



PERIODIC DISCLOSURES

FORM NL-30 ANALYTICAL RATIOS  
Analytical Ratios for Non-Life companies

Analytical Ratios for the Quarter ended 31st December 2016

Sl.No.	Particular	Total	Fire	Marine	Miscellaneous												
					Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	
1	Gross Direct Premium Growth Rate	12149	NA	NA	12227	8685	10761	NA	NA	NA	NA	NA	NA	NA	NA	NA	12149
2	Gross Direct Premium to Net worth ratio	0.26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	-23%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	92%	86%	NA	93%	93%	93%	NA	58%	95%	NA	86%	NA	NA	NA	NA	92%
5	Net Commission Ratio	5%	2%	NA	8%	0%	5%	NA	-31%	15%	NA	1%	NA	NA	NA	NA	5%
6	Expense of Management to Gross Direct Premium Ratio	54%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	57%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	77%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	133%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	1.86	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-1.18	0.95	NA	-1.19	-1.42	-1.27	NA	7.57	-0.57	NA	0.57	NA	NA	NA	NA	-1.22
12	Operation Profit Ratio	-107%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	0.46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-32%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	-8%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.02	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Analytical Ratios upto the Quarter ended 31st December 2016

Sl.No.	Particular	Total	Fire	Marine	Miscellaneous												
					Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	
1	Gross Direct Premium Growth Rate	23994	NA	NA	23244	17644	20926	NA	NA	NA	NA	NA	NA	NA	NA	NA	23994
2	Gross Direct Premium to Net worth ratio	0.51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	-23%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	93%	93%	NA	93%	93%	93%	NA	58%	95%	NA	93%	NA	NA	NA	NA	93%
5	Net Commission Ratio	6%	1%	NA	8%	0%	5%	NA	-31%	15%	NA	1%	NA	NA	NA	NA	6%
6	Expense of Management to Gross Direct Premium Ratio	76%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	79%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	71%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	149%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	0.92	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-1.92	1.02	NA	-2	-2	-2	NA	8	-2	NA	0.94	NA	NA	NA	NA	-2
12	Operation Profit Ratio	-181%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	0.46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-47%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	-23%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.02	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

S.No	Particulars	For the quarter ended 31st December 2017	Upto the quarter ended 31st December 2017	For the quarter ended 31st December 2016	Upto the quarter ended 31st December 2016
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	175,000,000	175,000,000	135,000,000	135,000,000
2	(b) Percentage of shareholding (Indian / Foreign)	100% / 0%	100% / 0%	100% / 0%	100% / 0%
3	(c) % of Government holding (in case of public sector insurance companies)	0%	0%	0%	0%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.35)	(1.29)	(0.48)	(1.17)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.35)	(1.29)	(0.48)	(1.17)
6	(iv) Book value per share (Rs)	6.19	6.19	8.09	8.09