



PERIODIC DISCLOSURES

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

Analytical Ratios for the Quarter ended 31st December 2017

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	0.85	NA	NA	0.45	0.85	0.58	NA	1.52	1.59	NA	NA	NA	NA	NA	0.76
2	Gross Direct Premium to Net worth ratio	0.45	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	7%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	87%	45%	NA	94%	93%	94%	NA	40%	95%	NA	87%	NA	NA	40%	89%
5	Net Commission Ratio	9%	3%	NA	17%	0%	10%	NA	-84%	14%	NA	2%	NA	NA	10%	9%
6	Expense of Management to Gross Direct Premium Ratio	44%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	68%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	115%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	3.10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-0.30	(0.02)	NA	-0.22	-0.53	-0.34	NA	0.95	-0.25	NA	0.92	NA	NA	13.61	-0.31
12	Operation Profit Ratio	-23%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	0.15	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-14%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	-6%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.09	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Analytical Ratios upto the Quarter ended 31st December 2017

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	1.45	NA	NA	0.98	1.54	1.17	NA	6.72	1.48	NA	NA	NA	NA	NA	1.37
2	Gross Direct Premium to Net worth ratio	1.17	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	7%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	87%	51%	NA	92%	93%	93%	NA	38%	95%	NA	89%	NA	NA	38%	89%
5	Net Commission Ratio	8%	2%	NA	16%	0%	9%	NA	-87%	14%	NA	1%	NA	NA	11%	8%
6	Expense of Management to Gross Direct Premium Ratio	49%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	55%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	71%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	123%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	1.18	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-0.43	0.08	NA	-0.33	-0.69	-0.47	NA	0.79	-0.37	NA	0.93	NA	NA	6.27	-0.44
12	Operation Profit Ratio	-35%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	0.15	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-20%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	-20%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.09	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

S.No	Particulars	For the quarter ended December 31,2018	Upto the quarter ended December 31,2018	For the quarter ended December 31,2017	Upto the quarter ended December 31,2017
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	220,000,000	220,000,000	175,000,000	175,000,000
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)	(0.00045)	(0.00124)	(0.35)	(1.29)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.00045)	(0.00124)	(0.35)	(1.29)
6	(iv) Book value per share (RS)	0.005	0.005	6.19	6.19