ANALYTICAL RATIOS

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

SI.No.	Particular	Ratios as at March 31, 2011															
		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 miscellaneou
1	Gross Premium Growth Rate	29%	5%	35%	(13%)	14%	19%	(3%)	12%	76%	84%	(2%)	76%	18%	50%	79%	32%
	Gross Premium to shareholders' fund ratio	219%															
	Growth rate of shareholders'fund	8%															
	Net Retention Ratio (net of XOL)	71%	40%	38%	9%	28%	90%			90%	83%		14%			30%	
	Net Commission Ratio	5%	3%	8%	1%	6%	6%	0%	5%	9%	1%	5%	1%	9%	5%	3%	5%
6	Expense of Management to Gross Direct Premium Ratio	21%															
	Combined Ratio	86%															i
	Technical ratio	182%															I
	Underwriting balance ratio	(17%)	(42%)			(54%)											(15%)
	Operating Profit Ratio	(3%)															L
	Liquid Assets to liabilities ratio	23%															
	Net earning ratio	(3%)															
	Return on net worth ratio	(4%)															I
	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	1.56															
15	NPA Ratio																
	Gross NPA Ratio	-															l l
	Net NPA Ratio	-															
Equity Hold	ng Pattern for Non-Life Insurers																
	(a) Number of shares	404,567,230															
2	(b) Percentage of shareholding (Indian / Foreign)	74.2%/ 25.8%															
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 (₹)	(1.99)															
	- Diluted EPS (₹)	(1.99)															í l
	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period																
	- Basic EPS (?)	(1.99)															
	- Diluted EPS (?)	(1.99)															()
6	(iv) Book value per share (₹)	48.05															

PERIODIC DISCLOSURES

FORM NL-30-Analytical Ratios

ANALYTICAL RATIOS

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

SI.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	1 Gross Premium Growth Rate		(5%)	(6%)	(50%)	(32%)	0	(6%)	4%	16%	71%	(16%)	10%	(29%)	(12%)	33%	(1%)
2 Gross	Premium to shareholders' fund ratio	184%															
3 Growt	h rate of shareholders'fund	17%															
4 Net R	etention Ratio (net of XOL)	70%	32%	37%	6%	23%	90%	102%	94%	84%	72%	21%	19%	37%	81%	36%	76%
	ommission Ratio	6%	2%	6%	1%	4%	10%	0%	7%	8%	4%	4%	1%	7%	5%	8%	6%
6 Exper	nse of Management to Gross Direct	23%															
Premi	um Ratio																
7 Comb	ined Ratio	92%															
8 Techr	ical ratio	193%															
9 Under	writing balance ratio	(14%)	(13%)			(4%)											(14%)
10 Opera	iting Profit Ratio	7%				, , ,											
11 Liquid	Assets to liabilities ratio	17%															
12 Net ea	arning ratio	6%															
13 Return	n on net worth ratio	8%															
	ble Solvency Margin Ratio to Required ncy Margin Ratio (times)	2.07															
15 NPA F	Ratio																
Gross	NPA Ratio	-															
Net N	PA Ratio	-															
	ling Pattern for Non-Life Insurers																
	imber of shares	403,632,746															
2 (b) Pe	rcentage of shareholding (Indian /	74.1%/ 25.9%															
	of Government holding (in case of public insurance companies)	-															
	sic and diluted EPS before extraordinary (net of tax expense) for the period																
	- Basic EPS (₹)	3.57															
	- Diluted EPS (₹)	3.51															
	sic and diluted EPS after extraordinary (net of tax expense) for the period																
	- Basic EPS (₹)	3.57															
	- Diluted EPS (₹)	3.51															
6 (iv) Bo	ook value per share (₹)	44.41															