

**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 June 30, 2025	Upto Year ended June 30, 2025	For the quarter ended June 30, 2024	Upto Year ended June 30, 2024
1	Gross Direct Premium Growth Rate**	0.6%	0.6%	20.4%	20.4%
2	Gross Direct Premium to Net worth Ratio	0.5	0.5	0.6	0.6
3	Growth rate of Net Worth	3.6%	3.6%	2.8%	2.8%
4	Net Retention Ratio**	69.7%	69.7%	67.6%	67.6%
5	Net Commission Ratio**	16.8%	16.8%	15.0%	15.0%
6	Expense of Management to Gross Direct Premium Ratio**	27.8%	27.8%	26.8%	26.8%
7	Expense of Management to Net Written Premium Ratio**	38.4%	38.4%	38.5%	38.5%
8	Net Incurred Claims to Net Earned Premium**	73.0%	73.0%	74.0%	74.0%
9	Claims paid to claims provisions**	6.6%	6.6%	6.8%	6.8%
10	Combined Ratio**	102.9%	102.9%	102.3%	102.3%
11	Investment income ratio	2.3%	2.3%	1.9%	1.9%
12	Technical Reserves to net premium ratio **	8.0	8.0	7.9	7.9
13	Underwriting balance ratio **	-0.06	-0.06	-0.08	-0.08
14	Operating Profit Ratio	12.7%	12.7%	11.1%	11.1%
15	Liquid Assets to liabilities ratio	0.1	0.1	0.1	0.1
16	Net earning ratio	14.5%	14.5%	12.9%	12.9%
17	Return on net worth ratio	5.0%	5.0%	4.7%	4.7%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.70	2.70	2.56	2.56
19	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.0	0.0	0.0	0.0
21	Debt Service Coverage Ratio	0.0	0.0	2669.9	2669.9
22	Interest Service Coverage Ratio	0.0	0.0	2669.9	2669.9
23	Earnings per share	Basic: ₹ 15.06 Diluted: ₹ 14.92	Basic: ₹ 15.06 Diluted: ₹ 14.92	Basic: ₹ 11.77 Diluted: ₹ 11.68	Basic: ₹ 11.77 Diluted: ₹ 11.68
24	Book value per share	298.5	298.5	249.3	249.3

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

Segments Upto the quarter ended on June 30, 2025	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	10%	19%	-22%	14%	69%	81%	12%	71.2%	14.1	0.39
Previous Period	6%	19%	-29%	13%	69%	79%	7%	63.5%	17.2	0.52
<b>Marine Cargo</b>										
Current Period	-3%	77%	16%	23%	29%	82%	27%	107.3%	3.2	-0.22
Previous Period	19%	74%	15%	22%	29%	79%	31%	104.3%	3.0	-0.20
<b>Marine Hull</b>										
Current Period	-7%	8%	-17%	1%	19%	70%	2%	61.1%	179.3	0.38
Previous Period	0%	5%	-64%	1%	16%	40%	3%	-16.1%	233.1	1.16
<b>Total Marine</b>										
Current Period	-3%	68%	15%	20%	29%	81%	25%	106.6%	5.8	-0.20
Previous Period	29%	65%	14%	19%	29%	78%	29%	102.7%	5.5	-0.18
<b>Motor OD</b>										
Current Period	5%	95%	40%	51%	52%	67%	30%	117.4%	3.2	-0.14
Previous Period	31%	96%	43%	54%	57%	64%	30%	120.6%	3.1	-0.20
<b>Motor TP</b>										
Current Period	1%	96%	18%	29%	29%	69%	2%	97.1%	19.2	0.06
Previous Period	22%	96%	18%	30%	31%	69%	3%	100.1%	18.9	0.02
<b>Total Motor</b>										
Current Period	3%	96%	29%	40%	41%	68%	3%	107.6%	10.9	-0.04
Previous Period	26%	96%	31%	42%	44%	67%	4%	110.6%	10.9	-0.09
<b>Health</b>										
Current Period	2%	86%	9%	27%	30%	84%	36%	109.1%	2.6	-0.16
Previous Period	28%	82%	5%	24%	27%	87%	33%	105.8%	2.5	-0.13
<b>Personal Accident</b>										
Current Period	-27%	71%	-7%	24%	33%	53%	15%	57.6%	7.9	0.43
Previous Period	-8%	71%	6%	39%	55%	50%	18%	73.7%	6.8	0.27
<b>Travel Insurance</b>										
Current Period	26%	94%	26%	40%	43%	55%	17%	95.8%	2.5	0.01
Previous Period	12%	93%	27%	39%	42%	62%	9%	101.3%	3.1	-0.04
<b>Total Health</b>										
Current Period	0%	85%	9%	27%	30%	81%	31%	106.0%	2.8	-0.12
Previous Period	25%	82%	6%	25%	29%	84%	29%	102.8%	2.8	-0.10
<b>Workmen's Compensation</b>										
Current Period	28%	78%	14%	28%	36%	73%	7%	102.1%	5.9	-0.09
Previous Period	17%	79%	16%	31%	39%	76%	8%	109.2%	5.9	-0.15
<b>Public/ Product Liability</b>										
Current Period	9%	74%	20%	27%	37%	59%	3%	93.2%	11.1	0.01
Previous Period	46%	78%	16%	25%	31%	74%	5%	104.6%	9.5	-0.15
<b>Engineering</b>										
Current Period	23%	23%	-12%	15%	67%	67%	7%	69.5%	11.4	0.30
Previous Period	-2%	24%	-2%	16%	63%	53%	8%	66.1%	12.5	0.31
<b>Aviation</b>										
Current Period	-38%	-6%	18%	3%	-53%	-304%	6%	-292.7%	-330.4	3.99
Previous Period	-7%	11%	15%	5%	37%	110%	12%	136.6%	85.9	-0.40
<b>Crop Insurance</b>										
Current Period	-92%	28%	-3%	34%	121%	78%	35%	181.3%	299.1	-0.82
Previous Period	49%	30%	-14%	6%	19%	109%	22%	114.1%	25.0	-0.20
<b>Other segments</b>										
Current Period	-4%	39%	21%	26%	62%	51%	10%	88.4%	16.1	0.10
Previous Period	17%	40%	11%	20%	47%	75%	8%	101.4%	12.7	-0.16
<b>Total Miscellaneous</b>										
Current Period	-1%	82%	19%	32%	37%	73%	6%	104.9%	7.7	-0.07
Previous Period	24%	79%	17%	30%	37%	74%	6%	104.5%	7.5	-0.09
<b>Total-Current Period</b>	1%	70%	17%	28%	38%	73%	7%	102.9%	8.0	-0.06
<b>Total-Previous Period</b>	20%	68%	15%	27%	39%	74%	7%	102.3%	7.9	-0.08

Current Period is Quarter Ended June 30, 2025  
Previous Period is Quarter Ended June 30, 2024

PD/2025-26/Q1/Ver. Dated July 15, 2025