

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 |