



Ref. No.: MUM/SEC/185-01/2025-26

January 13, 2026

To,

The Manager
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai – 400 001

The Manager
Listing Department
National Stock Exchange of India Limited
Exchange Plaza, 5th Floor, Plot C/1
G Block, Bandra Kurla Complex,
Mumbai – 400 051

Scrip code: Equity (BSE: 540716/ NSE: ICICIGI)

Dear Sir/Madam,

Subject: Outcome of the Board Meeting held on Tuesday, January 13, 2026

Pursuant to Regulation 30, 33 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that based on the recommendation of the Audit Committee, the Board of Directors of the Company, at their Meeting held today i.e. on Tuesday, January 13, 2026, approved Audited Financial Statements for the nine-months ended December 31, 2025 and Audited Financial Results of the Company for the quarter and nine-months ended December 31, 2025.

A copy of the Audited Financial Results for the quarter and nine-months ended December 31, 2025, together with the Joint Statutory Auditors' Report thereon, in the prescribed format is enclosed herewith.

The Meeting of Board of Directors commenced at 3:00 p.m. and concluded at 5.25 p.m.

The above information will be made available on the website of the Company at www.icicilombard.com.

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115
Mailing Address:
Sixth floor- Interface 16,
Office no 601 & 602,
New Linking Road, Malad
west, Mumbai - 400064.

CIN: L67200MH2000PLC129408
Registered Office:
ICICI Lombard House, 414, Veer Savarkar Marg,
Near Siddhi Vinayak Temple, Prabhadevi,
Mumbai - 400 025.

You can contact us at:
Toll free No.: 1800 2666
Email: customersupport@icicilombard.com
Website: www.icicilombard.com



You are requested to kindly take the same on your records.

Thanking you.

Yours Sincerely,

For ICICI Lombard General Insurance Company Limited

**Vikas Mehra
Company Secretary**

Encl. as above

ICICI Lombard General Insurance Company Limited

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Website: www.icicilombard.com

Walker Chandiook & Co LLP*Chartered Accountants*

16th Floor, Tower III, One International Centre,
S B Marg, Prabhadevi (W),
Mumbai – 400013

PKF Sridhar & Santhanam LLP*Chartered Accountants*

201, 2nd Floor, Center Point Building,
Dr. BR Ambedkar Road,
Parel, Mumbai - 400012

Auditor's Report on Quarterly Financial Results and Year to Date Results of ICICI Lombard General Insurance Company Limited pursuant to Regulations 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and IRDAI Circular reference: IRDAI/F&A/CIR/LFTD/027/01/2017 dated 30 January 2017**To The Board of Directors of
ICICI Lombard General Insurance Company Limited**

We have audited the accompanying quarterly financial results of ICICI Lombard General Insurance Company Limited (the "Company") for the quarter ended 31 December 2025 and the year to date financial results for the period 1 April 2025 to 31 December 2025 (the "Results"), being submitted by the Company pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended including relevant circulars issued by the SEBI from time to time ("SEBI Listing Regulations") and Insurance Regulatory and Development Authority ("IRDAI" or "Authority") circular reference : IRDA /F&A /CIR/ LFTD/ 027 / 01/ 2017 dated January 30, 2017. These Results have been prepared on the basis of the condensed interim financial statements, which are responsibility of the Company's management and have been approved by the Board of Directors on 13 January 2026.

Our responsibility is to express an opinion on these Results based on our audit of such condensed interim financial statements, which have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard ("AS") - 25, "Interim Financial Reporting" ("AS 25"), prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with the Companies (Accounting Standard) Rules, 2021, as amended including the relevant provisions of the Insurance Act, 1938 as amended, the Insurance Regulatory and Development Authority of India Act, 1999 and other accounting principles generally accepted in India, to the extent considered relevant and appropriate for the purpose of the Results and which are not inconsistent with the accounting principles as prescribed in the Insurance Regulatory and Development Authority of India (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 and orders/directions/circulars issued by the IRDAI, to the extent applicable.

