

PERIODIC DISCLOSURES
FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

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 September 30, 2021	Upto the Half Year ended September 30, 2021	For the quarter ended September 30, 2020	Upto the Half Year ended September 30, 2020
1	Gross Direct Premium Growth Rate**	39%	33%	8%	1%
2	Gross Direct Premium to Net worth Ratio	0.51	1.00	0.46	0.93
3	Growth rate of Net Worth	16%	16%	13%	13%
4	Net Retention Ratio**	68%	67%	77%	71%
5	Net Commission Ratio**	5%	5%	7%	6%
6	Expense of Management to Gross Direct Premium Ratio**	29%	28%	30%	28%
7	Expense of Management to Net Written Premium Ratio**	42%	42%	39%	38%
8	Net Incurred Claims to Net Earned Premium**	70%	79%	67%	68%
9	Claims paid to claims provisions**	4%	9%	4%	11%
10	Combined Ratio**	105.3%	114.3%	99.7%	99.7%
11	Investment income ratio	2%	4%	2%	4%
12	Technical Reserves to net premium ratio **	10.3	5.4	9.8	5.2
13	Underwriting balance ratio **	0.0	-0.1	0.0	0.0
14	Operating Profit Ratio	14%	8%	17%	18%
15	Liquid Assets to liabilities ratio	0.1	0.1	0.1	0.1
16	Net earning ratio	14%	10%	17%	17%
17	Return on net worth ratio	5%	7%	6%	12%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.49	2.49	2.74	2.74
19	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.03	0.03	0.07	0.07
21	Debt Service Coverage Ratio	67.99	35.52	56.03	55.21
22	Interest Service Coverage Ratio	67.99	35.52	56.03	55.21
23	Earnings per share	Basic: ₹ 9.11 Diluted: ₹ 9.06	Basic: ₹ 13.07 Diluted: ₹ 13.01	Basic: ₹ 9.15 Diluted: ₹ 9.12	Basic: ₹ 17.91 Diluted: ₹ 17.85
24	Book value per share	176.31	176.31	152.92	152.92

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 comparative figures reported for the quarter ended and upto the quarter ended September 30, 2020 does not include the effect of the demerger and are not strictly comparable.

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FORM NL-20-ANALYTICAL RATIOS SCHEDULE

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**** Segmental Reporting up to the quarter ended on September 30, 2021**

Segments Upto the quarter ended on September 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	28%	24%	-20%	13%	53%	75%	15%	79.7%	9.0	0.2
Previous Period	48%	27%	-9%	14%	49%	84%	15%	96.0%	7.3	-0.0
Marine Cargo										
Current Period	48%	70%	14%	24%	33%	86%	31%	117.2%	3.3	-0.2
Previous Period	-9%	66%	13%	22%	33%	77%	33%	108.1%	2.7	-0.1
Marine Hull										
Current Period	17%	7%	-25%	2%	25%	160%	8%	149.1%	236.8	-0.5
Previous Period	-32%	-1%	218%	1%	-191%	1354%	7%	1580.2%	-5,254.6	-11.5
Total Marine										
Current Period	45%	65%	13%	22%	33%	87%	29%	117.8%	5.4	-0.2
Previous Period	-12%	59%	13%	20%	33%	80%	30%	111.4%	7.5	-0.2
Motor OD										
Current Period	14%	94%	18%	49%	52%	64%	51%	114.4%	1.8	-0.0
Previous Period	-8%	94%	16%	45%	47%	61%	46%	103.9%	1.1	0.0
Motor TP										
Current Period	22%	94%	1%	33%	36%	73%	4%	108.5%	10.9	-0.0
Previous Period	-4%	95%	1%	28%	30%	66%	2%	95.6%	10.7	0.1
Total Motor										
Current Period	18%	94%	10%	41%	44%	68%	7%	111.4%	6.2	-0.0
Previous Period	-7%	94%	9%	37%	39%	63%	5%	100.1%	5.6	0.0
Health										
Current Period	26%	85%	3%	31%	36%	123%	44%	151.8%	2.0	-0.6
Previous Period	6%	82%	2%	28%	33%	89%	45%	113.6%	0.9	-0.2
Personal Accident										
Current Period	28%	82%	0%	43%	52%	36%	20%	79.6%	4.9	0.3
Previous Period	-43%	87%	8%	36%	41%	32%	12%	71.1%	3.4	0.5
Travel Insurance										
Current Period	29%	90%	-6%	30%	34%	50%	31%	82.9%	1.7	0.1
Previous Period	-75%	77%	-2%	18%	23%	154%	56%	179.2%	3.2	-0.8
Total Health										
Current Period	26%	85%	2%	32%	37%	109%	37%	140.3%	2.2	-0.4
Previous Period	-6%	82%	3%	28%	33%	79%	34%	105.3%	1.1	-0.1
Workmen's Compensation										
Current Period	22%	80%	11%	27%	34%	58%	10%	89.1%	3.9	0.1
Previous Period	7%	78%	13%	34%	44%	55%	9%	95.3%	2.8	0.0
Public/ Product Liability										
Current Period	23%	45%	5%	22%	50%	65%	11%	105.6%	10.9	-0.3
Previous Period	-3%	30%	20%	13%	41%	60%	1%	102.7%	5.2	-0.3
Engineering										
Current Period	55%	27%	-3%	14%	49%	65%	24%	85.8%	7.5	0.1
Previous Period	13%	33%	-10%	16%	44%	80%	23%	90.5%	6.6	0.1
Aviation										
Current Period	9%	13%	5%	3%	23%	105%	14%	123.1%	25.7	-0.2
Previous Period	20%	10%	6%	3%	25%	143%	20%	162.8%	29.6	-0.5
Crop Insurance										
Current Period	1696%	18%	-26%	3%	19%	125%	12%	118.8%	12.1	-0.1
Previous Period	-39%	23%	-9%	11%	47%	111%	68%	148.6%	131.6	-0.5
Other segments										
Current Period	26%	44%	8%	22%	48%	59%	12%	94.8%	7.6	0.0
Previous Period	-13%	43%	10%	18%	41%	46%	14%	77.9%	4.9	0.2
Total Miscellaneous										
Current Period	33%	77%	6%	32%	41%	79%	9%	116.8%	5.1	-0.1
Previous Period	-6%	83%	7%	31%	37%	67%	10%	100.3%	4.4	0.0
Total-Current Period	33%	67%	5%	28%	42%	79%	9%	114.3%	5.4	-0.1
Total-Previous Period	1%	71%	6%	28%	38%	68%	11%	99.7%	5.2	0.0

Current Period is Half Year Ended September 30, 2021

Previous Period is Half Year Ended September 30, 2020

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