

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 June 30, 2021	Upto the Quarter Ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Quarter Ended June 30, 2020
1	Gross Direct Premium Growth Rate	13%	13%	-5%	-5%
2	Gross Direct Premium To Shareholders' Fund Ratio	0.49	0.49	0.51	0.51
3	Growth Rate of Shareholders' Fund	2%	2%	6%	6%
4	Net Retention Ratio	65%	65%	65%	65%
5	Net Commission Ratio	4%	4%	5%	5%
6	Expense of Management to Gross Direct Premium Ratio	25%	25%	25%	25%
7	Expense of Management to Net Written Premium Ratio	38%	38%	38%	38%
8	Net incurred claims to Net earned premium	91%	91%	70%	70%
9	Combined Ratio	121%	121%	100%	100%
10	Technical Reserves to Net Premium Ratio	10.46	10.46	10.72	10.72
11	Underwriting Balance Ratio	-0.19	-0.19	0.02	0.02
12	Operating Profit Ratio	1%	1%	19%	19%
13	Liquid Assets to Liabilities Ratio	0.16	0.16	0.13	0.13
14	Net Earning Ratio	6%	6%	17%	17%
15	Return on Net Worth Ratio	2%	2%	6%	6%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.76	2.76	2.50	2.50
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	Number of shares	454,651,604	454,651,604	454,474,954	454,474,954
2	Percentage of shareholding (Indian / Foreign)	70.1% / 29.9%	70.1% / 29.9%	73.3% / 26.7%	73.3% / 26.7%
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 (₹)	3.34	3.34	8.76	8.76
	- Diluted EPS (₹)	3.32	3.32	8.74	8.74
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	- Basic EPS (₹)	3.34	3.34	8.76	8.76
	- Diluted EPS (₹)	3.32	3.32	8.74	8.74
6	Book value per share (₹)	166.99	166.99	143.74	143.74