

PERIODIC DISCLOSURES

FORM NL-30-Analytical Ratios

ANALYTICAL RATIOS at December 31, 2015

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001
(CIN) U67200MH2000PLC129408

Sl.No.	Particular	For the Quarter ended December 2015	Upto the Nine Months ended December 2015	For the Quarter ended December 2014	Upto the Nine Months ended December 2014
1	Gross Direct Premium Growth Rate	24%	20%	-2%	-2%
2	Gross Direct Premium To Shareholders' Fund Ratio	0.65	1.94	0.60	1.85
3	Growth Rate of Shareholders' Fund	3%	10%	6%	18%
4	Net Retention Ratio	66%	65%	64%	63%
5	Net Commission Ratio	-6%	-6%	-10%	-8%
6	Expense of Management to Gross Direct Premium Ratio	27%	25%	29%	25%
7	Expense of Management to Net Written Premium Ratio	40%	38%	43%	38%
8	Net incurred claims to Net earned premium	81%	83%	73%	82%
9	Combined Ratio	108%	108%	99%	104%
10	Technical Reserves to Net Premium Ratio	7.55	2.59	7.94	4.15
11	Underwriting Balance Ratio	-0.12	-0.11	0.01	-0.05
12	Operating Profit Ratio	10%	10%	18%	13%
13	Liquid Assets to Liabilities Ratio	0.19	0.19	0.11	0.11
14	Net Earning Ratio	11%	11%	16%	13%
15	Return on Net Worth Ratio	4%	13%	7%	15%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.93	1.93	1.96	1.96
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	447,465,556	447,465,556	445,380,424	445,380,424
2	(b) Percentage of shareholding (Indian / Foreign)	74.4% / 25.6%	74.4% / 25.6%	74.3%/25.7%	74.3%/25.7%
3	(c) % of Government holding (in case of public sector insurance companies)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)				
	- Basic EPS (₹)	2.91	8.69	3.96	9.12
	- Diluted EPS (₹)	2.89	8.63	3.92	9.03
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	- Basic EPS (₹)	2.91	8.69	3.96	5.16
	- Diluted EPS (₹)	2.89	8.63	3.92	5.11
6	(iv) Book value per share (Rs)	69.20	69.20	60.84	60.84