

**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 March 31, 2025	Upto Year ended March 31, 2025	For the quarter ended March 31, 2024	Upto Year ended March 31, 2024
1	Gross Direct Premium Growth Rate**	2.3%	8.3%	22.0%	17.8%
2	Gross Direct Premium to Net worth Ratio	0.4	1.9	0.5	2.1
3	Growth rate of Net Worth	16.2%	19.6%	4.9%	15.1%
4	Net Retention Ratio**	79.4%	73.5%	76.1%	71.0%
5	Net Commission Ratio**	18.7%	18.5%	19.9%	17.0%
6	Expense of Management to Gross Direct Premium Ratio**	32.8%	30.8%	32.8%	29.8%
7	Expense of Management to Net Written Premium Ratio**	37.2%	39.8%	41.8%	40.6%
8	Net Incurred Claims to Net Earned Premium**	71.6%	70.6%	68.6%	70.8%
9	Claims paid to claims provisions**	3.1%	18.2%	2.7%	16.4%
10	Combined Ratio**	102.5%	102.8%	102.3%	103.3%
11	Investment income ratio	1.6%	8.4%	2.0%	8.0%
12	Technical Reserves to net premium ratio **	7.9	2.1	8.5	2.2
13	Underwriting balance ratio **	-0.04	-0.04	-0.05	-0.06
14	Operating Profit Ratio	8.0%	11.4%	12.9%	11.3%
15	Liquid Assets to liabilities ratio	0.08	0.08	0.09	0.09
16	Net earning ratio	9.8%	12.7%	11.9%	11.4%
17	Return on net worth ratio	3.6%	17.5%	4.3%	16.0%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.69	2.69	2.62	2.62
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	94.12	764.7	696.1
22	Interest Service Coverage Ratio	0.00	11453.79	764.7	696.1
23	Earnings per share	Basic: ₹ 10.29 Diluted: ₹ 10.20	Basic: ₹ 50.74 Diluted: ₹ 50.25	Basic: ₹ 10.55 Diluted: ₹ 10.47	Basic: ₹ 39.03 Diluted: ₹ 38.78
24	Book value per share	288.53	288.53	242.75	242.75

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\*\* Segmental Reporting up to the quarter

Segments Upto the quarter ended on March 31, 2025	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%	18%	-59%	14%	76%	47%	23%	6.4%	6.3	0.9
Previous Period	10%	18%	-34%	13%	70%	62%	27%	45.4%	6.0	0.6
Marine Cargo										
Current Period	14%	76%	16%	24%	31%	80%	54%	108.3%	1.0	-0.1
Previous Period	4%	73%	16%	23%	30%	73%	45%	100.7%	1.0	-0.0
Marine Hull										
Current Period	34%	13%	-13%	3%	22%	72%	13%	69.9%	46.3	0.3
Previous Period	-12%	7%	-32%	3%	44%	137%	4%	114.9%	106.7	-0.2
Total Marine										
Current Period	15%	69%	15%	22%	31%	80%	50%	107.6%	1.9	-0.1
Previous Period	3%	68%	16%	22%	30%	73%	41%	100.9%	2.0	-0.0
Motor OD										
Current Period	15%	96%	44%	56%	57%	65%	42%	121.0%	0.7	-0.2
Previous Period	14%	95%	41%	53%	56%	63%	40%	117.8%	0.8	-0.2
Motor TP										
Current Period	8%	96%	14%	26%	26%	63%	12%	89.2%	4.2	0.1
Previous Period	10%	96%	14%	28%	29%	67%	11%	95.3%	4.5	0.0
Total Motor										
Current Period	11%	96%	29%	41%	42%	64%	13%	105.3%	2.4	-0.1
Previous Period	12%	95%	28%	40%	42%	65%	13%	106.4%	2.6	-0.1
Health										
Current Period	13%	88%	12%	31%	32%	86%	66%	112.9%	0.7	-0.2
Previous Period	29%	84%	9%	32%	35%	83%	53%	109.2%	0.8	-0.1
Personal Accident										
Current Period	-32%	72%	9%	39%	54%	53%	38%	79.1%	2.1	0.3
Previous Period	20%	83%	21%	49%	59%	53%	44%	100.9%	1.4	-0.1
Travel Insurance										
Current Period	4%	89%	31%	43%	48%	49%	33%	95.5%	0.8	0.0
Previous Period	8%	81%	0%	0%	0%	42%	45%	41.5%	0.8	0.6
Total Health										
Current Period	8%	87%	13%	32%	33%	82%	59%	110.1%	0.8	-0.1
Previous Period	27%	84%	10%	32%	36%	79%	51%	106.5%	0.8	-0.1
Workmen's Compensation										
Current Period	18%	78%	16%	32%	41%	75%	23%	109.5%	1.7	-0.1
Previous Period	23%	76%	15%	31%	40%	61%	24%	95.3%	1.7	0.0
Public/ Product Liability										
Current Period	39%	75%	18%	29%	37%	41%	19%	75.7%	2.7	0.2
Previous Period	-9%	77%	19%	31%	40%	54%	11%	90.7%	3.3	0.0
Engineering										
Current Period	13%	26%	-18%	17%	65%	37%	26%	37.4%	2.9	0.6
Previous Period	36%	25%	-14%	15%	60%	64%	30%	65.6%	3.6	0.3
Aviation										
Current Period	-17%	10%	8%	5%	45%	87%	34%	110.2%	23.4	-0.0
Previous Period	11%	11%	-3%	3%	25%	217%	26%	226.4%	20.7	-1.3
Crop Insurance										
Current Period	21%	30%	-14%	7%	22%	89%	53%	96.9%	5.1	0.0
Previous Period	34%	30%	-12%	6%	19%	88%	31%	95.5%	4.6	0.05
Other segments										
Current Period	6%	41%	18%	27%	62%	62%	23%	97.9%	4.5	-0.0
Previous Period	24%	44%	13%	24%	54%	72%	19%	106.9%	4.1	-0.2
Total Miscellaneous										
Current Period	10%	81%	21%	33%	39%	71%	18%	105.7%	2.0	-0.1
Previous Period	20%	80%	19%	33%	40%	71%	16%	105.5%	2.1	-0.1
Total-Current Period	8%	73%	18%	31%	40%	71%	18%	102.8%	2.1	-0.0
Total-Previous Period	18%	71%	17%	30%	41%	71%	16%	103.3%	2.2	-0.1

Current Period is Quarter Ended March 31, 2025  
Previous Period is Quarter Ended March 31, 2024

PD/2024-25/FY/Ver. Dated April 15, 2025