



October 14, 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 Wednesday, October 14, 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 recommendation of the Audit Committee, the Board of Directors of the Company, at their Meeting held today i.e. on Wednesday, October 14, 2026, inter-alia, approved Audited Financial Statements for the half-year ended September 30, 2026 and Audited Financial Results of the Company for the quarter and half-year ended September 30, 2026.

A copy of the Audited Financial Results of the Company for the quarter and half-year ended September 30, 2026, together with the Joint Statutory Auditors' Report thereon, in the prescribed format is enclosed herewith.

The Board of Directors also approved declaration and payment of an interim dividend of ₹ 7/-per equity share i.e. at the rate of 70% of face value of ₹ 10/- each, for the financial year ended March 31, 2027. The interim dividend shall be paid to those equity shareholders of the Company, whose names appear in the Register of Members of the Company or in the records of Depositories as beneficial owners of the shares as on Friday, October 23, 2026, being record date fixed for this purpose.

The Interim Dividend will be paid to the equity shareholders of the Company on or before Thursday, November 12, 2026, subject to deduction of tax at source at applicable rate.

The Meeting of Board of Directors commenced at 3:50 p.m. and concluded at 6:30 p.m.

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



The above information will be made available on the website of the Company at 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

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

B S R & Co. LLP
Chartered Accountants

14th Floor, Central B Wing and North C Wing,
Nesco IT Park 4, Nesco Center,
Western Express Highway
Goregaon (East)
Mumbai – 400 063
Telephone +91 22 6257 1000
Fax +91 22 6257 1010

Walker Chandiok & Co LLP
Chartered Accountants

42nd Floor, Building Commerz II'
International Business Park
Oberoi Garden City,
Off Western Express Highway,
Goregaon East
Mumbai – 400 063

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 read with 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**

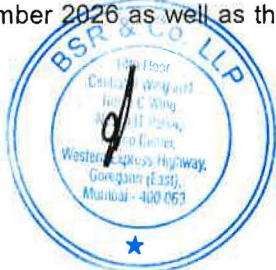
We have audited the accompanying quarterly financial results of ICICI Lombard General Insurance Company Limited (the "Company") for the quarter ended 30 September 2026 and the year to date financial results for the period from 1 April 2026 to 30 September 2026, attached herewith being submitted by the 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 SEBI from time to time ("SEBI Listing Regulations") and Insurance Regulatory and Development Authority ("IRDAI" or "Authority") circular reference: IRDAI/F&A/CIR/LFTD/027/01/2017 dated 30 January 2017. These quarterly financial results as well as the year to date financial results have been prepared on the basis of the condensed interim financial statements, which are the responsibility of the Company's management and have been approved by the Board of Directors on 14 October 2026.

Our responsibility is to express an opinion on these financial results and year to date financial 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"), specified under Section 133 of the Companies Act, 2013 (the "Act") read with the Companies (Accounting Standard) Rules, 2021, issued there under, as amended, including the relevant provisions of the Insurance Act, 1938 as amended, (the "Insurance Act"), the Insurance Regulatory and Development Authority of India Act, 1999 (the "IRDA Act") and other accounting principles generally accepted in India, to the extent considered relevant and appropriate for the purpose of the quarterly financial results as well as the year to date financial 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 (the "IRDA Financial Statements Regulations") 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 financial results are free of material misstatements. An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial 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 quarterly financial results as well as the year to date results:

- i) are presented in accordance with the requirements of Regulation 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 in this regard; and
- ii) give a true and fair view of the net profit and other financial information for the quarter ended 30 September 2026 as well as the year to date results for the period 1 April 2026 to 30 September 2026.



