

PERIODIC DISCLOSURES

FORM NL-30-Analytical Ratios

ANALYTICAL RATIOS at March 31, 2016

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

CIN NO. U67200MH2000PLC129408

Sl.No.	Particular	For the Quarter ended March 31, 2016	Upto the year ended March 31, 2016	For the Quarter ended March 31, 2015	Upto the year ended March 31, 2015
1	Gross Direct Premium Growth Rate	23%	21%	-6%	-3%
2	Gross Direct Premium to Net Worth Ratio	0.65	2.55	0.59	2.37
3	Growth rate of Net Worth	3%	12%	4%	19%
4	Net Retention Ratio	67%	66%	67%	64%
5	Net Commission Ratio	-6%	-6%	-9%	-8%
6	Expense of Management to Gross Direct Premium Ratio	27%	25%	27%	25%
7	Expense of Management to Net Written Premium Ratio	39%	38%	39%	38%
8	Net Incurred Claims to Net Earned Premium	79%	81%	80%	81%
9	Combined Ratio	105%	107%	104%	104%
10	Technical Reserves to Net Premium Ratio	7.49	1.95	7.83	2.04
11	Underwriting balance Ratio	-0.07	-0.10	-0.05	-0.05
12	Operating Profit Ratio	8%	10%	15%	13%
13	Liquid Assets to liabilities Ratio	0.14	0.14	0.15	0.15
14	Net earnings Ratio	9%	11%	12%	13%
15	Return on Net Worth Ratio	4%	16%	5%	19%
16	Available Solvency margin Ratio to Required Solvency	1.82	1.82	1.95	1.95
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Non-Life Insurers

1	(a) Number of shares	447,538,446	447,538,446	446,594,032	446,594,032
2	(b) Percentage of shareholding (Indian / Foreign)	65.4% / 34.6%	65.4% / 34.6%	74.4% / 25.6%	74.4% / 25.6%
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 (₹)	2.67	11.35	2.91	12.03
	- Diluted EPS (₹)	2.65	11.27	2.89	11.93
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period				
	- Basic EPS (₹)	2.67	11.35	2.91	12.03
	- Diluted EPS (₹)	2.65	11.27	2.89	11.93
6	(iv) Book value per share (₹)	70.96	70.96	63.22	63.22