

PERIODIC DISCLOSURES
FORM NL-20-ANALYTICAL RATIOS SCHEDULE

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, 2026	Upto Year ended March 31, 2026	For the quarter ended March 31, 2025	Upto Year ended March 31, 2025
1	Gross Direct Premium Growth Rate**	18.2%	7.0%	2.3%	8.3%
2	Gross Direct Premium to Net worth Ratio	0.4	1.7	0.4	1.9
3	Growth rate of Net Worth	3.2%	17.5%	16.2%	19.6%
4	Net Retention Ratio**	80.4%	76.3%	79.4%	73.5%
5	Net Commission Ratio**	18.3%	19.2%	18.7%	18.5%
6	Expense of Management to Gross Direct Premium Ratio**	32.1%	31.7%	32.8%	30.8%
7	Expense of Management to Net Written Premium Ratio**	36.3%	39.0%	37.2%	39.8%
8	Net Incurred Claims to Net Earned Premium**	70.8%	71.1%	71.6%	70.6%
9	Claims paid to claims provisions**	2.5%	16.3%	3.1%	18.2%
10	Combined Ratio**	101.2%	103.4%	102.5%	102.8%
11	Investment income ratio	1.6%	8.5%	1.6%	8.4%
12	Technical Reserves to net premium ratio **	7.3	2.0	7.9	2.1
13	Underwriting balance ratio **	-0.05	-0.05	-0.04	-0.04
14	Operating Profit Ratio	9.4%	11.3%	8.0%	11.4%
15	Liquid Assets to liabilities ratio	0.16	0.16	0.08	0.08
16	Net earning ratio	9.4%	12.5%	9.8%	12.7%
17	Return on net worth ratio	3.3%	16.5%	3.6%	17.5%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.67	2.67	2.69	2.69
19	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.00	0.00	0.00	0.00
21	Debt Service Coverage Ratio	0.00	0.00	0.0	94.1
22	Interest Service Coverage Ratio	0.00	0.00	0.0	11453.8
23	Earnings per share	Basic: ₹ 10.97 Diluted: ₹ 10.89	Basic: ₹ 55.74 Diluted: ₹ 55.24	Basic: ₹ 10.29 Diluted: ₹ 10.20	Basic: ₹ 50.74 Diluted: ₹ 50.25
24	Book value per share	337.94	337.94	288.53	288.53

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** Segmental Reporting up to the quarter

Segments Upto the quarter ended on March 31, 2026	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	8%	19%	-32%	15%	77%	53%	34%	38.1%	5.2	0.6
Previous Period	-6%	18%	-59%	14%	76%	47%	23%	6.4%	6.3	0.9
Marine Cargo										
Current Period	0%	79%	15%	26%	33%	91%	56%	120.4%	1.2	-0.2
Previous Period	14%	76%	16%	24%	31%	80%	54%	108.3%	1.0	-0.1
Marine Hull										
Current Period	32%	14%	-15%	4%	27%	75%	6%	70.5%	36.0	0.3
Previous Period	34%	13%	-13%	3%	22%	72%	13%	69.9%	46.3	0.3
Total Marine										
Current Period	3%	70%	15%	23%	33%	91%	52%	119.1%	2.1	-0.2
Previous Period	15%	69%	15%	22%	31%	80%	50%	107.6%	1.9	-0.1
Motor OD										
Current Period	7%	95%	43%	53%	54%	69%	41%	121.3%	0.7	-0.2
Previous Period	15%	96%	44%	56%	57%	65%	42%	121.0%	0.7	-0.2
Motor TP										
Current Period	9%	96%	19%	28%	28%	64%	10%	91.6%	4.2	0.1
Previous Period	8%	96%	14%	26%	26%	63%	12%	89.2%	4.2	0.1
Total Motor										
Current Period	8%	96%	31%	40%	41%	66%	11%	106.6%	2.4	-0.1
Previous Period	11%	96%	29%	41%	42%	64%	13%	105.3%	2.4	-0.1
Health										
Current Period	20%	90%	11%	31%	30%	80%	48%	107.2%	0.7	-0.1
Previous Period	13%	88%	12%	31%	32%	86%	66%	112.9%	0.7	-0.2
Personal Accident										
Current Period	-5%	64%	-5%	32%	50%	44%	30%	54.0%	2.1	0.5
Previous Period	-32%	72%	9%	39%	54%	53%	38%	79.1%	2.1	0.3
Travel Insurance										
Current Period	16%	92%	28%	44%	48%	70%	31%	114.6%	0.8	-0.1
Previous Period	4%	89%	31%	43%	48%	49%	33%	95.5%	0.8	0.0
Total Health										
Current Period	18%	89%	11%	31%	31%	78%	44%	105.1%	0.8	-0.1
Previous Period	8%	87%	13%	32%	33%	82%	59%	110.1%	0.8	-0.1
Workmen's Compensation										
Current Period	20%	78%	15%	47%	60%	76%	24%	129.6%	1.8	-0.3
Previous Period	18%	78%	16%	32%	41%	75%	23%	109.5%	1.7	-0.1
Public/ Product Liability										
Current Period	-9%	76%	18%	40%	52%	48%	14%	94.2%	3.5	0.1
Previous Period	39%	75%	18%	29%	37%	41%	19%	75.7%	2.7	0.2
Engineering										
Current Period	17%	24%	-23%	19%	78%	59%	32%	62.3%	3.6	0.4
Previous Period	13%	26%	-18%	17%	65%	37%	26%	37.4%	2.9	0.6
Aviation										
Current Period	-3%	-1%	692%	3%	-462%	1544%	30%	2136.0%	-752.0	-11.5
Previous Period	-17%	10%	8%	5%	45%	87%	34%	110.2%	23.4	-0.0
Crop Insurance										
Current Period	-50%	41%	-12%	8%	20%	95%	54%	102.7%	5.6	-0.0
Previous Period	21%	30%	-14%	7%	22%	89%	53%	96.9%	5.1	0.03
Other segments										
Current Period	-6%	42%	23%	30%	69%	52%	24%	94.9%	5.0	0.1
Previous Period	6%	41%	18%	27%	62%	62%	23%	97.9%	4.5	-0.0
Total Miscellaneous										
Current Period	7%	84%	21%	34%	38%	71%	15%	104.9%	1.9	-0.1
Previous Period	10%	81%	21%	33%	39%	71%	18%	105.7%	2.0	-0.1
Total-Current Period	7%	76%	19%	32%	39%	71%	16%	103.4%	2.0	-0.0
Total-Previous Period	8%	73%	18%	31%	40%	71%	18%	102.8%	2.1	-0.0

Current Period is Quarter Ended March 31, 2026
Previous Period is Quarter Ended March 31, 2025

PD/2025-26/FY/Ver. Dated April 17, 2026