

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, 2026	Upto the half year ended September 30, 2026	For the quarter ended September 30, 2025	Upto the half year ended September 30, 2025
1	Gross Direct Premium Growth Rate**	2.97%	5.43%	-1.86%	-0.54%
2	Gross Direct Premium to Net worth Ratio	0.38	0.84	0.42	0.91
3	Growth rate of Net Worth	7.49%	13.99%	6.32%	10.19%
4	Net Retention Ratio**	80.7%	77.4%	75.3%	72.3%
5	Net Commission Ratio**	19.1%	20.0%	19.1%	17.9%
6	Expense of Management to Gross Direct Premium Ratio**	36.3%	32.2%	31.9%	29.7%
7	Expense of Management to Net Written Premium Ratio**	39.7%	37.9%	39.6%	39.0%
8	Net Incurred Claims to Net Earned Premium**	72.7%	74.5%	72.1%	72.5%
9	Claims paid to claims provisions**	4.9%	12.5%	4.0%	10.6%
10	Combined Ratio**	107.0%	107.0%	105.1%	104.0%
11	Investment income ratio	2.5%	4.4%	2.2%	4.6%
12	Technical Reserves to net premium ratio **	0.04	3.85	0.17	4.19
13	Underwriting balance ratio **	-0.05	-0.08	-0.03	-0.04
14	Operating Profit Ratio	13.1%	8.8%	13.3%	13.0%
15	Liquid Assets to liabilities ratio	1.01	0.11	0.95	0.11
16	Net earning ratio	14.2%	10.7%	14.5%	14.5%
17	Return on net worth ratio	5.3%	7.5%	5.2%	9.9%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.75	2.75	2.73	2.73
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	0.0	0.0	0.0	0.00
22	Interest Service Coverage Ratio	0.0	0.0	0.0	0.00
23	Earnings per share	Basic: ₹ 18.95 Diluted: ₹ 18.85	Basic: ₹ 27.04 Diluted: ₹ 26.88	Basic: ₹ 16.49 Diluted: ₹ 16.35	Basic: ₹ 31.55 Diluted: ₹ 31.27
24	Book value per share	360.39	360.39	316.82	316.82

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** Segmental Reporting up to the quarter

Segments Upto the quarter ended on September 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	-29%	14%	-30%	15%	103%	90%	17%	81.4%	17.9	0.2
Previous Period	15%	20%	-27%	15%	73%	66%	21%	55.0%	9.3	0.5
Marine Cargo										
Current Period	28%	76%	16%	24%	31%	79%	32%	106.9%	2.0	-0.1
Previous Period	-5%	80%	16%	25%	31%	93%	41%	120.5%	2.0	-0.3
Marine Hull										
Current Period	34%	14%	0%	5%	35%	59%	1%	66.7%	66.1	0.3
Previous Period	-7%	16%	-3%	4%	23%	62%	2%	69.2%	68.0	0.3
Total Marine										
Current Period	29%	69%	16%	22%	31%	79%	30%	105.9%	3.5	-0.1
Previous Period	-6%	72%	15%	23%	31%	92%	37%	119.2%	3.6	-0.3
Motor OD										
Current Period	11%	95%	44%	54%	54%	70%	30%	122.9%	1.5	-0.2
Previous Period	3%	95%	42%	53%	54%	68%	37%	120.9%	1.6	-0.2
Motor TP										
Current Period	15%	96%	20%	29%	29%	61%	6%	89.4%	8.6	0.1
Previous Period	2%	96%	17%	28%	28%	65%	5%	92.2%	9.5	0.1
Total Motor										
Current Period	13%	96%	32%	42%	41%	65%	7%	106.3%	5.0	-0.0
Previous Period	2%	96%	30%	41%	41%	67%	6%	106.9%	5.4	-0.0
Health										
Current Period	27%	90%	10%	31%	28%	86%	64%	112.0%	1.3	-0.1
Previous Period	4%	89%	11%	30%	30%	82%	40%	108.3%	1.4	-0.1
Personal Accident										
Current Period	20%	62%	3%	30%	49%	53%	18%	69.6%	3.6	0.3
Previous Period	-27%	68%	-6%	29%	42%	45%	23%	53.0%	4.2	0.5
Travel Insurance										
Current Period	-4%	93%	26%	44%	48%	75%	36%	121.7%	1.5	-0.2
Previous Period	12%	93%	28%	42%	45%	61%	27%	104.8%	1.4	-0.0
Total Health										
Current Period	25%	89%	10%	31%	29%	85%	55%	110.9%	1.4	-0.1
Previous Period	2%	88%	11%	30%	31%	79%	36%	105.4%	1.5	-0.1
Workmen's Compensation										
Current Period	15%	78%	15%	47%	60%	65%	17%	118.0%	3.2	-0.3
Previous Period	23%	78%	15%	41%	52%	84%	15%	129.0%	3.2	-0.4
Public/ Product Liability										
Current Period	3%	77%	21%	47%	60%	52%	3%	109.3%	6.7	-0.2
Previous Period	-11%	73%	21%	35%	47%	55%	11%	98.8%	6.2	0.0
Engineering										
Current Period	8%	25%	-15%	19%	74%	63%	24%	70.7%	6.6	0.3
Previous Period	12%	25%	-8%	18%	70%	66%	17%	77.3%	6.1	0.2
Aviation										
Current Period	-5%	13%	-8%	4%	27%	53%	27%	59.7%	71.0	0.4
Previous Period	-19%	-1%	95%	2%	-217%	-1005%	11%	-920.2%	-951.6	10.6
Crop Insurance										
Current Period	-94%	16%	-107%	-3%	-19%	-140%	26%	-272.5%	196.2	4.3
Previous Period	-44%	40%	-10%	9%	21%	114%	49%	124.9%	6.7	-0.3
Other segments										
Current Period	9%	38%	26%	26%	67%	66%	9%	106.9%	10.6	-0.1
Previous Period	-7%	42%	26%	30%	70%	52%	17%	99.5%	9.0	0.0
Total Miscellaneous										
Current Period	11%	85%	21%	35%	37%	74%	12%	107.5%	3.6	-0.1
Previous Period	-3%	82%	20%	33%	38%	72%	10%	105.6%	4.0	-0.1
Total-Current Period	5%	77%	20%	32%	38%	74%	12%	107.0%	3.8	-0.1
Total-Previous Period	-1%	72%	18%	30%	39%	73%	11%	104.0%	4.2	-0.0

Current Period is Quarter Ended September 30, 2026

Previous Period is Quarter Ended September 30, 2025

PD/2026-27/H1/Ver. Dated October 19, 2026