

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 DECEMBER 31, 2025

(₹ lakhs)

	Particulars	Schedule Ref. Form No.	For Q3 2025-26	Upto 9M 2025-26	For Q3 2024-25	Upto 9M 2024-25
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		18,541	45,362	25,020	54,235
	(b) Marine Insurance		(1,687)	(6,522)	(1,141)	(4,628)
	(c) Miscellaneous Insurance		40,255	158,948	44,657	135,493
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		21,656	68,891	20,154	60,041
	(b) Profit on sale of investments		8,406	24,595	7,589	20,557
	(c) (Loss on sale/ redemption of investments)		(97)	(1,663)	(741)	(1,830)
	(d) Amortization of Premium / Discount on Investments		1,078	2,769	610	1,682
3	OTHER INCOME					
	(a) Interest income on tax refund		-	-	-	-
	(b) Profit on sale/discard of fixed assets		4	46	2	11
	(c) Recovery of bad debts written off		-	895	1	1
	TOTAL (A)		88,156	293,321	96,151	265,562
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	(6,026)	(519)	(3,801)
	(b) For doubtful debts		(2,656)	(2,221)	(175)	(480)
	(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		2,292	2,315	1	15
	(c) Interest on Non-convertible Debentures		-	-	-	29
	(d) Expenses towards CSR activities		1,221	4,029	456	3,361
	(e) Penalties		-	1	121	121
	(f) Contribution to Policyholders A/c					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards remuneration of MD/CEO/WTG/Other KMPs		91	354	23	290
	(g) Others					-
	(i) Employees' remuneration and other expenses		174	587	160	474
	(ii) Directors' fees and profit commission		40	137	62	204
	(iii) Expense related to Investment property		-	-	-	-
	(iv) Listing fees / other charges		6	18	5	16
	(v) Loss on sale/discard of fixed assets		13	54	6	22
	TOTAL (B)		1,181	(752)	140	251
6	Profit/(Loss) Before Tax		86,975	294,073	96,011	265,311
7	Provision for Taxation					
	(a) Current tax / MAT Payable		24,669	83,605	30,553	84,933
	(b) Excess Tax Provision written back of earlier years		-	-	-	-
	(c) Deferred tax (Income) / Expense		(3,570)	(12,070)	(6,980)	(19,492)
8	Profit / (Loss) after tax		65,876	222,538	72,438	199,870
9	APPROPRIATIONS					
	(a) Interim dividends paid during the year		32,342	32,342	27,214	27,214
	(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		797,832	675,906	579,723	481,877
	Balance carried forward to Balance Sheet		831,366	831,366	624,947	624,947

*Penalty paid of Rs 62,841/- in Q1 FY 2025-26 against GST order received from Gujarat Goods and Service Tax authorities