/ loss brought forward from last year		-	675,906	510,328	481,877
	Balance carried forward to Balance Sheet		81,954	797,832	579,723	579,723