

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 2018	Upto the Half year ended September 2018	For the Quarter ended September 2017	Upto the Half year ended September 2017
1	Gross Direct Premium Growth Rate	11%	12%	18%	17%
2	Gross Direct Premium To Shareholders' Fund Ratio	0.71	1.46	0.77	1.57
3	Growth Rate of Shareholders' Fund	3%	10%	6%	11%
4	Net Retention Ratio	61%	60%	60%	60%
5	Net Commission Ratio	1%	2%	-6%	-6%
6	Expense of Management to Gross Direct Premium Ratio	19%	19%	23%	22%
7	Expense of Management to Net Written Premium Ratio	31%	31%	37%	37%
8	Net incurred claims to Net earned premium	80%	79%	79%	78%
9	Combined Ratio	101%	100%	103%	103%
10	Technical Reserves to Net Premium Ratio	9.58	4.73	8.90	4.14
11	Underwriting Balance Ratio	-0.01	-0.02	-0.05	-0.07
12	Operating Profit Ratio	15%	16%	11%	12%
13	Liquid Assets to Liabilities Ratio	0.08	0.08	0.09	0.09
14	Net Earning Ratio	13%	14%	11%	13%
15	Return on Net Worth Ratio	6%	12%	5%	10%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.10	2.10	2.18	2.18
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	454,064,444	454,064,444	453,948,304	453,948,304
2	(b) Percentage of shareholding (Indian / Foreign)	70.1% / 29.9%	70.1% / 29.9%	74.0% / 26.0%	74.0% / 26.0%
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 (₹)	6.46	12.83	4.51	9.24
	- Diluted EPS (₹)	6.45	12.81	4.50	9.23
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	- Basic EPS (₹)	6.46	12.83	4.51	9.24
	- Diluted EPS (₹)	6.45	12.81	4.50	9.23
6	(iv) Book value per share (Rs)	109.85	109.85	91.17	91.17