

**PERIODIC DISCLOSURES**

FORM NL-30-Analytical Ratios

**ANALYTICAL RATIOS at June 30, 2014**

**Name of the Insurer: ICICI Lombard General Insurance Company Limited**

**Registration No. 115 dated August 03, 2001  
(CIN) U67200MH2000PLC129408**

Sl.No.	Particular	For the Quarter ended June 2014	Upto the Quarter ended June 2014	For the Quarter ended June 2013	Upto the Quarter ended June 2013
1	Gross Direct Premium Growth Rate	1%	1%	27%	27%
2	Gross Premium to Net Worth Ratio	0.73	0.73	0.86	0.86
3	Growth rate of Net Worth	18%	18%	34%	34%
4	Net Retention Ratio (net of XOL)	63%	63%	62%	62%
5	Net Commission Ratio	-6%	-6%	-4%	-4%
6	Expense of Management to Gross Direct Premium Ratio	21%	21%	20%	20%
7	Expense of Management to Net Written Premium Ratio	33%	33%	31%	31%
8	Net incurred claims to Net earned premium	88%	88%	83%	83%
9	Combined Ratio	107%	107%	103%	103%
10	Technical Reserves to Net Premium Ratio	7.28	7.28	7.50	7.50
11	Underwriting Balance Ratio	-0.10	-0.10	-0.06	-0.06
12	Operating Profit Ratio	5%	5%	17%	17%
13	Liquid Assets to Liabilities Ratio	0.08	0.08	0.25	0.25
14	Net Earning Ratio	7%	7%	20%	20%
15	Return on Net Worth Ratio	3%	3%	10%	10%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.74	1.74	1.55	1.55
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

**Equity Holding Pattern for Non-Life Insurers**

1	(a) No. of shares	44,51,70,916	44,51,70,916	44,48,09,486	44,48,09,486
2	(b) Percentage of shareholding (Indian / Foreign)	74.3%/25.7%	74.3%/25.7%	74.3%/25.7%	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 (not to be annualized)				
	- Basic EPS (₹)	1.63	1.63	4.58	4.58
	- Diluted EPS (₹)	1.61	1.61	4.53	4.53
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	- Basic EPS (₹)	1.63	1.63	4.58	4.58
	- Diluted EPS (₹)	1.61	1.61	4.53	4.53
6	(iv) Book value per share (₹)	54.83	54.83	46.58	46.58