Other Matters

1. The actuarial valuation of liabilities in respect of Premium Deficiency Reserve (the "PDR") and Incurred But Not Reported ("IBNR") and Incurred But Not Enough Reported ("IBNER"), for non-life policies in force 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 30 September 2026 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 Authority. We have relied upon the Appointed Actuary's certificate in this regard for forming our opinion on the valuation of liabilities in respect of PDR, IBNR, IBNER that are estimated using statistical methods, as contained in the financial results of the Company.
2. The financial results for the quarter ended 30 September 2025 including year to date period from 1 April 2025 to 30 September 2025 and annual financial results for the year ended 31 March 2026 included in the financial results were audited by Walker Chandiok & Co LLP, one of the current joint auditors of the Company, jointly with PKF Sridhar & Santhanam LLP, who had jointly expressed an unmodified opinion vide their audit report dated 14 October 2025 and 15 April 2026 respectively.

For B S R & Co. LLP*Chartered Accountants*

ICAI Firm Registration No: 101248W/W-100022

**Ashwin Suvarna**

Partner

Membership No.: 109503

UDIN: 26109503STEZOI4604

Place: Mumbai

Date: 14 October 2026

For Walker Chandiok & Co LLP*Chartered Accountants*

ICAI Firm's Registration No: 001076N/N500013

**Sudhir N. Pillai**

Partner

Membership No.: 105782

UDIN: 26105782UYIDFA1236

Place: Mumbai

Date: 14 October 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/027/01/2017 dated 30.01.2017]

Annexure-I

Statement of Audited Results for the Quarter and year to date ended September 30, 2026

(₹ in lakhs unless otherwise specified)

