

FORM NL-30 - ANALYTICAL RATIOS
FOR THE HALF YEAR ENDED SEPTEMBER 30, 2017

SL. NO	PARTICULARS	FOR THE HALF YEAR	UP TO THE HALF YEAR
1	Gross Premium Growth Rate		
	a. Fire Insurance	100%	100%
	b. Engineering Insurance	100%	100%
	c. Life Insurance	100%	100%
	d. Motor Insurance	100%	100%
	e. Employer's Liability	100%	100%
	f. Agriculture/Crop	100%	100%
	g. Aviation	100%	100%
	h. Personal Accident	100%	100%
	i. Others	100%	100%
2	Gross Premium to shareholders' fund ratio	127%	127%
3	Growth rate of shareholders' fund	100%	100%
4	Net Retention Ratio		
	a. Fire Insurance	50%	50%
	b. Engineering Insurance	51%	51%
	c. Life Insurance	63%	63%
	d. Motor Insurance	50%	50%
	e. Employer's Liability	50%	50%
	f. Agriculture/Crop	50%	50%
	g. Aviation	51%	51%
	h. Others	50%	50%
	i. Health	50%	50%
5	Net Commission Ratio		
	a. Fire Insurance	-4%	-4%
	b. Engineering Insurance	14%	14%
	c. Life Insurance	-10%	-10%
	d. Motor Insurance	-1%	-1%
	e. Employer's Liability	5%	5%
	f. Agriculture/Crop	10%	10%
	g. Aviation	0%	0%
	h. Personal Accident	11%	11%
	i. Others	5%	5%
	j. Health	35%	35%
6	Expense of Management to Gross Direct Premium Ratio	2%	2%
7	Combined Ratio	101%	101%
8	Technical Reserves to net premium ratio	94%	94%
9	Underwriting balance ratio	-1%	-1%
10	Operating Profit Ratio	-0.1%	-0.1%
11	Liquid Assets to liabilities ratio	487%	487%
12	Net earning ratio	-2%	-2%
13	Return on net worth ratio	-2%	-2%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	301%	301%
15	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)	

Note 1: Growth rate is at 100% as there is no comparative half year figures as the Branch incepted in Feb 2017