

PERIODIC DISCLOSURES

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

Analytical Ratios for the Quarter ended 31st December 2015																
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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	Gross Direct Premium to Net worth ratio	0.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	NA	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	95%	NA	NA	95%	95%	95%	NA	NA	NA	NA	NA	NA	NA	NA	95%
5	Net Commission Ratio	-1%	NA	NA	-1%	0%	-1%	NA	NA	NA	NA	NA	NA	NA	NA	-1%
6	Expense of Management to Gross Direct Premium Ratio	196793%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	207150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	207150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	0.98	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-113026.14	NA	NA	-116371.99	-108604.88	-113026.14	NA	NA	NA	NA	NA	NA	NA	NA	-113026.14
12	Operation Profit Ratio	-11302614%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	14381.23	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-1863756%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	-1%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.58	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Analytical Ratios upto the Quarter ended 31st December 2015																
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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	Gross Direct Premium to Net worth ratio	0.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	NA	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	95%	NA	NA	95%	95%	95%	NA	NA	NA	NA	NA	NA	NA	NA	95%
5	Net Commission Ratio	-1%	NA	NA	-1%	0%	-1%	NA	NA	NA	NA	NA	NA	NA	NA	-1%
6	Expense of Management to Gross Direct Premium Ratio	338115%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	355911%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	355910%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	0.98	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-194194.46	NA	NA	-199943.15	-186598.05	-194194.4604	NA	NA	NA	NA	NA	NA	NA	NA	-194194.4604
12	Operation Profit Ratio	-19419446%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	14381.23	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-9213270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	-3%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.58	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

S.No	Particulars	For the quarter ended 31st December 2016	Upto the quarter ended 31st December 2016	For the quarter ended 31st December 2015	Upto the quarter ended 31st December 2015
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	1350,00,000	1350,00,000	1350,00,000	1350,00,000
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)	(0.58)	(1.75)	(0.05)	(0.25)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.58)	(1.75)	(0.05)	(0.25)
6	(iv) Book value per share (Rs)	7.51	7.51	9.73	9.73