Sl. No.	Particulars	3 months ended / As at			Year to date ended / As at		Year ended / As at
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
		Audited	Audited	Audited	Audited	Audited	Audited
OPERATING RESULTS							
1	Gross Premiums written	770,209	886,027	705,886	1,656,236	1,511,141	3,061,809
2	Net Premium written ¹	621,366	660,373	531,304	1,281,739	1,092,356	2,337,448
3	Premium Earned (Net)	665,187	595,004	565,165	1,260,191	1,078,774	2,226,357
4	Income from investments (net) ²	116,083	85,787	89,893	201,870	184,167	354,736
5	Other income	3,102	580	3,209	3,682	3,662	8,401
6	Total income (3 to 5)	784,372	681,371	658,267	1,465,743	1,266,603	2,589,494
7	Commissions & Brokerage (net) ³	126,861	125,018	101,277	251,879	195,352	448,419
8	Net commission ³	126,861	125,018	101,277	251,879	195,352	448,419
9	Operating Expenses related to insurance business (a + b):						
	(a) Employees' remuneration and welfare expenses	45,768	42,612	40,930	88,380	84,015	172,828
	(b) Other operating expenses	40,512	35,910	33,356	76,422	64,109	133,027
10	Premium Deficiency	-	-	-	-	-	-
	Incurred Claims ⁴						
11	(a) Claims Paid	465,213	351,161	327,817	816,374	618,871	1,354,120
	(b) Change in Outstanding Claims (including IBNR/IBNER)	18,671	103,291	79,621	121,962	163,577	228,727
12	Total Expense (8+9+10+11)	697,025	657,992	583,001	1,355,017	1,125,924	2,337,121
13	Underwriting Profit/ (Loss) (3-12)	(31,838)	(62,988)	(17,836)	(94,826)	(47,150)	(110,764)
14	Provisions for doubtful debts (including bad debts written off)	-	-	-	-	-	-
15	Provisions for diminution in value of investments	-	-	-	-	-	-
16	Operating Profit/(Loss) (6-12)	87,347	23,379	75,266	110,726	140,679	252,373
17	Appropriations						
	(a) Transfer to Profit and Loss A/c	87,347	23,379	75,266	110,726	140,679	252,373
	(b) Transfer to Reserves	-	-	-	-	-	-
NON-OPERATING RESULTS							
18	Income in shareholders' account (a+b+c):						
	(a) Transfer from Policyholders' Fund	87,347	23,379	75,266	110,726	140,679	252,373
	(b) Income from investments	40,736	28,031	31,875	68,767	63,549	118,350
	(c) Other Income	127	780	93	907	937	974
19	Expenses other than those related to insurance business	2,055	2,123	2,235	4,178	3,635	6,862
20	Provisions for doubtful debts (including bad debts written off)	(118)	94	452	(24)	458	68
21	Provisions for diminution in value of investments ⁵	1,532	(3,597)	(3,180)	(2,065)	(6,026)	(1,126)
22	Total Expense (19+20+21)	3,469	(1,380)	(493)	2,089	(1,933)	5,804
23	Profit / (Loss) before extraordinary items (18-22)	124,741	53,570	107,727	178,311	207,098	365,893
24	Extraordinary items	-	-	-	-	-	-
25	Profit/ (Loss) before tax (23-24)	124,741	53,570	107,727	178,311	207,098	365,893
26	Provision for tax	30,101	13,253	25,773	43,354	50,436	88,699
27	Profit / (Loss) after tax (PAT)	94,640	40,317	81,954	134,957	156,662	277,194
28	Dividend per share (₹) (Nominal Value ₹ 10 per share) ⁶						
	(a) Interim Dividend	-	-	-	-	-	6.50
	(b) Final Dividend	-	7.00	-	7.00	7.00	7.00
29	Profit / (Loss) carried to Balance Sheet	986,047	891,407	797,832	986,047	797,832	886,022
30	Paid up equity capital	49,961	49,927	49,747	49,961	49,747	49,849
31	Reserve & Surplus (Excluding Revaluation Reserve)	1,746,670	1,645,999	1,526,327	1,746,670	1,526,327	1,630,843
32	Share Application Money Pending Allotment	343	650	187	343	187	81
33	Fair Value Change Account and Revaluation Reserve	292,178	7,220	84,371	292,178	84,371	(73,548)
34	Borrowings	-	-	-	-	-	-
	Total Assets:						
35	(a) Investments:						
	- Shareholders' Fund	1,695,317	1,517,224	1,505,344	1,695,317	1,505,344	1,492,870
	- Policyholders' Fund	4,737,851	4,540,716	4,114,635	4,737,851	4,114,635	4,349,257
	(b) Other Assets (Net of current liabilities and provisions)	(4,344,016)	(4,354,144)	(3,959,347)	(4,344,016)	(3,959,347)	(4,234,902)
	Analytical Ratios ⁷ :						
	(i) Solvency Ratio ^{8a}	2.75	2.71	2.73	2.75	2.73	2.67
	(ii) Expenses of Management Ratio ^{8b}	36.3%	28.8%	31.9%	32.2%	29.7%	31.2%
	(iii) Incurred Claim Ratio	72.7%	76.4%	72.1%	74.5%	72.5%	71.1%
	(iv) Net Retention Ratio	80.7%	74.5%	75.3%	77.4%	72.3%	76.3%
	(v) Combined Ratio	107.0%	107.2%	105.1%	107.0%	104.0%	103.4%
	(vi) Earning per share (₹)						
	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period ⁹	Basic: ₹ 18.95 Diluted: ₹ 18.85	Basic: ₹ 8.08 Diluted: ₹ 8.03	Basic: ₹ 16.49 Diluted: ₹ 16.35	Basic: ₹ 27.04 Diluted: ₹ 26.88	Basic: ₹ 31.55 Diluted: ₹ 31.27	Basic: ₹ 55.74 Diluted: ₹ 55.24
	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period ⁹	Basic: ₹ 18.95 Diluted: ₹ 18.85	Basic: ₹ 8.08 Diluted: ₹ 8.03	Basic: ₹ 16.49 Diluted: ₹ 16.35	Basic: ₹ 27.04 Diluted: ₹ 26.88	Basic: ₹ 31.55 Diluted: ₹ 31.27	Basic: ₹ 55.74 Diluted: ₹ 55.24
36	(vii) NPA ratios:						
	(a) Gross and Net NPAs	-	-	-	-	-	-
	(b) % of Gross & Net NPAs	-	-	-	-	-	-
	(viii) Yield on Investments ^{8g}						
	(a) Without unrealized gains ¹²	2.47%	1.87%	2.19%	4.38%	4.55%	8.47%
	(b) With unrealised gains ^{10,11}	5.27%	4.64%	0.46%	10.15%	4.08%	3.17%
	(ix) Public shareholding						
	(a) No. of shares	244,064,118	243,721,486	241,914,941	244,064,118	241,914,941	242,944,314
	(b) Percentage of shareholding	48.85%	48.82%	48.63%	48.85%	48.63%	48.74%
	(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 ₹ 5,919 Lakhs and ₹ 9,515 Lakhs pursuant to sale of the underlying securities / receipt against the securities during the quarter ended and year to date ended September 30, 2026. (for the quarter ended June 30, 2026 ₹ 3,597 Lakhs and for the quarter and year to date ended September 30, 2025 ₹ 3,180 Lakhs and ₹ 6,026 lakhs respectively and for the year ended March 31, 2026 ₹ 6,026 Lakhs respectively).
- 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 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 portfolio 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]

