

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 September 30, 2025 | Upto the half year ended September 30, 2025 | For the quarter ended September 30, 2024 | Upto the half year ended September 30, 2024 |
|--------|---|--|---|--|---|
| 1 | Gross Direct Premium Growth Rate** | -1.9% | -0.5% | 10.4% | 15.5% |
| 2 | Gross Direct Premium to Net worth Ratio | 0.42 | 0.91 | 0.5 | 1.09 |
| 3 | Growth rate of Net Worth | 6.3% | 10.2% | 7.2% | 10.3% |
| 4 | Net Retention Ratio** | 75.3% | 72.3% | 69.6% | 68.5% |
| 5 | Net Commission Ratio** | 19.1% | 17.9% | 17.5% | 16.2% |
| 6 | Expense of Management to Gross Direct Premium Ratio** | 31.9% | 29.7% | 29.8% | 28.2% |
| 7 | Expense of Management to Net Written Premium Ratio** | 39.6% | 39.0% | 41.5% | 39.9% |
| 8 | Net Incurred Claims to Net Earned Premium** | 72.1% | 72.5% | 71.4% | 72.6% |
| 9 | Claims paid to claims provisions** | 4.0% | 10.6% | 5.0% | 12.0% |
| 10 | Combined Ratio** | 105.1% | 104.0% | 104.5% | 103.2% |
| 11 | Investment income ratio | 2.2% | 4.6% | 2.2% | 4.0% |
| 12 | Technical Reserves to net premium ratio ** | 8.6 | 4.2 | 8.9 | 4.2 |
| 13 | Underwriting balance ratio ** | -0.03 | -0.04 | 0.0 | -0.05 |
| 14 | Operating Profit Ratio | 13.2% | 13.0% | 13.2% | 12.2% |
| 15 | Liquid Assets to liabilities ratio | 0.11 | 0.11 | 0.06 | 0.06 |
| 16 | Net earning ratio | 14.5% | 14.5% | 13.8% | 13.4% |
| 17 | Return on net worth ratio | 5.2% | 9.9% | 5.3% | 9.7% |
| 18 | Available Solvency margin Ratio to Required Solvency Margin Ratio | 2.73 | 2.73 | 2.65 | 2.65 |
| 19 | NPA Ratio | | | | |
| | Gross NPA Ratio | - | - | - | - |
| | Net NPA Ratio | - | - | - | - |
| 20 | Debt Equity Ratio | 0.0 | 0.0 | 0.0 | 0.0 |
| 21 | Debt Service Coverage Ratio | 0.0 | 0.0 | 0.0 | 5838.9 |
| 22 | Interest Service Coverage Ratio | 0.0 | 0.0 | 0.0 | 5838.9 |
| 23 | Earnings per share | Basic: ₹ 16.49 Diluted: ₹ 16.35 | Basic: ₹ 31.55 Diluted: ₹ 31.27 | Basic: ₹ 14.05 Diluted: ₹ 13.88 | Basic: ₹ 25.83 Diluted: ₹ 25.54 |
| 24 | Book value per share | 316.8 | 316.8 | 266.6 | 266.6 |

PERIODIC DISCLOSURES
FORM NL-20-ANALYTICAL RATIOS SCHEDULE

Name of the Insurer: ICICI Lombard General Insurance Company Limited
Registration No. 115 dated August 03, 2001
CIN: L67200MH2000PLC129408

