



PERIODIC DISCLOSURES

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

Analytical Ratios for the Quarter ended 30th September 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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	Gross Direct Premium to Net worth ratio	0.14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	-17%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	94%	95%	NA	93%	93%	93%	NA	NA	95%	NA	96%	NA	NA	NA	NA	94%	
5	Net Commission Ratio	6%	1%	NA	8%	0%	5%	NA	NA	15%	NA	1%	NA	NA	NA	NA	6%	
6	Expense of Management to Gross Direct Premium Ratio	84%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Expense of Management to Net Written Premium Ratio	81%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Net Incurred Claims to Net Earned Premium	59%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Combined Ratio	140%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Technical Reserves to net premium ratio	1.60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Underwriting balance ratio	-1.68	1.03	NA	-2.14	-2.80	-2.38	NA	NA	-2.17	NA	1.01	NA	NA	NA	NA	-2.23	
12	Operating Profit Ratio	-160%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13	Liquid Assets to liabilities ratio	0.95	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Net earning ratio	-41%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Return on Net Worth Ratio	-6%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	Available Solvency Margin to Required Solvency Margin Ratio	2.18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17	NPA Ratio																	
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Analytical Ratios upto the Quarter ended 30th September 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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	Gross Direct Premium to Net worth ratio	0.23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	-17%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	93%	95%	NA	93%	93%	93%	NA	NA	95%	NA	96%	NA	NA	NA	NA	93%
5	Net Commission Ratio	6%	1%	NA	8%	0%	5%	NA	NA	15%	NA	1%	NA	NA	NA	NA	6%
6	Expense of Management to Gross Direct Premium Ratio	99%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	99%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	64%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	162%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	1.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-2.84	1.03	NA	-3	-4	-3	NA	NA	-4	NA	1.01	NA	NA	NA	NA	-3
12	Operating Profit Ratio	-275%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	0.95	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-62%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	-14%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio																
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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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)	(0.39)	(0.95)	(0.48)	(1.17)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.39)	(0.95)	(0.48)	(1.17)
6	(iv) Book value per share (Rs)	6.53	6.53	8.09	8.09