

ANALYTICAL RATIOS

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

Sl.No.	Particular	Ratios as at December 31, 2013																
		Total	Fire	Marine Cargo	Marine Others	Marine total	Motor OD	Motor TP	Total Motor	Workmen compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health	Credit Insurance	Others	Total miscellaneous
1	Gross Direct Premium Growth Rate	13%	29%	28%	-2%	19%	17%	37%	23%	9%	0%	-2%	-43%	15%	-6%	41%	14%	11%
2	Gross Premium to Net Worth Ratio	2.20																
3	Growth rate of Net Worth	33%																
4	Net Retention Ratio (net of XOL)	63%	26%	74%	12%	57%	75%	76%	75%	93%	33%	28%	40%	76%	69%	8%	48%	68%
5	Net Commission Ratio	-6%	-7%	10%	-14%	8%	-1%	-7%	-3%	8%	-1%	-41%	28%	-6%	-12%	-103%	-7%	-6%
6	Expense of Management to Gross Direct Premium Ratio	22%																
7	Expense of Management to Net Written Premium Ratio	33%																
8	Net incurred claims to Net Earned Premium	83%																
9	Combined Ratio	104%																
10	Technical Reserves to Net Premium Ratio	2.69																
11	Underwriting Balance Ratio	-0.05	0.07			-0.48												-0.04
12	Operating Profit Ratio	11%																
13	Liquid Assets To Liabilities Ratio	0.17																
14	Net Earning Ratio	13%																
15	Return on Net Worth Ratio	19%																
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.54																
17	NPA Ratio																	
	Gross NPA Ratio	-																
	Net NPA Ratio	-																
Equity Holding Pattern for Non-Life Insurers																		
1	(a) Number of shares	444,935,526																
2	(b) Percentage of shareholding (Indian / Foreign)	74.3% / 25.7%																
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																	
	- Basic EPS (₹)	9.78																
	- Diluted EPS (₹)	9.67																
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period																	
	- Basic EPS (₹)	9.78																
	- Diluted EPS (₹)	9.67																
6	(iv) Book value per share (₹)	51.78																

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Sl.No.	Particular	Ratios as at December 31, 2012																
		Total	Fire	Marine Cargo	Marine Others	Marine total	Motor OD	Motor TP	Total Motor	Workmen compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health	Credit Insurance	Others	Total miscellaneous
1	Gross Direct Premium Growth Rate	18%	19%	23%	-16%	8%	25%	39%	29%	25%	-5%	1%	-37%	23%	0%	0%	56%	18%
2	Gross Premium to Net Worth Ratio	2.59																
3	Growth rate of Net Worth	-16%																
4	Net Retention Ratio (net of XOL)	64%	30%	65%	4%	45%	75%	74%	75%	90%	40%	23%	36%	72%	77%	9%	46%	69%
5	Net Commission Ratio	-4%	0%	6%	-82%	4%	-1%	-8%	-3%	7%	-5%	-53%	17%	-5%	-5%	-85%	-10%	-5%
6	Expense of Management to Gross Direct Premium Ratio	20%																
7	Expense of Management to Net Written Premium Ratio	30%																
8	Net incurred claims to Net Earned Premium	81%																
9	Combined Ratio	101%																
10	Technical Reserves to Net Premium Ratio	2.78																
11	Underwriting Balance Ratio	-0.02	-0.29			-0.38												-0.01
12	Operating Profit Ratio	9%																
13	Liquid Assets To Liabilities Ratio	0.12																
14	Net Earning Ratio	10%																
15	Return on Net Worth Ratio	16%																
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.38																
17	NPA Ratio																	
	Gross NPA Ratio	-																
	Net NPA Ratio	-																
Equity Holding Pattern for Non-Life Insurers																		
1	(a) Number of shares	437,003,055																
2	(b) Percentage of shareholding (Indian / Foreign)	74.2% / 25.8%																
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																	
	- Basic EPS (₹)	6.38																
	- Diluted EPS (₹)	6.30																
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period																	
	- Basic EPS (₹)	6.38																
	- Diluted EPS (₹)	6.30																
6	(iv) Book value per share (₹)	39.78																