

PERIODIC DISCLOSURES

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

Analytical Ratios for the Quarter ended 31st March 2016																
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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	Gross Direct Premium to Net worth ratio	0.03	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	158.72	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	89%	NA	NA	89%	89%	89%	NA	NA	95%	NA	NA	NA	NA	NA	89%
5	Net Commission Ratio	6%	NA	NA	9%	0%	6%	NA	NA	14%	NA	NA	NA	NA	NA	6%
6	Expense of Management to Gross Direct Premium Ratio	239%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	268%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	348%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	615%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	1.04	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-148.47	NA	NA	-154.94	-139.82	-150.97	NA	NA	-107.69	NA	NA	NA	NA	NA	-148.47
12	Operating Profit Ratio	-14582%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	3.58	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-191%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	-5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.45	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio															
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Analytical Ratios upto the Quarter ended 31st March 2016																
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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	Gross Direct Premium to Net worth ratio	0.03	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	158.72	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	89%	NA	NA	89%	89%	89%	NA	NA	95%	NA	NA	NA	NA	NA	89%
5	Net Commission Ratio	6%	NA	NA	9%	0%	6%	NA	NA	14%	NA	NA	NA	NA	NA	6%
6	Expense of Management to Gross Direct Premium Ratio	434%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	487%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	347.69%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	834%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	1.04	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-268.25	NA	NA	-256	-340	-278	NA	NA	-108	NA	NA	NA	NA	NA	-268
12	Operating Profit Ratio	-26550%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	3.58	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-295%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	-7.78%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.45	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio															
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

S.No	Particulars	For the quarter ended 31st March 2017	Upto the quarter ended 31st March 2017	For the quarter ended 31st March 2016	Upto the quarter ended 31st March 2016
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	135,000,000	135,000,000	135,000,000	135,000,000
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)	(0.82)	(2.57)	(0.47)	(1.18)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.82)	(2.57)	(0.47)	(1.18)
6	(iv) Book value per share (Rs)	6.69	6.69	9.26	9.26