

PERIODIC DISCLOSURES
FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: ICICI Lombard General Insurance Company Limited
Registration No. 115 dated August 03, 2001
CIN: L67200MH2000PLC129408

Sl.No.	Particular	For the quarter ended December 31, 2021	Upto the Nine months ended December 31, 2021	For the quarter ended December 31, 2020	Upto the Nine months ended December 31, 2020
1	Gross Direct Premium Growth Rate**	16%	26%	9%	4%
2	Gross Direct Premium to Net worth Ratio	0.53	1.51	0.56	1.45
3	Growth rate of Net Worth	18%	18%	18%	18%
4	Net Retention Ratio**	76%	70%	78%	74%
5	Net Commission Ratio**	6%	5%	7%	6%
6	Expense of Management to Gross Direct Premium Ratio**	31%	29%	29%	28%
7	Expense of Management to Net Written Premium Ratio**	40%	41%	37%	38%
8	Net Incurred Claims to Net Earned Premium**	70%	76%	66%	68%
9	Claims paid to claims provisions**	3%	12%	4%	15%
10	Combined Ratio**	105%	111%	98%	99%
11	Investment income ratio	2%	6%	2%	6%
12	Technical Reserves to net premium ratio **	8.85	3.4	7.75	3.14
13	Underwriting balance ratio **	-0.08	-0.10	-0.05	-0.01
14	Operating Profit Ratio	8%	8%	12%	16%
15	Liquid Assets to liabilities ratio	0.14	0.14	0.14	0.14
16	Net earning ratio	10%	10%	12%	15%
17	Return on net worth ratio	4%	11%	4%	16%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.45	2.45	2.76	2.76
19	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.03	0.03	0.07	0.07
21	Debt Service Coverage Ratio	72.27	42.62	42.47	50.94
22	Interest Service Coverage Ratio	72.27	42.62	42.47	50.94
23	Earnings per share	Basic: ₹ 6.47 Diluted: ₹ 6.44	Basic: ₹ 19.54 Diluted: ₹ 19.45	Basic: ₹ 6.90 Diluted: ₹ 6.87	Basic: ₹ 24.81 Diluted: ₹ 24.72
24	Book value per share	179.12	179.12	159.86	159.86

Note: Pursuant to the Scheme of demerger of Bharti Axa General Insurance Company Limited with ICICI Lombard General Insurance Company Limited become effective from September 8, 2021, the Company has given impact of the scheme in the current financial year. The comparative figures reported as on December 31, 2020 does not include the effect of the demerger and are not strictly comparable.

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**** Segmental Reporting upto period ended December 31, 2021.**

	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio **
FIRE										
Current Period	26%	25%	-20%	14%	53%	62%	24%	68%	6.3	0.3
Previous Period	45%	27%	-9%	13%	47%	74%	25%	86%	5.6	0.1
Marine Cargo										
Current Period	48%	68%	13%	24%	34%	79%	39%	111%	2.3	-0.1
Previous Period	-8%	68%	13%	22%	31%	77%	42%	107%	1.6	-0.1
Marine Hull										
Current Period	-24%	5%	-31%	2%	34%	133%	11%	118%	238.8	-0.2
Previous Period	-24%	1%	-171%	1%	98%	-9098%	7%	-9255%	983.4	68.8
Total Marine										
Current Period	36%	62%	13%	22%	34%	79%	36%	112%	3.8	-0.1
Previous Period	-11%	57%	12%	18%	31%	80%	38%	109%	5.4	-0.1
Motor OD										
Current Period	7%	94%	18%	47%	50%	67%	54%	115%	1.1	-0.1
Previous Period	0%	95%	17%	44%	46%	62%	51%	105%	1.1	-0.1
Motor TP										
Current Period	20%	94%	1%	32%	34%	72%	6%	106%	6.2	-0.1
Previous Period	5%	95%	1%	28%	29%	66%	5%	95%	5.4	0.0
Total Motor										
Current Period	13%	94%	9%	40%	42%	69%	9%	111%	3.6	-0.1
Previous Period	2%	95%	9%	36%	38%	64%	8%	100%	3.1	-0.0
Health										
Current Period	26%	84%	2%	32%	36%	108%	48%	138%	1.2	-0.4
Previous Period	0%	81%	1%	27%	33%	88%	51%	112%	1.5	-0.1
Personal Accident										
Current Period	25%	82%	-1%	44%	54%	34%	26%	78%	3.0	0.3
Previous Period	-39%	86%	5%	37%	43%	25%	17%	64%	4.0	0.5
Travel Insurance										
Current Period	100%	90%	-5%	21%	33%	53%	35%	76%	1.3	0.2
Previous Period	-68%	86%	-2%	21%	24%	95%	80%	115%	1.5	-0.1
Total Health										
Current Period	27%	84%	2%	33%	38%	97%	42%	128%	1.4	-0.3
Previous Period	-9%	81%	2%	28%	34%	77%	41%	103%	1.7	-0.0
Workmen's Compensation										
Current Period	22%	80%	11%	36%	45%	61%	14%	103%	2.6	-0.0
Previous Period	12%	79%	13%	33%	42%	56%	13%	94%	2.5	0.0
Public/ Product Liability										
Current Period	40%	49%	6%	27%	55%	63%	19%	110%	3.4	-0.3
Previous Period	-6%	35%	19%	15%	41%	60%	6%	102%	5.0	-0.2
Engineering										
Current Period	45%	28%	-6%	14%	47%	70%	30%	88%	5.2	0.1
Previous Period	19%	33%	-8%	16%	44%	66%	26%	77%	5.2	0.2
Aviation										
Current Period	23%	13%	7%	3%	22%	83%	19%	102%	17.7	0.1
Previous Period	21%	11%	8%	3%	24%	159%	27%	180%	19.9	-0.7
Crop Insurance										
Current Period	1920%	18%	-30%	4%	20%	107%	15%	97%	11.5	0.0
Previous Period	-56%	23%	-9%	9%	38%	111%	91%	140%	60.0	-0.4
Other segments										
Current Period	24%	46%	8%	21%	44%	48%	16%	80%	5.3	0.2
Previous Period	-1%	46%	10%	19%	41%	41%	18%	73%	5.1	0.3
Total Miscellaneous										
Current Period	26%	80%	6%	33%	41%	77%	11%	114%	3.2	-0.1
Previous Period	-1%	84%	7%	32%	37%	67%	14%	100%	2.9	-0.0
Total-Current Period	26%	70%	5%	29%	41%	76%	12%	111%	3.4	-0.1
Total-Previous Period	4%	74%	6%	28%	38%	68%	15%	99%	3.1	-0.0

Current Period is Quarter Ended December 31, 2021
Previous Period is Quarter Ended December 31, 2020