

PERIODIC DISCLOSURES

FORM NL-30-Analytical Ratios

ANALYTICAL RATIOS at September 30, 2014

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 2014	Upto the Half year ended September 2014	For the Quarter ended September 2013	Upto the Half year ended September 2013
1	Gross Direct Premium Growth Rate	-3%	-1%	12%	19%
2	Gross Premium to Net Worth Ratio	0.62	1.31	0.73	1.53
3	Growth rate of Net Worth	5%	7%	7%	26%
4	Net Retention Ratio (net of XOL)	62%	62%	62%	62%
5	Net Commission Ratio	-9%	-7%	-7%	-6%
6	Expense of Management to Gross Direct Premium Ratio	25%	23%	22%	21%
7	Expense of Management to Net Written Premium Ratio	38%	35%	33%	32%
8	Net incurred claims to Net Earned Premium	85%	86%	81%	82%
9	Combined Ratio	107%	107%	101%	102%
10	Technical Reserves to Net Premium Ratio	8.25	3.86	7.94	4.15
11	Underwriting Balance Ratio	-0.06	-0.08	0.00	-0.03
12	Operating Profit Ratio	15%	10%	12%	14%
13	Liquid Assets To Liabilities Ratio	0.12	0.12	0.26	0.26
14	Net Earning Ratio	15%	11%	14%	17%
15	Return on Net Worth Ratio	6%	9%	7%	16%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.81	1.81	1.58	1.58
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	44,52,59,916	44,52,59,916	44,48,09,486	44,48,09,486
2	(b) Percentage of shareholding (Indian / Foreign)	74.3%/25.7%	74.3%/25.7%	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 (₹)	3.53	5.16	3.49	8.07
	- Diluted EPS (₹)	3.50	5.11	3.45	7.98
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	- Basic EPS (₹)	3.53	5.16	3.49	8.07
	- Diluted EPS (₹)	3.50	5.11	3.45	7.98
6	(iv) Book value per share (₹)	57.49	57.49	51.26	51.26