

**PERIODIC DISCLOSURES**

**FORM NL-30-Analytical Ratios**

**ANALYTICAL RATIOS at September 30, 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 September 2015	Upto the Half year ended September 2015	For the Quarter ended September 2014	Upto the Half year ended September 2014
1	Gross Direct Premium Growth Rate	23%	19%	-3%	-1%
2	Gross Direct Premium To Net Worth Ratio	0.65	1.33	0.62	1.31
3	Growth Rate of Net Worth	4%	6%	5%	7%
4	Net Retention Ratio	64%	64%	62%	62%
5	Net Commission Ratio	-7%	-6%	-9%	-7%
6	Expense of Management to Gross Direct Premium Ratio	26%	24%	25%	23%
7	Expense of Management to Net Written Premium Ratio	39%	36%	38%	35%
8	Net incurred claims to Net earned premium	84%	83%	85%	86%
9	Combined Ratio	109%	107%	107%	107%
10	Technical Reserves to Net Premium Ratio	7.76	3.74	7.94	4.15
11	Underwriting Balance Ratio	-0.10	-0.11	-0.06	-0.08
12	Operating Profit Ratio	11%	10%	15%	10%
13	Liquid Assets to Liabilities Ratio	0.16	0.16	0.12	0.12
14	Net Earning Ratio	12%	11%	15%	11%
15	Return on Net Worth Ratio	5%	9%	6%	9%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.94	1.94	1.81	1.81
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

**Equity Holding Pattern for Non-Life Insurers**

1	(a) No. of shares	447,340,556	447,340,556	445,259,916	445,259,916
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				
	- Basic EPS (₹)	5.78	5.78	5.16	5.16
	- Diluted EPS (₹)	5.74	5.74	5.11	5.11
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period				
	- Basic EPS (₹)	5.78	5.78	5.16	5.16
	- Diluted EPS (₹)	5.74	5.74	5.11	5.11
6	(iv) Book value per share (Rs)	67.19	67.19	57.49	57.49