

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 December 31, 2025	Upto Nine Months ended December 31, 2025	For the quarter ended December 31, 2024	Upto Nine Months ended December 31, 2024
1	Gross Direct Premium Growth Rate**	6.29%	3.63%	-0.26%	10.27%
2	Gross Direct Premium to Net worth Ratio	43.49%	132.02%	45.28%	150.27%
3	Growth rate of Net Worth	2.72%	13.19%	11.51%	14.75%
4	Net Retention Ratio**	80.23%	74.91%	78.52%	71.56%
5	Net Commission Ratio**	22.52%	19.52%	22.86%	18.40%
6	Expense of Management to Gross Direct Premium Ratio**	26.47%	31.61%	34.65%	30.17%
7	Expense of Management to Net Written Premium Ratio**	65.58%	40.01%	42.36%	40.72%
8	Net Incurred Claims to Net Earned Premium**	68.67%	71.20%	65.85%	70.28%
9	Claims paid to claims provisions**	3.20%	13.79%	3.41%	15.11%
10	Combined Ratio**	104.47%	104.18%	102.73%	102.95%
11	Investment income ratio	2.09%	6.74%	2.15%	6.69%
12	Technical Reserves to net premium ratio **	776.30%	274.14%	847.62%	282.02%
13	Underwriting balance ratio **	-6.22%	-5.01%	-3.02%	-4.53%
14	Operating Profit Ratio	10.02%	12.00%	13.58%	12.70%
15	Liquid Assets to liabilities ratio	14.05%	14.05%	6.90%	6.90%
16	Net earning ratio	11.59%	13.51%	14.36%	13.71%
17	Return on net worth ratio	4.07%	13.75%	5.28%	14.56%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	268.62%	268.62%	236.40%	236.40%
19	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.00		0.00	0.00
21	Debt Service Coverage Ratio	0.00	0.00	0.0	75.2
22	Interest Service Coverage Ratio	0.00	0.00	0.0	9149.7
23	Earnings per share	Basic: ₹ 13.25 Diluted: ₹ 13.14	Basic: ₹ 44.78 Diluted: ₹ 44.36	Basic: ₹ 14.63 Diluted: ₹ 14.48	Basic: ₹ 40.46 Diluted: ₹ 39.99
24	Book value per share	326.00	326.00	277.13	277.13

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FORM NL-20-ANALYTICAL RATIOS SCHEDULE

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** Segmental Reporting up to the quarter

Segments Upto the quarter ended on December 31, 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 **
FIRE										
Current Period	16%	20%	-29%	15%	76%	56%	28%	44.4%	6.7	0.6
Previous Period	-8%	19%	-47%	14%	73%	50%	17%	19.8%	8.7	0.8
Marine Cargo										
Current Period	-3%	80%	15%	26%	32%	93%	49%	121.6%	1.5	-0.2
Previous Period	17%	77%	16%	24%	30%	89%	49%	116.5%	1.4	-0.2
Marine Hull										
Current Period	0%	18%	-3%	4%	23%	68%	3%	75.0%	41.8	0.2
Previous Period	37%	12%	-12%	3%	22%	64%	7%	61.9%	65.2	0.4
Total Marine										
Current Period	-3%	73%	15%	24%	32%	92%	45%	120.4%	2.6	-0.2
Previous Period	19%	70%	15%	22%	30%	88%	45%	115.7%	2.5	-0.2
Motor OD										
Current Period	5%	95%	43%	53%	54%	69%	39%	121.5%	1.0	-0.2
Previous Period	19%	96%	45%	55%	58%	64%	39%	121.4%	1.0	-0.2
Motor TP										
Current Period	5%	96%	19%	28%	28%	63%	7%	91.4%	5.7	0.1
Previous Period	13%	96%	16%	27%	29%	60%	10%	88.5%	5.7	0.1
Total Motor										
Current Period	5%	96%	31%	41%	41%	66%	9%	106.7%	3.3	-0.1
Previous Period	16%	96%	31%	42%	44%	62%	11%	105.2%	3.3	-0.1
Health										
Current Period	14%	89%	12%	32%	32%	80%	43%	108.4%	1.0	-0.1
Previous Period	14%	86%	11%	31%	32%	86%	55%	112.5%	1.0	-0.1
Personal Accident										
Current Period	-16%	66%	-3%	31%	46%	45%	28%	56.7%	2.8	0.5
Previous Period	-27%	73%	10%	39%	53%	51%	33%	79.0%	2.6	0.3
Travel Insurance										
Current Period	19%	93%	27%	42%	46%	63%	30%	106.0%	1.0	-0.0
Previous Period	2%	89%	31%	42%	47%	55%	23%	100.5%	1.1	-0.0
Total Health										
Current Period	12%	88%	12%	32%	33%	77%	39%	105.8%	1.0	-0.1
Previous Period	9%	85%	11%	32%	34%	83%	49%	109.6%	1.1	-0.1
Workmen's Compensation										
Current Period	19%	78%	16%	44%	57%	80%	21%	130.3%	2.3	-0.4
Previous Period	19%	77%	16%	31%	40%	75%	20%	108.7%	2.2	-0.1
Public/ Product Liability										
Current Period	-12%	75%	20%	39%	51%	52%	13%	98.0%	4.4	0.0
Previous Period	48%	75%	18%	27%	36%	72%	14%	105.5%	3.6	-0.2
Engineering										
Current Period	13%	25%	-14%	18%	73%	54%	23%	63.3%	4.2	0.4
Previous Period	9%	25%	-16%	17%	65%	43%	19%	44.8%	4.3	0.5
Aviation										
Current Period	-14%	3%	-220%	4%	130%	543%	27%	355.0%	246.4	-2.7
Previous Period	-8%	10%	11%	5%	44%	79%	25%	103.2%	26.7	0.0
Crop Insurance										
Current Period	-50%	40%	-11%	8%	21%	108%	53%	118.7%	6.2	-0.2
Previous Period	21%	30%	-12%	6%	22%	91%	47%	100.3%	5.2	-0.0
Other segments										
Current Period	-8%	43%	24%	29%	67%	56%	22%	98.8%	6.3	0.1
Previous Period	8%	40%	13%	24%	58%	62%	17%	92.9%	5.5	0.0
Total Miscellaneous										
Current Period	2%	84%	21%	34%	39%	71%	13%	105.8%	2.6	-0.1
Previous Period	13%	79%	21%	33%	40%	70%	15%	105.4%	2.6	-0.1
Total-Current Period	4%	75%	20%	32%	40%	71%	14%	104.2%	2.7	-0.1
Total-Previous Period	10%	72%	18%	30%	41%	70%	15%	102.9%	2.8	-0.0

Current Period is Quarter Ended December 31, 2025
Previous Period is Quarter Ended December 31, 2024

PD/2025-26/9M/Ver. Dated January 14, 2026