

PERIODIC DISCLOSURES

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

Analytical Ratios for the Quarter ended September 30, 2019

| 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 | 38% | 111% | NA | 26% | 32% | 29% | NA | 210% | 31% | NA | 4 | NA | NA | 5% | 34% |
| 2 | Gross Direct Premium to Net worth ratio | 0.55 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Growth rate of Net Worth | 45% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Net Retention Ratio | 87% | 64% | NA | 94% | 94% | 94% | 93% | 42% | 92% | NA | 51% | NA | NA | 80% | 89% |
| 5 | Net Commission Ratio | 8% | 15% | NA | 17% | -0.26% | 9% | 12% | -49% | 11% | NA | 15% | NA | NA | 14% | 7% |
| 6 | Expense of Management to Gross Direct Premium Ratio | 41% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 7 | Expense of Management to Net Written Premium Ratio | 46% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 | Net Incurred Claims to Net Earned Premium | 73% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 | Combined Ratio | 116% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 | Technical Reserves to net premium ratio | 4.30 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | Underwriting balance ratio | (0.28) | (1.73) | NA | (0.23) | (0.29) | (0.26) | 0.48 | 0.55 | (0.21) | NA | 0.54 | NA | NA | -4.04 | (0.25) |
| 12 | Operating Profit Ratio | -17% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 13 | Liquid Assets to liabilities ratio | 0.28 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 | Net earning ratio | -9% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 | Return on Net Worth Ratio | -4% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 16 | Available Solvency Margin to Required Solvency Margin Ratio | 2.73 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 17 | NPA Ratio | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Gross NPA Ratio | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Net NPA Ratio | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

Analytical Ratios upto the Quarter ended September 30, 2019

| 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 | 49% | 130% | NA | 28% | 29% | 28% | NA | 274% | 70% | NA | 20 | NA | NA | 19% | 45% |
| 2 | Gross Direct Premium to Net worth ratio | 1.00 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Growth rate of Net Worth | 45% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Net Retention Ratio | 86% | 65% | NA | 94% | 94% | 94% | 94% | 37% | 92% | NA | 26% | NA | NA | 74% | 88% |
| 5 | Net Commission Ratio | 8% | 14% | NA | 17% | -0.3% | 9% | 12% | -54% | 10% | NA | 12% | NA | NA | 15% | 7% |
| 6 | Expense of Management to Gross Direct Premium Ratio | 43% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 7 | Expense of Management to Net Written Premium Ratio | 50% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 | Net Incurred Claims to Net Earned Premium | 72% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 | Combined Ratio | 118% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 | Technical Reserves to net premium ratio | 2.39 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | Underwriting balance ratio | (0.27) | (1.79) | NA | (0.24) | (0.30) | (0.27) | (0.16) | 0.66 | -0.15 | NA | 0.45 | NA | NA | (3) | (0.23) |
| 12 | Operating Profit Ratio | -13% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 13 | Liquid Assets to liabilities ratio | 0.28 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 | Net earning ratio | -6% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 | Return on Net Worth Ratio | -5% | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 16 | Available Solvency Margin to Required Solvency Margin Ratio | 2.73 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 17 | NPA Ratio | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Gross NPA Ratio | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Net NPA Ratio | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

| S.No | Particulars | For the quarter ended September 30, 2020 | Upto the quarter ended September 30, 2020 | For the quarter ended September 30, 2019 | Upto the quarter ended September 30, 2019 |
|--|---|--|---|--|---|
| Equity Holding Pattern for Non-Life Insurers | | | | | |
| 1 | (a) No. of shares | 305,000,000 | 305,000,000 | 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) | 0.23 | 0.65 | (0.30) | (0.39) |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | 0.23 | 0.65 | (0.30) | (0.39) |
| 6 | (iv) Book value per share (RS) | 6.05 | 6.05 | 5.99 | 5.99 |