

PERIODIC DISCLOSURES
FORM NL-20-ANALYTICAL RATIOS SCHEDULE

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 June 30, 2023 | Upto the quarter ended June 30, 2023 | For the quarter ended June 30, 2022 | Upto the quarter ended June 30, 2022 |
|--------|---|-------------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|
| 1 | Gross Direct Premium Growth Rate** | 19% | 19% | 28% | 28% |
| 2 | Gross Direct Premium to Net worth Ratio | 0.6 | 0.6 | 0.6 | 0.6 |
| 3 | Growth rate of Net Worth | 4% | 4% | 4% | 4% |
| 4 | Net Retention Ratio** | 67% | 67% | 66% | 66% |
| 5 | Net Commission Ratio** | 12% | 12% | 2% | 2% |
| 6 | Expense of Management to Gross Direct Premium Ratio** | 27% | 27% | 28% | 28% |
| 7 | Expense of Management to Net Written Premium Ratio** | 38% | 38% | 41% | 41% |
| 8 | Net Incurred Claims to Net Earned Premium** | 74% | 74% | 72% | 72% |
| 9 | Claims paid to claims provisions** | 7% | 7% | 6% | 6% |
| 10 | Combined Ratio** | 104% | 104% | 104% | 104% |
| 11 | Investment income ratio | 2% | 2% | 2% | 2% |
| 12 | Technical Reserves to net premium ratio ** | 8.3 | 8.3 | 9.3 | 9.3 |
| 13 | Underwriting balance ratio ** | -0.08 | -0.08 | -0.06 | -0.06 |
| 14 | Operating Profit Ratio | 9% | 9% | 9% | 9% |
| 15 | Liquid Assets to liabilities ratio | 0.1 | 0.1 | 0.2 | 0.2 |
| 16 | Net earning ratio | 10% | 10% | 10% | 10% |
| 17 | Return on net worth ratio | 4% | 4% | 4% | 4% |
| 18 | Available Solvency margin Ratio to Required Solvency Margin Ratio | 2.53 | 2.53 | 2.61 | 2.61 |
| 19 | NPA Ratio | | | | |
| | Gross NPA Ratio | - | - | - | - |
| | Net NPA Ratio | - | - | - | - |
| 20 | Debt Equity Ratio | 0.00 | 0.00 | 0.03 | 0.03 |
| 21 | Debt Service Coverage Ratio | 569.6 | 569.6 | 80.6 | 80.6 |
| 22 | Interest Service Coverage Ratio | 569.6 | 569.6 | 80.6 | 80.6 |
| 23 | Earnings per share | Basic: ₹ 7.95 Diluted: ₹ 7.94 | Basic: ₹ 7.95 Diluted: ₹ 7.94 | Basic: ₹ 7.11 Diluted: ₹ 7.09 | Basic: ₹ 7.11 Diluted: ₹ 7.09 |
| 24 | Book value per share | 219.63 | 219.63 | 192.89 | 192.89 |