** Segmental Reporting up to the quarter

| Segments Upto the quarter ended on September 30, 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 | 15% | 20% | -27% | 15% | 73% | 66% | 21% | 55.0% | 9.3 | 0.5 |
| Previous Period | 0% | 19% | -30% | 14% | 71% | 56% | 12% | 41.6% | 11.5 | 0.6 |
| Marine Cargo | | | | | | | | | | |
| Current Period | -5% | 80% | 16% | 25% | 31% | 93% | 41% | 120.5% | 2.0 | -0.3 |
| Previous Period | 18% | 77% | 16% | 24% | 30% | 86% | 41% | 113.0% | 1.9 | -0.2 |
| Marine Hull | | | | | | | | | | |
| Current Period | -7% | 16% | -3% | 4% | 23% | 62% | 2% | 69.2% | 68.0 | 0.3 |
| Previous Period | 70% | 9% | -36% | 2% | 19% | 43% | 4% | 16.6% | 111.2 | 0.9 |
| Total Marine | | | | | | | | | | |
| Current Period | -6% | 72% | 15% | 23% | 31% | 92% | 37% | 119.2% | 3.6 | -0.3 |
| Previous Period | 23% | 69% | 15% | 21% | 30% | 85% | 38% | 111.7% | 3.4 | -0.2 |
| Motor OD | | | | | | | | | | |
| Current Period | 3% | 95% | 42% | 53% | 54% | 68% | 37% | 120.9% | 1.6 | -0.2 |
| Previous Period | 25% | 96% | 49% | 59% | 62% | 65% | 36% | 126.6% | 1.5 | -0.3 |
| Motor TP | | | | | | | | | | |
| Current Period | 2% | 96% | 17% | 28% | 28% | 65% | 5% | 92.2% | 9.5 | 0.1 |
| Previous Period | 16% | 96% | 11% | 23% | 24% | 65% | 7% | 88.6% | 9.3 | 0.1 |
| Total Motor | | | | | | | | | | |
| Current Period | 2% | 96% | 30% | 41% | 41% | 67% | 6% | 106.9% | 5.4 | -0.0 |
| Previous Period | 21% | 96% | 30% | 42% | 44% | 65% | 8% | 108.0% | 5.3 | -0.1 |
| Health | | | | | | | | | | |
| Current Period | 4% | 89% | 11% | 30% | 30% | 82% | 40% | 108.3% | 1.4 | -0.1 |
| Previous Period | 22% | 84% | 8% | 28% | 31% | 87% | 50% | 109.9% | 1.5 | -0.1 |
| Personal Accident | | | | | | | | | | |
| Current Period | -27% | 68% | -6% | 29% | 42% | 45% | 23% | 53.0% | 4.2 | 0.5 |
| Previous Period | -13% | 72% | 9% | 40% | 56% | 51% | 28% | 78.9% | 3.6 | 0.2 |
| Travel Insurance | | | | | | | | | | |
| Current Period | 12% | 93% | 28% | 42% | 45% | 61% | 27% | 104.8% | 1.4 | -0.0 |
| Previous Period | 3% | 89% | 32% | 44% | 50% | 58% | 16% | 105.8% | 1.6 | -0.1 |
| Total Health | | | | | | | | | | |
| Current Period | 2% | 88% | 11% | 30% | 31% | 79% | 36% | 105.4% | 1.5 | -0.1 |
| Previous Period | 17% | 83% | 8% | 30% | 33% | 83% | 43% | 107.2% | 1.6 | -0.1 |
| Workmen's Compensation | | | | | | | | | | |
| Current Period | 23% | 78% | 15% | 41% | 52% | 84% | 15% | 129.0% | 3.2 | -0.4 |
| Previous Period | 21% | 78% | 16% | 31% | 40% | 80% | 15% | 114.3% | 3.2 | -0.2 |
| Public/ Product Liability | | | | | | | | | | |
| Current Period | -11% | 73% | 21% | 35% | 47% | 55% | 11% | 98.8% | 6.2 | 0.0 |
| Previous Period | 51% | 74% | 18% | 26% | 35% | 71% | 10% | 104.4% | 4.9 | -0.2 |
| Engineering | | | | | | | | | | |
| Current Period | 12% | 25% | -8% | 18% | 70% | 66% | 17% | 77.3% | 6.1 | 0.2 |
| Previous Period | 9% | 24% | -11% | 16% | 66% | 45% | 13% | 51.6% | 7.0 | 0.5 |
| Aviation | | | | | | | | | | |
| Current Period | -19% | -1% | 95% | 2% | -217% | -1005% | 11% | -920.2% | -951.6 | 10.6 |
| Previous Period | -6% | 9% | 11% | 4% | 46% | 92% | 20% | 116.7% | 50.8 | -0.1 |
| Crop Insurance | | | | | | | | | | |
| Current Period | -44% | 40% | -10% | 9% | 21% | 114% | 49% | 124.9% | 6.7 | -0.3 |
| Previous Period | 22% | 30% | -13% | 6% | 21% | 97% | 42% | 104.9% | 5.8 | -0.1 |
| Other segments | | | | | | | | | | |
| Current Period | -7% | 42% | 26% | 30% | 70% | 52% | 17% | 99.5% | 9.0 | 0.0 |
| Previous Period | 8% | 37% | 3% | 20% | 53% | 69% | 12% | 88.8% | 8.4 | 0.1 |
| Total Miscellaneous | | | | | | | | | | |
| Current Period | -3% | 82% | 20% | 33% | 38% | 72% | 10% | 105.6% | 4.0 | -0.1 |
| Previous Period | 18% | 76% | 18% | 31% | 39% | 73% | 11% | 105.4% | 4.0 | -0.1 |
| Total-Current Period | | | | | | | | | | |
| Current Period | -1% | 72% | 18% | 30% | 39% | 73% | 11% | 104.0% | 4.2 | -0.0 |
| Total-Previous Period | | | | | | | | | | |
| Previous Period | 16% | 69% | 16% | 28% | 40% | 73% | 12% | 103.2% | 4.2 | -0.1 |

Current Period is Quarter Ended September 30, 2025

Previous Period is Quarter Ended September 30, 2024

PD/2025-26/H1/Ver. Dated October 14, 2025