

**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.	Particular	For the Quarter ended September 2019	Upto the Half year ended September 2019	For the Quarter ended September 2018	Upto the Half year ended September 2018
1	Gross Direct Premium Growth Rate	-16%	-12%	11%	12%
2	Gross Direct Premium To Shareholders' Fund Ratio	0.51	1.12	0.71	1.46
3	Growth Rate of Shareholders' Fund	8%	8%	10%	10%
4	Net Retention Ratio	71%	69%	61%	60%
5	Net Commission Ratio	3%	3%	1%	2%
6	Expense of Management to Gross Direct Premium Ratio	27%	26%	19%	19%
7	Expense of Management to Net Written Premium Ratio	37%	36%	31%	31%
8	Net incurred claims to Net earned premium	75%	75%	80%	79%
9	Combined Ratio	103%	101%	101%	100%
10	Technical Reserves to Net Premium Ratio	10.54	5.02	9.58	4.73
11	Underwriting Balance Ratio	0.00	-0.01	-0.01	-0.02
12	Operating Profit Ratio	16%	16%	15%	16%
13	Liquid Assets to Liabilities Ratio	0.13	0.13	0.08	0.08
14	Net Earning Ratio	13%	13%	13%	14%
15	Return on Net Worth Ratio	5%	11%	6%	12%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.26	2.26	2.10	2.10
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	454,428,524	454,428,524	454,064,444	454,064,444
2	(b) Percentage of shareholding (Indian / Foreign)	74.2% / 25.8%	74.2% / 25.8%	70.1% / 29.9%	70.1% / 29.9%
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 (not to be annualized)				
	- Basic EPS (₹)	6.78	13.59	6.46	12.83
	- Diluted EPS (₹)	6.76	13.56	6.45	12.81
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	- Basic EPS (₹)	6.78	13.59	6.46	12.83
	- Diluted EPS (₹)	6.76	13.56	6.45	12.81
6	(iv) Book value per share (Rs)	126.50	126.50	109.85	109.85