



PERIODIC DISCLOSURES

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

Analytical Ratios for the Quarter ended 30th September 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	1.76	NA	NA	1.21	1.63	1.37	NA	NA	1.66	NA	NA	NA	NA	NA	NA	1.65
2	Gross Direct Premium to Net worth ratio	0.37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	86%	55%	NA	91%	95%	93%	NA	38%	95%	NA	93%	NA	NA	38%	88%	
5	Net Commission Ratio	7%	1%	NA	17%	-0.3%	10%	NA	-85%	14%	NA	1%	NA	NA	10%	8%	
6	Expense of Management to Gross Direct Premium Ratio	50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Expense of Management to Net Written Premium Ratio	56%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Net Incurred Claims to Net Earned Premium	72%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Combined Ratio	125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Technical Reserves to net premium ratio	2.95	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Underwriting balance ratio	-0.43	0.08	NA	-0.34	-0.63	-0.46	NA	0.78	-0.50	NA	0.97	NA	NA	4.97	-0.44	
12	Operation Profit Ratio	-34%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13	Liquid Assets to liabilities ratio	0.15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Net earning ratio	-18%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Return on Net Worth Ratio	-6%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	Available Solvency Margin to Required Solvency Margin Ratio	2.28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17	NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Analytical Ratios upto the Quarter ended 30th September 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	2.07	NA	NA	1.57	2.20	1.80	NA	NA	1.41	NA	NA	NA	NA	NA	1.98
2	Gross Direct Premium to Net worth ratio	0.68	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	87%	56%	NA	91%	93%	92%	NA	36%	95%	NA	90%	NA	NA	37%	88%
5	Net Commission Ratio	7%	1%	NA	15%	0%	9%	NA	-88%	15%	NA	1%	NA	NA	11%	7%
6	Expense of Management to Gross Direct Premium Ratio	52%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	58%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	73%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	128%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	1.57	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-0.52	0.15	NA	-0.41	-0.80	-0.56	NA	0.62	-0.45	NA	0.94	NA	NA	3.75	-0.53
12	Operation Profit Ratio	-43%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	0.15	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-23%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	-14%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.28	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

S.No	Particulars	For the quarter ended September 30,2018	Upto the quarter ended September 30,2018	For the quarter ended September 30 2017	Upto the quarter ended September 30 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)	(0.00042)	(0.00080)	(0.39)	(0.95)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.00042)	(0.00080)	(0.39)	(0.95)
6	(iv) Book value per share (RS)	0.006	0.006	6.53	6.53