

ANALYTICAL RATIOS

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

Sl.No.	Particular	Ratios as at June 30, 2013																
		Total	Fire	Marine Cargo	Marine Others	Marine total	Motor OD	Motor TP	Total Motor	Workmen compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health	Credit Insurance	Others	Total miscellaneous
1	Gross Direct Premium Growth Rate (segment wise)	27%	34%	32%	29%	31%	20%	50%	29%	21%	32%	8%	-62%	14%	16%	-1%	81%	25%
2	Gross Direct Premium to Net worth ratio	0.86																
3	Growth rate of Net worth	17%																
4	Net Retention Ratio (segment wise)	62%	22%	78%	16%	66%	75%	76%	75%	93%	32%	28%	52%	79%	71%	9%	53%	70%
5	Net Commission Ratio (segment wise)	-4%	-14%	9%	-10%	8%	-1%	-7%	-3%	7%	-8%	-44%	27%	-4%	-8%	-120%	-2%	-5%
6	Expense of Management to Gross Direct Premium Ratio	20%																
7	Expense of Management to Net Written Premium Ratio	31%																
8	Net incurred claims to Net earned premium	83%																
9	Combined Ratio	103%																
10	Technical reserves to net premium ratio	7.50																
11	Underwriting balance ratio	(0.06)	0.38			(0.62)												(0.05)
12	Operating Profit Ratio	17%																
13	Liquid assets to liabilities ratio [#]	0.25																
14	Net earning ratio	20%																
15	Return on net worth ratio	10%																
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	1.55																
17	NPA Ratio																	
	Gross NPA Ratio	-																
	Net NPA Ratio	-																
Equity Holding Pattern for Non-Life Insurers																		
1	(a) Number of shares	444,809,486																
2	(b) Percentage of shareholding (Indian / Foreign)	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 (₹)	4.58																
	- Diluted EPS (₹)	4.53																
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period																	
	- Basic EPS (₹)	4.58																
	- Diluted EPS (₹)	4.53																
6	(iv) Book value per share (₹)	46.58																

Note: [#] For liquid liabilities we have considered Claims outstanding from Schedule 13.

Ratios are computed as per definitions laid down by IRDA Master Circular dated October 5, 2012 and Corrigendum on Master Circular dated July 3, 2013.

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Sl.No.	Particular	Ratios as at June 30, 2012																
		Total	Fire	Marine Cargo	Marine Others	Marine total	Motor OD	Motor TP	Total Motor	Workmen compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health	Credit Insurance	Others	Total miscellaneous
1	Gross Direct Premium Growth Rate (segment wise)	11%	60%	23%	-27%	10%	30%	40%	33%	36%	-48%	-11%	-30%	35%	-19%	16%	-3%	6%
2	Gross Direct Premium to Net worth ratio	0.91																
3	Growth rate of Net worth	6%																
4	Net Retention Ratio (segment wise)	64%	23%	63%	7%	51%	77%	68%	75%	90%	60%	23%	24%	75%	83%	9%	51%	72%
5	Net Commission Ratio (segment wise)	-3%	-6%	2%	-78%	0%	-1%	-7%	-2%	7%	-1%	-59%	17%	-3%	-2%	-87%	4%	-2%
6	Expense of Management to Gross Direct Premium Ratio	21%																
7	Expense of Management to Net Written Premium Ratio	31%																
8	Net incurred claims to Net earned premium	80%																
9	Combined Ratio	102%																
10	Technical reserves to net premium ratio	9.13																
11	Underwriting balance ratio	(0.04)	(0.75)			(0.60)												(0.01)
12	Operating Profit Ratio	7%																
13	Liquid assets to liabilities ratio [#]	0.15																
14	Net earning ratio	10%																
15	Return on net worth ratio	5%																
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	1.43																
17	NPA Ratio																	
	Gross NPA Ratio	-																
	Net NPA Ratio	-																
Equity Holding Pattern for Non-Life Insurers																		
1	(a) Number of shares	436,635,613																
2	(b) Percentage of shareholding (Indian / Foreign)	74.2% / 25.8%																
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 (₹)	1.90																
	- Diluted EPS (₹)	1.88																
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period																	
	- Basic EPS (₹)	1.90																
	- Diluted EPS (₹)	1.88																
6	(iv) Book value per share (₹)	35.30																

Note: [#] For liquid liabilities we have considered Claims outstanding from Schedule 13.

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