

April 15, 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: Press Release and Investor Presentation on performance review of the Company for the quarter and financial year ended March 31, 2026

In continuation to our letter dated April 15, 2026 informing about audited financial results of the Company for the quarter and financial year ended March 31, 2026.

Please find enclosed herewith press release on performance review of the Company for the quarter and financial year ended March 31, 2026. Also enclosed herewith investor presentation on performance review of the Company for the financial year ended March 31, 2026.

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

The audio recording and transcript of the earnings call will be hosted on the investor relations section of Company's website at www.icicilombard.com within the prescribed regulatory timelines.

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

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April 15, 2026

PERFORMANCE FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026

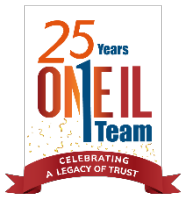
Combined Ratio for Q4 FY2026 was 101.2% as against 102.5% in Q4 FY2025 driven by growth in Gross Direct Premium Income (GDPI) of 18.2% in Q4 FY2026 vs Industry growth of 10.9%

- Gross Direct Premium Income (GDPI) of the Company on a 1/n basis was at ₹ 287.12 billion in FY2026 compared to ₹ 268.33 billion in FY2025, a growth of 7.0%, as against the industry growth of 9.2%. Excluding Crop and Mass Health, GDPI growth of the Company on a 1/n basis was at 10.2% as against the industry growth of 13.3% in FY2026.
 - GDPI of the Company on a 1/n basis was at ₹ 73.40 billion in Q4 FY2026 compared to ₹ 62.11 billion in Q4 FY2025, a growth of 18.2%, as against the industry growth of 10.9%. Excluding Crop and Mass Health, GDPI growth of the Company on a 1/n basis was at 18.4%, as against the industry growth of 13.3% in Q4 FY2026.
- Combined ratio on a 1/ n basis was at 103.4% in FY2026 compared to 102.8% in FY2025. Combined ratio on n basis was at 102.4% in FY2026 compared to 102.6% in FY2025.
 - Combined ratio on a 1/n basis was at 101.2% in Q4 FY2026 compared to 102.5% in Q4 FY2025. Combined ratio on n basis was at 100.5% in Q4 FY2026 compared to 102.1% in Q4 FY2025.
- Profit before tax (PBT) on a 1/n basis grew by 10.2% to ₹ 36.59 billion in FY2026 compared to ₹ 33.21 billion in FY2025.
 - PBT on a 1/n basis grew by 7.5% to ₹ 7.18 billion in Q4 FY2026 compared to ₹ 6.68 billion in Q4 FY2025.



- Consequently, Profit after tax (PAT) on a 1/n basis grew by 10.5% to ₹ 27.72 billion in FY2026 compared to ₹ 25.08 billion in FY2025. PAT on an n basis grew by 14.1% to ₹ 27.61 billion in FY2026 compared to ₹ 24.19 billion in FY2025.
 - PAT on a 1/n basis grew by 7.3% to ₹ 5.47 billion in Q4 FY2026 from ₹ 5.10 billion in Q4 FY2025. PAT on n basis grew by 15.6% to ₹ 5.39 billion in Q4 FY2026 from ₹ 4.66 billion in Q4 FY2025.
- The Board of Directors of the Company has proposed a final dividend of ₹ 7.00 per share for FY2026. This payment is, however, subject to approval of shareholders in the ensuing Annual General Meeting of the Company. The overall dividend for FY2026, including the proposed final dividend, is ₹ 13.50 per share. Last year, the overall dividend was ₹ 12.50 per share.
- Return on Average Equity (ROAE) on a 1/n basis was at 17.8% in FY2026 compared to 19.1% in FY2025.
 - ROAE on a 1/n basis was at 13.3% in Q4 FY2026 compared to 14.5% in Q4 FY2025.
- Solvency ratio was at 2.67x as at March 31, 2026 as against 2.69x as at December 31, 2025 which was higher than the minimum regulatory requirement of 1.50x.
 - The solvency was impacted by 14 basis points, as an outcome of the Mark to Market losses experienced on the equity portfolio as at March 31, 2026.

Solvency ratio was at 2.69x as at March 31, 2025.



Operating Performance on a 1/n basis:

(₹ billion)

Financial Indicators	Q4 FY2025	Q4 FY2026	Growth%	FY2025	FY2026	Growth%
GDPI	62.11	73.40	18.2%	268.33	287.12	7.0%
PBT	6.68	7.18	7.5%	33.21	36.59	10.2%
PAT	5.10	5.47	7.3%	25.08	27.72	10.5%

Ratios on a 1/n basis:

Financial Indicators	Q4 FY2025	Q4 FY2026	FY2025	FY2026
ROAE – Annualised	14.5%	13.3%	19.1%	17.8%**
Combined Ratio (CoR)	102.5%	101.2%	102.8%	103.4%

** Excluding the impact of the wage code of ₹ 0.55 billion, the ROAE stood at 18.1%

Notes:

Combined Ratio = (Net Incurred Claims/ Net Earned Premium) + (Management Expenses – Commission on Reinsurance)/ Net Written Premium

Management Expenses = Commission Paid Direct + Commission Paid on Reinsurance inward + Operating expenses related to insurance business

Return on Average Equity (ROAE) = Profit After Tax / ((Opening Net Worth + Closing Net Worth)/2)

Net Worth = Share Capital + Reserves & Surplus



About ICICI Lombard General Insurance Company Limited

ICICI Lombard is the leading private general insurance company in the country. The Company offers a comprehensive and well-diversified range of products through multiple distribution channels, including motor, health, crop, fire, personal accident, marine, engineering, and liability insurance. With a legacy of over 2 decades, ICICI Lombard is committed to customer centricity with its brand philosophy of 'Nibhaye Vaade'. The company has issued over 39.2 million policies, over 3.4 million claims processed and has a Gross Written Premium (GWP) of ₹ 306.18 billion for the year ended March 31, 2026. ICICI Lombard has 341 branches and 15,008 employees, as on March 31, 2026.

ICICI Lombard has been a pioneer in the industry, being the first large-scale insurance company in India to migrate its entire core systems to the cloud. With a strong focus on being digitally-led and agile, the company has introduced multiple AI-powered insurance solutions. The company's flagship insurance and wellness app, IL TakeCare, which has received over 21.0 million downloads, also offers the industry's first Face Scan feature. The company has won several prestigious awards- including the Insurance Asia, ICC Emerging Asia Insurance, ET BFSI Exceller, ET Corporate Excellence, Golden Peacock, FICCI Insurance, Assocham, Stevie Asia Pacific, and National CSR in recognition of its various initiatives. For more details log on to <https://www.icicilombard.com/>.

For further press queries, please get in touch with Ms. Rima Mane +91 99877 87103 or send an email to rima.mane@icicilombard.com / corporate.communication@icicilombard.com.

For investor queries please get in touch with Mr. Delzad D.T. Jivaasha 022 61961306 or send an email to ir@icicilombard.com.



Disclaimer

Except for the historical information contained herein, statements in this release which contain words or phrases such as 'will', 'would', 'indicating', 'expected to' etc., and similar expressions or variations of such expressions may constitute 'forward-looking statements'. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, our growth and expansion in business, the impact of any acquisitions, technological implementation and changes, the actual growth in demand for insurance products and services, investment income, cash flow projections, our exposure to market risks, policies and actions of regulatory authorities; impact of competition; the impact of changes in capital, solvency or accounting standards, tax and other legislations and regulations in the jurisdictions as well as other risks detailed in the reports filed by ICICI Bank Limited, our holding company with the United States Securities and Exchange Commission. ICICI Bank and we undertake no obligation to update forward-looking statements to reflect events or circumstances after the date there.



years of
keeping promises

FY2026 Performance Review

Safe harbor :

Except for the historical information contained herein, statements in this release which contain words or phrases such as 'will' , 'would' , 'indicating' , 'expected to' etc., and similar expressions or variations of such expressions may constitute 'forward-looking statements'. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, our growth and expansion in business, the impact of any acquisitions, technological implementation and changes, the actual growth in demand for insurance products and services, investment income, cash flow projections, our exposure to market risks, policies and actions of regulatory authorities; impact of competition; the impact of changes in capital, solvency or accounting standards, tax and other legislations and regulations in the jurisdictions as well as other risks detailed in the reports filed by ICICI Bank Limited, our holding company with the United States Securities and Exchange Commission. ICICI Bank and we undertake no obligation to update forward-looking statements to reflect events or circumstances after the date there.

