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 September 30, 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
	Gross Premium Growth Rate	32%	2%	18%	-22%	1%	19%	1%	14%			-11%	3%	2%	89%	58%	38%
2	Gross Premium to shareholders' fund ratio	113%															
3	Growth rate of shareholders'fund	5%															
4	Net Retention Ratio (net of XOL)	71%	32%	36%	7%	27%	90%	128%	100%	90%	77%	22%	20%	65%	77%	35%	77%
	Net Commission Ratio	5%	3%	9%	2%	7%	8%	0%	6%	8%	3%	6%	3%	8%	5%	3%	5%
6	Expense of Management to Gross Direct Premium Ratio	19%															
7	Combined Ratio	82%															
8	Technical ratio	328%															
9	Underwriting balance ratio	-5%	-6%			-45%											-4%
	Operating Profit Ratio	11%															
	Liquid Assets to liabilities ratio	14%															
12	Net earning ratio	9%															
	Return on net worth ratio	7%															
14	Available Solvency Margin Ratio to Required Solvency	1.66															
	Margin Ratio (times)																
15	NPA Ratio																
	Gross NPA Ratio	-															
	Net NPA Ratio	-															
Equity Hold	ling Pattern for Non-Life Insurers																
	(a) No. of shares	404,085,088															
2	(b) Percentage of shareholding (Indian / Foreign)	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 (Rs)	3.38															
	- Diluted EPS (Rs)	3.32															
	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period																
	- Basic EPS (Rs)	3.38															-
	- Diluted EPS (Rs)	3.32															
6	(iv) Book value per share (Rs)	46.62															

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Registration No. 115 dated August 03, 2001

SI.No.	Particular	Ratios as at September 30, 2009															
		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 Premium Growth Rate	-16%	-3%	-14%	-60%	-42%	-1%	-10%	-4%	-5%		-20%	22%	-40%	-29%	-1%	-15%
	2 Gross Premium to shareholders' fund ratio	90%															
	3 Growth rate of shareholders'fund	17%															
	4 Net Retention Ratio (net of XOL)	68%	28%	34%	8%	23%	89%	113%	96%	83%	39%	21%	16%	37%	83%	41%	76%
	5 Net Commission Ratio	5%	2%	5%	1%	4%	9%	0%	7%	7%	10%	3%	1%	7%	6%	8%	6%
	Expense of Management to Gross Direct Premium Ratio	22%															
	7 Combined Ratio	93%															
	8 Technical ratio	344%															
	9 Underwriting balance ratio	-9%	-19%			-5%											-9%
1	O Operating Profit Ratio	10%															
1	1 Liquid Assets to liabilities ratio	21%															
1	2 Net earning ratio	8%															
	Return on net worth ratio	5%															
1	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	2.08															
1	5 NPA Ratio																
	Gross NPA Ratio	-															
	Net NPA Ratio	-															
	Equity Holding Pattern for Non-Life Insurers											•					
	1 (a) No. of shares	403,142,896															
	2 (b) Percentage of shareholding (Indian / Foreign)	74.1 % / 25.9 %															
	3 (c) %of Government holding (in case of public sector insurance companies)																
	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period																
	- Basic EPS (Rs)	2.21															
	- Diluted EPS (Rs)	2.16															
	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period																
	- Basic EPS (Rs)	2.21															
	- Diluted EPS (Rs)	2.16															
	6 (iv) Book value per share (Rs)	41.03															