

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 September 30, 2011	Upto Half year ended September 30, 2011	For the Quarter ended September 30, 2010	Upto Half year ended September 30, 2010
1	Gross Direct Premium Growth Rate	20%	19%	39%	32%
2	Gross Direct Premium To Shareholders' Fund Ratio	63%	126%	56%	113%
3	Growth Rate Of Shareholders' Fund	0.2%	3%	5%	5%
4	Net Retention Ratio	72%	77%	68%	71%
5	Net Commission Ratio	3%	4%	4%	5%
6	Expense Of Management To Gross Direct Premium Ratio	20%	20%	18%	19%
7	Combined Ratio	71%	75%	83%	83%
8	Technical Reserves To Net Premium Ratio	685%	324%	683%	328%
9	Underwriting Balance Ratio	(6%)	(6%)	(1%)	(7%)
10	Operating Profit Ratio	7%	5%	17%	11%
11	Liquid Assets To Liabilities Ratio	22%	22%	14%	14%
12	Net Earning Ratio	6%	5%	14%	9%
13	Return On Networth Ratio	3%	5%	6%	7%
14	Available Solvency Margin To Required Solvency Margin Ratio	1.56	1.56	1.66	1.66
15	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) Number of shares	436,049,113	436,049,113	404,085,088	404,085,088
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 (₹)	2.21	2.21	3.38	3.38
	- Diluted EPS (₹)	2.17	2.17	3.32	3.32
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period				
	- Basic EPS (₹)	2.21	2.21	3.38	3.38
	- Diluted EPS (₹)	2.17	2.17	3.32	3.32
6	(iv) Book value per share (₹)	45.77	45.77	46.62	46.62