Segment Reporting for the Quarter and year to date ended September 30, 2026

(₹ in lakhs)

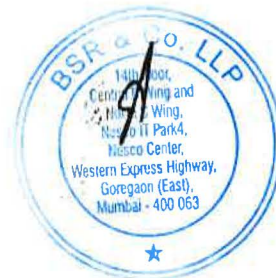
Sl. No.	Particulars	3 months ended / As at			Year to date ended / As at		Year ended / As at
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
		Audited	Audited	Audited	Audited	Audited	Audited
1	Segment Income:						
	(A) Fire						
	Net Premium Earned	13,754	11,149	18,173	24,903	32,341	69,024
	Income from Investments	5,928	5,090	5,322	11,018	10,990	20,522
	Other Income	106	(179)	(24)	(73)	(21)	41
	(B) Marine						
	Net Premium Earned	19,198	16,869	15,707	36,067	30,191	62,423
	Income from Investments	2,000	1,420	1,409	3,420	2,810	5,192
	Other Income	64	77	46	141	(10)	46
	(C) Health including Personal Accident*						
	(i) Health Retail						
	Net Premium Earned	75,311	67,732	50,371	143,043	95,465	210,044
	Income from Investments	6,012	4,128	3,741	10,140	7,496	15,776
	Other Income	53	56	48	109	86	187
	(ii) Health Group, Corporate						
	Net Premium Earned	227,490	179,517	154,259	407,007	297,662	630,300
	Income from Investments	15,407	11,374	10,488	26,781	21,573	42,326
	Other Income	2,801	(261)	1,059	2,540	1,338	5,771
	(iii) Health Government Business						
	Net Premium Earned	179	573	128	752	331	857
	Income from Investments	52	29	25	81	63	50
	Other Income	-	1	1	1	1	1
	(D) Miscellaneous						
	(i) Miscellaneous Retail						
	Net Premium Earned	3,681	3,660	3,407	7,341	6,432	13,730
	Income from Investments	868	642	769	1,510	1,599	2,950
	Other Income	2	2	3	4	5	9
	(ii) Miscellaneous Group, Corporate						
	Net Premium Earned	27,733	27,308	28,230	55,041	53,463	108,222
	Income from Investments	6,419	4,731	5,065	11,150	10,554	19,749
	Other Income	80	41	(70)	121	(73)	(93)
	(E) Crop Insurance						
	Net Premium Earned	349	114	22,038	463	22,547	29,275
	Income from Investments	840	878	1,071	1,718	1,715	3,411
	Other Income	-	-	25	-	25	23
	(F) Motor						
	Net Premium Earned	297,492	288,082	272,852	585,574	540,342	1,102,482
	Income from Investments	78,557	57,495	62,003	136,052	127,367	244,760
	Other Income	(4)	843	2,121	839	2,311	2,416
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	6,764	(2,322)	10,372	4,442	15,852	42,488
	(B) Marine	(1,044)	(3,566)	(4,713)	(4,610)	(7,635)	(12,600)
	(C) Health including Personal Accident*						
	(i) Health Retail	(7,746)	(797)	167	(8,543)	(12,082)	(26,417)
	(ii) Health Group, Corporate	(30,090)	(30,173)	(9,699)	(60,263)	(19,998)	(39,574)
	(iii) Health Government Business	(5)	(10)	672	(15)	628	582
	(D) Miscellaneous						
	(i) Miscellaneous Retail	396	439	582	835	1,090	2,220
	(ii) Miscellaneous Group, Corporate	1,676	(2,559)	(2,294)	(883)	(1,065)	9,116
	(E) Crop Insurance	1,477	521	(5,751)	1,998	(6,164)	(784)
	(F) Motor	(3,266)	(24,521)	(7,172)	(27,787)	(17,776)	(85,795)



