### FORM NL-30-Analytical Ratios

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

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

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Particular</th>
<th>For the Quarter ended December 2018</th>
<th>Upto the Nine Months ended December 2018</th>
<th>For the Quarter ended December 2017</th>
<th>Upto the Nine Months ended December 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Gross Direct Premium Growth Rate</td>
<td>26%</td>
<td>17%</td>
<td>18%</td>
<td>17%</td>
</tr>
<tr>
<td>2</td>
<td>Gross Direct Premium To Shareholders' Fund Ratio</td>
<td>0.73</td>
<td>2.16</td>
<td>0.68</td>
<td>2.18</td>
</tr>
<tr>
<td>3</td>
<td>Growth Rate of Shareholders' Fund</td>
<td>2%</td>
<td>12%</td>
<td>5%</td>
<td>16%</td>
</tr>
<tr>
<td>4</td>
<td>Net Retention Ratio</td>
<td>69%</td>
<td>63%</td>
<td>65%</td>
<td>62%</td>
</tr>
<tr>
<td>5</td>
<td>Net Commission Ratio</td>
<td>4%</td>
<td>2%</td>
<td>-2%</td>
<td>-5%</td>
</tr>
<tr>
<td>6</td>
<td>Expense of Management to Gross Direct Premium Ratio</td>
<td>22%</td>
<td>20%</td>
<td>24%</td>
<td>23%</td>
</tr>
<tr>
<td>7</td>
<td>Expense of Management to Net Written Premium Ratio</td>
<td>32%</td>
<td>31%</td>
<td>35%</td>
<td>36%</td>
</tr>
<tr>
<td>8</td>
<td>Net incurred claims to Net earned premium</td>
<td>72%</td>
<td>77%</td>
<td>72%</td>
<td>76%</td>
</tr>
<tr>
<td>9</td>
<td>Combined Ratio</td>
<td>96%</td>
<td>99%</td>
<td>96%</td>
<td>100%</td>
</tr>
<tr>
<td>10</td>
<td>Technical Reserves to Net Premium Ratio</td>
<td>8.30</td>
<td>3.05</td>
<td>9.42</td>
<td>3.12</td>
</tr>
<tr>
<td>11</td>
<td>Underwriting Balance Ratio</td>
<td>-0.01</td>
<td>-0.02</td>
<td>0.01</td>
<td>-0.04</td>
</tr>
<tr>
<td>12</td>
<td>Operating Profit Ratio</td>
<td>13%</td>
<td>15%</td>
<td>17%</td>
<td>13%</td>
</tr>
<tr>
<td>13</td>
<td>Liquid Assets to Liabilities Ratio</td>
<td>0.08</td>
<td>0.08</td>
<td>0.07</td>
<td>0.07</td>
</tr>
<tr>
<td>14</td>
<td>Net Earning Ratio</td>
<td>11%</td>
<td>13%</td>
<td>13%</td>
<td>13%</td>
</tr>
<tr>
<td>15</td>
<td>Return on Net Worth Ratio</td>
<td>5%</td>
<td>16%</td>
<td>5%</td>
<td>15%</td>
</tr>
<tr>
<td>16</td>
<td>Available Solvency Margin Ratio to Required Solvency Margin Ratio</td>
<td>2.12</td>
<td>2.12</td>
<td>2.21</td>
<td>2.21</td>
</tr>
<tr>
<td>17</td>
<td>NPA Ratio</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Equity Holding Pattern for Non-Life Insurers

| Sl.No. | (a) No. of shares | (b) Percentage of shareholding (Indian / Foreign) | (c) % of Government holding | (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)
<table>
<thead>
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<th></th>
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</tr>
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<tbody>
<tr>
<td>1</td>
<td>454,064,444</td>
<td>71.7% / 28.3%</td>
<td>-</td>
<td>- Basic EPS (') 5.27 18.09 5.11 14.34</td>
</tr>
<tr>
<td>2</td>
<td>454,064,444</td>
<td>71.7% / 28.3%</td>
<td>-</td>
<td>- Diluted EPS (') 5.26 18.06 5.11 14.33</td>
</tr>
<tr>
<td>3</td>
<td>453,948,304</td>
<td>73.7% / 26.3%</td>
<td>-</td>
<td>- Basic EPS (') 5.27 18.09 5.11 14.34</td>
</tr>
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<td>4</td>
<td>453,948,304</td>
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<td>-</td>
<td>- Diluted EPS (') 5.26 18.06 5.11 14.33</td>
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</tr>
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#### Notes

- **NPA Ratio**
  - Gross NPA Ratio
  - Net NPA Ratio

- **Book value per share (Rs)**
  - 112.10
  - 112.10
  - 95.37
  - 95.37