

**PERIODIC DISCLOSURES**

**FORM NL-30-Analytical Ratios**

**Name of the Insurer: ICICI Lombard General Insurance Company Limited**

**Registration No. 115 dated August 03, 2001**

**CIN: L67200MH2000PLC129408**

Sl.No.	Particular	For the Quarter ended September 2017	Upto the Half year ended September 2017	For the Quarter ended September 2016	Upto the Half year ended September 2016
1	Gross Direct Premium Growth Rate	18%	17%	38%	39%
2	Gross Direct Premium To Shareholders' Fund Ratio	0.77	1.57	0.79	1.64
3	Growth Rate of Shareholders' Fund	6%	11%	4%	7%
4	Net Retention Ratio	60%	60%	57%	60%
5	Net Commission Ratio	-6%	-6%	-7%	-6%
6	Expense of Management to Gross Direct Premium Ratio	23%	22%	22%	21%
7	Expense of Management to Net Written Premium Ratio	37%	37%	38%	35%
8	Net incurred claims to Net earned premium	79%	78%	84%	83%
9	Combined Ratio	103%	103%	109%	106%
10	Technical Reserves to Net Premium Ratio	9.02	4.42	8.90	4.14
11	Underwriting Balance Ratio	-0.05	-0.07	-0.08	-0.09
12	Operating Profit Ratio	11%	12%	12%	10%
13	Liquid Assets to Liabilities Ratio	0.09	0.09	0.11	0.11
14	Net Earning Ratio	11%	13%	10%	10%
15	Return on Net Worth Ratio	5%	10%	5%	9%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.18	2.18	2.03	2.03
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	45,39,48,304	45,39,48,304	44,80,83,026	44,80,83,026
2	(b) Percentage of shareholding (Indian / Foreign)	74.0% / 26.0%	74.0% / 26.0%	65.5% / 34.5%	65.5% / 34.5%
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 (₹)	4.51	9.24	3.82	6.74
	- Diluted EPS (₹)	4.50	9.23	3.80	6.70
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	- Basic EPS (₹)	4.51	9.24	3.82	6.74
	- Diluted EPS (₹)	4.50	9.23	3.80	6.70
6	(iv) Book value per share (Rs)	91.17	91.17	75.91	75.91