

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, 2023	Upto Nine Months ended December 31, 2023	For the quarter ended December 31, 2022	Upto Nine Months ended December 31, 2022
1	Gross Direct Premium Growth Rate**	13%	17%	17%	21%
2	Gross Direct Premium to Net worth Ratio	0.6	1.6	0.6	1.6
3	Growth rate of Net Worth	3%	10%	1%	9%
4	Net Retention Ratio**	73%	69%	74%	70%
5	Net Commission Ratio**	18%	16%	4%	3%
6	Expense of Management to Gross Direct Premium Ratio**	31%	29%	31%	29%
7	Expense of Management to Net Written Premium Ratio**	41%	40%	41%	40%
8	Net Incurred Claims to Net Earned Premium**	70%	72%	70%	72%
9	Claims paid to claims provisions**	3%	14%	3%	13%
10	Combined Ratio**	104.0%	104.0%	104.4%	104.6%
11	Investment income ratio	2%	6%	2%	5%
12	Technical Reserves to net premium ratio **	8.4	2.9	8.6	3.1
13	Underwriting balance ratio **	-0.07	-0.06	-0.08	-0.06
14	Operating Profit Ratio	10%	11%	7%	10%
15	Liquid Assets to liabilities ratio	0.07	0.07	0.11	0.11
16	Net earning ratio	10%	11%	9%	12%
17	Return on net worth ratio	4%	12%	4%	13%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.57	2.57	2.45	2.45
19	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.00	0.00	0.00	0.00
21	Debt Service Coverage Ratio	622.10	673.50	503.28	146.79
22	Interest Service Coverage Ratio	622.10	673.50	503.28	146.79
23	Earnings per share	Basic: ₹ 8.78 Diluted: ₹ 8.73	Basic: ₹ 28.47 Diluted: ₹ 28.35	Basic: ₹ 7.18 Diluted: ₹ 7.17	Basic: ₹ 26.31 Diluted: ₹ 26.27
24	Book value per share	231.59	231.59	202.68	202.68

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**** Segmental Reporting up to the quarter**

Segments Upto the quarter ended on December 31, 2023	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	9%	18%	-29%	12%	66%	71%	20%	58%	7.0	0.43
Previous Period	10%	20%	-40%	13%	62%	49%	13%	35%	6.6	0.65
Marine Cargo										
Current Period	5%	74%	16%	22%	29%	75%	39%	103%	1.4	-0.06
Previous Period	20%	69%	13%	23%	32%	75%	29%	105%	1.6	-0.09
Marine Hull										
Current Period	-4%	8%	-49%	3%	35%	128%	6%	89%	124.5	0.06
Previous Period	33%	9%	0%	4%	40%	123%	10%	134%	91.4	-0.46
Total Marine										
Current Period	4%	68%	16%	20%	29%	76%	36%	103%	2.7	-0.06
Previous Period	21%	63%	13%	21%	32%	75%	28%	105%	2.9	-0.10
Motor OD										
Current Period	13%	95%	40%	52%	55%	65%	38%	119%	1.0	-0.21
Previous Period	3%	96%	19%	49%	52%	74%	40%	125%	1.1	-0.22
Motor TP										
Current Period	2%	96%	14%	29%	30%	65%	9%	95%	6.0	0.06
Previous Period	17%	96%	1%	32%	33%	67%	6%	100%	5.9	-0.00
Total Motor										
Current Period	7%	95%	27%	40%	42%	65%	10%	106%	3.5	-0.07
Previous Period	10%	96%	9%	40%	42%	70%	7%	112%	3.6	-0.11
Health										
Current Period	26%	83%	8%	30%	33%	83%	51%	108%	1.0	-0.10
Previous Period	39%	83%	1%	29%	33%	84%	35%	109%	1.1	-0.12
Personal Accident										
Current Period	31%	84%	14%	44%	53%	54%	39%	96%	1.7	-0.05
Previous Period	45%	83%	-3%	47%	57%	41%	26%	87%	2.0	0.09
Travel Insurance										
Current Period	229%	93%	26%	43%	46%	57%	40%	124%	1.2	-0.50
Previous Period	135%	83%	5%	42%	50%	53%	29%	102%	0.9	-0.05
Total Health										
Current Period	29%	83%	9%	32%	35%	80%	48%	107%	1.1	-0.10
Previous Period	42%	83%	1%	31%	36%	78%	33%	106%	1.2	-0.09
Workmen's Compensation										
Current Period	24%	76%	15%	30%	40%	60%	19%	94%	2.1	0.02
Previous Period	22%	78%	9%	35%	44%	74%	18%	113%	2.4	-0.16
Public/ Product Liability										
Current Period	-16%	77%	17%	31%	39%	74%	6%	110%	3.5	-0.17
Previous Period	40%	48%	6%	19%	31%	91%	11%	118%	2.8	-0.28
Engineering										
Current Period	43%	23%	-10%	14%	58%	80%	25%	86%	4.9	0.13
Previous Period	20%	29%	-21%	14%	47%	71%	20%	71%	4.7	0.28
Aviation										
Current Period	14%	6%	-9%	2%	32%	219%	24%	224%	42.5	-1.22
Previous Period	36%	8%	-4%	4%	47%	116%	22%	143%	27.3	-0.33
Crop Insurance										
Current Period	34%	30%	-12%	5%	18%	92%	29%	98%	5.1	0.01
Previous Period	33%	27%	-19%	9%	33%	90%	20%	103%	6.3	-0.03
Other segments										
Current Period	29%	46%	13%	24%	51%	60%	14%	95%	4.2	-0.08
Previous Period	37%	47%	4%	21%	43%	50%	11%	79%	4.6	0.13
Total Miscellaneous										
Current Period	19%	78%	18%	32%	40%	71%	13%	106%	2.7	-0.08
Previous Period	23%	80%	5%	32%	40%	73%	9%	108%	2.9	-0.09
Total-Current Period	17%	69%	16%	29%	40%	72%	14%	104%	2.9	-0.06
Total-Previous Period	21%	70%	3%	29%	40%	72%	13%	105%	3.1	-0.06

Current Period is Quarter Ended December 31, 2023
Previous Period is Quarter Ended December 31, 2022

PD/2023-24/9M/Ver. Dated March 1, 2024