

PERIODIC DISCLOSURES

FORM NL-30-Analytical Ratios

ANALYTICAL RATIOS at December 31, 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 December 2014	Upto the Nine months ended December 2014	For the Quarter ended December 2013	Upto the Nine months ended December 2013
1	Gross Direct Premium Growth Rate	-2%	-2%	2%	13%
2	Gross Premium to Net Worth Ratio	0.60	1.85	0.73	2.20
3	Growth rate of Net Worth	6%	18%	3%	33%
4	Net Retention Ratio (net of XOL)	64%	63%	66%	63%
5	Net Commission Ratio	-10%	-8%	-6%	-6%
6	Expense of Management to Gross Direct Premium Ratio	29%	25%	24%	22%
7	Expense of Management to Net Written Premium Ratio	43%	38%	35%	33%
8	Net incurred claims to Net Earned Premium	73%	82%	86%	83%
9	Combined Ratio	99%	104%	108%	104%
10	Technical Reserves to Net Premium Ratio	7.83	2.61	7.91	2.69
11	Underwriting Balance Ratio	0.01	-0.05	-0.09	-0.05
12	Operating Profit Ratio	18%	13%	4%	11%
13	Liquid Assets To Liabilities Ratio	0.11	0.11	0.17	0.17
14	Net Earning Ratio	16%	13%	7%	13%
15	Return on Net Worth Ratio	7%	15%	3%	19%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.96	1.96	1.54	1.54
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	44,53,80,424	44,53,80,424	44,49,35,526	44,49,35,526
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 (₹)	3.96	9.12	1.71	9.78
	- Diluted EPS (₹)	3.92	9.03	1.69	9.67
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	- Basic EPS (₹)	3.96	9.12	1.71	9.78
	- Diluted EPS (₹)	3.92	9.03	1.69	9.67
6	(iv) Book value per share (₹)	60.84	60.84	51.78	51.78