We conducted our audit in accordance with the auditing standards generally accepted in India. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the Results are free of material misstatements. An audit includes examining, on a test basis, evidence supporting the amounts disclosed as Results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

In our opinion and to the best of our information and according to the explanations given to us these Results:

- i) are presented in accordance with the requirements of Regulation 33 of the SEBI Listing Regulations and IRDAI Circular reference number IRDA /F&A /CIR/ LFTD/ 027 / 01/ 2017 dated January 30, 2017 in this regard; and
- ii) give a true and fair view of the net profit and other financial information for the quarter ended 31 December 2025 as well as year to date results for the period 1 April 2025 to 31 December 2025.



Walker Chandiook & Co LLP
Chartered Accountants

PKF Sridhar & Santhanam LLP
Chartered Accountants

Other Matter

The actuarial valuation of liabilities in respect of Claims Incurred But Not Reported (the "IBNR"), Claims Incurred But Not Enough Reported (the "IBNER") and Premium Deficiency Reserve (the "PDR") is the responsibility of the Company's Appointed Actuary (the "Appointed Actuary"). The actuarial valuation of these liabilities, which are estimated using statistical methods as at 31 December 2025 has been duly certified by the Appointed Actuary and in his opinion, the assumptions considered by him for such valuation are in accordance with the guidelines and norms issued by the IRDAI and the Institute of Actuaries of India in concurrence with the IRDAI. We have relied upon the Appointed Actuary's certificate in this regard for forming our opinion on the valuation of liabilities for outstanding claims reserves and the PDR contained in the Results of the Company.

For **Walker Chandiook & Co LLP**
Chartered Accountants
Firm's Registration Number:
001076N/N500013




Sudhir N. Pillai
Partner
Membership No. 105782

UDIN: 26105782TRITFY7567

Place: Mumbai
Date: 13 January 2026

For **PKF Sridhar & Santhanam LLP**
Chartered Accountants
Firm's Registration Number:
003990S/S200018




Dhiraj Kumar Birla
Partner
Membership No. 131178

UDIN: 26131178SDAEFU5669

Place: Mumbai
Date: 13 January 2026

ICICI Lombard General Insurance Company Limited

CIN: L67200MH2000PLC129408

Registered Office Address: ICICI Lombard House, 414, Veer Savarkar Marg,
Near Siddhivinayak Temple, Prabhadevi, Mumbai-400025, Maharashtra
IRDAI Registration No. 115 dated August 3, 2001

[Pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with IRDAI Circular reference : IRDA/F&A/CIR/LFTD/Q27/01/2017 dated 30.01.2017]

Annexure-I
Statement of Audited Results for the Quarter and year to date ended December 31, 2025

