

PERIODIC DISCLOSURES
FORM NL-2-B-PL

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 3, 2001
CIN: L67200MH2000PLC129408

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2024

(₹ lakhs)

| | Particulars | Schedule Ref. Form No. | For Q3 2024-25 | Upto 9M 2024-25 | For Q3 2023-24 | Upto 9M 2023-24 |
|---|---|------------------------------|-------------------|--------------------|-------------------|--------------------|
| 1 | OPERATING PROFIT/(LOSS) | NL-1 | | | | |
| | (a) Fire Insurance | | 25,020 | 54,235 | 10,365 | 31,050 |
| | (b) Marine Insurance | | (1,141) | (4,628) | 688 | 556 |
| | (c) Miscellaneous Insurance | | 44,657 | 135,493 | 30,546 | 102,829 |
| 2 | INCOME FROM INVESTMENTS | | | | | |
| | (a) Interest, Dividend & Rent – Gross | | 20,154 | 60,041 | 16,649 | 49,900 |
| | (b) Profit on sale of investments | | 7,589 | 20,557 | 3,422 | 11,256 |
| | (c) (Loss on sale/ redemption of investments) | | (741) | (1,830) | (131) | (1,456) |
| | (d) Amortization of Premium / Discount on Investments | | 610 | 1,682 | 484 | 1,459 |
| 3 | OTHER INCOME | | | | | |
| | (a) Interest income on tax refund | | - | - | - | - |
| | (b) Profit on sale/discard of fixed assets | | 2 | 11 | 3 | 13 |
| | (c) Recovery of bad debts written off | | 1 | 1 | 456 | 456 |
| | TOTAL (A) | | 96,151 | 265,562 | 62,482 | 196,063 |
| 4 | PROVISIONS (Other than taxation) | | | | | |
| | (a) For diminution in the value of investments | | (519) | (3,801) | 3,624 | 2,745 |
| | (b) For doubtful debts | | (175) | (480) | (1,276) | (716) |
| | (c) For future recoverable under reinsurance contracts | | - | - | - | - |
| | (d) Others | | - | - | - | - |
| 5 | OTHER EXPENSES | | | | | |
| | (a) Expenses other than those related to Insurance Business | | | | | |
| | (b) Bad debts written off | | 1 | 15 | 1,367 | 3,967 |
| | (c) Interest on Non-convertible Debentures | | - | 29 | 92 | 276 |
| | (d) Expenses towards CSR activities | | 456 | 3,361 | 921 | 2,751 |
| | (e) Penalties | | 121 | 121 | - | - |
| | (f) Contribution to Policyholders A/c | | | | | |
| | (i) Towards Excess Expenses of Management | | - | - | - | - |
| | (ii) Towards remuneration of MD/CEO/WTD/Other KMPs | | 23 | 290 | 109 | 450 |
| | (g) Others | | | | | |
| | (i) Employees' remuneration and other expenses | | 160 | 474 | 142 | 430 |
| | (ii) Directors' fees and profit commission | | 62 | 204 | 53 | 163 |
| | (iii) Expense related to Investment property | | - | - | 19 | 60 |
| | (iv) Listing fees / other charges | | 5 | 16 | 5 | 15 |
| | (v) Loss on sale/discard of fixed assets | | 6 | 22 | 53 | 183 |
| | TOTAL (B) | | 140 | 251 | 5,109 | 10,324 |
| 6 | Profit/(Loss) Before Tax | | 96,011 | 265,311 | 57,373 | 185,739 |
| 7 | Provision for Taxation | | | | | |
| | (a) Current tax / MAT Payable | | 30,553 | 84,933 | 18,234 | 58,041 |
| | (b) Excess Tax Provision written back of earlier years | | - | - | 339 | 339 |
| | (c) Deferred tax (Income) / Expense | | (6,980) | (19,492) | (4,346) | (12,550) |
| 8 | Profit / (Loss) after tax | | 72,438 | 199,870 | 43,146 | 139,909 |
| 9 | APPROPRIATIONS | | | | | |
| | (a) Interim dividends paid during the year | | 27,214 | 27,214 | 24,570 | 24,570 |
| | (b) Final dividend paid | | - | 29,586 | - | 27,014 |
| | (c) Dividend distribution tax | | - | - | - | - |
| | (d) Debenture Redemption Reserve | | - | - | - | - |
| | (e) Transfer to General Reserves | | - | - | - | - |
| | Balance of profit/ loss brought forward from last year | | 579,723 | 481,877 | 411,350 | 341,601 |
| | Balance carried forward to Balance Sheet | | 624,947 | 624,947 | 429,926 | 429,926 |