Agenda

- Company Strategy
- Financial Performance
- ESG Initiatives
- Industry Overview



25 Years
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CELEBRATING
A LEGACY OF TRUST



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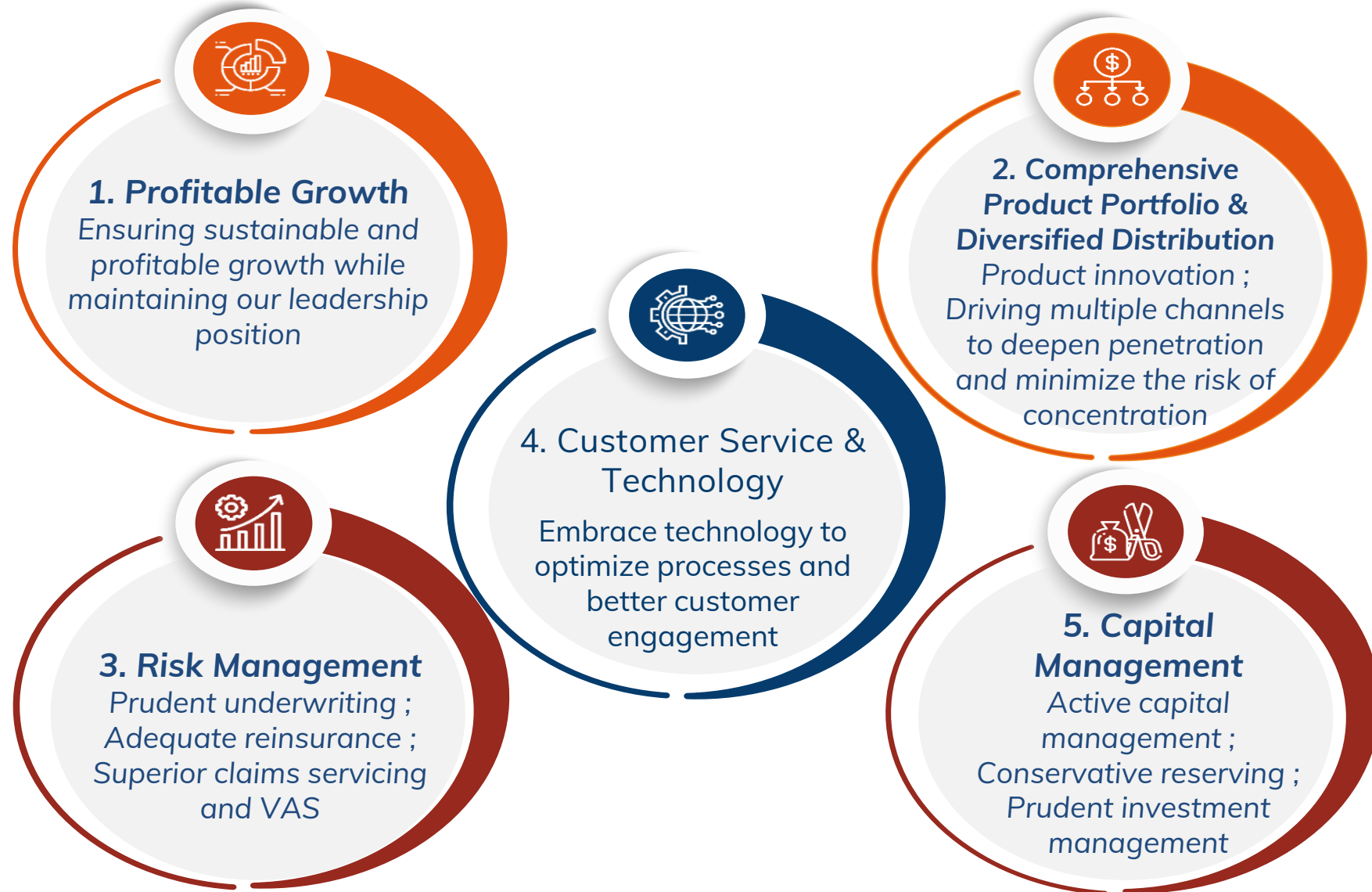


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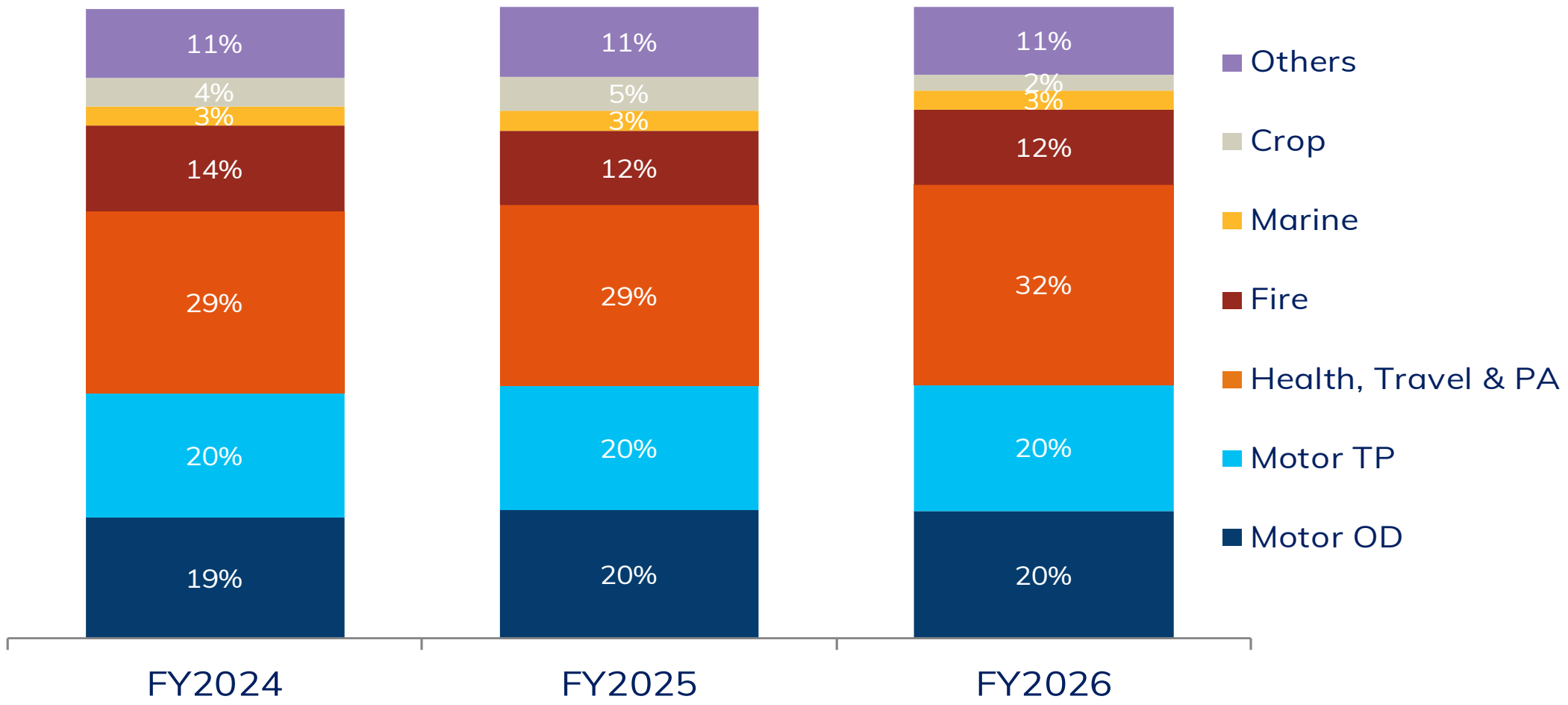
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Maintain market leadership and deliver steady ROE across multiple time periods



A balanced product mix supported by a Comprehensive Product portfolio*



*Basis GDPI figures



Comprehensive Product Portfolio: Motor

Type	Motor GDPI						Motor Mix			
	Q42025	Q42026	Growth	FY2025	FY2026	Growth	Q42025	Q42026	FY2025	FY2026
Private Car	15.19	16.21	6.7%	57.33	60.96	6.3%	54.6%	50.7%	53.4%	52.8%
Two-wheeler	6.75	7.75	14.7%	27.32	29.32	7.3%	24.3%	24.2%	25.4%	25.4%
Commercial Vehicle	5.86	8.03	37.0%	22.75	25.24	10.9%	21.1%	25.1%	21.2%	21.8%
Total	27.80	31.98	15.0%	107.40	115.52	7.6%	100.0%	100.0%	100.0%	100.0%

- In the Motor segment, our growth stood at 7.6% for FY2026 as against the industry growth of 9.2%.
 - Within this, our growth in H2FY2026 (12.0%) was much higher than H1FY2026 (2.2%).
 - Further, in Q4FY2026, we expanded our growth to 15.0% as against the industry growth of 10.0%
- Industry leading position for ICICI Lombard in FY2026, with a market share of 10.7%
- Advance premium on March 31, 2026 : ₹ 43.07 billion (₹ 41.26 billion on December 31, 2025)

Comprehensive Product Portfolio: Health

₹ billion

Type	Health, Travel & PA GDPI			Health, Travel & PA Mix						
	Q42025	Q42026	Growth	FY2025	FY2026	Growth	Q42025	Q42026	FY2025	FY2026
Individual	5.15	8.50	65.0%	16.42	25.28	54.0%	27.3%	32.6%	21.4%	27.9%
Group - Others	3.80	3.36	-11.6%	17.72	13.93	-21.4%	20.2%	12.9%	23.1%	15.3%
Group Employer-Employee	9.88	14.13	43.1%	42.54	51.45	20.9%	52.4%	54.3%	55.4%	56.7%
Mass	0.01	0.03	150.9%	0.06	0.11	102.9%	0.1%	0.1%	0.1%	0.1%
Total	18.84	26.03	38.1%	76.73	90.77	18.3%	100.0%	100.0%	100.0%	100.0%

- In Q4FY2026 & FY2026, overall Health* grew by 38.1% & 18.3% respectively.
- Retail Health* delivered robust growth of 65.0% & 54.0% for Q4FY2026 & FY2026 respectively, over the same period last year.
 - The growth was fueled by GST reforms which also increased the base of new customers
 - Retail health Market share grew from 3.3% in FY2025 to 4.1% in FY2026
- The Group Health segment recorded a growth of 11.0% for FY2026 over FY2025, with our market share being 8.7% for FY2026

