

PERIODIC DISCLOSURES
FORM NL-30-ANALYTICAL RATIOS

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

Sl.No.	Particulars	For the Quarter ended September 30, 2020	Upto the half year ended September 30, 2020	For the Quarter ended September 30, 2019	Upto the half year ended September 30, 2019
1	Gross Direct Premium Growth Rate	8%	1%	-16%	-12%
2	Gross Direct Premium To Shareholders' Fund Ratio	0.46	0.93	0.51	1.12
3	Growth Rate of Shareholders' Fund	13%	13%	8%	8%
4	Net Retention Ratio	77%	71%	71%	69%
5	Net Commission Ratio	7%	6%	3%	3%
6	Expense of Management to Gross Direct Premium Ratio	30%	28%	27%	26%
7	Expense of Management to Net Written Premium Ratio	39%	38%	37%	36%
8	Net incurred claims to Net earned premium	67%	68%	75%	75%
9	Combined Ratio	100%	100%	103%	101%
10	Technical Reserves to Net Premium Ratio	9.78	5.18	10.54	5.02
11	Underwriting Balance Ratio	0.00	0.01	0.00	-0.01
12	Operating Profit Ratio	17%	18%	16%	16%
13	Liquid Assets to Liabilities Ratio	0.13	0.13	0.13	0.13
14	Net Earning Ratio	17%	17%	13%	13%
15	Return on Net Worth Ratio	6%	12%	5%	11%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.74	2.74	2.26	2.26
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	Number of shares	454,496,484	454,496,484	454,428,524	454,428,524
2	Percentage of shareholding (Indian / Foreign)	72.8% / 27.2%	72.8% / 27.2%	74.2% / 25.8%	74.2% / 25.8%
3	% of Government holding (in case of public sector insurance companies)	-	-	-	-
4	Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)				
	- Basic EPS (₹)	9.15	17.91	6.78	13.59
	- Diluted EPS (₹)	9.12	17.85	6.76	13.56
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	- Basic EPS (₹)	9.15	17.91	6.78	13.59
	- Diluted EPS (₹)	9.12	17.85	6.76	13.56
6	Book value per share (₹)	152.92	152.92	126.50	126.50