

**PERIODIC DISCLOSURES**  
**FORM NL-20-ANALYTICAL RATIOS SCHEDULE**

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 March 31, 2023	Upto the year ended March 31, 2023	For the quarter ended March 31, 2022	Upto the year ended March 31, 2022
1	Gross Direct Premium Growth Rate**	7%	17%	34%	28%
2	Gross Direct Premium to Net worth Ratio	0.5	2.0	0.5	2.0
3	Growth rate of Net Worth	4%	14%	4%	23%
4	Net Retention Ratio**	76%	71%	79%	73%
5	Net Commission Ratio**	2%	3%	4%	5%
6	Expense of Management to Gross Direct Premium Ratio**	31%	30%	31%	30%
7	Expense of Management to Net Written Premium Ratio**	39%	40%	37%	40%
8	Net Incurred Claims to Net Earned Premium**	74%	72%	72%	75%
9	Claims paid to claims provisions**	2%	15%	2%	14%
10	Combined Ratio**	104%	104%	103%	109%
11	Investment income ratio	2%	8%	2%	8%
12	Technical Reserves to net premium ratio **	8.8	2.3	8.3	2.4
13	Underwriting balance ratio **	-0.07	-0.06	-0.09	-0.10
14	Operating Profit Ratio	34%	16%	30%	14%
15	Liquid Assets to liabilities ratio	0.1	0.1	0.2	0.2
16	Net earning ratio	12%	12%	9%	10%
17	Return on net worth ratio	4%	17%	3%	14%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.51	2.51	2.46	2.46
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	632.84	185.19	72.04	47.29
22	Interest Service Coverage Ratio	632.84	185.19	72.04	47.29
23	Earnings per share	Basic: ₹ 8.90 Diluted: ₹ 8.89	Basic: ₹ 35.21 Diluted: ₹ 35.16	Basic: ₹ 6.37 Diluted: ₹ 6.35	Basic: ₹ 25.91 Diluted: ₹ 25.82
24	Book value per share	211.60	211.60	185.57	185.57

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

Segments Upto the quarter ended on March 31, 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 **
<b>FIRE</b>										
Current Period	11%	19%	-46%	13%	61%	49%	28%	30.0%	4.9	0.69
Previous Period	27%	26%	-24%	14%	53%	53%	32%	56.3%	4.8	0.43
<b>Marine Cargo</b>										
Current Period	18%	67%	13%	21%	30%	72%	43%	99.8%	1.1	-0.01
Previous Period	44%	66%	12%	23%	35%	77%	45%	109.3%	1.7	-0.10
<b>Marine Hull</b>										
Current Period	25%	7%	3%	3%	41%	179%	16%	192.7%	84.7	-1.10
Previous Period	-29%	4%	-40%	1%	33%	118%	11%	94.3%	169.1	-0.03
<b>Total Marine</b>										
Current Period	19%	61%	13%	19%	30%	72%	41%	100.3%	2.2	-0.02
Previous Period	31%	60%	12%	21%	35%	78%	41%	109.4%	2.9	-0.10
<b>Motor OD</b>										
Current Period	2%	96%	19%	50%	52%	73%	44%	124.0%	0.8	-0.23
Previous Period	10%	95%	18%	46%	48%	68%	56%	114.8%	0.8	-0.13
<b>Motor TP</b>										
Current Period	5%	96%	1%	31%	31%	72%	10%	103.2%	4.4	-0.04
Previous Period	26%	94%	1%	32%	33%	74%	8%	107.0%	4.4	-0.09
<b>Total Motor</b>										
Current Period	4%	96%	9%	40%	41%	72%	12%	112.9%	2.7	-0.13
Previous Period	18%	95%	9%	39%	41%	71%	10%	110.7%	2.6	-0.11
<b>Health</b>										
Current Period	37%	84%	1%	29%	33%	83%	45%	107.7%	0.8	-0.11
Previous Period	32%	85%	2%	32%	35%	102%	51%	129.9%	1.1	-0.34
<b>Personal Accident</b>										
Current Period	45%	83%	-3%	48%	58%	41%	36%	87.1%	1.5	0.08
Previous Period	25%	81%	-3%	45%	56%	32%	31%	76.3%	2.1	0.34
<b>Travel Insurance</b>										
Current Period	98%	82%	4%	42%	51%	49%	42%	96.9%	0.7	0.02
Previous Period	109%	91%	3%	20%	22%	59%	41%	80.3%	0.6	0.10
<b>Total Health</b>										
Current Period	40%	84%	1%	31%	36%	77%	43%	105.0%	0.9	-0.08
Previous Period	33%	85%	1%	33%	36%	92%	46%	121.2%	1.1	-0.24
<b>Workmen's Compensation</b>										
Current Period	22%	79%	9%	34%	43%	67%	25%	105.3%	1.8	-0.08
Previous Period	23%	79%	11%	38%	48%	51%	18%	94.9%	2.0	0.04
<b>Public/ Product Liability</b>										
Current Period	41%	51%	8%	20%	33%	84%	35%	113.8%	2.3	-0.20
Previous Period	28%	52%	7%	21%	39%	59%	13%	92.0%	2.6	-0.04
<b>Engineering</b>										
Current Period	21%	29%	-21%	14%	47%	55%	37%	55.4%	3.4	0.45
Previous Period	39%	29%	-9%	15%	47%	69%	33%	85.8%	3.9	0.12
<b>Aviation</b>										
Current Period	35%	14%	1%	3%	20%	96%	27%	106.0%	12.8	-0.07
Previous Period	21%	18%	3%	4%	20%	89%	20%	105.9%	9.3	-0.05
<b>Crop Insurance</b>										
Current Period	32%	27%	-37%	10%	37%	80%	20%	80.0%	5.1	0.20
Previous Period	1947%	17%	-31%	1%	8%	108%	16%	84.5%	11.5	0.15
<b>Other segments</b>										
Current Period	39%	45%	1%	22%	47%	58%	19%	86.4%	3.7	0.08
Previous Period	22%	47%	7%	22%	46%	48%	21%	81.7%	4.0	0.18
<b>Total Miscellaneous</b>										
Current Period	18%	81%	5%	33%	39%	73%	14%	107.9%	2.2	-0.10
Previous Period	28%	82%	6%	33%	39%	76%	13%	111.9%	2.3	-0.13
<b>Total-Current Period</b>	17%	71%	3%	30%	40%	72%	15%	104.5%	2.3	-0.06
<b>Total-Previous Period</b>	28%	73%	5%	30%	40%	75%	14%	108.8%	2.4	-0.10

Current Period is Quarter Ended March 31, 2023  
Previous Period is Quarter Ended March 31, 2022

PD/2022-23/Q4/Ver. Dated April 19, 2023