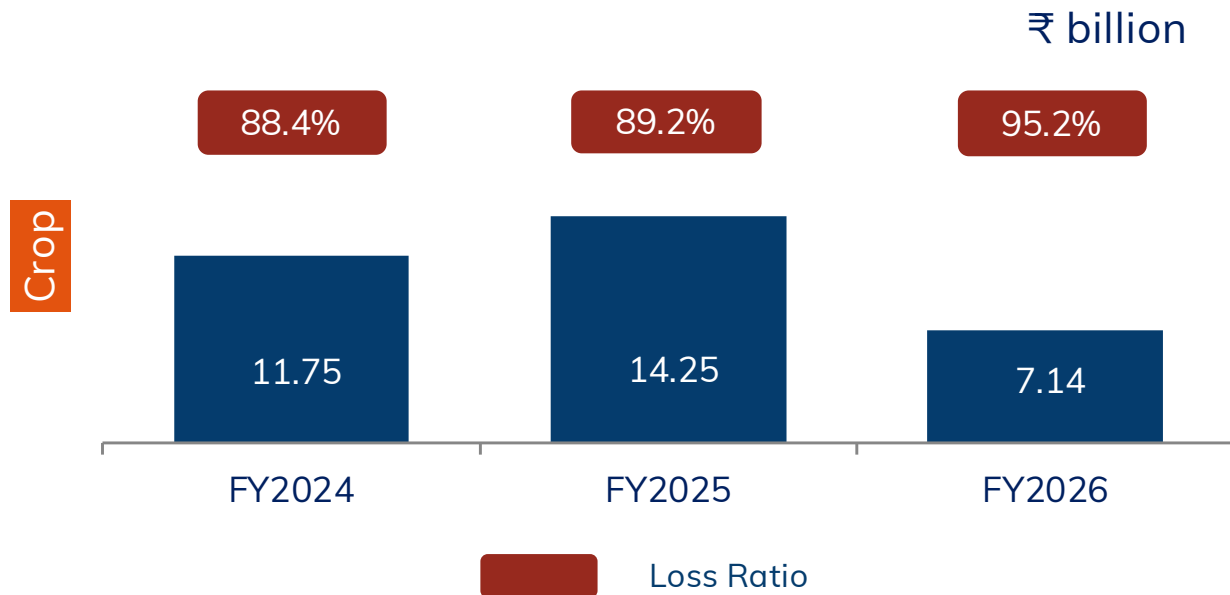
Comprehensive Product Portfolio: P & C

₹ billion

Type	Property & Casualty (P&C) GDPI						Property & Casualty (P&C) Mix			
	Q42025	Q42026	Growth	FY2025	FY2026	Growth	Q42025	Q42026	FY2025	FY2026
Fire	7.40	5.90	-20.3%	31.67	34.07	7.6%	48.3%	38.4%	45.3%	46.2%
Engineering	2.30	2.97	29.1%	10.08	11.79	16.9%	15.0%	19.3%	14.4%	16.0%
Marine Cargo	1.59	1.78	12.1%	7.91	7.9	-0.1%	10.4%	11.6%	11.3%	10.7%
Liability	1.89	2.27	20.1%	10.33	10.05	-2.7%	12.3%	14.8%	14.8%	13.6%
Others	2.14	2.45	14.5%	9.97	9.89	-0.8%	14.0%	15.9%	14.3%	13.4%
Total	15.32	15.37	0.4%	69.96	73.70	5.4%	100.0%	100.0%	100.0%	100.0%

- In the Commercial lines segment, our growth stood at 5.4% for FY2026 as compared to the industry growth of 12.2% for FY2026.
 - We however continue to drive profitable growth through prudent underwriting and judicious risk selection through our multi-channel distribution.
- Leadership position in Marine Cargo & Liability.

Comprehensive Product Portfolio: Crop



- Won 3 clusters in Maharashtra for FY2026
- Continue to service 1 cluster each in Andhra Pradesh, Jharkhand, Assam & Puducherry which was won in FY2025
- De-growth is resulting from re-tendering and reduction in coverage in few states

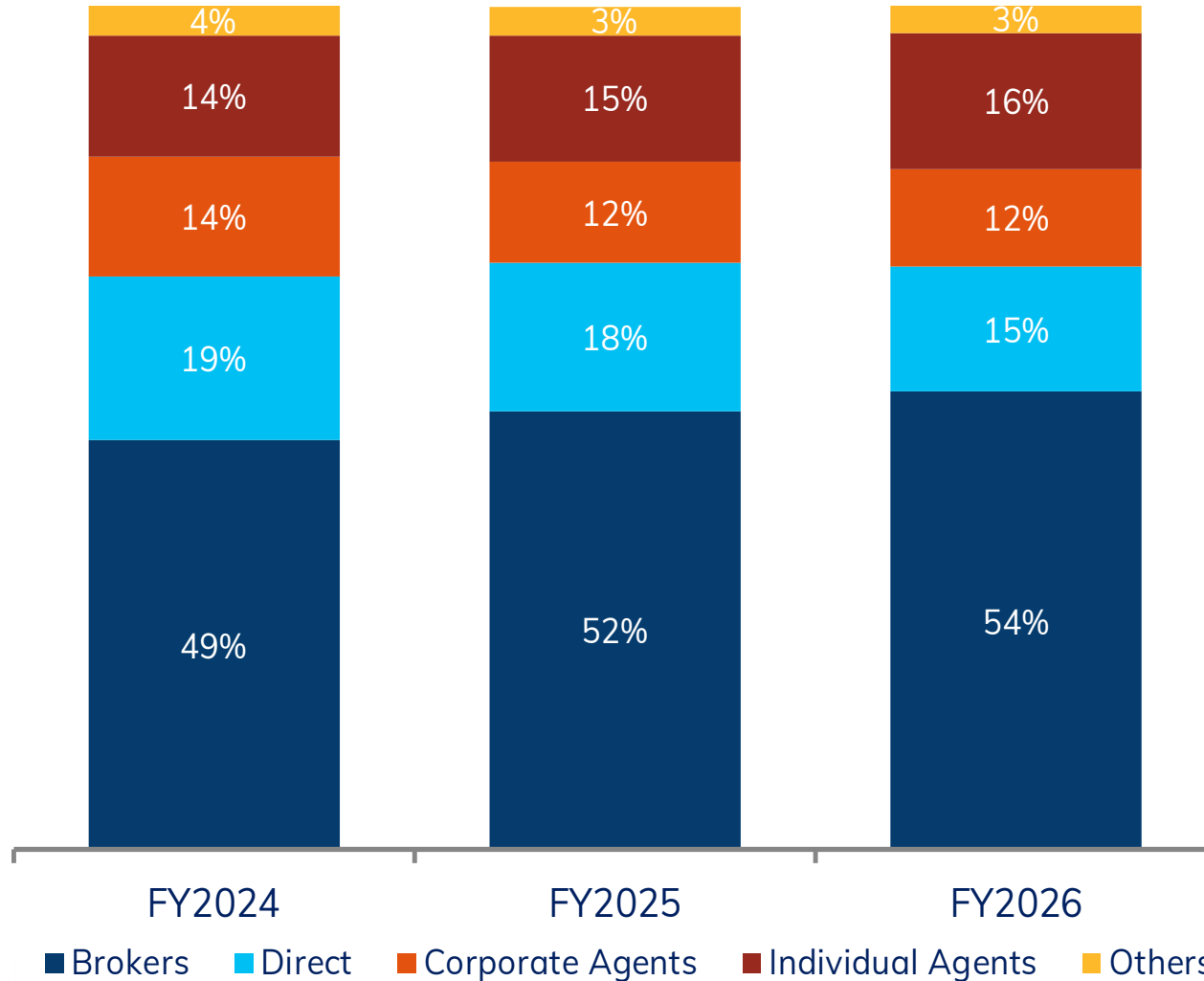


Source:- GI Council and Internal Estimates



Focus on diversified Portfolio and Distribution

Channel Mix



Others includes – Common Service Centre (CSC), Insurance Marketing Firms (IMF), Micro insurance Agent, Web Aggregators (WBA) & Motor Insurance Service Provider (MISP)

^Individual Agents including Point of Sale (POS)

Risk Management

Underwriting

- Risk Committee* framework for risks underwritten impacting solvency > 15 basis points
- Predictive ultimate loss model to improve risk selection
- Diversified exposure across geographies and products
- Historically lower proportion of losses from catastrophic events than overall market share

Value Added Services

- Proactive risk management for improved risk mitigation
- Risk improvement areas with severity and cost efficiency matrix
- Weather monitoring and advisory to prepare in event of NATCAT

Reinsurance

- Spread of risk through top quality and diversified reinsurers on panel
- Minimum A- rated reinsurers vs regulatory guidance of BBB
- One of the largest capacity in the industry
- Conservative level of catastrophe (CAT) protection

Reserving

- Conservative reserving philosophy
- Creation of explicit Margins for Adverse Deviation (MAD) over and above the Best Estimate of Liabilities
- Favorable run-offs reflect prudence and minimal reserving risk

Investments

- High proportion of Debt portfolio in sovereign or AAA rated securities# (88.1%)
 - All Debt securities are rated AA & above
 - Zero instance of default on the IL's debt portfolio since inception
 - High- quality corporate bond portfolio for interest accrual
- Adequate liquidity in the bond portfolio to meet claim / operating expense
- Generating long term equity return using insurance float & value investing philosophy



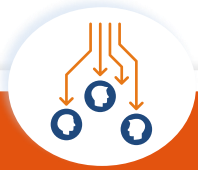
Impact of CAT events 27

*Board Committee #domestic credit rating

Reserving triangles 28



Technology has helped us optimise processes and better serve our customers



Customer sourcing

- 99.6% policies issued electronically in FY2026 (99.9% in FY2025)
- App downloads ~21.0 Mn+ IL Take Care downloads



Claims payment

- 96.8% of Motor Own Damage* and 98.8% of Retail Health Claims paid within 30 days in FY2026
- Cashless NPS for Health stands at 84 in Q32026
- Cashless NPS for Motor stands at 71 in Q32026



Call centre

- Differentiated service desks have been created for senior citizens and high product density customers.
- NPS of differentiated service desk stands at 78 in Q42026 from 75 in Q32026



Renewals

- Focused renewal execution using modern digital/AI capabilities have helped improve retentions across the board ~4.8% improvement in FY2026 vis a vis FY2025

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Key Highlights

₹ billion

Particulars	FY2024	FY2025	FY2026
Financials			
Gross Written Premium	255.94	282.58	306.18
Gross Direct Premium Income (GDPI)	247.76	268.33	287.12
GDPI Growth	17.8%	8.3%	7.0%
Combined Ratio (CoR)	103.3%	102.8%	103.4%
Profit after Tax	19.19	25.08	27.72
Ratios			
Return on Average Equity	17.2%	19.1%	17.8% ^{**}
Solvency Ratio	2.62x	2.69x	2.67x [*]
Book Value per Share (in ₹)	242.76	288.53	337.94
Basic Earnings per Share (in ₹)	39.03	50.74	55.74

With effect from October 1, 2024, Long-term Products are accounted on a 1/n basis, as mandated by IRDAI.

