

**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 December 31, 2022	Upto the nine months ended December 31, 2022	For the quarter ended December 31, 2021	Upto the nine months ended December 31, 2021
1	Gross Direct Premium Growth Rate**	17%	21%	16%	26%
2	Gross Direct Premium to Net worth Ratio	0.6	1.6	0.5	1.5
3	Growth rate of Net Worth	1%	9%	2%	18%
4	Net Retention Ratio**	74%	70%	76%	70%
5	Net Commission Ratio**	4%	3%	6%	5%
6	Expense of Management to Gross Direct Premium Ratio**	31%	29%	31%	29%
7	Expense of Management to Net Written Premium Ratio**	41%	40%	40%	41%
8	Net Incurred Claims to Net Earned Premium**	70%	72%	70%	76%
9	Claims paid to claims provisions**	9%	13%	3%	12%
10	Combined Ratio**	104.4%	104.6%	104.5%	111.0%
11	Investment income ratio	2%	5%	2%	6%
12	Technical Reserves to net premium ratio **	8.6	3.1	8.8	3.4
13	Underwriting balance ratio **	-0.08	-0.06	-0.08	-0.10
14	Operating Profit Ratio	7%	10%	8%	8%
15	Liquid Assets to liabilities ratio	0.1	0.1	0.1	0.1
16	Net earning ratio	9%	12%	10%	10%
17	Return on net worth ratio	4%	13%	4%	11%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.45	2.45	2.45	2.45
19	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.00	0.00	0.03	0.03
21	Debt Service Coverage Ratio	503.28	146.79	72.27	42.62
22	Interest Service Coverage Ratio	503.28	146.79	72.27	42.62
23	Earnings per share	Basic: ₹ 7.18 Diluted: ₹ 7.17	Basic: ₹ 26.31 Diluted: ₹ 26.27	Basic: ₹ 6.47 Diluted: ₹ 6.44	Basic: ₹ 19.54 Diluted: ₹ 19.45
24	Book value per share	202.68	202.68	179.12	179.12

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

Segments Upto the quarter ended on December 31, 2022	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 **
<b>FIRE</b>										
<b>Current Period</b>	10%	20%	-40%	13%	62%	49%	21%	35.1%	6.6	0.65
<b>Previous Period</b>	26%	25%	-20%	14%	53%	62%	24%	68.4%	9.0	0.30
<b>Marine Cargo</b>										
<b>Current Period</b>	20%	69%	13%	23%	32%	75%	38%	105.1%	1.6	-0.09
<b>Previous Period</b>	48%	68%	13%	24%	34%	79%	39%	111.3%	3.3	-0.15
<b>Marine Hull</b>										
<b>Current Period</b>	33%	9%	0%	4%	40%	123%	16%	134.0%	91.4	-0.46
<b>Previous Period</b>	-24%	5%	-31%	2%	34%	133%	11%	117.7%	236.8	-0.23
<b>Total Marine</b>										
<b>Current Period</b>	21%	63%	13%	21%	32%	75%	36%	105.2%	2.9	-0.10
<b>Previous Period</b>	36%	62%	13%	22%	34%	79%	36%	111.6%	5.4	-0.15
<b>Motor OD</b>										
<b>Current Period</b>	3%	96%	19%	49%	52%	74%	43%	124.8%	1.1	-0.22
<b>Previous Period</b>	7%	94%	18%	47%	50%	67%	54%	115.3%	1.8	-0.09
<b>Motor TP</b>										
<b>Current Period</b>	17%	96%	1%	32%	33%	67%	8%	100.1%	5.9	-0.00
<b>Previous Period</b>	20%	94%	1%	32%	34%	72%	6%	106.1%	10.9	-0.05
<b>Total Motor</b>										
<b>Current Period</b>	10%	96%	9%	40%	42%	70%	9%	111.8%	3.6	-0.11
<b>Previous Period</b>	13%	94%	9%	40%	42%	69%	9%	110.5%	3.6	-0.07
<b>Health</b>										
<b>Current Period</b>	39%	83%	1%	29%	33%	84%	43%	108.7%	1.1	-0.12
<b>Previous Period</b>	26%	84%	2%	32%	36%	123%	48%	151.8%	2.0	-0.40
<b>Personal Accident</b>										
<b>Current Period</b>	45%	83%	-3%	47%	57%	41%	31%	86.5%	2.0	0.09
<b>Previous Period</b>	25%	82%	-1%	44%	54%	34%	26%	78.4%	4.9	0.33
<b>Travel Insurance</b>										
<b>Current Period</b>	135%	83%	5%	42%	50%	53%	36%	101.7%	0.9	-0.05
<b>Previous Period</b>	29%	90%	-6%	30%	34%	50%	35%	82.9%	1.7	0.10
<b>Total Health</b>										
<b>Current Period</b>	42%	83%	1%	31%	36%	78%	40%	106.1%	1.2	-0.09
<b>Previous Period</b>	26%	84%	2%	33%	38%	97%	42%	128.3%	2.2	-0.29
<b>Workmen's Compensation</b>										
<b>Current Period</b>	22%	78%	9%	35%	44%	74%	22%	112.8%	2.4	-0.16
<b>Previous Period</b>	22%	80%	11%	36%	45%	61%	14%	103.1%	3.9	-0.05
<b>Public/ Product Liability</b>										
<b>Current Period</b>	40%	48%	6%	19%	31%	91%	30%	117.7%	2.8	-0.28
<b>Previous Period</b>	23%	49%	6%	27%	55%	63%	19%	110.3%	10.9	-0.28
<b>Engineering</b>										
<b>Current Period</b>	20%	29%	-21%	14%	47%	71%	29%	71.4%	4.7	0.28
<b>Previous Period</b>	55%	28%	-6%	14%	47%	70%	30%	87.6%	7.5	0.09
<b>Aviation</b>										
<b>Current Period</b>	36%	8%	-4%	4%	47%	116%	26%	143.0%	27.3	-0.33
<b>Previous Period</b>	23%	13%	7%	3%	22%	83%	19%	102.3%	25.7	0.05
<b>Crop Insurance</b>										
<b>Current Period</b>	33%	27%	-19%	9%	33%	90%	20%	103.1%	6.3	-0.03
<b>Previous Period</b>	1920%	18%	-30%	4%	20%	107%	15%	97.5%	12.1	0.03
<b>Other segments</b>										
<b>Current Period</b>	37%	47%	4%	21%	43%	50%	14%	79.2%	4.6	0.13
<b>Previous Period</b>	24%	46%	8%	21%	44%	48%	16%	80.3%	7.6	0.17
<b>Total Miscellaneous</b>										
<b>Current Period</b>	23%	80%	5%	32%	40%	73%	12%	107.9%	2.9	-0.09
<b>Previous Period</b>	26%	80%	6%	33%	41%	77%	11%	113.6%	3.2	-0.12
<b>Total-Current Period</b>	21%	70%	3%	29%	40%	72%	13%	104.6%	3.1	-0.06
<b>Total-Previous Period</b>	26%	70%	5%	29%	41%	76%	12%	111.0%	3.4	-0.10

Current Period is Quarter Ended December 31, 2022  
Previous Period is Quarter Ended December 31, 2021

PD/2022-23/Q3/Ver. Dated Jan 18, 2023