PERIODIC DISCLOSURES

FORM NL-30-Analytical Ratios

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, 2010															
		Total	Fire	Marine Cargo	Marine Others	Marine total	Motor OD	Motor TP	Total Motor	Workmen compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health	Others	Total miscellaneous
1	Gross Premium Growth Rate	30%	4%	29%	-19%	6%	19%	-3%	12%	69%	76%	-7%	35%	15%	77%	51%	35%
2	Gross Premium to shareholders' fund ratio	163%															
3	Growth rate of shareholders'fund	7%															
4	Net Retention Ratio (net of XOL)	73%	37%	36%	9%	26%	90%	128%	100%	90%	75%	23%	18%	66%	79%	35%	78%
5	Net Commission Ratio	5%	3%	9%	2%	6%	7%	0%	5%	9%	3%	5%	2%	9%	5%	4%	5%
6	Expense of Management to Gross Direct Premium Ratio	20%															
7	Combined Ratio	85%															
8	Technical ratio	223%															
9	Underwriting balance ratio	-3%	5%			-38%											-3%
10	Operating Profit Ratio	11%															
11	Liquid Assets to liabilities ratio	18%															
12	Net earning ratio	9%															
13	Return on net worth ratio	11%															
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	1.63															
15	NPA Ratio																
	Gross NPA Ratio	-															
	Net NPA Ratio	-															
Equity Holding Pattern for Non-Life Insurers																	
1	(a) Number of shares	404,398,078															
2	(b) Percentage of shareholding (Indian / Foreign)	74.1%/ 25.9%															
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 (Rs)	5.21															
	- Diluted EPS (Rs)	5.12															
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period																
	- Basic EPS (Rs)	5.21															
	- Diluted EPS (Rs)	5.12															
6	(iv) Book value per share (Rs)	47.39															

PERIODIC DISCLOSURES

FORM NL-30-Analytical Ratios

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, 2009															
		Total	Fire	Marine Cargo	Marine Others	Marine total	Motor OD	Motor TP	Total Motor	Workmen compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health	Others	Total miscellaneous
1	Gross Premium Growth Rate	-11%	-6%	-12%	-54%	-38%	4%	-6%	0%	6%	14%	-19%	15%	-33%	-24%	10%	-10%
2	Gross Premium to shareholders' fund ratio	129%															
3	Growth rate of shareholders'fund	21%															
4	Net Retention Ratio (net of XOL)	70%	32%	32%	6%	20%	90%	107%	95%	84%	53%	21%	18%	38%	82%	40%	77%
5	Net Commission Ratio	6%	2%	5%	1%	3%	10%	0%	7%	8%	8%	4%	1%	7%	5%	8%	6%
6	Expense of Management to Gross Direct Premium Ratio	23%															
7	Combined Ratio	93%															
8	Technical ratio	243%															
9	Underwriting balance ratio	-9%	-7%			-33%											-9%
10	Operating Profit Ratio	9%															
11	Liquid Assets to liabilities ratio	11%															
12	Net earning ratio	8%															
13	Return on net worth ratio	7%															
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	2.08															
15	NPA Ratio																
	Gross NPA Ratio	-															
	Net NPA Ratio	-															
	Equity Holding Pattern for Non-Life Insurers																
1	(a) Number of shares	403,200,456															
2	(b) Percentage of shareholding (Indian / Foreign)	74.0%/ 26.0%															
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 (Rs)	3.27															
	- Diluted EPS (Rs)	3.21															
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period																
	- Basic EPS (Rs)	3.27															
	- Diluted EPS (Rs)	3.21															
6	(iv) Book value per share (Rs)	41.64															