

**PERIODIC DISCLOSURES**  
**FORM NL-30-ANALYTICAL RATIOS**

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

Sl.No.	Particulars	For the Quarter ended March 31, 2021	Upto the year ended March 31, 2021	For the Quarter ended March 31, 2020	Upto the year ended March 31, 2020
1	Gross Direct Premium Growth Rate	9%	5%	-9%	-8%
2	Gross Direct Premium To Shareholders' Fund Ratio	0.47	1.88	0.52	2.17
3	Growth Rate of Shareholders' Fund	21%	21%	15%	15%
4	Net Retention Ratio	78%	75%	75%	71%
5	Net Commission Ratio	4%	6%	7%	4%
6	Expense of Management to Gross Direct Premium Ratio	30%	29%	28%	27%
7	Expense of Management to Net Written Premium Ratio	38%	38%	37%	37%
8	Net incurred claims to Net earned premium	72%	69%	70%	73%
9	Combined Ratio	102%	100%	100%	100%
10	Technical Reserves to Net Premium Ratio	8.97	2.32	9.81	2.47
11	Underwriting Balance Ratio	-0.03	-0.02	-0.01	-0.01
12	Operating Profit Ratio	29%	19%	20%	16%
13	Liquid Assets to Liabilities Ratio	0.13	0.13	0.12	0.12
14	Net Earning Ratio	13%	15%	12%	13%
15	Return on Net Worth Ratio	5%	20%	5%	19%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.90	2.90	2.17	2.17
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	Number of shares	454,594,504	454,594,504	454,466,264	454,466,264
2	Percentage of shareholding (Indian / Foreign)	70.8% / 29.2%	70.8% / 29.2%	76.5% / 23.5%	76.5% / 23.5%
3	% of Government holding (in case of public sector insurance companies)	-	-	0	-
4	Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)				
	- Basic EPS (₹)	7.61	32.41	6.20	26.27
	- Diluted EPS (₹)	7.57	32.27	6.19	26.19
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	- Basic EPS (₹)	7.61	32.41	6.20	26.27
	- Diluted EPS (₹)	7.57	32.27	6.19	26.19
6	Book value per share (₹)	163.56	163.56	134.97	134.97