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

| Segments Upto the quarter ended on June 30, 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 | 10% | 18% | -35% | 11% | 60% | 85% | 6% | 63.5% | 14.0 | 0.55 |
| Previous Period | 10% | 17% | -52% | 12% | 65% | 58% | 7% | 30.4% | 16.3 | 0.79 |
| Marine Cargo | | | | | | | | | | |
| Current Period | 4% | 73% | 14% | 20% | 26% | 77% | 24% | 99.8% | 3.3 | -0.14 |
| Previous Period | 29% | 67% | 13% | 21% | 31% | 66% | 16% | 94.9% | 4.1 | -0.10 |
| Marine Hull | | | | | | | | | | |
| Current Period | -6% | 15% | -24% | 4% | 28% | 86% | 4% | 70.4% | 238.7 | 0.35 |
| Previous Period | -4% | 14% | -15% | 3% | 21% | 128% | 10% | 124.8% | 208.8 | -0.23 |
| Total Marine | | | | | | | | | | |
| Current Period | 3% | 70% | 13% | 19% | 26% | 77% | 22% | 99.5% | 6.1 | -0.13 |
| Previous Period | 26% | 64% | 12% | 20% | 31% | 67% | 16% | 95.3% | 6.9 | -0.10 |
| Motor OD | | | | | | | | | | |
| Current Period | 9% | 95% | 37% | 50% | 53% | 67% | 29% | 119.1% | 3.5 | -0.13 |
| Previous Period | 20% | 96% | 18% | 50% | 52% | 74% | 32% | 125.5% | 3.7 | -0.15 |
| Motor TP | | | | | | | | | | |
| Current Period | 2% | 95% | 14% | 35% | 36% | 72% | 3% | 108.5% | 21.7 | -0.02 |
| Previous Period | 34% | 95% | 1% | 36% | 38% | 74% | 2% | 111.5% | 20.3 | -0.06 |
| Total Motor | | | | | | | | | | |
| Current Period | 5% | 95% | 26% | 42% | 44% | 70% | 4% | 113.8% | 12.8 | -0.07 |
| Previous Period | 27% | 95% | 9% | 43% | 45% | 74% | 4% | 118.1% | 12.4 | -0.11 |
| Health | | | | | | | | | | |
| Current Period | 40% | 85% | 6% | 25% | 27% | 82% | 40% | 103.1% | 2.5 | -0.13 |
| Previous Period | 34% | 83% | 1% | 27% | 32% | 79% | 29% | 103.4% | 2.9 | -0.11 |
| Personal Accident | | | | | | | | | | |
| Current Period | 36% | 88% | 15% | 45% | 51% | 62% | 17% | 108.4% | 4.7 | -0.26 |
| Previous Period | 44% | 84% | -2% | 46% | 55% | 48% | 15% | 93.1% | 6.1 | 0.01 |
| Travel Insurance | | | | | | | | | | |
| Current Period | 5% | 84% | 21% | 42% | 50% | 43% | 17% | 90.8% | 2.7 | 0.03 |
| Previous Period | 355% | 100% | 3% | 42% | 42% | 33% | 18% | 74.6% | 4.5 | 0.10 |
| Total Health | | | | | | | | | | |
| Current Period | 39% | 85% | 7% | 27% | 30% | 79% | 34% | 103.0% | 2.7 | -0.13 |
| Previous Period | 39% | 84% | 1% | 30% | 34% | 74% | 25% | 101.1% | 3.3 | -0.09 |
| Workmen's Compensation | | | | | | | | | | |
| Current Period | 27% | 75% | 15% | 25% | 33% | 66% | 7% | 94.3% | 6.3 | 0.01 |
| Previous Period | 16% | 81% | 10% | 37% | 47% | 55% | 11% | 97.6% | 6.3 | -0.03 |
| Public/ Product Liability | | | | | | | | | | |
| Current Period | -30% | 98% | 17% | 37% | 38% | 64% | 21% | 100.3% | 8.2 | -0.11 |
| Previous Period | 15% | 29% | 7% | 17% | 36% | 75% | 3% | 104.2% | 8.4 | -0.22 |
| Engineering | | | | | | | | | | |
| Current Period | 64% | 22% | -14% | 11% | 47% | 99% | 7% | 96.8% | 12.4 | 0.04 |
| Previous Period | 6% | 28% | -11% | 14% | 50% | 62% | 11% | 74.6% | 13.5 | 0.22 |
| Aviation | | | | | | | | | | |
| Current Period | 19% | 7% | -6% | 2% | 25% | 164% | 11% | 169.9% | 90.0 | -0.69 |
| Previous Period | 26% | 13% | -1% | 3% | 22% | 98% | 13% | 109.3% | 45.2 | -0.08 |
| Crop Insurance | | | | | | | | | | |
| Current Period | 9% | 30% | -12% | 8% | 25% | 102% | 17% | 115.2% | 23.5 | -0.33 |
| Previous Period | 373459% | 18% | -35% | 5% | 26% | 63% | 20% | 54.2% | 45.7 | 0.65 |
| Other segments | | | | | | | | | | |
| Current Period | 33% | 51% | 15% | 24% | 43% | 72% | 6% | 105.7% | 9.7 | -0.34 |
| Previous Period | 27% | 49% | 7% | 20% | 39% | 53% | 5% | 82.7% | 11.4 | -0.01 |
| Total Miscellaneous | | | | | | | | | | |
| Current Period | 22% | 80% | 15% | 31% | 37% | 74% | 6% | 106.7% | 8.1 | -0.10 |
| Previous Period | 35% | 80% | 5% | 33% | 40% | 73% | 6% | 108.8% | 9.0 | -0.09 |
| Total-Current Period | 19% | 67% | 12% | 27% | 38% | 74% | 7% | 103.8% | 8.3 | -0.08 |
| Total-Previous Period | 28% | 66% | 2% | 28% | 41% | 72% | 6% | 104.1% | 9.3 | -0.06 |

Current Period is Quarter Ended June 30, 2023
Previous Period is Quarter Ended June 30, 2022

PD/2023-24/Q1/Ver. Dated July 19, 2023