



Ref No.: MUM/SEC/136-10/2023

October 19, 2022

To,
General Manager
Listing Department
BSE Limited
Phiroze Jeejeebhoy Tower,
Dalal Street, Fort
Mumbai – 400001

To,
Vice President
Listing Department
National Stock Exchange of India Limited
Exchange Plaza, 5th Floor, Plot C/1,
G Block, Bandra-Kurla Complex
Bandra (East), Mumbai – 400051

Scrip code: Equity (BSE: 540716/ NSE: ICICIGI); Debt (NSE: ILGI29)

Dear Madam/Sir,

Subject: Extract of Audited Financial Results of the Company for the quarter and half-year ended September 30, 2022 – Newspaper publication

Pursuant to Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith a copy of the extract of Audited Financial Results for the quarter and half-year ended September 30, 2022 published in Financial Express (all edition) and in Loksatta (Mumbai edition).

The above information is being made available on the Company's website www.icicilombard.com.

You are requested to kindly take the same on records.

Yours Sincerely,

ICICI Lombard General Insurance Company Limited

Vikas Mehra
Company Secretary

Encl.: As above

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115
Mailing Address:
401 & 402, 4th Floor, Interface 11,
(Chargeable)
New Linking Road, Malad (West),
Mumbai - 400 064

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

Toll free No. : 1800 2666
Alternate No.: +91 8855222886
Email: customersupport@icicilombard.com
Website: www.icicilombard.com

FINANCIAL RESULTS

₹ in Lakhs

Particulars	Three months ended		Six months ended		Year ended
	September 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021	March 31, 2022
	Audited	Audited	Audited	Audited	Audited
Total Income from Operations ¹	530,261	450,848	1,083,239	877,558	1,856,239
Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	60,967	59,387	107,476	85,213	168,352
Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	60,967	59,387	107,476	85,213	168,352
Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	59,053	44,667	93,956	64,097	127,101
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period(after tax) and Other Comprehensive Income (after tax)] ²	NA	NA	NA	NA	NA
Paid up Equity Share Capital	49,110	49,053	49,110	49,053	49,089
Reserves (excluding Revaluation Reserve)	290,859	178,072	290,859	178,072	221,454
Securities Premium Account	642,186	637,722	642,186	637,722	640,422
Net Worth	982,155	864,847	982,155	864,847	910,965
Paid up Debt Capital/Outstanding Debt ³	3,500	25,500	3,500	25,500	25,500
Earnings Per Share (face value of ₹10/- each)					
Basic (not annualised) (in ₹)	12.03	9.11	19.14	13.07	25.91
Diluted (not annualised) (in ₹)	12.00	9.06	19.10	13.01	25.82
Debt Equity Ratio	0.00	0.03	0.00	0.03	0.03
Debt Service Coverage Ratio	161.65	67.99	112.53	35.52	47.29
Interest Service Coverage Ratio	161.65	67.99	112.53	35.52	47.29

- Total Income from Operations is gross written premium, gross of reinsurance and net of applicable taxes.
- The Indian Accounting Standards (IND AS) are currently not applicable to Insurance companies in India.
- During the quarter and year to date ended September 30, 2022, the Company pursuant to the approval received from Insurance Regulatory and Development Authority of India ("IRDAI") vide its letter dated July 5, 2022 has exercised Call Option and redeemed the Subordinated debenture in full on August 23, 2022 for its 'INE513L08016' series amounting to ₹ 22,000 lakhs including final interest due of ₹ 1,778 lakhs.
- Provision for tax is net off reversal of provision arising on account of completion of regular assessments:
 - On gains on sale of shares in AY 19-20 – ₹ 12,518 lakhs.
 - On certain payment based deductions allowed in AY 20-21 – ₹ 330 lakhs.

