

PERIODIC DISCLOSURES

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

Analytical Ratios for the Quarter ended June 30, 2020

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	19%	-16%	NA	3%	0%	2%	89%	-11%	90%	NA	-87%	NA	NA	-10%	22%
2	Gross Direct Premium to Net worth ratio	0.55	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	22%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	87%	34%	NA	94%	94%	94%	94%	40%	95%	NA	54%	NA	NA	51%	90%
5	Net Commission Ratio	7%	3%	NA	17%	-0.19%	9%	9%	-71%	9%	NA	3%	NA	NA	13%	7%
6	Expense of Management to Gross Direct Premium Ratio	46%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	52%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	56%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	105%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	6.13	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-0.05	-0.07	NA	0.11	-0.24	-0.05	-1.05	0.95	-0.16	NA	0.64	NA	NA	-0.19	-0.05
12	Operating Profit Ratio	10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	0.18	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	15%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	7%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.20	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Analytical Ratios upto the Quarter ended June 30, 2020

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	19%	-16%	NA	3%	0%	2%	89%	-11%	90%	NA	-87%	NA	NA	-10%	22%
2	Gross Direct Premium to Net worth ratio	0.55	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	22%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	87%	34%	NA	94%	94%	94%	94%	40%	95%	NA	54%	NA	NA	51%	90%
5	Net Commission Ratio	7%	3%	NA	17%	0%	9%	9%	-71%	9%	NA	3%	NA	NA	13%	7%
6	Expense of Management to Gross Direct Premium Ratio	46%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	52%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	56%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	105%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	6.13	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-0.05	-0.07	NA	0.11	-0.24	-0.05	-1	0.95	-0.16	NA	0.64	NA	NA	(0.19)	-0.05
12	Operating Profit Ratio	10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	0.18	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	15%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	7%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.20	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

S.No	Particulars	For the quarter ended June 30, 2021	Upto the quarter ended June 30, 2021	For the quarter ended June 30, 2020	Upto the quarter ended June 30, 2020
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	330,000,000	330,000,000	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)	(0.14)	(0.14)	0.42	0.42
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.14)	(0.14)	0.42	0.42
6	(iv) Book value per share (Rs)	5.65	5.65	5.82	5.82