(₹ in lakhs)							
Sl. No.	Particulars	3 months ended / As at			Year to date ended / As at		Year ended / As at
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
		Audited	Audited	Audited	Audited	Audited	Audited
4	Segment Operating Profit / (Loss):						
	(A) Fire	12,798	2,589	15,670	15,387	26,821	63,051
	(B) Marine	1,020	(2,069)	(3,258)	(1,049)	(4,835)	(7,362)
	(C) Health including Personal Accident*						
	(i) Health Retail	(1,686)	3,388	3,957	1,702	(4,499)	(10,456)
	(ii) Health Group, Corporate	(11,886)	(19,058)	1,848	(30,944)	2,912	8,522
	(iii) Health Government Business	47	20	695	67	691	631
	(D) Miscellaneous						
	(i) Miscellaneous Retail	1,272	1,079	1,351	2,351	2,692	5,182
	(ii) Miscellaneous Group, Corporate	8,184	2,210	2,702	10,394	9,416	28,773
	(E) Crop Insurance	2,314	1,401	(4,653)	3,715	(4,423)	2,652
	(F) Motor	75,284	33,819	56,954	109,103	111,904	161,380
5	Segment Technical Liabilities:						
	Unexpired Risk Reserve - Net						
	(A) Fire	36,428	40,345	52,243	36,428	52,243	38,512
	(B) Marine	26,558	26,517	21,945	26,558	21,945	17,429
	(C) Health including Personal Accident*						
	(i) Health Retail	151,264	141,363	109,503	151,264	109,503	140,352
	(ii) Health Group, Corporate	347,771	371,961	308,493	347,771	308,493	324,839
	(iii) Health Government Business	764	365	499	764	499	408
	(D) Miscellaneous						
	(i) Miscellaneous Retail	22,711	23,818	26,206	22,711	26,206	24,818
	(ii) Miscellaneous Group, Corporate	78,148	79,627	81,148	78,148	81,148	74,026
	(E) Crop Insurance	221	4	4,912	221	4,912	14
	(F) Motor	566,741	590,427	506,600	566,741	506,600	588,660
	Outstanding Claims Reserves Including IBNR & IBNER - Gross						
	(A) Fire	372,454	322,147	363,319	372,454	363,319	314,058
	(B) Marine	130,017	133,066	111,776	130,017	111,776	120,853
	(C) Health including Personal Accident*						
	(i) Health Retail	66,650	62,325	50,942	66,650	50,942	56,174
	(ii) Health Group, Corporate	250,987	233,988	186,047	250,987	186,047	205,857
	(iii) Health Government Business	7,557	7,408	7,560	7,557	7,560	7,974
	(D) Miscellaneous						
	(i) Miscellaneous Retail	15,172	12,762	12,271	15,172	12,271	11,451
	(ii) Miscellaneous Group, Corporate	473,952	458,055	398,771	473,952	398,771	429,702
	(E) Crop Insurance	131,200	159,125	177,819	131,200	177,819	162,687
	(F) Motor	2,256,094	2,246,861	2,154,493	2,256,094	2,154,493	2,189,685

Footnote:

- 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
- * includes Travel Insurance



Other Disclosures*
Status of Shareholders Complaints for the quarter ended September 30, 2026

