

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 December 31, 2020 | Upto the nine months ended December 31, 2020 | For the Quarter ended December 31, 2019 | Upto the nine months ended December 31, 2019 |
|---|---|--|--|--|--|
| 1 | Gross Direct Premium Growth Rate | 9% | 4% | 0% | -8% |
| 2 | Gross Direct Premium To Shareholders' Fund Ratio | 0.56 | 1.45 | 0.63 | 1.73 |
| 3 | Growth Rate of Shareholders' Fund | 18% | 18% | 10% | 10% |
| 4 | Net Retention Ratio | 78% | 74% | 71% | 70% |
| 5 | Net Commission Ratio | 7% | 6% | 3% | 3% |
| 6 | Expense of Management to Gross Direct Premium Ratio | 29% | 28% | 27% | 26% |
| 7 | Expense of Management to Net Written Premium Ratio | 37% | 38% | 37% | 37% |
| 8 | Net incurred claims to Net earned premium | 66% | 68% | 72% | 74% |
| 9 | Combined Ratio | 98% | 99% | 99% | 101% |
| 10 | Technical Reserves to Net Premium Ratio | 7.75 | 3.14 | 8.81 | 3.25 |
| 11 | Underwriting Balance Ratio | -0.05 | -0.01 | -0.01 | -0.01 |
| 12 | Operating Profit Ratio | 12% | 16% | 13% | 15% |
| 13 | Liquid Assets to Liabilities Ratio | 0.14 | 0.14 | 0.13 | 0.13 |
| 14 | Net Earning Ratio | 12% | 15% | 12% | 13% |
| 15 | Return on Net Worth Ratio | 4% | 16% | 5% | 16% |
| 16 | Available Solvency Margin Ratio to Required Solvency Margin Ratio | 2.76 | 2.76 | 2.18 | 2.18 |
| 17 | NPA Ratio | | | | |
| | Gross NPA Ratio | - | - | - | - |
| | Net NPA Ratio | - | - | - | - |
| Equity Holding Pattern for Non-Life Insurers | | | | | |
| 1 | Number of shares | 454,531,624 | 454,531,624 | 454,435,954 | 454,435,954 |
| 2 | Percentage of shareholding (Indian / Foreign) | 71.4% / 28.6% | 71.4% / 28.6% | 75.9% / 24.1% | 75.9% / 24.1% |
| 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 (₹) | 6.90 | 24.81 | 6.47 | 20.07 |
| | - Diluted EPS (₹) | 6.87 | 24.72 | 6.45 | 20.01 |
| 5 | Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | | | | |
| | - Basic EPS (₹) | 6.90 | 24.81 | 6.47 | 20.07 |
| | - Diluted EPS (₹) | 6.87 | 24.72 | 6.45 | 20.01 |
| 6 | Book value per share (₹) | 159.86 | 159.86 | 128.76 | 128.76 |