

**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, 2024	Upto the half year ended September 30, 2024	For the quarter ended September 30, 2023	Upto the half year ended September 30, 2023
1	Gross Direct Premium Growth Rate**	10%	16%	17%	18%
2	Gross Direct Premium to Net worth Ratio	0.5	1.1	0.6	1.1
3	Growth rate of Net Worth	7%	10%	3%	8%
4	Net Retention Ratio**	70%	69%	68%	68%
5	Net Commission Ratio**	17%	16%	17%	15%
6	Expense of Management to Gross Direct Premium Ratio**	30%	28%	29%	28%
7	Expense of Management to Net Written Premium Ratio**	41%	40%	41%	40%
8	Net Incurred Claims to Net Earned Premium**	71%	73%	72%	72%
9	Claims paid to claims provisions**	5%	12%	4%	10%
10	Combined Ratio**	104%	103%	104%	104%
11	Investment income ratio	2%	4%	2%	4%
12	Technical Reserves to net premium ratio **	8.9	4.2	9.1	4.4
13	Underwriting balance ratio **	-0.03	-0.05	-0.03	-0.06
14	Operating Profit Ratio	13%	12%	14%	11%
15	Liquid Assets to liabilities ratio	0.06	0.06	0.1	0.1
16	Net earning ratio	14%	13%	13%	12%
17	Return on net worth ratio	5%	10%	5%	9%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.65	2.65	2.59	2.59
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	0.00	5838.93	827.6	699.3
22	Interest Service Coverage Ratio	0.00	5838.93	827.6	699.3
23	Earnings per share	Basic: ₹ 14.05 Diluted: ₹ 13.88	Basic: ₹ 25.83 Diluted: ₹ 25.54	Basic: ₹ 11.75 Diluted: ₹ 11.70	Basic: ₹ 19.70 Diluted: ₹ 19.64
24	Book value per share	266.63	266.63	226.15	226.15

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\*\* Segmental Reporting up to the quarter

Segments Upto the quarter ended on September 30, 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 **
<b>FIRE</b>										
Current Period	0%	19%	-30%	14%	71%	56%	12%	41.6%	11.5	0.6
Previous Period	8%	19%	-27%	13%	63%	72%	14%	60.0%	9.2	0.4
<b>Marine Cargo</b>										
Current Period	18%	77%	16%	24%	30%	86%	41%	113.0%	1.9	-0.2
Previous Period	4%	75%	15%	22%	28%	76%	35%	101.5%	1.9	-0.1
<b>Marine Hull</b>										
Current Period	70%	9%	-36%	2%	19%	43%	4%	16.6%	111.2	0.9
Previous Period	-9%	10%	-26%	3%	32%	96%	7%	79.6%	153.2	0.2
<b>Total Marine</b>										
Current Period	23%	69%	15%	21%	30%	85%	38%	111.7%	3.4	-0.2
Previous Period	3%	70%	14%	20%	28%	76%	32%	101.4%	3.7	-0.1
<b>Motor OD</b>										
Current Period	25%	96%	49%	59%	62%	65%	36%	126.6%	1.5	-0.3
Previous Period	12%	95%	41%	53%	56%	66%	36%	120.5%	1.6	-0.2
<b>Motor TP</b>										
Current Period	16%	96%	11%	23%	24%	65%	7%	88.6%	9.3	0.1
Previous Period	5%	96%	14%	30%	32%	66%	6%	97.7%	10.2	0.1
<b>Total Motor</b>										
Current Period	21%	96%	30%	42%	44%	65%	8%	108.0%	5.3	-0.1
Previous Period	8%	95%	27%	42%	44%	66%	7%	108.9%	6.0	-0.0
<b>Health</b>										
Current Period	22%	84%	8%	28%	31%	87%	50%	109.9%	1.5	-0.1
Previous Period	27%	83%	7%	28%	31%	84%	48%	107.1%	1.5	-0.1
<b>Personal Accident</b>										
Current Period	-13%	72%	9%	40%	56%	51%	28%	78.9%	3.6	0.2
Previous Period	33%	83%	12%	41%	50%	55%	13%	95.2%	2.6	-0.0
<b>Travel Insurance</b>										
Current Period	3%	89%	32%	44%	50%	58%	16%	105.8%	1.6	-0.1
Previous Period	229%	93%	26%	43%	46%	57%	34%	123.8%	1.2	-0.5
<b>Total Health</b>										
Current Period	17%	83%	8%	30%	33%	83%	43%	107.2%	1.6	-0.1
Previous Period	30%	83%	9%	30%	34%	81%	40%	106.7%	1.6	-0.1
<b>Workmen's Compensation</b>										
Current Period	21%	78%	16%	31%	40%	80%	15%	114.3%	3.2	-0.2
Previous Period	23%	77%	16%	30%	39%	59%	13%	93.0%	3.3	0.0
<b>Public/ Product Liability</b>										
Current Period	51%	74%	18%	26%	35%	71%	10%	104.4%	4.9	-0.2
Previous Period	-9%	80%	19%	32%	40%	69%	4%	106.4%	5.0	-0.2
<b>Engineering</b>										
Current Period	9%	24%	-11%	16%	66%	45%	13%	51.6%	7.0	0.5
Previous Period	50%	24%	-8%	13%	54%	91%	16%	96.1%	7.2	0.0
<b>Aviation</b>										
Current Period	-6%	9%	11%	4%	46%	92%	20%	116.7%	50.8	-0.1
Previous Period	34%	13%	-3%	3%	19%	190%	14%	198.1%	29.4	-1.0
<b>Crop Insurance</b>										
Current Period	22%	30%	-13%	6%	21%	97%	42%	104.9%	5.8	-0.1
Previous Period	26%	30%	-12%	6%	19%	90%	24%	97.1%	5.9	0.0
<b>Other segments</b>										
Current Period	8%	37%	3%	20%	53%	69%	12%	88.8%	8.4	0.1
Previous Period	36%	48%	15%	25%	49%	63%	12%	97.8%	5.8	-0.2
<b>Total Miscellaneous</b>										
Current Period	18%	76%	18%	31%	39%	73%	11%	105.4%	4.0	-0.1
Previous Period	21%	77%	17%	31%	39%	72%	10%	105.9%	4.2	-0.1
<b>Total-Current Period</b>	16%	69%	16%	28%	40%	73%	12%	103.2%	4.2	-0.1
<b>Total-Previous Period</b>	18%	68%	15%	28%	40%	72%	10%	103.7%	4.4	-0.1

Current Period is Quarter Ended September 30, 2024  
Previous Period is Quarter Ended September 30, 2023

PD/2024-25/H1/Ver. Dated October 19, 2024