*The solvency was impacted by 14 basis points, as an outcome of the Mark to Market losses experienced on the equity portfolio as at March 31, 2026.

** RoAe, excluding the impact of wage code of ₹ 0.55 billion, stood at 18.1%
10-year CAGR: CoR for IL at 102.9% vs 115.3% for industry; RoAE for IL at 19.1% vs 4.0% for industry.

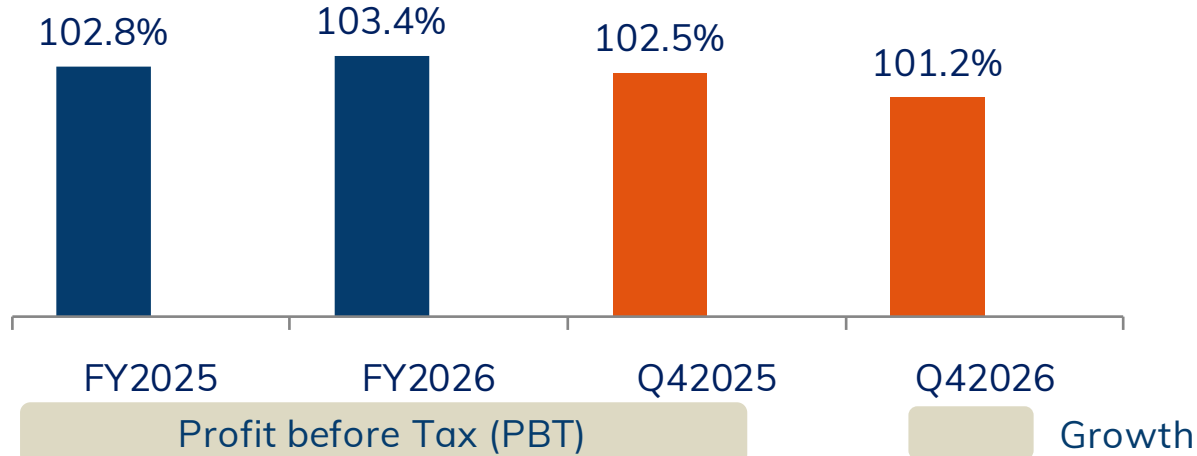
Financial Performance

Particulars	On n basis	On 1/n basis	On n basis	On 1/n basis
(₹ in billions)	Q42026	Q42026	FY2026	FY2026
GDPI	78.43	73.40	303.33	287.12
GDPI Growth	19.6%	18.2%	10.3%	7.0%
PAT	5.39	5.47	27.61	27.72
PAT Growth	15.6%	7.3%	14.1%	10.5%
Return on Average Equity (RoAE)	13.1%	13.3%	17.9%	17.8%
Combined Ratio (CoR)	100.5%	101.2%	102.4%	103.4%
Investment Leverage (x)	3.50x	3.48x	3.50x	3.48x

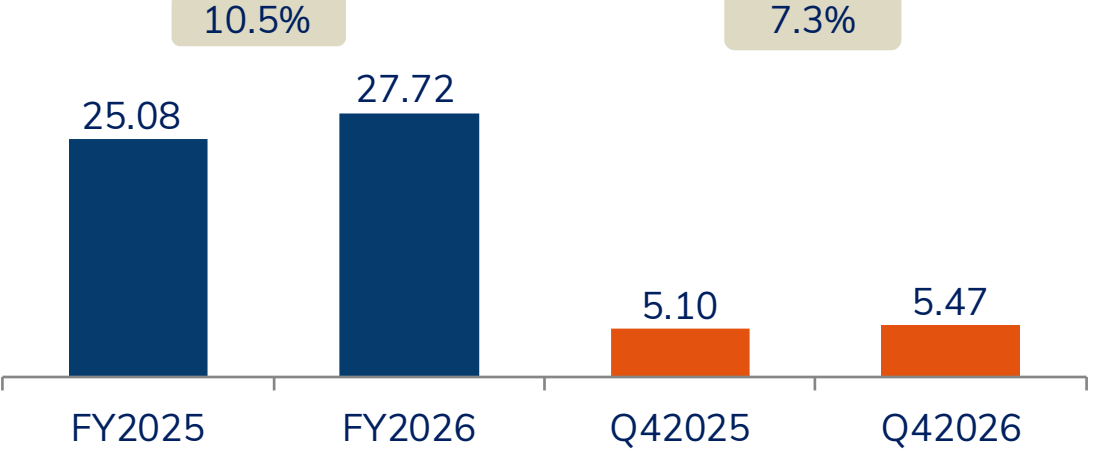
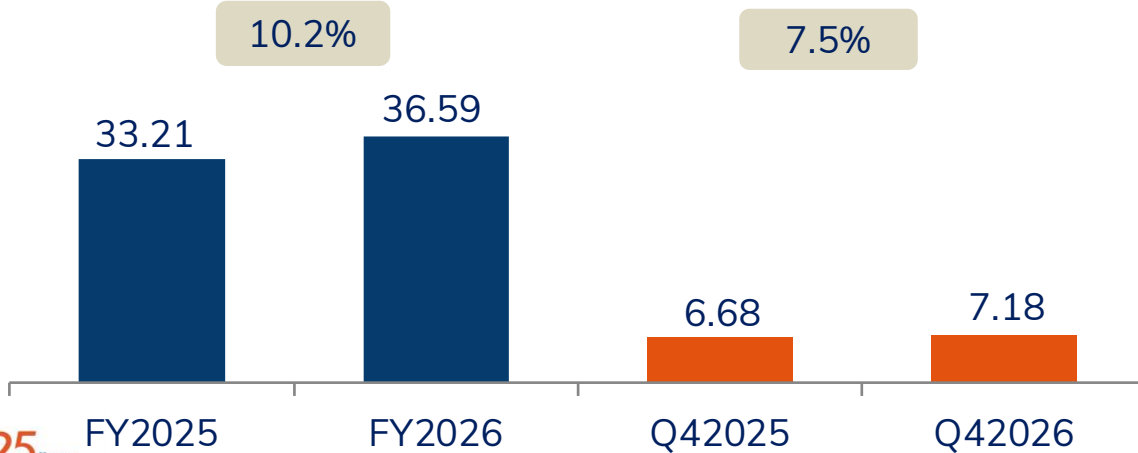
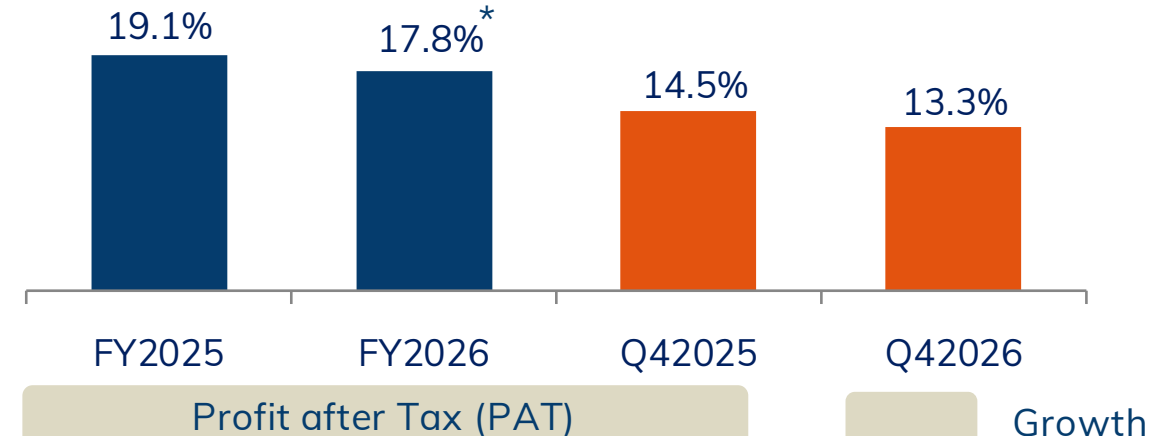
Financial Performance

₹ billion

Combined ratio (CoR) (%)



Return on average Equity (ROAE) (%)



With effect from October 1, 2024, Long-term Products are accounted on a 1/n basis, as mandated by IRDAI

*RoAe, excluding the impact of wage code of ₹ 0.55 billion, stood at 18.1%

PAT is after factoring the impact of impairment in investment assets to the extent of ₹ 0.37 billion for Q4FY2026.

