

PERIODIC DISCLOSURES

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

Analytical Ratios for the Quarter ended 31st March 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	7.25	NA	NA	5	6	6	NA	NA	42	NA	NA	NA	NA	NA	7
2	Gross Direct Premium to Net worth ratio	0.34	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	-28%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	86%	28%	NA	93%	93%	93%	NA	26%	95%	NA	84%	NA	NA	89%	
5	Net Commission Ratio	3%	-24%	NA	7%	0%	5%	NA	-119%	15%	NA	1%	NA	NA	4%	
6	Expense of Management to Gross Direct Premium Ratio	60%	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Expense of Management to Net Written Premium Ratio	69%	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Net Incurred Claims to Net Earned Premium	76%	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Combined Ratio	141%	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Technical Reserves to net premium ratio	2.42	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Underwriting balance ratio	-0.91	1.31	NA	-0.76	-1.23	-0.92	NA	1.64	-0.93	NA	0.57	NA	NA	-0.94	
12	Operation Profit Ratio	-79%	-	-	-	-	-	-	-	-	-	-	-	-	-	
13	Liquid Assets to liabilities ratio	0.33	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Net earning ratio	-41%	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Return on Net Worth Ratio	-12%	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	Available Solvency Margin to Required Solvency Margin Ratio	1.80	-	-	-	-	-	-	-	-	-	-	-	-	-	
17	NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Analytical Ratios upto the Quarter ended 31st March 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	21.12	NA	NA	17	20	18	NA	NA	109	NA	NA	NA	NA	NA	21
2	Gross Direct Premium to Net worth ratio	0.91	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Growth rate of Net Worth	-28%	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Net Retention Ratio	90%	67%	NA	93%	93%	93%	NA	36%	95%	NA	91%	NA	NA	91%	
5	Net Commission Ratio	5%	-3%	NA	8%	0%	5%	NA	-77%	15%	NA	1%	NA	NA	5%	
6	Expense of Management to Gross Direct Premium Ratio	70%	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Expense of Management to Net Written Premium Ratio	75%	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Net Incurred Claims to Net Earned Premium	73%	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Combined Ratio	147%	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Technical Reserves to net premium ratio	0.85	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Underwriting balance ratio	-1.45	1.06	NA	-1	-2	-2	NA	3	-2	NA	0.89	NA	NA	-2	
12	Operation Profit Ratio	-134%	-	-	-	-	-	-	-	-	-	-	-	-	-	
13	Liquid Assets to liabilities ratio	0.33	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Net earning ratio	-45%	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Return on Net Worth Ratio	-38%	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	Available Solvency Margin to Required Solvency Margin Ratio	1.80	-	-	-	-	-	-	-	-	-	-	-	-	-	
17	NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

S.No	Particulars	For the quarter ended 31st March 2018	Upto the quarter ended 31st March 2018	For the quarter ended 31st March 2017	Upto the quarter ended 31st March 2017
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	17,50,00,000	17,50,00,000	13,50,00,000	13,50,00,000
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)	(0.61)	(1.90)	(0.82)	(2.57)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.61)	(1.90)	(0.82)	(2.57)
6	(iv) Book value per share (Rs)	5.58	5.58	6.69	6.69