

PERIODIC DISCLOSURES
FORM NL-18-PROVISIONS SCHEDULE

Name of the Insurer: ICICI Lombard General Insurance Company Limited

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

Provisions

(₹ lakhs)

	Particulars	At December 31, 2025	At March 31, 2025	At December 31, 2024
1	Reserve for Unexpired Risk	1,139,367	1,097,967	1,072,422
2	Reserve for Premium Deficiency	-	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-	2,184
4	For Employee Benefits			
	- Gratuity	5,177	-	-
	- Long term performance pay	-	-	-
	'- Employee rewards	20,205	22,907	17,340
	- Accrued leave	8,947	8,797	8,097
5	Others	-		
	- For future recoverable under reinsurance contracts	-	-	-
	TOTAL	1,173,696	1,129,671	1,100,043

PD/2025-26/9M/Ver. Dated January 13, 2026