

FORM NL-30 - ANALYTICAL RATIOS
FOR THE PERIOD ENDED 31.03.2019

(Rs in Lakhs)

SL. NO	PARTICULARS	FOR THE YEAR ENDED MARCH 31, 2019	FOR THE YEAR ENDED MARCH 31, 2018
1	Gross Premium Growth Rate		
	a. Fire Insurance	75%	47605%
	b. Engineering Insurance	322%	549%
	c. Life Insurance	258%	829%
	d. Marine Others	618%	100%
	e. Marine Hull	160%	100%
	f. Motor	196%	100%
	g. Employer liability	134%	100%
	h. Aviation	107%	100%
	i. Personal Accident	153%	100%
	j. Health	109%	100%
	k. Others	95%	100%
	l. Crop	105%	100%
2	Gross Premium to shareholders' fund ratio	297%	302%
3	Growth rate of shareholders' fund	113%	156%
4	Net Retention Ratio		
	a. Fire Insurance	50%	50%
	b. Engineering Insurance	50%	50%
	c. Life Insurance	49%	55%
	d. Marine Others	49%	50%
	e. Marine Hull	50%	50%
	f. Motor	79%	68%
	g. Employer liability	50%	50%
	h. Crop	50%	50%
	i. Aviation	50%	50%
	j. Personal Accident	50%	50%
	k. Health	89%	87%
	l. Others	50%	50%
5	Net Commission Ratio		
	a. Fire Insurance	-3%	-3%
	b. Engineering Insurance	6%	14%
	c. Life Insurance	-6%	-10%
	d. Marine Others	0%	-4%
	e. Marine Hull	-1%	-2%
	f. Motor	28%	18%
	g. Employer liability	9%	7%
	h. Crop	-5%	1%
	i. Aviation	-1%	0%
	j. Personal Accident	7%	11%
	k. Health	37%	39%
	l. Others	-5%	6%
6	Expense of Management to Gross Direct Premium Ratio	2%	3%
7	Expenses of management to Net written premium ratio	4%	5%
8	Net Incurred Claims to Net Earned Premium	88%	78%
9	Combined Ratio	90%	86%
10	Technical Reserves to net premium ratio	116%	83%
11	Underwriting balance ratio	10%	7%
	a. Life	26%	10%
	a. Fire	21%	57%
	b. Marine	5%	-58%
	c. Miscellaneous	7%	0%
12	Operation Profit Ratio	10%	7%
13	Liquid Assets to liabilities ratio	23%	37%
14	Net earning ratio	11%	5%
15	Return on net worth ratio	18%	7%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	171%	245%
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)	