

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115, dated August 03, 2001

Year: 2006-07

Analytical Ratios for Non-Life companies					
Sl.No.	Particular	Total	Fire	Marine	Miscellaneous
1	Gross Premium Growth Rate	89%	29%	81%	105%
2	Gross Premium to shareholders' fund ratio	515%			
3	Growth rate of shareholders'fund	6%			
4	Net Retention Ratio	48%	16%	10%	56%
5	Net Commission Ratio	13%	143%	73%	6%
6	Expense of Management to Gross Direct Premium Ratio	17%			
7	Combined Ratio	55%			
8	Technical Reserves to net premium ratio	113%			
9	Underwriting balance ratio	(4%)	99%	(80%)	(8%)
10	Operating Profit Ratio	6%			
11	Liquid Assets to liabilities ratio	32%			
12	Net earning ratio	5%			
13	Return on net worth ratio	9%			
14	Reinsurance ratio	52%			
15	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	2.08			
16	NPA Ratio				
	Gross NPA Ratio	-			
	Net NPA Ratio	-			
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	335,707,532			
2	(b) Percentage of shareholding (Indian / Foreign)	74.05% / 25.95%			
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 (Rs)	2.35			
	- Diluted EPS (Rs)	2.15			
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period				
	- Basic EPS (Rs)	2.35			
	- Diluted EPS (Rs)	2.15			
6	(iv) Book value per share (Rs)	28.08			

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Analytical Ratios for Non-Life companies					
Sl.No.	Particular	2005-06			
		Total	Fire	Marine	Miscellaneous
1	Gross Premium Growth Rate	80%	10%	4%	130%
2	Gross Premium to shareholders' fund ratio	512%			
3	Growth rate of shareholders'fund	50%			
4	Net Retention Ratio	46%	11%	9%	58%
5	Net Commission Ratio	17%	234%	133%	5%
6	Expense of Management to Gross Direct Premium Ratio	19%			
7	Combined Ratio	67%			
8	Technical Reserves to net premium ratio	120%			
9	Underwriting balance ratio	(5%)	121%	(177%)	(8%)
10	Operating Profit Ratio	7%			
11	Liquid Assets to liabilities ratio	21%			
12	Net earning ratio	7%			
13	return on net worth ratio	13%			
14	Reinsurance ratio	54%			
15	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times) *	1.29			
16	NPA Ratio				
	Gross NPA Ratio	-			
	Net NPA Ratio	-			
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	245,000,000			
2	(b) Percentage of shareholding (Indian / Foreign)	74% / 26%			
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 (Rs)	2.28			
	- Diluted EPS (Rs)	2.27			
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period				
	- Basic EPS (Rs)	2.28			
	- Diluted EPS (Rs)	2.27			
6	(iv) Book value per share (Rs)	15.22			

* As part of the terms and condition of registration, the company agreed to maintain solvency ratio at 1.5 times in relation to the net written premium and net claims incurred at all times. The company was in compliance with the requirement prior to the issuance of the revised guidelines on IRDA (Assets, Liabilities, and Solvency margin of insurers)Regulations, 2000 vide circular no. 045/IRDA/F&A/Mar-06 dated March 31, 2006, applicable retrospectively from April 01, 2005. However, subsequently, on computing the solvency margin as per the aforementioned revised guidelines, the company's solvency margin as at March 31, 2006 was lower than 1.5 times. The management has initiated necessary measures to comply with the same.