

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 March 31, 2022	Upto the year ended March 31, 2022	For the quarter ended March 31, 2021	Upto the year ended March 31, 2021
1	Gross Direct Premium Growth Rate**	34%	28%	9%	5%
2	Gross Direct Premium to Net worth Ratio	0.51	1.97	0.47	1.88
3	Growth rate of Net Worth	23%	23%	21%	21%
4	Net Retention Ratio**	79%	73%	78%	75%
5	Net Commission Ratio**	4%	5%	4%	6%
6	Expense of Management to Gross Direct Premium Ratio**	31%	30%	30%	29%
7	Expense of Management to Net Written Premium Ratio**	37%	40%	38%	38%
8	Net Incurred Claims to Net Earned Premium**	72%	75%	72%	69%
9	Claims paid to claims provisions**	2%	14%	2%	17%
10	Combined Ratio**	103%	109%	102%	100%
11	Investment income ratio	2%	8%	2%	8%
12	Technical Reserves to net premium ratio **	8.30	2.44	8.97	2.32
13	Underwriting balance ratio **	-0.09	-0.10	-0.03	-0.02
14	Operating Profit Ratio	30%	14%	29%	19%
15	Liquid Assets to liabilities ratio	0.17	0.17	0.13	0.13
16	Net earning ratio	9%	10%	13%	15%
17	Return on net worth ratio	3%	14%	5%	20%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.46	2.46	2.90	2.90
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	72.04	47.29	46.62	49.88
22	Interest Service Coverage Ratio	72.04	47.29	46.62	49.88
23	Earnings per share	Basic: ₹ 6.37 Diluted: ₹ 6.35	Basic: ₹ 25.91 Diluted: ₹ 25.82	Basic: ₹ 7.61 Diluted: ₹ 7.57	Basic: ₹ 32.41 Diluted: ₹ 32.27
24	Book value per share	185.57	185.57	163.56	163.56

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**** Segmental Reporting up to the quarter**

Segments Upto the quarter ended on March 31, 2022	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	27%	26%	-24%	14%	53%	53%	32%	56%	4.8	0.4
Previous Period	39%	26%	-19%	14%	50%	64%	30%	67%	4.4	0.3
Marine Cargo										
Current Period	44%	66%	12%	23%	35%	77%	45%	109%	1.7	-0.1
Previous Period	-1%	65%	12%	21%	31%	82%	51%	111%	1.4	-0.1
Marine Hull										
Current Period	-29%	4%	-40%	1%	33%	118%	11%	94%	169.1	-0.0
Previous Period	-1%	3%	-56%	1%	42%	234%	8%	188%	178.1	-0.8
Total Marine										
Current Period	31%	60%	12%	21%	35%	78%	41%	109%	2.9	-0.1
Previous Period	-1%	54%	11%	17%	31%	83%	46%	111%	3.3	-0.1
Motor OD										
Current Period	10%	95%	18%	46%	48%	68%	56%	115%	0.8	-0.1
Previous Period	0%	95%	17%	44%	46%	62%	53%	106%	0.8	-0.1
Motor TP										
Current Period	26%	94%	1%	32%	33%	74%	8%	107%	4.4	-0.1
Previous Period	8%	95%	1%	28%	29%	70%	7%	99%	4.1	-0.0
Total Motor										
Current Period	18%	95%	9%	39%	41%	71%	10%	111%	2.6	-0.1
Previous Period	3%	95%	9%	36%	38%	66%	9%	102%	2.4	-0.1
Health										
Current Period	32%	85%	2%	32%	35%	102%	51%	130%	1.1	-0.3
Previous Period	-2%	82%	1%	28%	32%	90%	54%	113%	1.0	-0.2
Personal Accident										
Current Period	25%	81%	-3%	45%	56%	32%	31%	76%	2.1	0.3
Previous Period	-34%	85%	3%	39%	46%	24%	22%	64%	2.8	0.5
Travel Insurance										
Current Period	109%	91%	3%	16%	17%	59%	41%	75%	0.6	0.2
Previous Period	-62%	87%	-3%	22%	25%	64%	82%	84%	0.9	0.2
Total Health										
Current Period	33%	85%	1%	33%	36%	92%	46%	121%	1.1	-0.2
Previous Period	-9%	82%	1%	29%	33%	78%	45%	103%	1.2	-0.0
Workmen's Compensation										
Current Period	23%	79%	11%	38%	48%	51%	18%	95%	2.0	0.0
Previous Period	11%	80%	13%	34%	43%	65%	17%	104%	2.0	-0.0
Public/ Product Liability										
Current Period	28%	52%	7%	21%	39%	59%	27%	92%	2.6	-0.0
Previous Period	7%	43%	11%	18%	40%	60%	7%	95%	3.5	-0.2
Engineering										
Current Period	39%	29%	-9%	15%	47%	69%	33%	86%	3.9	0.1
Previous Period	24%	32%	-16%	15%	45%	58%	31%	63%	3.6	0.4
Aviation										
Current Period	21%	18%	3%	4%	20%	89%	20%	106%	9.3	-0.1
Previous Period	27%	19%	5%	4%	17%	92%	38%	108%	7.2	-0.1
Crop Insurance										
Current Period	1947%	17%	-31%	1%	8%	108%	16%	84%	11.5	0.1
Previous Period	204%	23%	-9%	8%	35%	111%	91%	136%	59.0	-0.4
Other segments										
Current Period	22%	47%	7%	22%	46%	48%	19%	82%	4.0	0.2
Previous Period	5%	47%	8%	20%	42%	46%	22%	77%	4.0	0.2
Total Miscellaneous										
Current Period	28%	82%	6%	33%	39%	76%	13%	112%	2.3	-0.1
Previous Period	1%	85%	7%	32%	37%	68%	16%	101%	2.2	-0.0
Total-Current Period	28%	73%	5%	30%	40%	75%	14%	109%	2.4	-0.1
Total-Previous Period	5%	75%	6%	29%	38%	69%	17%	100%	2.3	-0.0

Current Period is Quarter Ended March 31, 2022
Previous Period is Quarter Ended March 31, 2021