

**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 December 31, 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 Premium Growth Rate	18%	19%	23%	-16%	8%	25%	39%	29%	25%	-5%	1%	-37%	23%	0%	0%	56%	18%
2	Gross Premium to shareholders' fund ratio	245%																
3	Growth rate of shareholders' fund	22%																
4	Net Retention Ratio (net of XOL)	67%	38%	68%	5%	48%	75%	70%	74%	90%	41%	26%	63%	73%	81%	9%	46%	70%
5	Net Commission Ratio	4%	3%	8%	1%	6%	5%	0%	3%	8%	3%	4%	1%	8%	5%	5%	3%	4%
6	Expense of Management to Gross Direct Premium Ratio	20%																
7	Combined Ratio	70%																
8	Technical ratio	278%																
9	Underwriting balance ratio	-2%	-23%			-25%												-1%
10	Operating Profit Ratio	8%																
11	Liquid Assets to liabilities ratio	12%																
12	Net earning ratio	9%																
13	Return on net worth ratio	15%																
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	1.38																
15	NPA Ratio																	
	Gross NPA Ratio	-																
	Net NPA Ratio	-																
<b>Equity Holding Pattern for Non-Life Insurers</b>																		
1	(a) Number of shares	437,003,055																
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 (₹)	6.38																
	- Diluted EPS (₹)	6.30																
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period																	
	- Basic EPS (₹)	6.38																
	- Diluted EPS (₹)	6.30																
6	(iv) Book value per share (₹)	41.99																

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Sl.No.	Particular	Ratios as at December 31, 2011																
		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 Premium Growth Rate	22%	7%	23%	41%	29%	31%	50%	36%	48%	-14%	18%	29%	38%	14%	-23%	7%	23%
2	Gross Premium to shareholders' fund ratio	186%																
3	Growth rate of shareholders'fund	6%																
4	Net Retention Ratio (net of XOL)	79%	39%	40%	5%	26%	90%	133%	103%	90%	0%	23%	25%	68%	89%	9%	41%	85%
5	Net Commission Ratio	4%	3%	7%	1%	5%	4%	0%	3%	8%	4%	6%	1%	8%	4%	6%	5%	4%
6	Expense of Management to Gross Direct Premium Ratio	20%																
7	Combined Ratio	76%																
8	Technical ratio	223%																
9	Underwriting balance ratio	-4%	-39%			-42%												-3%
10	Operating Profit Ratio	7%																
11	Liquid Assets to liabilities ratio	24%																
12	Net earning ratio	7%																
13	Return on net worth ratio	10%																
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	1.60																
15	NPA Ratio																	
	Gross NPA Ratio	-																
	Net NPA Ratio	-																
<b>Equity Holding Pattern for Non-Life Insurers</b>																		
1	(a) Number of shares	436,226,913																
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 (₹)	4.53																
	- Diluted EPS (₹)	4.46																
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period																	
	- Basic EPS (₹)	4.53																
	- Diluted EPS (₹)	4.46																
6	(iv) Book value per share (₹)	47.03																