

**FORM No. 35-Analytical Ratios** **PERIODIC DISCLOSURES**

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

Registration No. 115 dated August 03, 2001  
 CN No. U67200MH2000PLC129408

Sl.No.	Particular	For the Quarter ended June 30, 2015	Upto the quarter ended June 30, 2015	For the Quarter ended June 30, 2014	Upto the quarter ended June 30, 2014
1	Gross Direct Premium Growth Rate	15%	15%	15%	15%
2	Gross Direct Premium to Net Worth Ratio	0.71	0.71	0.73	0.73
3	Growth rate of Net Worth	3%	3%	18%	18%
4	Net Retention Ratio	65%	65%	62%	62%
5	Net Commission Ratio	5%	5%	6%	6%
6	Expense of Management to Gross Direct Premium Ratio	22%	22%	21%	21%
7	Expense of Management to Net Written Premium Ratio	34%	34%	33%	33%
8	Net Incurred Claims to Net Earned Premium	82%	82%	88%	88%
9	Combined Ratio	105%	105%	107%	107%
10	Technical Reserves to Net Premium Ratio	6.94	6.94	7.28	7.28
11	Underwriting balance Ratio	-0.11	-0.11	-0.10	-0.10
12	Operating Profit Ratio	10%	10%	5%	5%
13	Liquid Assets to liabilities Ratio	19%	19%	8%	8%
14	Net earnings Ratio	11%	11%	7%	7%
15	Return on Net Worth Ratio	4%	4%	3%	3%
16	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.93	1.93	1.74	1.74
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>					
(a)	Number of shares	44,87,30,116	44,87,30,116	44,51,70,916	44,51,70,916
(b)	Percentage of shareholding (Indian / Foreign)	74.4% / 25.6%	74.4% / 25.6%	74.3% / 25.7%	74.3% / 25.7%
(c)	% of Government holding (in case of public sector insurance companies)	-	-	-	-
(d)	Basic and diluted EPS before extraordinary items (net of tax expense) for the period				
	- Basic EPS (₹)	2.59	2.59	1.63	1.63
	- Diluted EPS (₹)	2.57	2.57	1.61	1.61
(e)	Basic and diluted EPS after extraordinary items (net of tax expense) for the period				
	- Basic EPS (₹)	2.59	2.59	1.63	1.63
	- Diluted EPS (₹)	2.57	2.57	1.61	1.61
(iv)	Book value per share (₹)	64.90	64.90	54.83	54.83