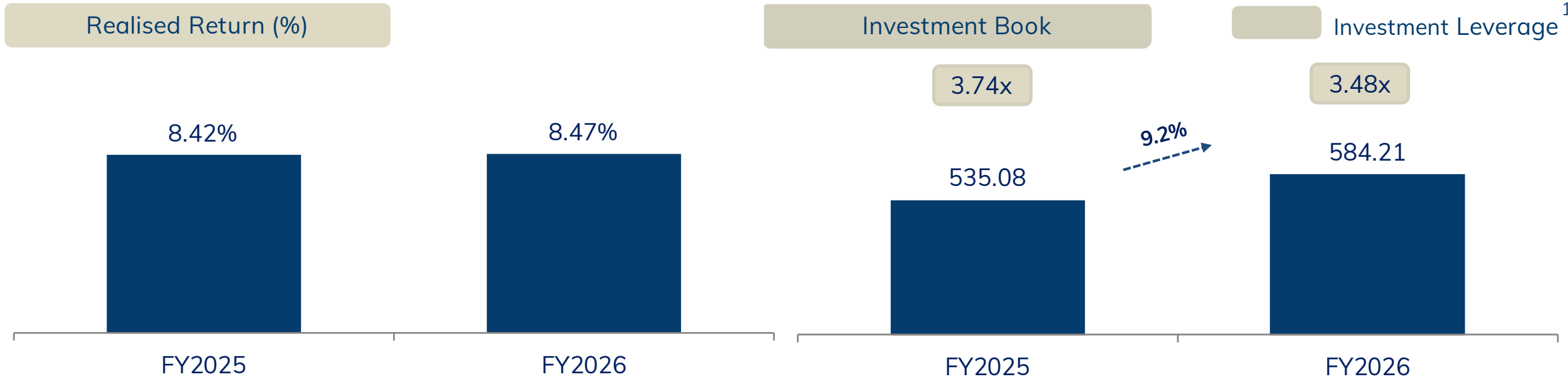


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Robust Investment Performance

₹ billion



- Investment portfolio mix² for FY2026 : Corporate bonds 40.8%, G-Sec 35.0% and Equity (including equity ETF) 18.7%
- Unrealised loss of ₹ 10.08 billion as on March 31, 2026
 - Unrealised loss on equity³ portfolio at ₹ 7.74 billion
 - Unrealised loss on other than equity³ portfolio at ₹ 2.34 billion

¹Total investment assets (net of borrowings) / net worth

²Investment portfolio mix at cost

³Equity includes units of Mutual Funds, Equity ETF, InvIT and AT1 Bonds



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Driving Impact: ESG Measures

Environmental Management



Operating Practices

- Accelerating the use of renewable power for electricity needs
- Measuring, monitoring and reporting GHG emissions
- Adopting energy-efficient fixtures in offices
- Building Environment Management Systems in accordance with ISO guidelines
- Integrating circular economy principles in waste management

Business Practices

- Value-added risk management solutions that enable customers to take effective measures towards building resilient businesses
- Reporting of comprehensive Climate Change Risk Management Disclosures in accordance with the globally accepted TCFD framework
- Sustained investments in Green Bonds
- Innovating risk solutions to enable the low-carbon transition

Social - Building an Inclusive Future



Fostering Inclusivity through Sustainable Products

- Community initiatives supporting skills, livelihoods, healthcare and road safety
- Inclusive products and services for MSME, rural and retail customers
- IL TakeCare App delivers a personalized digital experience to meet policyholders' needs

Employee Inclusion

- Promoting gender diversity and an inclusive workplace
- Driving a performance culture through differentiation and linkage to rewards

Responsible Engagement

- Fair and transparent engagement with customers and suppliers with robust grievance redressal
- Supplier Code of Conduct promoting ethical and sustainable practices

Strong Governance



Board Oversight

- CSR & Sustainability Committee oversees sustainability activities
- Risk Management Committee oversees ESG related risk management

ESG Frameworks

- Comprehensive ESG policy framework supporting long-term growth
- Board-approved Climate Risk Management Framework
- Responsible Investment Framework integrating ESG factors
- ESG risk integration within the ERM framework*

Ethical & Secure Operations

- Zero-tolerance approach to unethical and fraudulent practices
- Adoption of advanced cloud and information security practices**



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General Insurance Industry – Steady growth through various phases of evolution

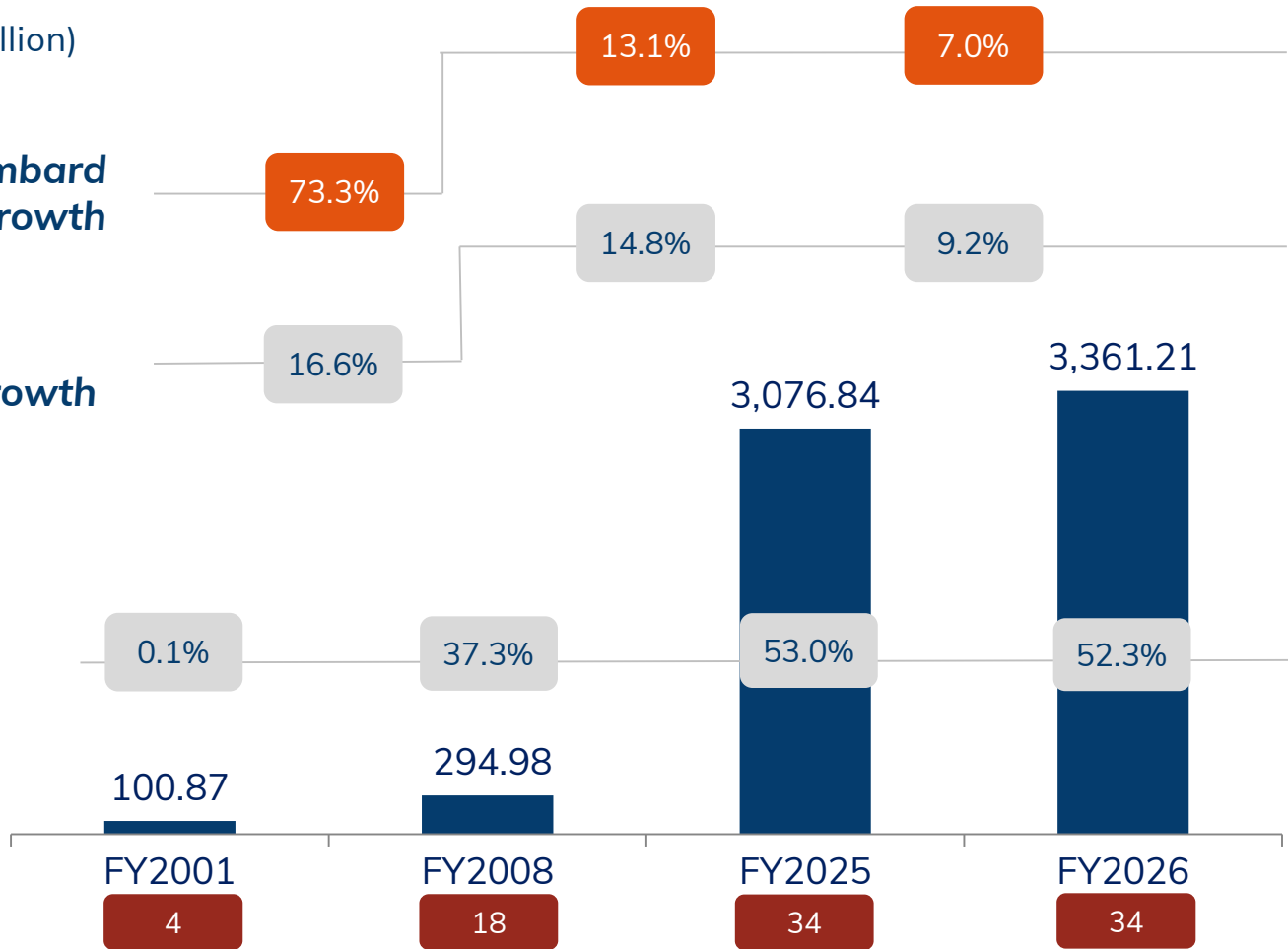
GDPI (₹ billion)

ICICI Lombard CAGR/Growth

Industry CAGR/Growth

MS Pvt Players

No of Insurers



FY2001 to FY2008

Tariff era

Industry growth CAGR - 16.6%

ICICI Lombard growth CAGR - 73.3%
(incorporated in FY2001, grew on a small base)



FY2008 to FY2025

Non-tariff era

ICICI Lombard growth slowed down owing to its focus on profitable growth

Industry PAT CAGR - 9.4%

ICICI Lombard PAT CAGR - 20.7%



FY2008 - FY2026

Industry GDPI CAGR - 14.5%

ICICI Lombard GDPI CAGR - 12.8%

FY2026

On 'n' basis growth stood at 10.3% for ICICI Lombard and 11.0% for industry for FY2026

Source – IRDAI and GI Council

With effect from October 1, 2024, Long-term Products are accounted on a 1/n basis, as mandated by IRDAI,

