

PERIODIC DISCLOSURES

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

Analytical Ratios for the Quarter ended 30th September 2018

| 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 | 0.74 | 1.70 | NA | 0.27 | 0.66 | 0.43 | NA | (0.14) | 2.43 | NA | NA | NA | NA | 2.02 | 0.70 |
| 2 | Gross Direct Premium to Net worth ratio | 0.58 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Growth rate of Net Worth | 10% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Net Retention Ratio | 89% | 53% | NA | 94% | 94% | 94% | NA | 38% | 94% | NA | 84% | NA | NA | 84% | 92% |
| 5 | Net Commission Ratio | 8% | 4% | NA | 17% | -0.3% | 9% | NA | -81% | 10% | NA | 1% | NA | NA | 17% | 8% |
| 6 | Expense of Management to Gross Direct Premium Ratio | 42% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 7 | Expense of Management to Net Written Premium Ratio | 46% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 | Net Incurred Claims to Net Earned Premium | 70% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 | Combined Ratio | 114% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 | Technical Reserves to net premium ratio | 3.38 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | Underwriting balance ratio | -0.33 | (0.54) | NA | -0.09 | -0.51 | -0.27 | NA | 1.11 | -0.49 | NA | 0.57 | NA | NA | -12.88 | -0.32 |
| 12 | Operation Profit Ratio | -24% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 13 | Liquid Assets to liabilities ratio | 0.20 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 | Net earning ratio | -14% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 | Return on Net Worth Ratio | -7% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 16 | Available Solvency Margin to Required Solvency Margin Ratio | 2.36 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 17 | NPA Ratio | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Gross NPA Ratio | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Net NPA Ratio | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

Analytical Ratios upto the Quarter ended 30th September 2018

| 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 | 0.57 | 2.15 | NA | 0.21 | 0.55 | 0.35 | NA | (0.21) | 1.84 | NA | NA | NA | NA | 1.81 | 0.53 |
| 2 | Gross Direct Premium to Net worth ratio | 0.97 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Growth rate of Net Worth | 10% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Net Retention Ratio | 89% | 50% | NA | 94% | 94% | 94% | NA | 39% | 94% | NA | 81% | NA | NA | 81% | 92% |
| 5 | Net Commission Ratio | 8% | 4% | NA | 17% | 0% | 9% | NA | -81% | 10% | NA | 1% | NA | NA | 17% | 8% |
| 6 | Expense of Management to Gross Direct Premium Ratio | 47% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 7 | Expense of Management to Net Written Premium Ratio | 52% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 | Net Incurred Claims to Net Earned Premium | 70% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 | Combined Ratio | 119% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 | Technical Reserves to net premium ratio | 2.01 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | Underwriting balance ratio | -0.33 | (0.51) | NA | -0.13 | -0.56 | -0.31 | NA | 0.98 | -0.35 | NA | 0.54 | NA | NA | -44.85 | -0.33 |
| 12 | Operation Profit Ratio | -24% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 13 | Liquid Assets to liabilities ratio | 0.20 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 | Net earning ratio | -15% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 | Return on Net Worth Ratio | -13% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 16 | Available Solvency Margin to Required Solvency Margin Ratio | 2.36 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 17 | NPA Ratio | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Gross NPA Ratio | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Net NPA Ratio | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

| S.No | Particulars | For the quarter ended September 30,2019 | Upto the quarter ended September 30,2019 | For the quarter ended September 30,2018 | Upto the quarter ended September 30,2018 |
|--|---|---|--|---|--|
| Equity Holding Pattern for Non-Life Insurers | | | | | |
| 1 | (a) No. of shares | 305,000,000 | 305,000,000 | 220,000,000 | 220,000,000 |
| 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) | (0.30) | (0.39) | (0.42) | (0.80) |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | (0.30) | (0.39) | (0.42) | (0.80) |
| 6 | (iv) Book value per share (RS) | 5.99 | 5.99 | 5.72 | 5.72 |