

**PERIODIC DISCLOSURES**

FORM NL-30-Analytical Ratios

**Name of the Insurer: ICICI Lombard General Insurance Company Limited**

**Registration No. 115 dated August 03, 2001**

**ANALYTICAL RATIOS**

Analytical Ratios for Non-Life companies					
Sl.No.	Particular	For the Quarter ended December 31, 2011	For the nine month ended December 31, 2011	For the Quarter ended December 31, 2010	For the nine month ended December 31, 2010
1	Gross Direct Premium Growth Rate	29%	22%	27%	30%
2	Gross Direct Premium To Shareholders' Fund Ratio	63%	186%	52%	163%
3	Growth Rate Of Shareholders' Fund	6%	6%	7%	7%
4	Net Retention Ratio	84%	79%	77%	73%
5	Net Commission Ratio	3%	4%	5%	5%
6	Expense Of Management To Gross Direct Premium Ratio	21%	20%	23%	20%
7	Combined Ratio	80%	76%	89%	85%
8	Technical Reserves To Net Premium Ratio	623%	223%	658%	223%
9	Underwriting Balance Ratio	-2%	-4%	-1%	-5%
10	Operating Profit Ratio	9%	7%	11%	11%
11	Liquid Assets To Liabilities Ratio	24%	24%	18%	18%
12	Net Earning Ratio	9%	7%	10%	9%
13	Return On Network Ratio	5%	10%	4%	11%
14	Available Solvency Margin To Required Solvency Margin Ratio	1.60	1.60	1.63	1.63
15	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) Number of shares	436,226,913	436,226,913	404,398,078	404,398,078
2	(b) Percentage of shareholding (Indian / Foreign)	74.2% / 25.8%	74.2% / 25.8%	74.1% / 25.9%	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 (₹)	4.53	4.53	5.21	5.21
	- Diluted EPS (₹)	4.46	4.46	5.12	5.12
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period				
	- Basic EPS (₹)	4.53	4.53	5.21	5.21
	- Diluted EPS (₹)	4.46	4.46	5.12	5.12
6	(iv) Book value per share (₹)	47.03	47.03	47.39	47.39