MS: Market share

■ Industry GDPI

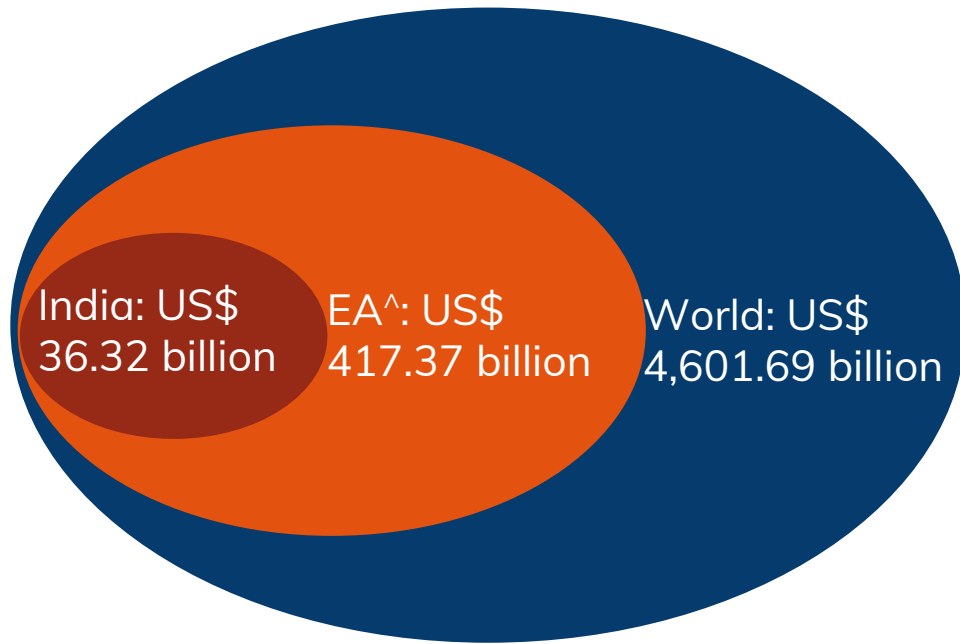
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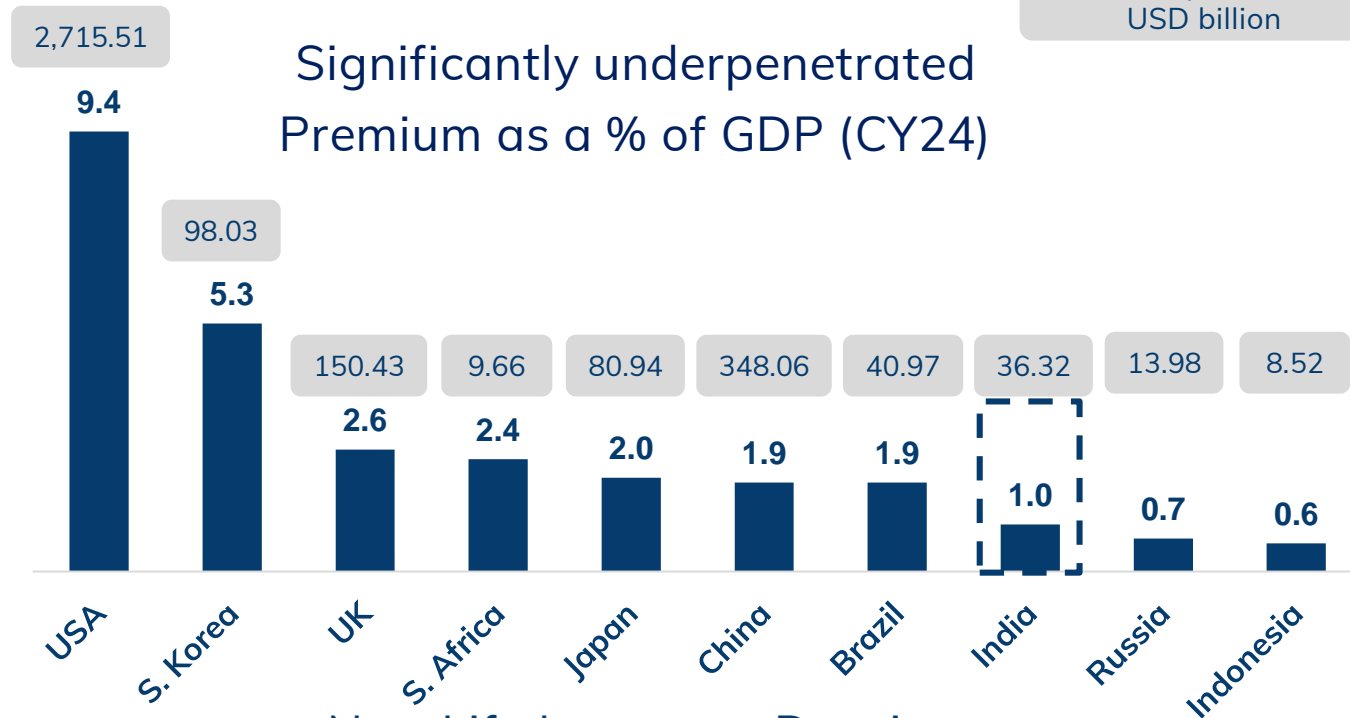


Non - Life Insurance Market: Large TAM* in India

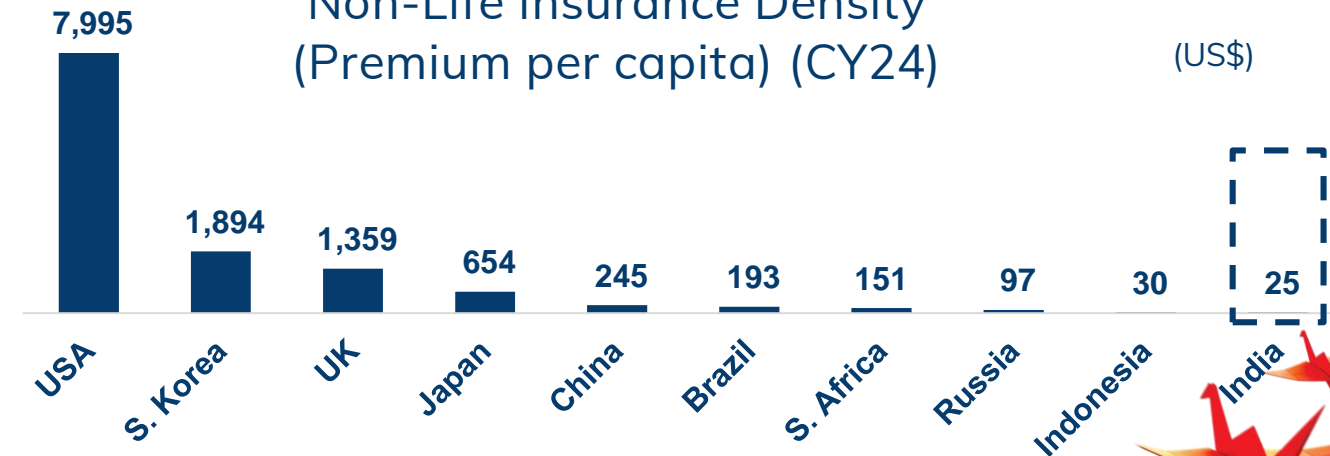
Non-life premium in USD billion



Significantly underpenetrated
Premium as a % of GDP (CY24)



Non-Life Insurance Density
(Premium per capita) (CY24)



- 2nd largest non-life insurance market in Emerging Asia and 15th largest globally in 2024
- Non-life Insurance penetration in India was around 1/4th of Global Average in 2024
- Operates under a “cash before cover” model

*TAM : Total Addressable Market
^EA – Emerging Asia Market
Source : Sigma 2/2025 Swiss Re





years of
keeping promises

Thank You

Annexure



25 Years
ONEIL
Team

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Loss Ratio

Particulars	Q42025	Q42026	FY2025	FY2026
Motor	70.2%	66.3%	64.2%	66.3%
Motor OD	68.4%	67.5%	65.2%	68.7%
Motor TP	72.0%	65.0%	63.2%	63.8%
Health, Travel & PA	81.5%	80.8%	82.2%	78.4%
Crop	65.1%	-214.6%	89.2%	95.2%
Fire	36.9%	44.1%	46.8%	52.6%
Marine	53.4%	86.5%	79.8%	90.9%
Engineering	19.6%	74.7%	36.8%	59.4%
Other	55.9%	50.7%	62.8%	58.8%
Total	71.6%	70.8%	70.6%	71.1%

Impact of catastrophic events: Historical snapshot

₹ billion

Catastrophic Event	Year	Economic Losses*	Insured losses*	IL's Share of Insured losses	IL's Market share#	IL's P&C Market share#
Andhra Pradesh & Telangana floods	2024	-	5.00	4.98%	8.7%	10.6%
North India floods	2024	-	4.00	6.33%	8.7%	10.6%
Gujarat floods	2024	-	22.00	5.54%	8.7%	10.6%
Cyclone Michaung	2023	120.00	25.00	6.98%	8.6%	10.2%
North India floods	2023	150.00	12.00	8.07%	8.6%	10.2%
Cyclone Biparjoy	2023	60.00-80.00	15.00	4.90%	8.6%	10.2%
Cyclone Tauktae	2021	150.00	15.00	7.17%	8.1%	10.0%
Cyclone Yaas	2021	200.00	7.00	0.15%	8.1%	10.0%
Cyclone Amphan	2020	1,000.00	15.00	7.43%	8.6%	10.1%
Western and Southern India floods	2019	709.70	20.00	3.21%	7.0%	7.5%
Cyclone Fani	2019	120.00	12.25	2.24%	7.0%	7.5%
Kerala floods	2018	300.00	25.00	2.66%	8.6%	8.6%
Chennai floods	2015	150.00	49.40	6.13%	8.4%	9.2%