₹ in lakhs unless otherwise specified

Sl. No.	Particulars	3 months ended / As at			Year to date ended / As at		Year ended / As at
		December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
		Audited	Audited	Audited	Audited	Audited	Audited
OPERATING RESULTS							
1	Gross Premiums written	743,298	705,886	647,445	2,254,439	2,135,380	2,825,774
2	Net Premium written ¹	596,348	531,304	508,405	1,888,704	1,528,003	2,076,106
3	Premium Earned (Net)	568,530	565,165	504,517	1,647,304	1,457,462	1,980,020
4	Income from investments (net) ²	90,901	89,893	83,982	275,068	253,064	315,590
5	Other income	1,584	3,209	(216)	5,246	(1,993)	(1,950)
6	Total Income (3 to 5)	661,015	658,267	588,283	1,927,618	1,708,543	2,293,660
7	Commissions & Brokerage (net) ³	134,310	101,277	116,241	329,662	281,161	383,803
8	Net commission ⁴	134,310	101,277	116,241	329,662	281,161	383,803
9	Operating Expenses related to insurance business (a + b):						
	(a) Employees' remuneration and welfare expenses	46,357	40,930	39,156	130,372	112,237	151,569
	(b) Other operating expenses	32,820	33,356	32,128	96,929	105,681	132,915
10	Premium Deficiency	-	-	-	-	-	-
11	Incurred Claims ⁵						
	(a) Claims Paid	342,775	327,817	320,356	961,646	897,656	1,236,208
	(b) Change in Outstanding Claims (Including IBNR/IBNER)	47,644	79,621	11,866	211,221	126,708	162,473
12	Total Expense (8+9+10+11)	603,906	583,001	519,747	1,729,830	1,523,443	2,066,968
13	Underwriting Profit/(Loss) (3-12)	(35,376)	(17,836)	(15,230)	(82,526)	(65,981)	(86,948)
14	Provisions for doubtful debts (including bad debts written off)	-	-	-	-	-	-
15	Provisions for diminution in value of investments	-	-	-	-	-	-
16	Operating Profit/(Loss) (6-12)	57,109	75,266	68,536	197,788	185,100	226,692
17	Appropriations						
	(a) Transfer to Profit and Loss A/c	57,109	75,266	68,536	197,788	185,100	226,692
	(b) Transfer to Reserves	-	-	-	-	-	-
NON-OPERATING RESULTS							
18	Income in shareholders' account (a+b+c):						
	(a) Transfer from Policyholders' Fund	57,109	75,266	68,536	197,788	185,100	226,692
	(b) Income from investments	31,043	31,875	27,612	84,592	80,450	100,482
	(c) Other income	4	93	3	941	12	5,939
19	Expenses other than those related to insurance business	1,545	2,235	833	5,180	4,517	5,620
20	Provisions for doubtful debts (including bad debts written off)	(364)	452	(174)	94	(465)	(584)
21	Provisions for diminution in value of investments ⁶	-	(3,180)	(519)	(6,026)	(3,801)	(4,054)
22	Total Expense (19+20+21)	1,181	(493)	140	(752)	251	982
23	Profit/(Loss) before extraordinary items (18-22)	86,975	107,727	96,011	294,073	285,311	332,131
24	Extraordinary items	-	-	-	-	-	-
25	Profit/(Loss) before tax (23-24)	86,975	107,727	96,011	294,073	285,311	332,131
26	Provision for tax	21,099	25,773	23,573	71,535	65,441	81,302
27	Profit/(Loss) after tax (PAT)	65,876	81,954	72,438	222,538	199,870	250,829
28	Dividend per share (₹) (Nominal Value ₹ 10 per share) ⁷						
	(a) Interim Dividend	6.50	-	5.50	6.50	5.50	5.50
	(b) Final Dividend	-	-	-	7.00	6.00	6.00
29	Profit/(Loss) carried to Balance Sheet	831,366	797,932	624,947	831,366	624,947	675,906
30	Paid up equity capital	49,804	49,747	49,523	49,804	49,523	49,523
31	Reserve & Surplus (Excluding Revaluation Reserve)	1,569,105	1,526,327	1,322,891	1,569,105	1,322,891	1,380,737
32	Share Application Money Pending Allotment	178	187	38	178	38	25
33	Fair Value Change Account and Revaluation Reserve	101,184	84,371	75,391	101,184	75,391	68,074
34	Borrowings	-	-	-	-	-	-
35	Total Assets:						
	(a) Investments:						
	- Shareholders' Fund	1,555,632	1,505,344	1,317,827	1,555,632	1,317,827	1,372,551
	- Policyholders' Fund	4,273,918	4,114,635	3,841,893	4,273,918	3,841,893	3,978,226
	(b) Other Assets (Net of current liabilities and provisions)	(4,109,279)	(3,959,347)	(3,711,877)	(4,109,279)	(3,711,877)	(3,852,368)
Analytical Ratios⁷:							
(i)	Solvency Ratio ^{8a}	2.69	2.73	2.36	2.69	2.36	2.69
(ii)	Expenses of Management Ratio ^{8b}	35.4%	31.9%	34.7%	31.6%	30.2%	30.8%
(iii)	Incurred Claim Ratio	68.7%	72.1%	65.8%	71.2%	70.3%	70.6%
(iv)	Net Retention Ratio	80.2%	75.3%	78.5%	74.9%	71.6%	73.5%
(v)	Combined Ratio	104.5%	105.1%	102.7%	104.2%	102.9%	102.8%
(vi)	Earning per share (₹)						
	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period ⁹	Basic: ₹ 13.25 Diluted: ₹ 13.14	Basic: ₹ 16.49 Diluted: ₹ 16.35	Basic: ₹ 14.63 Diluted: ₹ 14.48	Basic: ₹ 44.78 Diluted: ₹ 44.36	Basic: ₹ 40.46 Diluted: ₹ 39.99	Basic: ₹ 50.74 Diluted: ₹ 50.25
	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period ⁹	Basic: ₹ 13.25 Diluted: ₹ 13.14	Basic: ₹ 16.49 Diluted: ₹ 16.35	Basic: ₹ 14.63 Diluted: ₹ 14.48	Basic: ₹ 44.78 Diluted: ₹ 44.36	Basic: ₹ 40.46 Diluted: ₹ 39.99	Basic: ₹ 50.74 Diluted: ₹ 50.25
36	(vii) NPA ratios:						
	(a) Gross and Net NPAs	-	-	-	-	-	-
	(b) % of Gross & Net NPAs	-	-	-	-	-	-
	(viii) Yield on Investments ¹⁰ :						
	(a) Without unrealized gains ¹²	2.09%	2.19%	2.15%	6.74%	6.69%	8.42%
	(b) With unrealized gains ^{10,11}	2.00%	0.46%	0.16%	6.16%	7.12%	9.44%
	(ix) Public shareholding						
	(a) No. of shares	242,494,147	241,914,941	239,683,784	242,494,147	239,683,784	240,175,799
	(b) Percentage of shareholding	48.69%	48.63%	48.40%	48.69%	48.40%	48.40%
	(c) % of Government holding	-	-	-	-	-	-
	(in case of public sector insurance companies)	-	-	-	-	-	-

