

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, 2024	Upto Year ended March 31, 2024	For the quarter ended March 31, 2023	Upto Year ended March 31, 2023
1	Gross Direct Premium Growth Rate**	22%	18%	7%	17%
2	Gross Direct Premium to Net worth Ratio	0.5	2.1	0.5	2.0
3	Growth rate of Net Worth	5%	15%	4%	14%
4	Net Retention Ratio**	76%	71%	76%	71%
5	Net Commission Ratio**	20%	17%	2%	3%
6	Expense of Management to Gross Direct Premium Ratio**	33%	30%	31%	30%
7	Expense of Management to Net Written Premium Ratio**	42%	41%	39%	40%
8	Net Incurred Claims to Net Earned Premium**	69%	71%	74%	72%
9	Claims paid to claims provisions**	3%	16%	2%	15%
10	Combined Ratio**	102%	103%	104%	104%
11	Investment income ratio	2%	8%	2%	8%
12	Technical Reserves to net premium ratio **	8.5	2.2	8.8	2.3
13	Underwriting balance ratio **	-0.05	-0.06	-0.07	-0.06
14	Operating Profit Ratio	13%	11%	34%	16%
15	Liquid Assets to liabilities ratio	0.09	0.09	0.1	0.1
16	Net earning ratio	12%	11%	12%	12%
17	Return on net worth ratio	4%	16%	4%	17%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.62	2.62	2.51	2.51
19	NPA Ratio				
	Gross NPA Ratio	-	0%	-	-
	Net NPA Ratio	-	0%	-	-
20	Debt Equity Ratio	0.00	0.00	0.00	0.00
21	Debt Service Coverage Ratio	764.70	696.14	632.84	185.19
22	Interest Service Coverage Ratio	764.70	696.14	632.84	185.19
23	Earnings per share	Basic: ₹ 10.55 Diluted: ₹ 10.47	Basic: ₹ 39.03 Diluted: ₹ 38.78	Basic: ₹ 8.90 Diluted: ₹ 8.89	Basic: ₹ 35.21 Diluted: ₹ 35.16
24	Book value per share	242.75	242.75	211.60	211.60

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

Segments Upto the quarter ended on March 31, 2024	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	10%	18%	-34%	13%	70%	62%	27%	45.4%	6.0	0.55
Previous Period	11%	19%	-46%	13%	61%	49%	28%	30.0%	4.9	0.69
Marine Cargo										
Current Period	4%	73%	16%	23%	30%	73%	45%	100.7%	1.0	-0.02
Previous Period	18%	67%	13%	21%	30%	72%	43%	99.8%	1.1	-0.01
Marine Hull										
Current Period	-12%	7%	-32%	3%	44%	137%	4%	114.9%	106.7	-0.17
Previous Period	25%	7%	3%	3%	41%	179%	16%	192.7%	84.7	-1.10
Total Marine										
Current Period	3%	68%	16%	22%	30%	73%	41%	100.9%	2.0	-0.02
Previous Period	19%	61%	13%	19%	30%	72%	41%	100.3%	2.2	-0.02
Motor OD										
Current Period	14%	95%	41%	53%	56%	63%	40%	117.8%	0.8	-0.22
Previous Period	2%	96%	19%	50%	52%	73%	44%	124.0%	0.8	-0.23
Motor TP										
Current Period	10%	96%	14%	28%	29%	67%	11%	95.3%	4.5	0.04
Previous Period	5%	96%	1%	31%	31%	72%	10%	103.2%	4.4	-0.04
Total Motor										
Current Period	12%	95%	28%	40%	42%	65%	13%	106.4%	2.6	-0.09
Previous Period	4%	96%	9%	40%	41%	72%	12%	112.9%	2.7	-0.13
Health										
Current Period	29%	84%	9%	32%	35%	83%	53%	109.2%	0.8	-0.12
Previous Period	37%	84%	1%	29%	33%	83%	45%	107.7%	0.8	-0.11
Personal Accident										
Current Period	20%	83%	21%	49%	59%	53%	44%	100.9%	1.4	-0.07
Previous Period	45%	83%	-3%	48%	58%	41%	36%	87.1%	1.5	0.08
Travel Insurance										
Current Period	8%	81%	0%	0%	0%	42%	45%	41.5%	0.8	0.58
Previous Period	98%	82%	4%	42%	51%	49%	42%	96.9%	0.7	0.02
Total Health										
Current Period	27%	84%	10%	32%	36%	79%	51%	106.5%	0.8	-0.09
Previous Period	40%	84%	1%	31%	36%	77%	43%	105.0%	0.9	-0.08
Workmen's Compensation										
Current Period	23%	76%	15%	31%	40%	61%	24%	95.3%	1.7	0.02
Previous Period	22%	79%	9%	34%	43%	67%	25%	105.3%	1.8	-0.08
Public/ Product Liability										
Current Period	-9%	77%	19%	31%	40%	54%	11%	90.7%	3.3	0.04
Previous Period	41%	51%	8%	20%	33%	84%	35%	113.8%	2.3	-0.20
Engineering										
Current Period	36%	25%	-14%	15%	60%	64%	30%	65.6%	3.6	0.34
Previous Period	21%	29%	-21%	14%	47%	55%	37%	55.4%	3.4	0.45
Aviation										
Current Period	11%	11%	-3%	3%	25%	217%	26%	226.4%	20.7	-1.30
Previous Period	35%	14%	1%	3%	20%	96%	27%	106.0%	12.8	-0.07
Crop Insurance										
Current Period	34%	30%	-12%	6%	19%	88%	31%	95.5%	4.6	0.05
Previous Period	32%	27%	-37%	10%	37%	80%	20%	80.0%	5.1	0.20
Other segments										
Current Period	24%	44%	13%	24%	54%	72%	19%	106.9%	4.1	-0.15
Previous Period	39%	45%	1%	22%	47%	58%	19%	86.4%	3.7	0.08
Total Miscellaneous										
Current Period	20%	80%	19%	33%	40%	71%	16%	105.5%	2.1	-0.08
Previous Period	18%	81%	5%	33%	39%	73%	14%	107.9%	2.2	-0.10
Total-Current Period	18%	71%	17%	30%	41%	71%	16%	103.3%	2.2	-0.06
Total-Previous Period	17%	71%	3%	30%	40%	72%	15%	104.5%	2.3	-0.06

Current Period is Quarter Ended March 31, 2024
Previous Period is Quarter Ended March 31, 2023

PD/2023-24/FY/Ver. Dated April 19, 2024