

PERIODIC DISCLOSURES
FORM NL-20-ANALYTICAL RATIOS SCHEDULE

Name of the Insurer: ICICI Lombard General Insurance Company Limited
Registration No. 115 dated August 03, 2001
CIN: L67200MH2000PLC129408

Sl.No.	Particular	For the Quarter ended June 30, 2021	Upto the Quarter ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Quarter ended June 30, 2020
1	Gross Direct Premium Growth Rate**	27%	27%	-5%	-5%
2	Gross Direct Premium to Net worth Ratio	0.50	0.50	0.51	0.51
3	Growth rate of Net Worth	13%	13%	6%	6%
4	Net Retention Ratio**	66%	66%	65%	65%
5	Net Commission Ratio**	5%	5%	5%	5%
6	Expense of Management to Gross Direct Premium Ratio**	28%	28%	25%	25%
7	Expense of Management to Net Written Premium Ratio**	41%	41%	38%	38%
8	Net Incurred Claims to Net Earned Premium**	89%	89%	70%	70%
9	Claims paid to claims provisions**	5%	5%	7%	7%
10	Combined Ratio**	124%	124%	100%	100%
11	Investment income ratio	3%	3%	2%	2%
12	Technical Reserves to net premium ratio **	11.1	11.1	10.7	10.7
13	Underwriting balance ratio **	-0.20	-0.20	0.02	0.02
14	Operating Profit Ratio	2%	2%	19%	19%
15	Liquid Assets to liabilities ratio	0.2	0.2	0.1	0.1
16	Net earning ratio	6%	6%	17%	17%
17	Return on net worth ratio	2%	2%	6%	6%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.61	2.61	2.50	2.50
19	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.09	0.09	0.07	0.07
21	Debt Service Coverage Ratio	17.33	17.33	54.38	54.38
22	Interest Service Coverage Ratio	17.33	17.33	54.38	54.38
23	Earnings per share	Basic: ₹ 3.96 Diluted: ₹ 3.94	Basic: ₹ 3.96 Diluted: ₹ 3.94	Basic: ₹ 8.76 Diluted: ₹ 8.74	Basic: ₹ 8.76 Diluted: ₹ 8.74
24	Book value per share	184.21	184.21	143.74	143.74

Pursuant to the Scheme of demerger of Bharti Axa General Insurance Company Limited with ICICI Lombard General Insurance Company Limited become effective from September 8, 2021, the Company has given impact of the scheme in the current financial year. Consequently, the Company has restated its financials as on June 30, 2021. The comparative figures reported as on March 31, 2021 and as on June 30, 2020 does not include the effect of the demerger and are not strictly comparable

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**** Segmental Reporting up to the quarter ended June 30, 2021**

Segments Upto the quarter ended on June 30, 2021	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio **
FIRE										
Current Period	22%	23%	-23%	12%	49%	86%	8%	84%	13.5	0.18
Previous Period	42%	25%	-11%	12%	48%	94%	11%	102%	10.8	-0.12
Marine Cargo										
Current Period	45%	72%	13%	24%	32%	85%	19%	115%	4.9	-0.31
Previous Period	3%	65%	13%	21%	30%	77%	23%	106%	4.1	-0.18
Marine Hull										
Current Period	20%	8%	-16%	2%	23%	33%	7%	31%	343.9	0.69
Previous Period	-49%	-5%	4%	1%	-11%	-945%	2%	-930%	-1,079.8	10.17
Total Marine										
Current Period	42%	67%	12%	22%	32%	84%	18%	114%	8.0	-0.29
Previous Period	-6%	58%	13%	19%	31%	83%	21%	113%	12.8	-0.24
Motor OD										
Current Period	18%	94%	18%	52%	55%	65%	38%	119%	4.6	0.01
Previous Period	-27%	93%	14%	46%	49%	63%	25%	106%	4.5	0.05
Motor TP										
Current Period	26%	94%	1%	35%	37%	72%	1%	109%	24.5	0.02
Previous Period	-17%	94%	1%	29%	31%	70%	1%	100%	22.2	0.07
Total Motor										
Current Period	22%	94%	9%	43%	46%	68%	3%	114%	14.5	0.01
Previous Period	-22%	94%	7%	38%	40%	66%	2%	103%	13.1	0.06
Health										
Current Period	33%	85%	4%	28%	32%	169%	35%	197%	3.9	-1.05
Previous Period	1%	85%	3%	27%	30%	86%	33%	112%	3.5	-0.22
Personal Accident										
Current Period	56%	82%	1%	36%	44%	36%	12%	74%	10.1	0.36
Previous Period	-54%	88%	10%	30%	35%	35%	6%	71%	17.0	0.48
Travel Insurance										
Current Period	176%	85%	-5%	19%	30%	59%	14%	79%	7.6	0.27
Previous Period	-90%	92%	14%	8%	9%	68%	29%	105%	11.1	0.17
Total Health										
Current Period	35%	85%	3%	29%	33%	148%	29%	177%	4.5	-0.83
Previous Period	-12%	85%	4%	27%	31%	75%	23%	102%	4.6	-0.07
Workmen's Compensation										
Current Period	27%	79%	11%	29%	36%	93%	5%	125%	7.7	-0.29
Previous Period	-4%	74%	12%	34%	46%	57%	4%	98%	7.5	0.01
Public/ Product Liability										
Current Period	6%	34%	0%	18%	55%	72%	3%	112%	10.5	-0.34
Previous Period	-12%	26%	9%	10%	39%	59%	0%	90%	9.8	-0.26
Engineering										
Current Period	70%	24%	2%	11%	44%	76%	18%	98%	14.0	-0.04
Previous Period	2%	28%	-7%	14%	45%	75%	16%	89%	17.0	0.09
Aviation										
Current Period	48%	15%	9%	4%	21%	66%	5%	87%	35.0	0.16
Previous Period	0%	10%	14%	4%	31%	72%	7%	100%	78.2	0.12
Crop Insurance										
Current Period	-100%	36%	-260%	11084%	30870%	110%	4%	30732%	69,993.3	-1.25
Previous Period	-1965%	23%	-10%	8%	35%	111%	66%	136%	157.6	-0.36
Other segments										
Current Period	27%	43%	11%	19%	41%	54%	8%	86%	14.2	0.07
Previous Period	-6%	41%	8%	15%	35%	46%	9%	73%	14.9	0.25
Total Miscellaneous										
Current Period	28%	81%	7%	34%	41%	90%	5%	128%	11.0	-0.21
Previous Period	-15%	81%	6%	30%	37%	68%	7%	101%	10.6	0.03
Total-Current Period	27%	66%	5%	28%	41%	89%	5%	124%	11.1	-0.20
Total-Previous Period	-5%	65%	5%	25%	38%	70%	7%	100%	10.7	0.02

Current Period is Quarter Ended June 30, 2021
Previous Period is Quarter Ended June 30, 2020

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