Footnotes:

- Net of reinsurance (Including Excess of Loss Reinsurance).
- Including capital gains, net of amortisation and losses.
- Commission is net of commission received on reinsurance cession.
- Incurred Claim disclosed is net of Reinsurance
- Includes reversal in Provisions for diminution in value of investments amounting to ₹ Nil and ₹ 6,026 Lakhs pursuant to sale of the underlying securities / receipt against the securities during the quarter ended and year to date ended December 31, 2025 respectively (for the quarter ended September 30, 2025 ₹ 3,180 Lakhs and for the quarter and year to date ended December 31, 2024 ₹ 519 Lakhs and ₹ 3,801 Lakhs respectively and for the year ended March 31, 2025 ₹ 8,430 Lakhs).
- Dividend is recognised in the period in which it is approved as prescribed by MCA
- Analytical ratios have been calculated as per definition given in IRDAI analytical ratios disclosures.
- The Solvency has been computed at the last day of the period.
- The Expenses of Management has been computed on the basis of Gross Direct Premium
- Not annualised
- Yield on investments is computed excluding Investment income from Pools
- Excludes unrealised gains or losses on real estate and unlisted equity
- Yield on investments with unrealised gains is computed using the modified Dietz method
- The computation is based on time weighted average book value.



Annexure-II

[Pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with IRDAI Circular reference : IRDA/F&A/CIR/LFTD/027/01/2017 dated 30.01.2017]

Segment1 Reporting for the Quarter and year to date ended December 31, 2025

(₹ in lakhs)

