

PERIODIC DISCLOSURES

FORM NL-30-Analytical Ratios

ANALYTICAL RATIOS at December 31, 2016

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

(CIN) U67200MH2000PLC129408

Sl.No.	Particular	For the Quarter ended December 2016	Upto the Nine Months ended December 2016	For the Quarter ended December 2015	Upto the Nine Months ended December 2015
1	Gross Direct Premium Growth Rate	23%	34%	24%	20%
2	Gross Direct Premium To Shareholders' Fund Ratio	0.70	2.26	0.65	1.94
3	Growth Rate of Shareholders' Fund	5%	12%	3%	10%
4	Net Retention Ratio	63%	61%	66%	65%
5	Net Commission Ratio	-7%	-6%	-6%	-6%
6	Expense of Management to Gross Direct Premium Ratio	26%	23%	27%	25%
7	Expense of Management to Net Written Premium Ratio	41%	37%	40%	38%
8	Net incurred claims to Net earned premium	80%	82%	81%	83%
9	Combined Ratio	107%	106%	108%	108%
10	Technical Reserves to Net Premium Ratio	9.13	2.92	7.55	2.59
11	Underwriting Balance Ratio	-0.08	-0.08	-0.12	-0.11
12	Operating Profit Ratio	12%	11%	10%	10%
13	Liquid Assets to Liabilities Ratio	0.10	0.10	0.19	0.19
14	Net Earning Ratio	14%	11%	11%	11%
15	Return on Net Worth Ratio	6%	15%	4%	13%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.01	2.01	1.93	1.93
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	44,84,33,126	44,84,33,126	44,74,65,556	44,74,65,556
2	(b) Percentage of shareholding (Indian / Foreign)	65.5% / 34.5%	65.5% / 34.5%	74.4% / 25.6%	74.4% / 25.6%
3	(c) % of Government holding (in case of public sector insurance companies)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)				
	- Basic EPS (₹)	4.92	11.66	2.91	8.69
	- Diluted EPS (₹)	4.89	11.59	2.89	8.63
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	- Basic EPS (₹)	4.92	11.66	2.91	8.69
	- Diluted EPS (₹)	4.89	11.59	2.89	8.63
6	(iv) Book value per share (Rs)	79.62	79.62	69.20	69.20