

Name of the Insurer: ICICI Lombard General Insurance Company Limited
 Registration No. 115 dated August 03, 2001

Year: 2009-10

Analytical Ratios for Non-Life companies

Sl.No.	Particular	Ratios as at March 31, 2010															
		Total	Fire	Marine Cargo	Marine Others	Marine total	Motor OD	Motor TP	Total Motor	Workmen compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health	Others	Total miscellaneous
1	Gross Premium Growth Rate	(3%)	(5%)	(6%)	(50%)	(32%)	9%	(6%)	4%	16%	71%	(16%)	10%	(29%)	(12%)	33%	(1%)
2	Gross Premium to shareholders' fund ratio	184%															
3	Growth rate of shareholders' fund	17%															
4	Net Retention Ratio (net of XOL)	70%	32%	37%	6%	23%	90%	102%	94%	84%	72%	21%	19%	37%	81%	36%	76%
5	Net Commission Ratio	6%	2%	6%	1%	4%	10%	0%	7%	8%	4%	4%	1%	7%	5%	8%	6%
6	Expense of Management to Gross Direct Premium Ratio	23%															
7	Combined Ratio	92%															
8	Technical ratio	191%															
9	Underwriting balance ratio	(12%)	(13%)			(4%)											(12%)
10	Operating Profit Ratio	7%															
11	Liquid Assets to liabilities ratio	17%															
12	Net earning ratio	6%															
13	Return on net worth ratio	8%															
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	2.07															
15	NPA Ratio																
	Gross NPA Ratio	-															
	Net NPA Ratio	-															
Equity Holding Pattern for Non-Life Insurers																	
1	(a) No. of shares	403,632,746															
2	(b) Percentage of shareholding (Indian / Foreign)	74.1% 25.9%															
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)	3.57															
	- Diluted EPS (Rs)	3.51															
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period																
	- Basic EPS (Rs)	3.57															
	- Diluted EPS (Rs)	3.51															
6	(iv) Book value per share (Rs)	44.41															

Note:
 Ratios for FY 2009-2010 have been calculated as per new ratio definitions

PERIODIC DISCLOSURES

FORM NL-30

Analytical Ratios

Analytical Ratios for Non-Life companies

SI.No.	Particular	Ratios as at March 31, 2009			
		Total	Fire	Marine	Miscellaneous
1	Gross Premium Growth Rate	4%	(30%)	0%	10%
2	Gross Premium to shareholders' fund ratio	280%			
3	Growth rate of shareholders'fund	49%			
4	Net Retention Ratio (net of XOL)	56%	31%	13%	62%
5	Net Commission Ratio	4%	29%	47%	2%
6	Expense of Management to Gross Direct Premium Ratio	20%			
7	Combined Ratio	71%			
8	Technical ratio	166%			
9	Underwriting balance ratio	(15%)	(34%)	(202%)	(11%)
10	Operating Profit Ratio	0%			
11	Liquid Assets to liabilities ratio	3%			
12	Net earning ratio	1%			
13	Return on net worth ratio	1%			
14	Reinsurance ratio	44%			
15	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	2.03			
16	NPA Ratio				
	Gross NPA Ratio	-			
	Net NPA Ratio	-			
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	403,136,940			
2	(b) Percentage of shareholding (Indian / Foreign)	73.8% / 26.2%			
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)	0.60			
	- Diluted EPS (Rs)	0.59			
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period				
	- Basic EPS (Rs)	0.60			
	- Diluted EPS (Rs)	0.59			
6	(iv) Book value per share (Rs)	39.75			

Note:

Ratios for FY 2008-2009 are presented under three segments Fire, Marine and Miscellaneous as per audited financials