Sl. No.	Particulars	3 months ended / As at			Year to date ended / As at		Year ended / As at
		December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
		Audited	Audited	Audited	Audited	Audited	Audited
1	Segment Income:						
	(A) Fire						
	Net Premium Earned	18,501	18,173	17,563	50,842	48,819	65,144
	Income from Investments	5,530	5,322	5,048	16,520	15,631	19,724
	Other Income	(103)	(24)	313	(124)	(346)	(422)
	(B) Marine						
	Net Premium Earned	16,136	15,707	16,842	46,327	45,754	60,739
	Income from Investments	1,380	1,409	1,210	4,190	3,727	4,283
	Other Income	18	46	592	8	184	160
	(C) Health including Personal Accident*						
	(i) Health Retail						
	Net Premium Earned	55,132	50,371	35,678	150,597	100,501	138,694
	Income from Investments	3,984	3,741	3,088	11,480	9,477	12,115
	Other Income	54	48	11	140	96	136
	(ii) Health Group, Corporate						
	Net Premium Earned	161,218	154,259	141,472	458,880	406,461	562,426
	Income from Investments	9,303	10,488	8,869	30,876	28,920	35,018
	Other Income	553	1,059	(845)	1,891	(2,707)	(2,766)
	(iii) Health Government Business						
	Net Premium Earned	213	128	111	544	261	401
	Income from Investments	(34)	25	42	29	124	69
	Other Income	-	1	-	1	-	-
	(D) Miscellaneous						
	(i) Miscellaneous Retail						
	Net Premium Earned	3,664	3,407	2,161	10,096	6,252	8,567
	Income from Investments	747	769	744	2,346	2,272	2,859
	Other Income	2	3	1	7	6	9
	(ii) Miscellaneous Group, Corporate						
	Net Premium Earned	27,707	28,230	26,638	81,170	70,386	96,626
	Income from Investments	5,007	5,065	4,917	15,561	14,673	17,967
	Other Income	(230)	(70)	(524)	(303)	50	45
	(E) Crop Insurance						
	Net Premium Earned	5,538	22,038	8,074	28,085	39,225	42,454
	Income from Investments	907	1,071	656	2,622	1,642	2,221
	Other Income	-	25	-	25	41	39
	(F) Motor						
	Net Premium Earned	280,421	272,852	255,978	820,763	739,803	1,004,969
	Income from Investments	64,077	62,003	59,408	191,444	176,598	221,333
	Other Income	1,290	2,121	236	3,601	693	849
2	Premium Deficiency						
	(A) Fire	-	-	-	-	-	-
	(B) Marine	-	-	-	-	-	-
	(C) Health including Personal Accident*						
	(i) Health Retail	-	-	-	-	-	-
	(ii) Health Group, Corporate	-	-	-	-	-	-
	(iii) Health Government Business	-	-	-	-	-	-
	(D) Miscellaneous						
	(i) Miscellaneous Retail	-	-	-	-	-	-
	(ii) Miscellaneous Group, Corporate	-	-	-	-	-	-
	(E) Crop Insurance	-	-	-	-	-	-
	(F) Motor	-	-	-	-	-	-
3	Segment Underwriting Profit / (Loss):						
	(A) Fire	13,114	10,372	19,659	28,966	38,950	59,029
	(B) Marine	(3,085)	(4,713)	(2,943)	(10,720)	(8,539)	(5,163)
	(C) Health including Personal Accident*						
	(i) Health Retail	(8,631)	167	(3,676)	(20,713)	(15,325)	(20,849)
	(ii) Health Group, Corporate	(1,951)	(9,699)	(15,959)	(21,949)	(41,759)	(59,968)
	(iii) Health Government Business	(8)	672	(33)	620	(88)	(74)
	(D) Miscellaneous						
	(i) Miscellaneous Retail	364	582	203	1,454	2,011	956
	(ii) Miscellaneous Group, Corporate	4,806	(2,294)	3,152	3,741	6,461	13,229
	(E) Crop Insurance	858	(5,751)	1,575	(5,306)	(359)	1,313
	(F) Motor	(40,843)	(7,172)	(17,208)	(58,619)	(47,333)	(75,421)



