

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 March 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 Premium Growth Rate	21%	9%	17%	25%	20%	32%	56%	38%	39%	-14%	20%	17%	47%	12%	-8%	0%	22%
2	Gross Premium to shareholders' fund ratio	342%																
3	Growth rate of shareholders'fund	-22%																
4	Net Retention Ratio (net of XOL)	80%	42%	43%	4%	29%	90%	144%	106%	90%	36%	24%	31%	68%	86%	8%	38%	84%
5	Net Commission Ratio	4%	2%	7%	1%	5%	4%	0%	3%	8%	2%	5%	1%	8%	5%	5%	4%	4%
6	Expense of Management to Gross Direct Premium Ratio	21%																
7	Combined Ratio	78%																
8	Technical ratio	198%																
9	Underwriting balance ratio	-21%	-26%			-43%												-21%
10	Operating Profit Ratio	-10%																
11	Liquid Assets to liabilities ratio	21%																
12	Net earning ratio	-10%																
13	Return on net worth ratio	-28%																
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	1.36																
15	NPA Ratio																	
	Gross NPA Ratio	-																
	Net NPA Ratio	-																
Equity Holding Pattern for Non-Life Insurers																		
1	(a) Number of shares	436,583,913																
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 (₹)	(9.56)																
	- Diluted EPS (₹)	(9.56)																
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period																	
	- Basic EPS (₹)	(9.56)																
	- Diluted EPS (₹)	(9.56)																
6	(iv) Book value per share (₹)	34.54																

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Sl.No.	Particular	Ratios as at March 31, 2011																
		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 Premium Growth Rate	29%	5%	35%	-13%	14%	19%	-3%	12%	76%	84%	-2%	76%	18%	50%	-25%	89%	32%
2	Gross Premium to shareholders' fund ratio	219%																
3	Growth rate of shareholders'fund	8%																
4	Net Retention Ratio (net of XOL)	71%	40%	38%	9%	28%	90%	127%	100%	90%	83%	24%	14%	63%	78%	8%	31%	76%
5	Net Commission Ratio	5%	3%	8%	1%	6%	6%	0%	5%	9%	1%	5%	1%	9%	5%	4%	3%	5%
6	Expense of Management to Gross Direct Premium Ratio	21%																
7	Combined Ratio	86%																
8	Technical ratio	182%																
9	Underwriting balance ratio	-17%	-42%			-54%												-15%
10	Operating Profit Ratio	-3%																
11	Liquid Assets to liabilities ratio	23%																
12	Net earning ratio	-3%																
13	Return on net worth ratio	-4%																
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	1.56																
15	NPA Ratio																	
	Gross NPA Ratio	-																
	Net NPA Ratio	-																
Equity Holding Pattern for Non-Life Insurers																		
1	(a) Number of shares	404,567,230																
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 (₹)	(1.99)																
	- Diluted EPS (₹)	(1.99)																
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period																	
	- Basic EPS (₹)	(1.99)																
	- Diluted EPS (₹)	(1.99)																
6	(iv) Book value per share (₹)	48.05																