

FORM NL-30 - ANALYTICAL RATIOS
FOR THE PERIOD ENDED 31.03.2018

(Rs in Lakhs)

SL. NO	PARTICULARS	AS AT MARCH 31, 2018	AS AT MARCH 31, 2017
1	Gross Premium Growth Rate		
	a. Fire Insurance	47605%	100%
	b. Engineering Insurance	549%	100%
	c. Life Insurance	829%	100%
	d. Marine Others	100%	0%
	e. Marine Hull	100%	0%
	f. Motor	100%	0%
	g. Employer liability	100%	0%
	h. Aviation	100%	0%
	i. Personal Accident	100%	0%
	j. Health	100%	0%
	k. Others	100%	0%
	l. Agriculture/Crop	100%	0%
2	Gross Premium to shareholders' fund ratio	302%	3%
3	Growth rate of shareholders' fund	156%	NA
4	Net Retention Ratio		
	a. Fire Insurance	50%	100%
	b. Engineering Insurance	50%	100%
	c. Life Insurance	55%	100%
	d. Marine Others	50%	0%
	e. Marine Hull	50%	0%
	f. Motor	68%	0%
	g. Employer liability	50%	0%
	h. Crop	50%	0%
	i. Aviation	50%	0%
	j. Personal Accident	50%	0%
	k. Health	87%	0%
	l. Others	50%	0%
5	Net Commission Ratio		
	a. Fire Insurance	-3%	25%
	b. Engineering Insurance	14%	15%
	c. Life Insurance	-10%	2%
	d. Marine Others	-4%	0%
	e. Marine Hull	-2%	0%
	f. Motor	18%	0%
	g. Employer liability	7%	0%
	h. Crop	1%	0%
	i. Aviation	0%	0%
	j. Personal Accident	11%	0%
	k. Health	39%	0%
	l. Others	6%	0%
6	Expense of Management to Gross Direct Premium Ratio	3%	41%
7	Expenses of management to Net written premium ratio	5%	41%
8	Net Incurred Claims to Net Earned Premium	78%	80%
9	Combined Ratio	86%	146%
10	Technical Reserves to net premium ratio	83%	94%
11	Underwriting balance ratio	7%	-42%
	a. Life	10%	-19%
	a. Fire	57%	-4%
	b. Marine	-58%	-1%
	c. Miscellaneous	0%	-18%
12	Operation Profit Ratio	7%	-42%
13	Liquid Assets to liabilities ratio	37%	2240%
14	Net earning ratio	5%	-79%
15	Return on net worth ratio	7%	-3%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	245%	926%
17	NPA Ratio	0%	0%
	Gross NPA Ratio	0%	0%
	Net NPA Ratio	0%	0%

EQUITY HOLDING PATTERN FOR NON-LIFE INSURERS

(Rs in Lakhs)

1	(a) No. of shares	NA
2	(b) Percentage of shareholding (Indian / Foreign)	
3	(c) %of Government holding (in case of public sector insurance companies)	
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	
6	(iv) Book value per share (Rs)	