*estimates based on market sources

P&C includes Motor, Commercial lines and Crop segments



Reserving Triangle Disclosure: Total¹

₹ billion

Incurred Losses and Allocated Expenses (Ultimate Movement)											
As at March 31, 2026	Prior*	AY 17	AY 18	AY 19	AY 20	AY 21	AY 22	AY 23	AY 24	AY 25	AY 26
End of First Year	276.28	59.24	62.46	77.00	87.33	83.76	101.17	114.84	130.33	152.39	170.49
One year later	275.56	59.29	60.42	75.64	85.21	81.82	98.11	113.10	128.33	149.30	
Two years later	273.88	58.81	59.34	75.33	84.76	81.75	97.22	112.24	127.80		
Three years later	273.20	58.47	58.53	74.73	83.71	81.47	96.85	110.02			
Four years later	271.59	58.00	57.62	73.42	81.09	80.10	95.41				
Five years later	271.79	57.78	56.65	71.49	78.33	79.16					
Six years later	271.61	57.21	55.10	69.37	77.52						
Seven Years later	271.02	56.37	53.80	68.39							
Eight Years later	269.88	55.66	53.00								
Nine Years later	268.74	55.07									
Ten Years later	267.77										
Deficiency/ (Redundancy) (%)	-3.1%	-7.0%	-15.1%	-11.2%	-11.2%	-5.5%	-5.7%	-4.2%	-1.9%	-2.0%	

Unpaid losses and Loss Adjustment Expenses											
As at March 31, 2026	Prior*	AY 17	AY 18	AY 19	AY 20	AY 21	AY 22	AY 23	AY 24	AY 25	AY 26
End of First Year	62.17	31.33	38.29	43.57	45.95	43.02	47.54	55.35	63.62	68.13	75.10
One year later	49.01	20.28	21.59	31.09	32.75	27.64	30.68	37.75	40.38	44.07	
Two years later	40.60	15.90	17.93	22.85	28.82	23.89	25.24	31.83	35.19		
Three years later	34.72	13.04	15.79	20.41	25.02	20.49	21.28	26.25			
Four years later	28.46	11.59	13.83	17.40	19.65	16.50	17.80				
Five years later	26.57	10.45	11.80	13.52	14.41	13.52					
Six years later	24.47	9.05	9.18	10.12	11.94						
Seven Years later	21.46	7.28	7.08	8.09							
Eight Years later	17.94	5.87	5.57								
Nine Years later	14.54	4.69									
Ten Years later	12.26										

AY: Accident Year
*Includes all other prior years



Reserving Triangle Disclosure: IMTPIP

Incurred Losses and Allocated Expenses (Ultimates movement)						
As at March 31, 2026	AY 08	AY 09	AY 10	AY 11	AY 12	AY 13
End of First Year						2.71
One year later					3.85	2.72
Two years later				4.49	3.85	3.54
Three years later			5.81	4.49	5.52	3.61
Four years later		6.16	5.81	5.79	5.72	3.68
Five years later	2.61	6.16	6.16	5.88	6.17	4.13
Six years later	2.61	6.46	6.28	6.29	6.86	4.16
Seven Years later	2.86	6.55	6.39	6.74	6.85	4.15
Eight Years later	2.95	6.69	6.89	6.73	6.85	4.21
Nine Years later	3.00	6.98	6.89	6.74	6.86	4.33
Ten Years later	3.09	6.98	6.89	6.93	6.99	4.26
Eleven Years later	3.09	6.98	6.97	7.10	6.97	4.10
Twelve Years later	3.09	7.19	7.16	7.11	6.85	4.10
Thirteen Years later	3.09	7.40	7.21	7.05	6.85	4.10
Fourteen Years later	3.16	7.44	7.25	7.05	6.85	
Fifteenth Years later	3.14	7.60	7.25	7.05		
Sixteenth Years later	3.29	7.60	7.25			
Seventeenth Years later	3.29	7.60				
Eighteenth Years later	3.29					
Deficiency/ (Redundancy) (%)	26.3%	23.2%	24.8%	57.1%	77.9%	51.0%
Unpaid losses and Loss Adjustment Expenses						
As at March 31, 2026	AY 08	AY 09	AY 10	AY 11	AY 12	AY 13
End of First Year						2.67
One year later					3.41	2.30
Two years later				3.14	2.57	2.47
Three years later			3.17	2.38	2.89	1.92
Four years later		2.67	2.51	2.41	2.28	1.50
Five years later	0.86	2.05	2.17	1.83	2.04	1.57
Six years later	0.63	1.89	1.70	1.70	2.29	1.29
Seven Years later	0.72	1.50	1.41	1.74	1.83	1.01
Eight Years later	0.65	1.23	1.52	1.40	1.43	0.94
Nine Years later	0.55	1.19	1.18	1.10	1.29	0.91
Ten Years later	0.52	0.89	0.89	1.11	1.21	0.73
Eleven Years later	0.43	0.63	0.85	1.05	0.98	0.45
Twelve Years later	0.32	0.69	0.91	0.87	0.70	0.34
Thirteen Years later	0.28	0.75	0.71	0.61	0.59	0.31
Fourteen Years later	0.27	0.59	0.59	0.52	0.46	
Fifteenth Years later	0.17	0.56	0.50	0.46		
Sixteenth Years later	0.26	0.47	0.43			
Seventeenth Years later	0.18	0.40				
Eighteenth Years later	0.14					

₹ billion

AY: Accident Year

Reserving Triangle Disclosure: Motor-TP (excl. IMTPIP)

₹ billion

Incurring Losses and Allocated Expenses (Ultimate Movement)

As at March 31, 2026	Prior*	AY 17	AY 18	AY 19	AY 20	AY 21	AY 22	AY 23	AY 24	AY 25	AY 26
End of First Year	58.55	17.05	19.98	24.41	31.55	25.15	28.07	35.39	38.07	40.80	42.45
One year later	59.61	17.18	19.89	24.45	31.23	25.15	28.07	35.39	38.07	40.80	
Two years later	60.24	17.13	19.65	24.14	31.23	25.15	28.07	35.39	38.07		
Three years later	60.61	16.94	18.94	23.87	30.35	25.15	27.92	33.41			
Four years later	60.02	16.56	18.20	22.59	27.76	23.99	26.66				
Five years later	60.43	16.45	17.27	20.68	25.10	23.21					
Six years later	60.36	15.95	15.80	18.60	24.29						
Seven Years later	59.95	15.15	14.50	17.68							
Eight Years later	58.92	14.45	13.74								
Nine Years later	57.81	13.91									
Ten Years later	56.96										
Deficiency/ (Redundancy) (%)	-2.7%	-18.4%	-31.3%	-27.6%	-23.0%	-7.7%	-5.0%	-5.6%	0.0%	0.0%	

Unpaid losses and Loss Adjustment Expenses

As at March 31, 2026	Prior*	AY 17	AY 18	AY 19	AY 20	AY 21	AY 22	AY 23	AY 24	AY 25	AY 26
End of First Year	43.19	16.83	19.82	24.22	30.88	24.78	27.51	34.83	37.25	39.54	39.35
One year later	38.52	15.39	18.17	21.93	28.52	22.39	24.85	31.15	33.21	35.83	
Two years later	33.35	13.33	15.88	20.07	25.95	19.77	21.34	27.52	30.51		
Three years later	29.06	11.36	14.15	18.30	22.70	17.10	18.24	22.81			
Four years later	24.16	10.15	12.48	15.48	17.74	13.64	15.17				
Five years later	22.80	9.24	10.61	11.97	12.79	11.14					
Six years later	20.99	7.93	8.14	8.75	10.51						
Seven Years later	18.31	6.30	6.11	6.92							
Eight Years later	15.09	4.93	4.70								
Nine Years later	11.90	3.91									
Ten Years later	9.88										

Reserving Triangle Disclosure: Total (excl. Motor-TP)

₹ billion

Incurred Losses and Allocated Expenses (Ultimate Movement)											
As at March 31, 2026	Prior*	AY 17	AY 18	AY 19	AY 20	AY 21	AY 22	AY 23	AY 24	AY 25	AY 26
End of First Year	217.72	42.19	42.48	52.58	55.78	58.61	73.11	79.46	92.26	111.59	128.04
One year later	215.96	42.11	40.54	51.19	53.98	56.67	70.05	77.71	90.26	108.50	
Two years later	213.64	41.68	39.69	51.18	53.53	56.59	69.15	76.85	89.73		
Three years later	212.59	41.53	39.59	50.86	53.36	56.32	68.94	76.61			
Four years later	211.57	41.43	39.42	50.83	53.33	56.10	68.75				
Five years later	211.37	41.33	39.38	50.82	53.24	55.95					
Six years later	211.25	41.26	39.30	50.77	53.23						
Seven Years later	211.07	41.22	39.30	50.71							
Eight Years later	210.96	41.22	39.27								
Nine Years later	210.93	41.16									
Ten Years later	210.81										
Deficiency/ (Redundancy) (%)	-3.2%	-2.4%	-7.6%	-3.6%	-4.6%	-4.5%	-6.0%	-3.6%	-2.7%	-2.8%	

