

FORM NL-30 - ANALYTICAL RATIOS
FOR THE HALF YEAR ENDED SEPTEMBER 30, 2019

SL. NO	PARTICULARS	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2020	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2020	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2019	UPTO THE HALF YEAR ENDED SEPTEMBER 30, 2019
1	Gross Premium Growth Rate				
	a.Life	61%	61%	105%	105%
	b.Fire	280%	280%	66%	66%
	c.Marine Hull	156%	156%	97%	97%
	d.Marine Others	362%	362%	110%	110%
	e.Motor	637%	637%	937%	937%
	f.Employer liability	249%	249%	98%	98%
	g.Crop	51%	51%	83%	83%
	h.Engineering	123%	123%	86%	86%
	i.Aviation	46%	46%	62%	62%
	j.Personal Accident	5851%	5851%	97%	97%
	k.Health	194%	194%	152%	152%
	l.Others	5%	5%	76%	76%
2	Gross Premium to shareholders' fund ratio	107%	107%	206%	206%
3	Growth rate of shareholders' fund	278%	278%	111%	111%
4	Net Retention Ratio				
	a.Life	51%	51%	51%	51%
	b.Fire	50%	50%	50%	50%
	c.Marine Hull	50%	50%	50%	50%
	d.Marine Others	51%	51%	50%	50%
	e.Motor	49%	49%	98%	98%
	f.Employer liability	50%	50%	50%	50%
	g.Crop	50%	50%	50%	50%
	h.Engineering	50%	50%	50%	50%
	i.Aviation	51%	51%	49%	49%
	j.Personal Accident	50%	50%	50%	50%
	k.Health	51%	51%	88%	88%
	l.Others	50%	50%	50%	50%
5	Net Commission Ratio				
	a.Life	-3%	-3%	-8%	-8%
	b.Fire	6%	6%	0%	0%
	c.Marine Hull	4%	4%	4%	4%
	d.Marine Others	4%	4%	3%	3%
	e.Motor	32%	32%	28%	28%
	f.Employer liability	20%	20%	6%	6%
	g.Crop	4%	4%	0%	0%
	h.Engineering	14%	14%	14%	14%
	i.Aviation	8%	8%	2%	2%
	j.Personal Accident	29%	29%	17%	17%
	k.Health	37%	37%	45%	45%
	l.Others	15%	15%	-5%	-5%
6	Expense of Management to Gross Direct Premium Ratio	2%	2%	2%	2%
7	Expenses of management to Net written premium ratio	3%	3%	4%	4%
7	Combined Ratio	114%	114%	96%	96%
8	Technical Reserves to net premium ratio	258%	258%	197%	197%
9	Underwriting balance ratio	-11%	-11%	-8%	-8%
	a. Life	-450%	-450%	-94%	-94%
	a. Fire	33%	33%	44%	44%
	b. Marine	49%	49%	25%	25%
	c. Miscellaneous	4%	4%	-8%	-8%
10	Operation Profit Ratio	-11%	-11%	-8%	-8%
11	Liquid Assets to liabilities ratio	18%	18%	29%	29%
12	Net earning ratio	-3%	-3%	7%	7%
13	Return on net worth ratio	-1%	-1%	8%	8%
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	257%	257%	175%	175%
15	NPA Ratio	0%	0%	0%	0%
	Gross NPA Ratio	0%	0%	0%	0%
	Net NPA Ratio	0%	0%	0%	0%

EQUITY HOLDING PATTERN FOR NON-LIFE INSURERS

(Rs in Lakhs)

1	(a) No. of shares		
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)	NA	NA
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)		