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 June 30, 2011															
		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
1	Gross Premium Growth Rate	18%	17%	39%	18%	33%	29%	34%	30%	63%	-24%	8%	25%	17%	6%	-1%	21%
2	Gross Premium to shareholders' fund ratio	63%															
3	Growth rate of shareholders'fund	2%															
4	Net Retention Ratio (net of XOL)	81%	32%	39%	7%	31%	90%	129%	101%	90%	-32%	19%	25%	65%	104%	10%	45%
5	Net Commission Ratio	4%	3%	7%	1%	6%	5%	0%	4%	8%	2%	6%	1%	7%	5%	8%	7%
6	Expense of Management to Gross Direct Premium Ratio	20%															
7	Combined Ratio	78%															
8	Technical ratio	573%															
9	Underwriting balance ratio	-5%	-2%			-27%											
10	Operating Profit Ratio	4%															
11	Liquid Assets to liabilities ratio	26%															
12	Net earning ratio	4%															
13	Return on net worth ratio	2%															
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	1.64															
15	NPA Ratio																
	Gross NPA Ratio	-															
	Net NPA Ratio	-															
Equity Holding Pattern for Non-Life Insurers																	
1	(a) No. of shares	435,905,973															
2	(b) Percentage of shareholding (Indian / Foreign)	73.6%/ 26.4%															
3	(c) %of Government holding (in case of public sector	-															
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period																
	- Basic EPS (₹)	0.93															
	- Diluted EPS (₹)	0.92															
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period																
	- Basic EPS (₹)	0.93															
	- Diluted EPS (₹)	0.92															
6	(iv) Book value per share (₹)	45.68															

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Registration No. 115 dated August 03, 2001

Date: June 30, 2011

Sl.No.	Particular		Ratios as at June 30, 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	26%	-6%	14%	-46%	-14%	21%	-1%	14%	43%	330%	-15%	19%	-13%	102%	-3%	34%
2	Gross Premium to shareholders' fund ratio	60%															
3	Growth rate of shareholders'fund	0%															
4	Net Retention Ratio (net of XOL)	73%	39%	36%	5%	27%	90%	128%	100%	90%	83%	20%	18%	64%	78%	50%	79%
5	Net Commission Ratio	6%	4%	9%	3%	7%	9%	0%	7%	8%	2%	6%	6%	7%	6%	8%	6%
6	Expense of Management to Gross Direct Premium Ratio	20%															
7	Combined Ratio	82%															
8	Technical ratio	706%															
9	Underwriting balance ratio	-11%	-6%			-35%											-11%
10	Operating Profit Ratio	5%															
11	Liquid Assets to liabilities ratio	15%															
12	Net earning ratio	4%															
13	Return on net worth ratio	2%															
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	1.78															
15	NPA Ratio																
	Gross NPA Ratio	-															
	Net NPA Ratio	-															
	Equity Holding Pattern for Non-Life Insurers																
1	(a) No. of shares	403,997,838															
2	(b) Percentage of shareholding (Indian / Foreign)	73.7%/ 26.3%															
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 (₹)	0.81															
	- Diluted EPS (₹)	0.80															
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period																
	- Basic EPS (₹)	0.81															
	- Diluted EPS (₹)	0.80															
6	(iv) Book value per share (₹)	44.46															