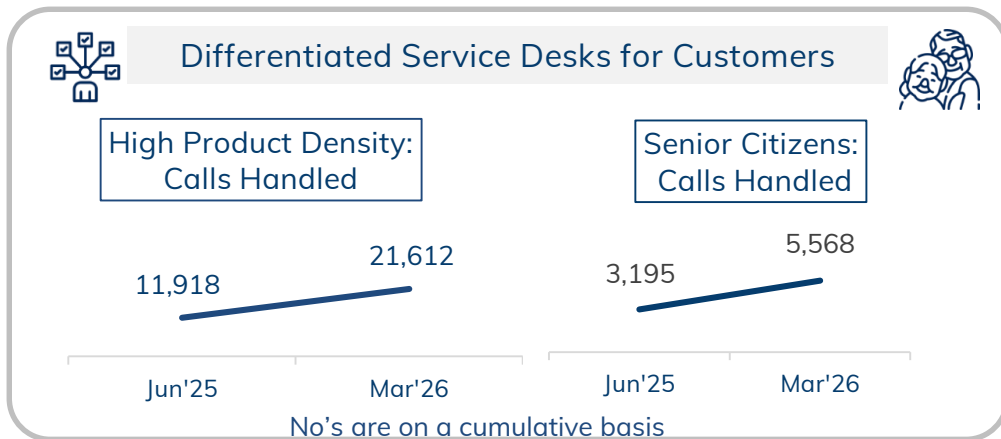
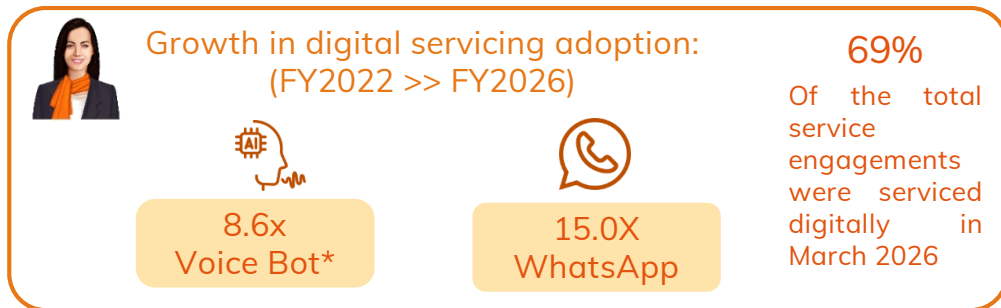
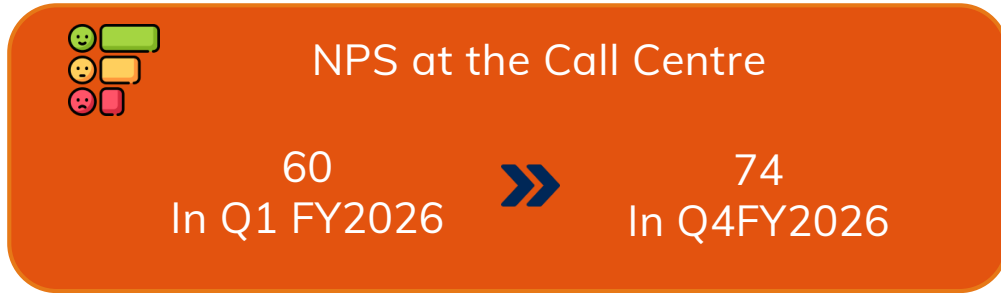
Unpaid losses and Loss Adjustment Expenses											
As at March 31, 2026	Prior*	AY 17	AY 18	AY 19	AY 20	AY 21	AY 22	AY 23	AY 24	AY 25	AY 26
End of First Year	18.98	14.50	18.48	19.34	15.08	18.24	20.04	20.52	26.38	28.58	35.75
One year later	10.49	4.89	3.43	9.16	4.23	5.25	5.83	6.60	7.17	8.24	
Two years later	7.25	2.57	2.05	2.78	2.86	4.12	3.90	4.31	4.68		
Three years later	5.66	1.68	1.64	2.12	2.32	3.39	3.04	3.44			
Four years later	4.30	1.44	1.35	1.93	1.92	2.86	2.62				
Five years later	3.77	1.21	1.19	1.55	1.63	2.38					
Six years later	3.48	1.12	1.04	1.36	1.43						
Seven Years later	3.15	0.99	0.97	1.18							
Eight Years later	2.84	0.94	0.88								
Nine Years later	2.64	0.78									
Ten Years later	2.38										

¹As at March 31, 2026; Losses and expenses in the above tables do not include the erstwhile Indian Motor Third Party Insurance Pool (IMTPIP)

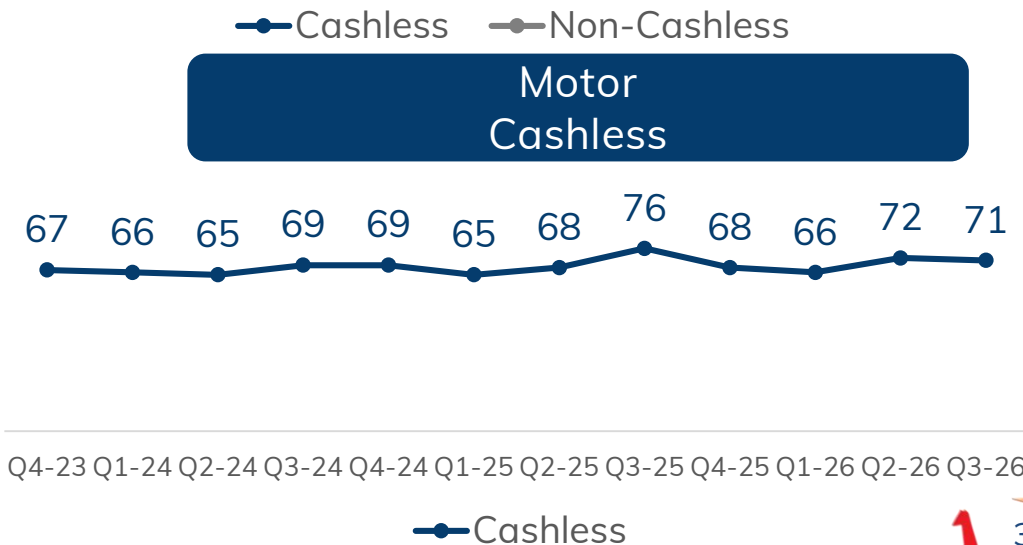
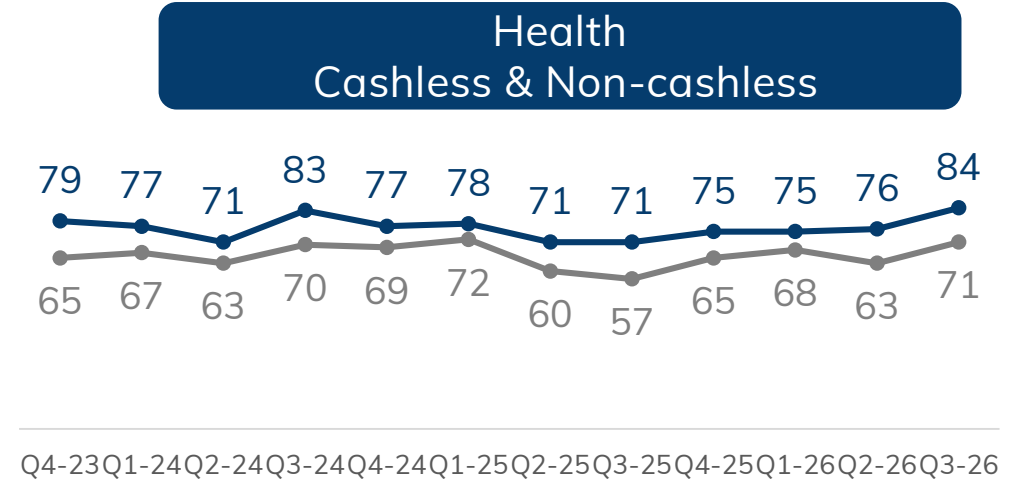
AY: Accident Year

*Includes all other prior years

Call Centre



Claims NPS



Abbreviations & Glossary:

AI - Artificial Intelligence
 AT1 - Additional Tier-1
 App - Application
 AY - Accident Year
 AUM - Assets Under Management
 Bn - billion
 BRSR - Business Responsibility and Sustainability Reporting
 CAGR - Compounded Annual Growth Rate
 CAT - Catastrophic
 CoR - Combined Ratio
 CSR - Corporate Social Responsibility
 CY - Calendar Year
 DEI - Diversity, Equity & Inclusion
 EA - Emerging Asia Markets
 ERM - Enterprise Risk Management
 ESG - Environmental, Social and Governance
 ETF - Exchange-traded Fund
 Excl - Excluding
 FY - Financial Year
 G-Sec - Government Securities
 GDP - Gross Direct Product
 GDPI - Gross Direct Premium Income
 GI Council - General Insurance Council
 GST - Goods and Service Tax
 GWP - Gross Written Premium
 IL - ICICI Lombard General Insurance Company Limited
 ISO - International Organization for Standardization
 IMTPIP - Indian Motor Third Party Insurance Pool
 InvIT - Infrastructure Investment Trust
 IRDAI - Insurance Regulatory and Development Authority of India
 IVR - Interactive Voice Response

J&K - Jammu & Kashmir
 LODR - Listing Obligations and Disclosure Requirements
 Motor TP - Motor Third Party
 Mn - Million
MS - Market Share
 MSCI - Morgan Stanley Capital International
 MSME - Micro, Small and Medium Enterprises
 Motor OD - Motor Own Damage
 NATCAT - Natural Catastrophe
 NOP - Number of Policies
 NPS - Net Promoter Score
 OEM - Original Equipment Manufacturer
 PA - Personal Accident
 PAT - Profit After Tax
 PBT - Profit Before Tax
 P&C - Property & Casualty
 POS - Point of Sales
 Pvt - Private
 PSU - Public Sector Undertaking
 ROAE - Return on Average Equity
 ROE - Return on Equity
 SAHI - Standalone Health Insurers
 SME - Small and Medium Enterprises
 SEBI - Securities and Exchange Board of India
 TCFD - Task Force on Climate-Related Financial Disclosures
 TAM - Total Addressable Market
 VAS - Value Added Services
 ₹ - Indian Rupees
 US\$ - United State's dollar
 "x" - times