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 ended September 30, 2026 were reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at its Meeting held on October 14, 2026.
- 2 The above audited financial results were audited by the joint statutory auditors, Walker Chandio & Co LLP, Chartered Accountants and B S R & Co. LLP, Chartered Accountants who have issued an unmodified opinion on these financial results.
- 3 Refer Enclosure - I for Balance Sheet.
- 4 Refer Enclosure - II for Receipt and Payment account.
- 5 During the quarter and half year ended Sept 30, 2026, the Company has allotted 342,632 and 1,119,804 equity shares respectively of face value of ₹ 10 each pursuant to exercise of employee stock options and employee stock units granted. (For the quarter and year to date ended Sept 30, 2025, 829,451 equity shares and 17,39,142 equity shares respectively allotted, for the year ended March 31, 2026, 2,768,515 equity shares allotted respectively).
- 6 The Board of directors has declared an interim dividend of ₹7.00 per equity share of face value of ₹ 10 each at its the meeting held on October 14, 2026.
- 7 Figures of the previous period have been re-grouped wherever necessary, to conform to the current year presentation.
- 8 In view of the seasonality of industry, the financial results for the quarters are not indicative of full year's expected performance.
- 9 IRDAI has notified Ind AS as the applicable financial reporting framework for insurers with effect from 1 April 2026. Pursuant to the Company's application dated April 29, 2026 for the one-year implementation forbearance permitted under the IRDAI (Actuarial, Finance and Investment Functions of Insurers) (Amendment) Regulations, 2026, IRDAI vide its approval dated 18 June 2026 granted the Company exemption from preparation of Ind AS financial statements up to 31 March 2027. Accordingly, the Company will continue to prepare its financial statements under the existing applicable accounting framework during FY 2027.
- 10 Pursuant to the judgment delivered by the Hon'ble Supreme Court of India on June 11, 2026, recognizing the economic value of unpaid domestic work performed by homemakers for the purpose of determining compensation under the Motor Vehicles Act, the Company has assessed the potential impact of the ruling on its Motor Third-Party (TP) portfolio. The Company has on a prudent and conservative basis recognized claim reserves amounting to ₹16,940 Lakhs for the period ended 30 September 2026 which includes claim reserves amounting to ₹16,500 Lakhs pertaining to previous quarter ended 30 June 2026. The statutory auditors have placed reliance on the estimates arrived by the appointed actuary of the Company for this matter.
- 11 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 October 29, 2026.



For and on behalf of the Board

Sanjeev Mantri
Managing Director & CEO
(DIN : 07192264)

Mumbai
October 14, 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 September 30, 2026**

	At September 30, 2026	At March 31, 2026
(₹ in lakhs)		
Sources of funds		
Share capital	49,961	49,849
Share application money-pending allotment	343	81
Reserves and Surplus	1,750,569	1,634,742
Fair value change account		
Shareholders funds	81,461	(21,283)
Policyholders funds	206,818	(56,164)
Borrowings	-	-
Total	2,089,152	1,607,225
Application of funds		
Investments - Shareholders	1,695,317	1,492,870
Investments - Policyholders	4,737,851	4,349,257
Loans	-	-
Fixed assets	86,245	83,899
Deferred tax asset	11,537	11,724
Current assets		
Cash and bank balances	52,311	98,678
Advances and other assets	1,840,300	1,574,666
Sub-Total (A)	1,892,611	1,673,344
Deferred Tax Liability (Net)	-	-
Current liabilities	5,077,933	4,758,541
Provisions	1,256,476	1,245,328
Sub-Total (B)	6,334,409	6,003,869
Net current assets (C) = (A - B)	(4,441,798)	(4,330,525)
Miscellaneous expenditure (to the extent not written off or adjusted)	-	-
Debit balance in profit and loss account	-	-
Total	2,089,152	1,607,225

Mumbai
October 14, 2026

For and on behalf of the Board


 Sanjeev Mantri
 Managing Director & CEO
 (DIN : 07192264)


ICICI Lombard General Insurance Company Limited

IRDAI Registration No. 115 dated August 3, 2001

CIN: L67200MH2000PLC129408

Registered Address: ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhivinayak Temple, Prabhadevi Mumbai-400025, Maharashtra

Receipts & Payment Account (Cashflow)

(₹ in lakhs)