Note: The above is an extract of the detailed format of quarterly and year ended Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly and year to date Financial Results are available on the websites of Stock Exchanges (www.bseindia.com) and (www.nseindia.com) and the Company (www.icicilombard.com)

For and on behalf of Board of Directors

Place: Mumbai
Date: October 18, 2022

Sd/-
Bhargav Dasgupta
Managing Director & CEO
DIN: 00047728

ICICI trade logo displayed above belongs to ICICI Bank and is used by ICICI Lombard GIC Ltd. under license and Lombard logo belongs to ICICI Lombard GIC Ltd. ICICI Lombard General Insurance Company Limited, ICICI Lombard House, 414, Veer Savarkar Marg, Prabhadevi, Mumbai - 400025. IRDA Reg. No.115. Toll Free 1800 2666. Fax No - 022 61961323. CIN (L67200MH2000PLC129408). customersupport@icicilombard.com. www.icicilombard.com, ADV/15946.



FINANCIAL RESULTS

₹ in Lakhs

Particulars	Three months ended		Six months ended		Year ended
	September 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021	March 31, 2022
	Audited	Audited	Audited	Audited	Audited
Total Income from Operations ¹	530,261	450,848	1,083,239	877,558	1,856,239
Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	60,967	59,387	107,476	85,213	168,352
Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	60,967	59,387	107,476	85,213	168,352
Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	59,053	44,667	93,956	64,097	127,101
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period(after tax) and Other Comprehensive Income (after tax)] ²	NA	NA	NA	NA	NA
Paid up Equity Share Capital	49,110	49,053	49,110	49,053	49,089
Reserves (excluding Revaluation Reserve)	290,859	178,072	290,859	178,072	221,454
Securities Premium Account	642,186	637,722	642,186	637,722	640,422
Net Worth	982,155	864,847	982,155	864,847	910,965
Paid up Debt Capital/Outstanding Debt ³	3,500	25,500	3,500	25,500	25,500
Earnings Per Share (face value of ₹10/- each)					
Basic (not annualised) (in ₹)	12.03	9.11	19.14	13.07	25.91
Diluted (not annualised) (in ₹)	12.00	9.06	19.10	13.01	25.82
Debt Equity Ratio	0.00	0.03	0.00	0.03	0.03
Debt Service Coverage Ratio	161.65	67.99	112.53	35.52	47.29
Interest Service Coverage Ratio	161.65	67.99	112.53	35.52	47.29

- Total Income from Operations is gross written premium, gross of reinsurance and net of applicable taxes.
- The Indian Accounting Standards (IND AS) are currently not applicable to Insurance companies in India.
- During the quarter and year to date ended September 30, 2022, the Company pursuant to the approval received from Insurance Regulatory and Development Authority of India ("IRDAI") vide its letter dated July 5, 2022 has exercised Call Option and redeemed the Subordinated debenture in full on August 23, 2022 for its 'INE513L08016' series amounting to ₹ 22,000 lakhs including final interest due of ₹ 1,778 lakhs.
- Provision for tax is net off reversal of provision arising on account of completion of regular assessments:
 - On gains on sale of shares in AY 19-20 – ₹ 12,518 lakhs.
 - On certain payment based deductions allowed in AY 20-21 – ₹ 330 lakhs.

Note: The above is an extract of the detailed format of quarterly and year ended Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly and year to date Financial Results are available on the websites of Stock Exchanges (www.bseindia.com) and (www.nseindia.com) and the Company (www.icicilombard.com)

For and on behalf of Board of Directors

Place: Mumbai
Date: October 18, 2022

Sd/-
Bhargav Dasgupta
Managing Director & CEO
DIN: 00047728

ICICI trade logo displayed above belongs to ICICI Bank and is used by ICICI Lombard GIC Ltd. under license and Lombard logo belongs to ICICI Lombard GIC Ltd. ICICI Lombard General Insurance Company Limited, ICICI Lombard House, 414, Veer Savarkar Marg, Prabhadevi, Mumbai - 400025. IRDA Reg. No.115. Toll Free 1800 2666. Fax No - 022 61961323. CIN (L67200MH2000PLC129408). customersupport@icicilombard.com. www.icicilombard.com. ADV/15946.

