

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 December 31, 2024	Upto Nine Months ended December 31, 2024	For the quarter ended December 31, 2023	Upto Nine Months ended December 31, 2023
1	Gross Direct Premium Growth Rate**	0%	10%	13%	17%
2	Gross Direct Premium to Net worth Ratio	0.5	1.5	0.6	1.6
3	Growth rate of Net Worth	12%	15%	3%	10%
4	Net Retention Ratio**	79%	72%	73%	69%
5	Net Commission Ratio**	23%	18%	18%	16%
6	Expense of Management to Gross Direct Premium Ratio**	35%	30%	31%	29%
7	Expense of Management to Net Written Premium Ratio**	42%	41%	41%	40%
8	Net Incurred Claims to Net Earned Premium**	66%	70%	70%	72%
9	Claims paid to claims provisions**	3%	15%	3%	14%
10	Combined Ratio**	103%	103%	104%	104%
11	Investment income ratio	2%	7%	2%	6%
12	Technical Reserves to net premium ratio **	8.5	2.8	8.4	2.9
13	Underwriting balance ratio **	-0.03	-0.05	-0.07	-0.06
14	Operating Profit Ratio	14%	13%	10%	11%
15	Liquid Assets to liabilities ratio	0.07	0.07	0.07	0.07
16	Net earning ratio	14%	14%	10%	11%
17	Return on net worth ratio	5%	15%	4%	12%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.36	2.36	2.57	2.57
19	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.00	0.00	0.00	0.00
21	Debt Service Coverage Ratio	0.00	75.19	622.1	673.5
22	Interest Service Coverage Ratio	0.00	9149.66	622.1	673.5
23	Earnings per share	Basic: ₹ 14.63 Diluted: ₹ 14.48	Basic: ₹ 40.46 Diluted: ₹ 39.99	Basic: ₹ 8.78 Diluted: ₹ 8.73	Basic: ₹ 28.47 Diluted: ₹ 28.35
24	Book value per share	277.13	277.13	231.59	231.59

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

Segments Upto the quarter ended on December 31, 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	-8%	19%	-47%	14%	73%	50%	17%	19.8%	8.7	0.8
Previous Period	9%	18%	-29%	12%	66%	71%	20%	58.5%	7.0	0.4
Marine Cargo										
Current Period	17%	77%	16%	24%	30%	89%	49%	116.5%	1.4	-0.2
Previous Period	5%	74%	16%	22%	29%	75%	39%	102.6%	1.4	-0.1
Marine Hull										
Current Period	37%	12%	-12%	3%	22%	64%	7%	61.9%	65.2	0.4
Previous Period	-4%	8%	-49%	3%	35%	128%	6%	89.2%	124.5	0.1
Total Marine										
Current Period	19%	70%	15%	22%	30%	88%	45%	115.7%	2.5	-0.2
Previous Period	4%	68%	16%	20%	29%	76%	36%	102.6%	2.7	-0.1
Motor OD										
Current Period	19%	96%	45%	55%	58%	64%	39%	121.4%	1.0	-0.2
Previous Period	13%	95%	40%	52%	55%	65%	38%	118.5%	1.0	-0.2
Motor TP										
Current Period	13%	96%	16%	27%	29%	60%	10%	88.5%	5.7	0.1
Previous Period	2%	96%	14%	29%	30%	65%	9%	94.5%	6.0	0.1
Total Motor										
Current Period	16%	96%	31%	42%	44%	62%	11%	105.2%	3.3	-0.1
Previous Period	7%	95%	27%	40%	42%	65%	10%	106.3%	3.5	-0.1
Health										
Current Period	14%	86%	11%	31%	32%	86%	55%	112.5%	1.0	-0.1
Previous Period	26%	83%	8%	30%	33%	83%	51%	107.6%	1.0	-0.1
Personal Accident										
Current Period	-27%	73%	10%	39%	53%	51%	33%	79.0%	2.6	0.3
Previous Period	31%	84%	14%	44%	53%	54%	39%	95.9%	1.7	-0.0
Travel Insurance										
Current Period	2%	89%	31%	42%	47%	55%	23%	100.5%	1.1	-0.0
Previous Period	229%	93%	26%	43%	46%	57%	40%	123.8%	1.2	-0.5
Total Health										
Current Period	9%	85%	11%	32%	34%	83%	49%	109.6%	1.1	-0.1
Previous Period	29%	83%	9%	32%	35%	80%	48%	107.2%	1.1	-0.1
Workmen's Compensation										
Current Period	19%	77%	16%	31%	40%	75%	20%	108.7%	2.2	-0.1
Previous Period	24%	76%	15%	30%	40%	60%	19%	94.0%	2.1	0.0
Public/ Product Liability										
Current Period	48%	75%	18%	27%	36%	72%	14%	105.5%	3.6	-0.2
Previous Period	-16%	77%	17%	31%	39%	74%	6%	109.6%	3.5	-0.2
Engineering										
Current Period	9%	25%	-16%	17%	65%	43%	19%	44.8%	4.3	0.5
Previous Period	43%	23%	-10%	14%	58%	80%	25%	85.6%	4.9	0.1
Aviation										
Current Period	-8%	10%	11%	5%	44%	79%	25%	103.2%	26.7	0.0
Previous Period	14%	6%	-9%	2%	32%	219%	24%	224.3%	42.5	-1.2
Crop Insurance										
Current Period	21%	30%	-12%	6%	22%	91%	47%	100.3%	5.2	-0.0
Previous Period	34%	30%	-12%	5%	18%	92%	29%	98.2%	5.1	0.0
Other segments										
Current Period	8%	40%	13%	24%	58%	62%	17%	92.9%	5.5	0.0
Previous Period	29%	46%	13%	24%	51%	60%	14%	94.7%	4.2	-0.1
Total Miscellaneous										
Current Period	13%	79%	21%	33%	40%	70%	15%	105.4%	2.6	-0.1
Previous Period	19%	78%	18%	32%	40%	71%	13%	105.5%	2.7	-0.1
Total-Current Period	10%	72%	18%	30%	41%	70%	15%	102.9%	2.8	-0.0
Total-Previous Period	17%	69%	16%	29%	40%	72%	14%	103.7%	2.9	-0.1

Current Period is Quarter Ended December 31, 2024
Previous Period is Quarter Ended December 31, 2023

PD/2024-25/9M/Ver. Dated January 17, 2025