

PERIODIC DISCLOSURES
FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

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 June 30, 2022	Upto the quarter ended June 30, 2022	For the quarter ended June 30, 2021	Upto the quarter ended June 30, 2021
1	Gross Direct Premium Growth Rate**	28%	28%	27%	27%
2	Gross Direct Premium to Net worth Ratio	0.6	0.6	0.5	0.5
3	Growth rate of Net Worth	4%	4%	13%	13%
4	Net Retention Ratio**	66%	66%	66%	66%
5	Net Commission Ratio**	2%	2%	5%	5%
6	Expense of Management to Gross Direct Premium Ratio**	28%	28%	28%	28%
7	Expense of Management to Net Written Premium Ratio**	41%	41%	41%	41%
8	Net Incurred Claims to Net Earned Premium**	72%	72%	89%	89%
9	Claims paid to claims provisions**	6%	6%	5%	5%
10	Combined Ratio**	104%	104%	124%	124%
11	Investment income ratio	2%	2%	3%	3%
12	Technical Reserves to net premium ratio **	9.3	9.3	11.1	11.1
13	Underwriting balance ratio **	-0.06	-0.06	-0.20	-0.20
14	Operating Profit Ratio	9%	9%	2%	2%
15	Liquid Assets to liabilities ratio	0.2	0.2	0.2	0.2
16	Net earning ratio	10%	10%	6%	6%
17	Return on net worth ratio	4%	4%	2%	2%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.61	2.61	2.61	2.61
19	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.03	0.03	0.09	0.09
21	Debt Service Coverage Ratio	80.62	80.62	17.33	17.33
22	Interest Service Coverage Ratio	80.62	80.62	17.33	17.33
23	Earnings per share	Basic: ₹ 7.11 Diluted: ₹ 7.09	Basic: ₹ 7.11 Diluted: ₹ 7.09	Basic: ₹ 3.96 Diluted: ₹ 3.94	Basic: ₹ 3.96 Diluted: ₹ 3.94
24	Book value per share	192.89	192.89	184.21	184.21

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**** Segmental Reporting up to the quarter**

Segments Upto the quarter ended on June 30, 2022	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio **
FIRE										
Current Period	10%	17%	-52%	12%	65%	58%	7%	30%	16.3	0.8
Previous Period	22%	23%	-23%	12%	49%	86%	8%	84%	13.5	0.2
Marine Cargo										
Current Period	29%	67%	13%	21%	31%	66%	16%	95%	4.1	-0.1
Previous Period	45%	72%	13%	24%	32%	85%	19%	115%	4.9	-0.3
Marine Hull										
Current Period	-4%	14%	-15%	3%	21%	128%	10%	125%	208.8	-0.2
Previous Period	20%	8%	-16%	2%	23%	33%	7%	31%	343.9	0.7
Total Marine										
Current Period	26%	64%	12%	20%	31%	67%	16%	95%	6.9	-0.1
Previous Period	42%	67%	12%	22%	32%	84%	18%	114%	8.0	-0.3
Motor OD										
Current Period	20%	96%	18%	50%	52%	74%	32%	125%	3.7	-0.2
Previous Period	18%	94%	18%	52%	55%	65%	38%	119%	4.6	0.0
Motor TP										
Current Period	34%	95%	1%	36%	38%	74%	2%	111%	20.3	-0.1
Previous Period	26%	94%	1%	35%	37%	72%	1%	109%	24.5	0.0
Total Motor										
Current Period	27%	95%	9%	43%	45%	74%	4%	118%	12.4	-0.1
Previous Period	22%	94%	9%	43%	46%	68%	3%	114%	14.5	0.0
Health										
Current Period	34%	84%	1%	27%	32%	79%	29%	103%	2.9	-0.1
Previous Period	33%	85%	4%	28%	32%	169%	35%	197%	3.9	-1.1
Personal Accident										
Current Period	44%	84%	-2%	46%	55%	48%	15%	93%	6.1	0.0
Previous Period	56%	82%	1%	36%	44%	36%	12%	74%	10.1	0.4
Travel Insurance										
Current Period	355%	92%	3%	42%	46%	33%	18%	78%	4.9	0.0
Previous Period	176%	87%	4%	19%	21%	77%	14%	97%	5.7	0.1
Total Health										
Current Period	39%	84%	1%	30%	34%	74%	25%	101%	3.3	-0.1
Previous Period	35%	85%	3%	29%	33%	148%	29%	177%	4.5	-0.8
Workmen's Compensation										
Current Period	16%	81%	10%	37%	47%	55%	11%	98%	6.3	-0.0
Previous Period	27%	79%	11%	29%	36%	93%	5%	125%	7.7	-0.3
Public/ Product Liability										
Current Period	15%	29%	7%	17%	36%	75%	3%	104%	8.4	-0.2
Previous Period	6%	34%	0%	18%	55%	72%	3%	112%	17.0	-0.3
Engineering										
Current Period	6%	28%	-11%	14%	50%	62%	11%	75%	13.5	0.2
Previous Period	70%	24%	2%	11%	44%	76%	18%	98%	14.0	-0.0
Aviation										
Current Period	26%	13%	-1%	3%	22%	98%	13%	109%	45.2	-0.1
Previous Period	48%	15%	9%	4%	21%	66%	5%	87%	35.0	0.2
Crop Insurance										
Current Period	373459%	18%	-35%	5%	26%	63%	20%	54%	45.7	0.7
Previous Period	-100%	36%	-260%	11084%	30870%	110%	4%	30732%	69,993.3	-1.2
Other segments										
Current Period	27%	49%	7%	20%	39%	53%	5%	83%	11.4	-0.0
Previous Period	27%	43%	11%	19%	41%	54%	8%	86%	13.6	0.1
Total Miscellaneous										
Current Period	35%	80%	5%	33%	40%	73%	6%	109%	9.0	-0.1
Previous Period	28%	81%	7%	34%	41%	90%	5%	128%	11.0	-0.2
Total-Current Period	28%	66%	2%	28%	41%	72%	6%	104%	9.3	-0.1
Total-Previous Period	27%	66%	5%	28%	41%	89%	5%	124%	11.1	-0.2

Current Period is Quarter Ended June 30, 2022
Previous Period is Quarter Ended June 30, 2021