Sl. No.	Particulars	3 months ended / As at			Year to date ended / As at		Year ended / As at
		December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
		Audited	Audited	Audited	Audited	Audited	Audited
4	Segment Operating Profit / (Loss):						
	(A) Fire	18,541	15,670	25,020	45,362	54,235	78,331
	(B) Marine	(1,687)	(3,258)	(1,141)	(6,522)	(4,628)	(720)
	(C) Health including Personal Accident*						
	(i) Health Retail	(4,596)	3,957	(576)	(9,095)	(5,751)	(8,598)
	(ii) Health Group, Corporate	7,905	1,848	(7,934)	10,817	(15,546)	(27,715)
	(iii) Health Government Business	(39)	695	10	652	37	(4)
	(D) Miscellaneous						
	(i) Miscellaneous Retail	1,114	1,351	946	3,806	4,289	3,824
	(ii) Miscellaneous Group, Corporate	9,583	2,702	7,543	18,999	21,183	31,241
	(E) Crop Insurance	1,764	(4,653)	2,232	(2,659)	1,323	3,572
	(F) Motor	24,524	56,954	42,436	136,428	129,958	146,761
5	Segment Technical Liabilities:						
	Unexpired Risk Reserve - Net						
	(A) Fire	46,319	52,243	44,239	46,320	44,239	40,007
	(B) Marine	19,746	21,945	18,209	19,746	18,209	15,127
	(C) Health including Personal Accident*						
	(i) Health Retail	118,686	109,503	98,167	118,688	98,167	109,364
	(ii) Health Group, Corporate	284,045	308,493	275,821	284,045	275,821	270,881
	(iii) Health Government Business	397	499	197	397	197	183
	(D) Miscellaneous						
	(i) Miscellaneous Retail	25,535	26,206	26,446	25,535	26,446	27,382
	(ii) Miscellaneous Group, Corporate	79,629	81,148	83,157	79,629	83,157	79,755
	(E) Crop Insurance	406	4,912	2,755	406	2,755	1
	(F) Motor	564,601	506,600	523,431	564,601	523,431	555,267
	Outstanding Claims Reserves Including IBNR & IBNER - Gross						
	(A) Fire	339,042	363,319	373,660	339,042	373,660	342,257
	(B) Marine	114,537	111,776	111,277	114,537	111,277	102,192
	(C) Health including Personal Accident*						
	(i) Health Retail	53,361	50,942	40,573	53,361	40,573	38,442
	(ii) Health Group, Corporate	186,351	186,047	166,540	186,351	166,540	157,054
	(iii) Health Government Business	4,020	7,560	8,212	4,020	8,212	8,207
	(D) Miscellaneous						
	(i) Miscellaneous Retail	11,933	12,271	8,992	11,933	8,992	10,382
	(ii) Miscellaneous Group, Corporate	411,427	398,771	325,081	411,427	325,081	330,499
	(E) Crop Insurance	175,219	177,819	215,526	175,219	215,526	215,397
	(F) Motor	2,194,195	2,154,493	1,987,056	2,194,195	1,987,056	2,044,023

Footnote:

- 1 Segments include : (A) Fire, (B) Marine, (C) Health including Personal Accident - (i) Health Retail, (ii) Health Group, Corporate and (iii) Health Government Business, (D) Miscellaneous - (i) Retail, (ii) Group / Corporate, (E) Crop Insurance, (F) Motor
- 2 * includes Travel Insurance



Other Disclosures*
Status of Shareholders Complaints for the quarter ended December 31, 2025

Sr No	Particulars	Number
1	No. of Investor complaints pending at the beginning of period	0
2	No. of Investor complaints during the period	0
3	No. of Investor complaints disposed off during the period	0
4	No. of Investor complaints remaining unresolved at the end of the period	0

* The above disclosure is not required to be audited.



