

ANALYTICAL RATIOS

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

CIN NO. U67200MH2000PLC129408

Sl.No.	Particular	Ratios as at March 31, 2014																
		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 Direct Premium Growth Rate	12%	28%	18%	-10%	10%	13%	30%	19%	11%	-25%	-4%	-41%	18%	-7%	22%	27%	11%
2	Gross Premium to Net Worth Ratio	2.88																
3	Growth rate of Net Worth	35%																
4	Net Retention Ratio (net of XOL)	63%	26%	73%	12%	57%	75%	76%	75%	93%	36%	27%	43%	74%	68%	8%	45%	66%
5	Net Commission Ratio	-5%	-6%	10%	22%	10%	0%	-6%	-2%	8%	-2%	-40%	26%	-10%	-12%	-109%	-9%	-6%
6	Expense of Management to Gross Direct Premium Ratio	22%																
7	Expense of Management to Net Written Premium Ratio	34%																
8	Net incurred claims to Net Earned Premium	83%																
9	Combined Ratio	105%																
10	Technical Reserves to Net Premium Ratio	2.08																
11	Underwriting Balance Ratio	(0.06)	0.11			(0.35)												(0.05)
12	Operating Profit Ratio	10%																
13	Liquid Assets To Liabilities Ratio	0.20																
14	Net Earning Ratio	12%																
15	Return on Net Worth Ratio	21%																
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.72																
17	NPA Ratio																	
	Gross NPA Ratio	-																
	Net NPA Ratio	-																
Equity Holding Pattern for Non-Life Insurers																		
1	(a) Number of shares	445,055,516																
2	(b) Percentage of shareholding (Indian / Foreign)	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																	
	- Basic EPS (₹)	11.50																
	- Diluted EPS (₹)	11.38																
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period																	
	- Basic EPS (₹)	11.50																
	- Diluted EPS (₹)	11.38																
6	(iv) Book value per share (₹)	53.50																

Notes :
 (1) Ratios are computed as per definitions laid down by IRDA Master circular dated October 5, 2012 and Corrigendum on Master circular dated July 3, 2013.
 (2) Previous year figures are re-grouped/re-classified wherever necessary to conform to current year classification.

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1	Gross Direct Premium Growth Rate	19%	23%	25%	-3%	15%	22%	38%	27%	23%	-47%	5%	-40%	22%	11%	6%	32%	19%
2	Gross Premium to Net Worth Ratio	3.47																
3	Growth rate of Net Worth	21%																
4	Net Retention Ratio (net of XOL)	65%	29%	66%	5%	47%	75%	75%	75%	90%	46%	24%	35%	71%	75%	8%	48%	69%
5	Net Commission Ratio	-4%	3%	7%	-69%	5%	-1%	-7%	-3%	7%	-3%	-49%	18%	-7%	-6%	-81%	-10%	-5%
6	Expense of Management to Gross Direct Premium Ratio	21%																
7	Expense of Management to Net Written Premium Ratio	31%																
8	Net incurred claims to Net Earned Premium	84%																
9	Combined Ratio	104%																
10	Technical Reserves to Net Premium Ratio	2.09																
11	Underwriting Balance Ratio	(0.05)	(0.19)			(0.32)												(0.04)
12	Operating Profit Ratio	7%																
13	Liquid Assets To Liabilities Ratio	0.15																
14	Net Earning Ratio	8%																
15	Return on Net Worth Ratio	17%																
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.55																
17	NPA Ratio																	
	Gross NPA Ratio	-																
	Net NPA Ratio	-																
Equity Holding Pattern for Non-Life Insurers																		
1	(a) Number of shares	437,015,239																
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 (₹)	7.00																
	- Diluted EPS (₹)	6.91																
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period																	
	- Basic EPS (₹)	7.00																
	- Diluted EPS (₹)	6.91																
6	(iv) Book value per share (₹)	40.40																

Notes :

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