

PERIODIC DISCLOSURES

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

Analytical Ratios for the Quarter ended 30th September 2018

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	0.74	1.70	NA	0.27	0.66	0.43	NA	(0.14)	2.43	NA	NA	NA	NA	2.02	0.70
2	Gross Direct Premium to Net worth ratio	0.58	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	89%	53%	NA	94%	94%	94%	NA	38%	94%	NA	84%	NA	NA	84%	92%
5	Net Commission Ratio	8%	4%	NA	17%	-0.3%	9%	NA	-81%	10%	NA	1%	NA	NA	17%	8%
6	Expense of Management to Gross Direct Premium Ratio	42%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	46%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	70%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	114%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	3.38	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-0.33	(0.54)	NA	-0.09	-0.51	-0.27	NA	1.11	-0.49	NA	0.57	NA	NA	-12.88	-0.32
12	Operation Profit Ratio	-24%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	0.20	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-14%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	-7%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.36	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Analytical Ratios upto the Quarter ended 30th September 2018

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	0.57	2.15	NA	0.21	0.55	0.35	NA	(0.21)	1.84	NA	NA	NA	NA	1.81	0.53
2	Gross Direct Premium to Net worth ratio	0.97	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	89%	50%	NA	94%	94%	94%	NA	39%	94%	NA	81%	NA	NA	81%	92%
5	Net Commission Ratio	8%	4%	NA	17%	0%	9%	NA	-81%	10%	NA	1%	NA	NA	17%	8%
6	Expense of Management to Gross Direct Premium Ratio	47%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	52%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	70%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	119%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	2.01	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-0.33	(0.51)	NA	-0.13	-0.56	-0.31	NA	0.98	-0.35	NA	0.54	NA	NA	-44.85	-0.33
12	Operation Profit Ratio	-24%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	0.20	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-15%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	-13%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.36	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

S.No	Particulars	For the quarter ended September 30,2019	Upto the quarter ended September 30,2019	For the quarter ended September 30,2018	Upto the quarter ended September 30,2018
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	305,000,000	305,000,000	220,000,000	220,000,000
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)	(0.30)	(0.39)	(0.42)	(0.80)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.30)	(0.39)	(0.42)	(0.80)
6	(iv) Book value per share (RS)	5.99	5.99	5.72	5.72