

PERIODIC DISCLOSURES
FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

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 September 30, 2023	Upto the half year ended September 30, 2023	For the quarter ended September 30, 2022	Upto the half year ended September 30, 2022
1	Gross Direct Premium Growth Rate**	17%	18%	17%	23%
2	Gross Direct Premium to Net worth Ratio	0.6	1.1	0.5	1.1
3	Growth rate of Net Worth	3%	8%	4%	8%
4	Net Retention Ratio**	68%	68%	70%	68%
5	Net Commission Ratio**	17%	15%	3%	3%
6	Expense of Management to Gross Direct Premium Ratio**	29%	28%	28%	28%
7	Expense of Management to Net Written Premium Ratio**	41%	40%	39%	40%
8	Net Incurred Claims to Net Earned Premium**	72%	72%	73%	73%
9	Claims paid to claims provisions**	4%	10%	4%	10%
10	Combined Ratio**	103.9%	103.7%	105.1%	104.6%
11	Investment income ratio	2%	4%	2%	4%
12	Technical Reserves to net premium ratio **	9.1	4.4	9.4	4.8
13	Underwriting balance ratio **	-0.03	-0.06	-0.04	-0.05
14	Operating Profit Ratio	14%	11%	13%	11%
15	Liquid Assets to liabilities ratio	0.1	0.1	0.1	0.1
16	Net earning ratio	13%	12%	15%	13%
17	Return on net worth ratio	5%	9%	6%	10%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.59	2.59	2.47	2.47
19	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.00	0.00	0.00	0.00
21	Debt Service Coverage Ratio	827.60	699.30	161.65	112.53
22	Interest Service Coverage Ratio	827.60	699.30	161.65	112.53
23	Earnings per share	Basic: ₹ 11.75 Diluted: ₹ 11.70	Basic: ₹ 19.70 Diluted: ₹ 19.64	Basic: ₹ 12.03 Diluted: ₹ 12.00	Basic: ₹ 19.14 Diluted: ₹ 19.10
24	Book value per share	226.15	226.15	199.99	199.99

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

Segments Upto the quarter ended on September 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	8%	19%	-27%	13%	63%	72%	14%	60.0%	9.2	0.4
Previous Period	8%	19%	-42%	12%	61%	49%	13%	32.3%	9.0	0.7
Marine Cargo										
Current Period	4%	75%	15%	22%	28%	76%	35%	101.5%	1.9	-0.1
Previous Period	28%	69%	12%	21%	30%	69%	29%	97.1%	3.3	-0.0
Marine Hull										
Current Period	-9%	10%	-26%	3%	32%	96%	7%	79.6%	153.2	0.2
Previous Period	41%	10%	10%	5%	49%	128%	10%	148.0%	236.8	-0.9
Total Marine										
Current Period	3%	70%	14%	20%	28%	76%	32%	101.4%	3.7	-0.1
Previous Period	29%	64%	12%	20%	30%	69%	28%	97.4%	5.4	-0.1
Motor OD										
Current Period	12%	95%	41%	53%	56%	66%	36%	120.5%	1.6	-0.2
Previous Period	6%	95%	19%	49%	52%	74%	40%	125.3%	1.8	-0.2
Motor TP										
Current Period	5%	96%	14%	30%	32%	66%	6%	97.7%	10.2	0.1
Previous Period	23%	96%	1%	34%	35%	70%	6%	105.0%	10.9	-0.0
Total Motor										
Current Period	8%	95%	27%	42%	44%	66%	7%	108.9%	6.0	-0.0
Previous Period	14%	95%	9%	41%	43%	72%	7%	114.7%	6.0	-0.1
Health										
Current Period	27%	83%	7%	28%	31%	84%	48%	107.1%	1.5	-0.1
Previous Period	26%	85%	1%	29%	36%	123%	35%	151.8%	2.0	-0.1
Personal Accident										
Current Period	33%	83%	12%	41%	50%	55%	13%	95.2%	2.6	-0.0
Previous Period	47%	82%	-3%	46%	56%	45%	26%	90.3%	4.9	0.1
Travel Insurance										
Current Period	229%	93%	26%	43%	46%	57%	34%	123.8%	1.2	-0.5
Previous Period	29%	90%	-6%	30%	34%	50%	29%	82.9%	1.7	0.1
Total Health										
Current Period	30%	83%	9%	30%	34%	81%	40%	106.7%	1.6	-0.1
Previous Period	26%	84%	1%	31%	35%	78%	33%	105.4%	2.2	-0.1
Workmen's Compensation										
Current Period	23%	77%	16%	30%	39%	59%	13%	93.0%	3.3	0.0
Previous Period	22%	78%	9%	37%	48%	71%	18%	113.9%	3.9	-0.2
Public/ Product Liability										
Current Period	-9%	80%	19%	32%	40%	69%	4%	106.4%	5.0	-0.2
Previous Period	23%	46%	8%	21%	32%	80%	11%	108.4%	10.9	-0.3
Engineering										
Current Period	50%	24%	-8%	13%	54%	91%	16%	96.1%	7.2	0.0
Previous Period	55%	29%	-13%	14%	47%	74%	20%	83.0%	7.5	0.2
Aviation										
Current Period	34%	13%	-3%	3%	19%	190%	14%	198.1%	29.4	-1.0
Previous Period	30%	10%	-5%	3%	25%	106%	22%	113.5%	25.7	-0.1
Crop Insurance										
Current Period	26%	30%	-12%	6%	19%	90%	24%	97.1%	5.9	0.0
Previous Period	37%	28%	-15%	7%	25%	84%	20%	94.6%	12.1	0.0
Other segments										
Current Period	36%	48%	15%	25%	49%	63%	12%	97.8%	5.8	-0.2
Previous Period	36%	50%	6%	21%	41%	54%	11%	84.0%	7.6	0.1
Total Miscellaneous										
Current Period	21%	77%	17%	31%	39%	72%	10%	105.9%	4.2	-0.1
Previous Period	26%	78%	5%	31%	39%	74%	9%	108.6%	4.3	-0.1
Total-Current Period	18%	68%	15%	28%	40%	73%	10%	103.7%	4.4	-0.1
Total-Previous Period	23%	68%	3%	28%	40%	72%	10%	104.6%	4.7	-0.0

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

PD/2023-24/H1/Ver. Dated October 18, 2023