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, 2026	Upto Year ended June 30, 2026	For the quarter ended June 30, 2025	Upto Year ended June 30, 2025
1	Gross Direct Premium Growth Rate**	7.5%	7.5%	0.6%	0.6%
2	Gross Direct Premium to Net worth Ratio	0.5	0.5	0.5	0.5
3	Growth rate of Net Worth	0.9%	0.9%	3.6%	3.6%
4	Net Retention Ratio**	74.5%	74.5%	69.7%	69.7%
5	Net Commission Ratio**	18.9%	18.9%	16.8%	16.8%
6	Expense of Management to Gross Direct Premium Ratio**	28.8%	28.8%	27.8%	27.8%
7	Expense of Management to Net Written Premium Ratio**	36.2%	36.2%	38.4%	38.4%
8	Net Incurred Claims to Net Earned Premium**	76.4%	76.4%	73.0%	73.0%
9	Claims paid to claims provisions**	7.6%	7.6%	6.6%	6.6%
10	Combined Ratio**	107.2%	107.2%	102.9%	102.9%
11	Investment income ratio	1.9%	1.9%	2.3%	2.3%
12	Technical Reserves to net premium ratio **	7.4	7.4	8.0	8.0
13	Underwriting balance ratio **	-0.11	-0.11	-0.06	-0.06
14	Operating Profit Ratio	3.9%	3.9%	12.7%	12.7%
15	Liquid Assets to liabilities ratio	0.10	0.10	0.09	0.09
16	Net earning ratio	6.8%	6.8%	14.5%	14.5%
17	Return on net worth ratio	2.4%	2.4%	5.0%	5.0%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.71	2.71	2.70	2.70
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	0.0
22	Interest Service Coverage Ratio	0.00	0.00	0.0	0.0
23	Earnings per share	Basic: ₹ 8.08 Diluted: ₹ 8.03	Basic: ₹ 8.08 Diluted: ₹ 8.03	Basic: ₹ 15.06 Diluted: ₹ 14.92	Basic: ₹ 15.06 Diluted: ₹ 14.92
24	Book value per share	340.46	340.46	298.48	298.48

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

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

Segments Upto the quarter ended on June 30, 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	-32%	12%	-17%	13%	97%	118%	10%	120.5%	27.9	-0.21
Previous Period	10%	19%	-22%	14%	69%	81%	12%	71.2%	14.1	0.39
Marine Cargo										
Current Period	15%	77%	16%	23%	29%	83%	21%	109.3%	3.7	-0.24
Previous Period	-3%	77%	16%	23%	29%	82%	27%	107.3%	3.2	-0.22
Marine Hull										
Current Period	4%	12%	-18%	5%	40%	52%	0%	40.9%	123.4	0.57
Previous Period	-7%	8%	-17%	1%	19%	70%	2%	61.1%	179.3	0.38
Total Marine										
Current Period	14%	69%	16%	21%	29%	82%	19%	107.3%	6.1	-0.21
Previous Period	-3%	68%	15%	20%	29%	81%	25%	106.6%	5.8	-0.20
Motor OD										
Current Period	11%	96%	43%	53%	51%	68%	24%	118.1%	2.9	-0.19
Previous Period	5%	95%	40%	51%	52%	67%	30%	117.4%	3.2	-0.14
Motor TP										
Current Period	18%	96%	20%	29%	28%	71%	3%	98.3%	16.7	0.02
Previous Period	1%	96%	18%	29%	29%	69%	2%	97.1%	19.2	0.06
Total Motor										
Current Period	14%	96%	32%	41%	40%	69%	4%	108.3%	9.8	-0.09
Previous Period	3%	96%	29%	40%	41%	68%	3%	107.6%	10.9	-0.04
Health										
Current Period	25%	87%	9%	25%	27%	86%	52%	109.7%	2.6	-0.15
Previous Period	2%	86%	9%	27%	30%	84%	36%	109.1%	2.6	-0.16
Personal Accident										
Current Period	25%	68%	-3%	23%	33%	55%	10%	63.2%	5.9	0.36
Previous Period	-27%	71%	-7%	24%	33%	53%	15%	57.6%	7.9	0.43
Travel Insurance										
Current Period	1%	93%	24%	48%	52%	56%	23%	107.5%	2.5	-0.13
Previous Period	26%	94%	26%	40%	43%	55%	17%	95.8%	2.5	0.01
Total Health										
Current Period	24%	86%	9%	25%	28%	83%	43%	107.8%	2.8	-0.13
Previous Period	0%	85%	9%	27%	30%	81%	31%	106.0%	2.8	-0.12
Workmen's Compensation										
Current Period	10%	80%	15%	44%	55%	59%	9%	107.0%	6.1	-0.16
Previous Period	28%	78%	14%	28%	36%	73%	7%	102.1%	5.9	-0.09
Public/ Product Liability										
Current Period	-1%	82%	21%	45%	55%	47%	1%	100.4%	11.5	-0.24
Previous Period	9%	74%	20%	27%	37%	59%	3%	93.2%	11.1	0.01
Engineering										
Current Period	8%	23%	-22%	17%	74%	87%	12%	85.2%	13.4	0.15
Previous Period	23%	23%	-12%	15%	67%	67%	7%	69.5%	11.4	0.30
Aviation										
Current Period	39%	16%	-2%	4%	22%	48%	20%	58.2%	110.5	0.42
Previous Period	-38%	-6%	18%	3%	-53%	-304%	6%	-292.7%	-330.4	3.99
Crop Insurance										
Current Period	-87%	43%	-318%	127%	293%	-335%	2%	-359.1%	1,530.1	4.57
Previous Period	-92%	28%	-3%	34%	121%	78%	35%	181.3%	299.1	-0.82
Other segments										
Current Period	3%	40%	26%	26%	61%	71%	5%	109.9%	17.3	-0.14
Previous Period	-4%	39%	21%	26%	62%	51%	10%	88.4%	16.1	0.10
Total Miscellaneous										
Current Period	17%	83%	20%	31%	35%	75%	7%	107.0%	7.1	-0.10
Previous Period	-1%	82%	19%	32%	37%	73%	6%	104.9%	7.7	-0.07
Total-Current Period	8%	75%	19%	29%	36%	76%	8%	107.2%	7.4	-0.11
Total-Previous Period	1%	70%	17%	28%	38%	73%	7%	102.9%	8.0	-0.06

Current Period is Quarter Ended June 30, 2026
Previous Period is Quarter Ended June 30, 2025

PD/2026-27/Q1/Ver. Dated July 16, 2026