Direct basis

For the half year ended September 30, 2026

Half year ended
September 30, 2026Half year ended
September 30, 2025**A CASH FLOW FROM OPERATING ACTIVITIES**

1	- Premium received from policyholders, including advance receipts	1,650,238	1,564,054
2	- Other receipts-miscellaneous receipts	1,495	1,936
3	- Receipt / (payment) from/to re-insurer net of commissions & claims recovery	(37,037)	(76,464)
4	- Receipt / (payment) from / to co-insurer net of claims recovery	47,975	74,907
5	- Payments of claims (net of salvage)	(934,369)	(780,486)
6	- Payments of commission and brokerage	(377,571)	(320,916)
7	- Payments of other operating expenses ²	(163,402)	(163,436)
8	- Preliminary and preoperative expenses	-	-
9	- Deposits, advances & staff loans (net)	(74,107)	(63,210)
10	- Income tax paid (net)	(24,481)	(36,394)
11	- Goods and service tax paid	(127,107)	(154,045)
12	- Other Payments	-	-
13	- Cash flows before extraordinary items	(38,366)	45,946
14	- Cash flows from extraordinary operations	-	-
15	Net cash from operating activities	(38,366)	45,946

B CASH FLOW FROM INVESTING ACTIVITIES

1	- Purchase of fixed assets (including capital advances)	(11,661)	(12,876)
2	- Proceeds from sale of fixed assets	96	59
3	- Purchase of investments	(1,090,824)	(1,163,512)
4	- Loans disbursed	-	-
5	- Sales of investments	853,253	1,049,780
6	- Repayments received	-	-
7	- Rents/interests/dividends received	179,398	169,274
8	- Investments in money market instruments & in liquid mutual fund (net)	72,648	(58,629)
9	- Expenses related to investments	-	-
10	- Other (Deposit on leasing of premises)	-	-
11	Net cash from investing activities	2,910	(15,904)

C CASH FLOW FROM FINANCING ACTIVITIES

1	- Proceeds from issuance of share capital / application money (including share premium & net of share issue expenses)	13,572	20,877
2	- Proceeds from borrowing	-	-
3	- Repayments of borrowing	-	-
4	- Interest / Dividends paid	(34,889)	(34,733)
5	Net cash from financing activities	(21,317)	(13,856)

D Effect of foreign exchange rates on cash and cash equivalents, net

E Net Increase/(decrease) in cash and cash equivalents	(56,773)	16,186
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1	Cash and cash equivalents at the beginning of the year	64,033	8,662
2	Cash and cash equivalents at end of the period ¹	7,260	24,848

¹ Cash and cash equivalent at the end of the period includes short term deposits of ₹ 11 lakh (previous year: ₹ 2,534 lakh) balances with banks in current accounts ₹ 6,084 lakh (previous year: ₹ 21,152 lakh) and cash including cheques and stamps in hand amounting to ₹ 1,161 lakh (previous year: ₹ 1,162 lakh)

Reconciliation between Cash and Cash Equivalents as per Balance Sheet and Receipts and Payments Statement.

Particulars	As at September 30, 2026	As at September 30, 2025
Cash and Bank Balances as per Schedule 11	52,311	35,220
Less: Unpaid Dividend	(22)	(20)
Less: Deposits under lien to Banks for issuance of Bank Guarantee	(435)	(343)
Less: Bank balance earmarked as per Cross Broader Reinsurers as per Master Circular on Reinsurance, 2024.	(44,594)	(10,009)
Cash and cash equivalents as per Receipts and Payment account	7,260	24,848

² Includes payments towards Corporate Social Responsibility of ₹ 1,503 lakh (previous year: ₹ 1,953 lakh)

The above Receipts & Payments Account has been prepared as prescribed by Insurance Regulatory and Development Authority of India (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 under the 'Direct method' in accordance with Accounting Standard 3 on Cash Flow Statements notified under the Section 133 of the Companies Act, 2013, read with the Companies (Accounts) Rules, 2021.

For and on behalf of the Board

Mumbai
October 14, 2026Sanjeev Mantri
Managing Director & CEO
(DIN : 07192264)