

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, 2024	Upto the quarter ended June 30, 2024	For the quarter ended June 30, 2023	Upto the quarter ended June 30, 2023
1	Gross Direct Premium Growth Rate**	20%	20%	19%	19%
2	Gross Direct Premium to Net worth Ratio	0.6	0.6	0.6	0.6
3	Growth rate of Net Worth	3%	3%	4%	4%
4	Net Retention Ratio**	68%	68%	67%	67%
5	Net Commission Ratio**	15%	15%	12%	12%
6	Expense of Management to Gross Direct Premium Ratio**	27%	27%	27%	27%
7	Expense of Management to Net Written Premium Ratio**	39%	39%	38%	38%
8	Net Incurred Claims to Net Earned Premium**	74%	74%	74%	74%
9	Claims paid to claims provisions**	7%	7%	7%	7%
10	Combined Ratio**	102%	102%	104%	104%
11	Investment income ratio	2%	2%	2%	2%
12	Technical Reserves to net premium ratio **	7.9	7.9	8.3	8.3
13	Underwriting balance ratio **	-0.08	-0.08	-0.08	-0.08
14	Operating Profit Ratio	11%	11%	9%	9%
15	Liquid Assets to liabilities ratio	0.1	0.1	0.1	0.1
16	Net earning ratio	13%	13%	10%	10%
17	Return on net worth ratio	5%	5%	4%	4%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.56	2.56	2.53	2.53
19	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0%	0%	0.00	0.00
21	Debt Service Coverage Ratio	2669.93	2669.93	569.6	569.6
22	Interest Service Coverage Ratio	2669.93	2669.93	569.6	569.6
23	Earnings per share	Basic: ₹ 11.77 Diluted: ₹ 11.68	Basic: ₹ 11.77 Diluted: ₹ 11.68	Basic: ₹ 7.95 Diluted: ₹ 7.94	Basic: ₹ 7.95 Diluted: ₹ 7.94
24	Book value per share	249.30	249.30	219.63	219.63

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

Segments Upto the quarter ended on June 30, 2024	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	6%	19%	-29%	13%	69%	79%	7%	63.5%	17.2	0.52
Previous Period	10%	18%	-35%	12%	60%	85%	6%	63.5%	14.0	0.55
Marine Cargo										
Current Period	19%	74%	15%	22%	29%	79%	31%	104.3%	3.0	-0.20
Previous Period	4%	73%	14%	20%	26%	77%	24%	99.9%	3.3	-0.14
Marine Hull										
Current Period	0%	5%	-64%	1%	16%	40%	3%	-16.1%	233.1	1.16
Previous Period	-6%	15%	-24%	4%	28%	86%	4%	70.5%	238.7	0.35
Total Marine										
Current Period	29%	65%	14%	19%	29%	78%	29%	102.7%	5.5	-0.18
Previous Period	3%	70%	13%	19%	26%	77%	22%	99.5%	6.1	-0.13
Motor OD										
Current Period	31%	96%	43%	54%	57%	64%	30%	120.6%	3.1	-0.20
Previous Period	9%	95%	37%	50%	53%	67%	29%	119.1%	3.5	-0.13
Motor TP										
Current Period	22%	96%	18%	30%	31%	69%	3%	100.1%	18.9	0.02
Previous Period	2%	95%	14%	35%	36%	72%	3%	108.6%	21.7	-0.02
Total Motor										
Current Period	26%	96%	31%	42%	44%	67%	4%	110.6%	10.9	-0.09
Previous Period	5%	95%	26%	42%	44%	70%	4%	113.9%	12.8	-0.07
Health										
Current Period	28%	82%	5%	24%	27%	87%	33%	105.8%	2.5	-0.13
Previous Period	40%	85%	6%	25%	27%	82%	40%	103.2%	2.5	-0.13
Personal Accident										
Current Period	-8%	71%	6%	39%	55%	50%	18%	73.7%	6.8	0.27
Previous Period	36%	88%	15%	45%	51%	62%	17%	108.4%	4.7	-0.26
Travel Insurance										
Current Period	12%	93%	27%	39%	42%	62%	9%	101.3%	3.1	-0.04
Previous Period	5%	84%	21%	42%	50%	43%	17%	90.8%	2.7	0.02
Total Health										
Current Period	25%	82%	6%	25%	29%	84%	29%	102.8%	2.8	-0.10
Previous Period	39%	85%	7%	27%	30%	79%	34%	103.0%	2.7	-0.13
Workmen's Compensation										
Current Period	17%	79%	16%	31%	39%	76%	8%	109.2%	5.9	-0.15
Previous Period	27%	75%	15%	25%	33%	66%	7%	94.3%	6.3	0.01
Public/ Product Liability										
Current Period	46%	78%	16%	25%	31%	74%	5%	104.6%	9.5	-0.15
Previous Period	-30%	98%	17%	37%	38%	64%	21%	100.3%	8.2	-0.11
Engineering										
Current Period	-2%	24%	-2%	16%	63%	53%	8%	66.1%	12.5	0.31
Previous Period	64%	22%	-14%	11%	47%	99%	7%	96.9%	12.4	0.04
Aviation										
Current Period	-7%	11%	15%	5%	37%	110%	12%	136.6%	85.9	-0.40
Previous Period	19%	7%	-6%	2%	25%	164%	11%	169.9%	90.0	-0.69
Crop Insurance										
Current Period	49%	30%	-14%	6%	19%	109%	22%	114.1%	25.0	-0.20
Previous Period	9%	30%	-12%	8%	25%	102%	17%	115.3%	23.5	-0.33
Other segments										
Current Period	17%	40%	11%	20%	47%	75%	8%	101.4%	12.7	-0.16
Previous Period	33%	51%	15%	24%	44%	72%	6%	105.7%	9.7	-0.34
Total Miscellaneous										
Current Period	24%	79%	17%	30%	37%	74%	6%	104.5%	7.5	-0.09
Previous Period	22%	80%	15%	31%	37%	74%	6%	106.7%	8.1	-0.10
Total-Current Period	20%	68%	15%	27%	39%	74%	7%	102.3%	7.9	-0.08
Total-Previous Period	19%	67%	12%	27%	38%	74%	7%	103.8%	8.3	-0.08