



## PERIODIC DISCLOSURES

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

## Analytical Ratios for the Quarter ended September 30, 2019

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	38%	111%	NA	26%	32%	29%	NA	210%	31%	NA	4	NA	NA	5%	34%
2	Gross Direct Premium to Net worth ratio	0.55	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	45%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	87%	64%	NA	94%	94%	94%	93%	42%	92%	NA	51%	NA	NA	80%	89%
5	Net Commission Ratio	8%	15%	NA	17%	-0.26%	9%	12%	-49%	11%	NA	15%	NA	NA	14%	7%
6	Expense of Management to Gross Direct Premium Ratio	41%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	46%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	73%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	116%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	4.30	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	(0.28)	(1.73)	NA	(0.23)	(0.29)	(0.26)	0.48	0.55	(0.21)	NA	0.54	NA	NA	-4.04	(0.25)
12	Operating Profit Ratio	-17%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	0.28	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-9%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	-4%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.73	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## Analytical Ratios upto the Quarter ended September 30, 2019

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	49%	130%	NA	28%	29%	28%	NA	274%	70%	NA	20	NA	NA	19%	45%
2	Gross Direct Premium to Net worth ratio	1.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	45%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	86%	65%	NA	94%	94%	94%	94%	37%	92%	NA	26%	NA	NA	74%	88%
5	Net Commission Ratio	8%	14%	NA	17%	-0.3%	9%	12%	-54%	10%	NA	12%	NA	NA	15%	7%
6	Expense of Management to Gross Direct Premium Ratio	43%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	72%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	118%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	2.39	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	(0.27)	(1.79)	NA	(0.24)	(0.30)	(0.27)	(0.16)	0.66	-0.15	NA	0.45	NA	NA	(3)	(0.23)
12	Operating Profit Ratio	-13%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	0.28	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-6%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	-5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.73	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

S.No	Particulars	For the quarter ended September 30, 2020	Upto the quarter ended September 30, 2020	For the quarter ended September 30, 2019	Upto the quarter ended September 30, 2019
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	305,000,000	305,000,000	305,000,000	305,000,000
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)	0.23	0.65	(0.30)	(0.39)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.23	0.65	(0.30)	(0.39)
6	(iv) Book value per share (RS)	6.05	6.05	5.99	5.99