Notes forming part of Annexure I and Annexure II

- 1 The above audited financial results of the ICICI Lombard General Insurance Company Limited (the Company) for the quarter and year to date ended December 31, 2025 were reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at its Meeting held on January 13, 2026.
- 2 The above audited financial results were audited by the joint statutory auditors, Walker ChandioK & Co LLP, Chartered Accountants and PKF Sridhar & Santhanam LLP, Chartered Accountants who have issued an unmodified opinion on these financial results.
- 3 During the quarter and year to date ended December 31, 2025, the Company has allotted 579,206 equity shares and 2,318,348 equity shares respectively of face value of ₹ 10 each pursuant to exercise of employee stock options and employee stock units granted. (For the quarter ended September 30, 2025, 829,451 equity shares were allotted, for the quarter and year to date ended December 31, 2024, 542,239 equity shares and 2,549,167 shares respectively allotted and for the year ended March 31, 2025, 3,041,182 equity shares allotted of face value of ₹ 10 each).
- 4 The Board of Directors has declared an interim dividend of ₹ 6.50 per equity share of face value of ₹ 10 each at its meeting held on October 14, 2025, which is accounted for and paid during the quarter ended December 31, 2025
- 5 Pursuant to the notification of the 4 new Labour Codes by the Government of India viz the Code on Wages, 2019, the Code on Social Security, 2020, the Industrial Relations Code, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 (collectively referred to as the "New Labour Codes") with effect from 21 November 2025, and pending issuance of the detailed Rules, the Company has reassessed its employee benefit obligations based on the revised definition of wages and expanded eligibility criteria under the New Labour Codes. Based on actuarial valuation and management's best estimates, the Company recognised an incremental gratuity expense of ₹ 5,306 lakhs as past service cost during the quarter and nine months ended 31 December 2025, resulting in a corresponding reduction in profit and increase in gratuity obligation. As at 31 December 2025, unrecognised past service cost in respect of gratuity obligation amounts to ₹ 1,693 lakhs. The impact on other employee benefit obligations is not material, and the Company continues to monitor developments and will review its estimates as further clarifications and Rules are notified.
- 6 Figures of the previous period have been re-grouped wherever necessary, to conform to the current year presentation.
- 7 In view of the seasonality of Industry, the financial results for the quarters are not indicative of full year's expected performance.
- 8 In accordance with requirements of IRDAI circular no. IRDAI/F&A/CIR/MISC/256/09/2021 dated September 30, 2021 on Public Disclosures by Insurers, the Company will publish the financials results on the company's website latest by January 28, 2026.



For and on behalf of the Board

Sanjeev Mantri
Managing Director & CEO
(DIN : 07192264)

Mumbai
January 13, 2026

ICICI Lombard General Insurance Company Limited

CIN: L67200MH2000PLC129408

Registered Office Address: ICICI Lombard House, 414, Veer Savarkar Marg,

Near Siddhivinayak Temple, Prabhadevi, Mumbai-400025, Maharashtra

IRDAI Registration No. 115 dated August 3, 2001

Balance Sheet As at December 31, 2025

	At December 31, 2025	At March 31, 2025
(₹ in lakhs)		
Sources of funds		
Share capital	49,804	49,573
Share application money-pending allotment	178	25
Reserves and Surplus	1,573,823	1,380,737
Fair value change account		
Shareholders funds	26,722	18,182
Policyholders funds	69,744	49,892
Borrowings	-	-
Total	1,720,271	1,498,409
Application of funds		
Investments - Shareholders	1,555,632	1,372,551
Investments - Policyholders	4,273,918	3,978,226
Loans	-	-
Fixed assets	81,681	80,200
Deferred tax asset	28,975	16,905
Current assets		
Cash and bank balances	38,563	8,757
Advances and other assets	1,606,018	1,457,864
Sub-Total (A)	1,644,581	1,466,621
Deferred Tax Liability (Net)	-	-
Current liabilities	4,690,820	4,286,423
Provisions	1,173,696	1,129,671
Sub-Total (B)	5,864,516	5,416,094
Net current assets (C) = (A - B)	(4,219,935)	(3,949,473)
Miscellaneous expenditure (to the extent not written off or adjusted)	-	-
Debit balance in profit and loss account	-	-
Total	1,720,271	1,498,409



For and on behalf of the Board

Sanjeev Mantri
Sanjeev Mantri
Managing Director & CEO
(DIN : 07192264)

Mumbai
January 13, 2026