

FORM NL-30 - ANALYTICAL RATIOS
FOR THE PERIOD ENDED 31.03.2020

SL. NO	PARTICULARS	FOR THE YEAR ENDED MARCH 31, 2020	FOR THE YEAR ENDED MARCH 31, 2019
1	Gross Premium Growth Rate		
	a.Life	158%	258%
	b.Fire	66%	75%
	c.Marine Hull	95%	160%
	d.Marine Others	106%	618%
	e.Motor	944%	196%
	f.Employer liability	106%	134%
	g.Crop	102%	105%
	h.Engineering	91%	322%
	i.Aviation	85%	107%
	j.Personal Accident	152%	153%
	k.Health	153%	109%
	l.Others	84%	95%
2	Gross Premium to shareholders' fund ratio	177%	113%
3	Growth rate of Net worth	215%	297%
4	Net Retention Ratio		
	a.Life	50%	49%
	b.Fire	50%	50%
	c.Marine Hull	50%	50%
	d.Marine Others	50%	49%
	e.Motor	95%	79%
	f.Employer liability	50%	50%
	g.Crop	50%	50%
	h.Engineering	50%	50%
	i.Aviation	50%	50%
	j.Personal Accident	50%	50%
	k.Health	81%	89%
	l.Others	50%	50%
5	Net Commission Ratio		
	a.Life	-11%	-6%
	b.Fire	2%	-3%
	c.Marine Hull	5%	-1%
	d.Marine Others	4%	0%
	e.Motor	27%	28%
	f.Employer liability	9%	9%
	g.Crop	-1%	-5%
	h.Engineering	14%	6%
	i.Aviation	-1%	-1%
	j.Personal Accident	10%	7%
	k.Health	51%	37%
	l.Others	-2%	-5%
6	Expense of Management to Gross Direct Premium Ratio	2%	2%
7	Expenses of management to Net written premium ratio	4%	4%
8	Net Incurred Claims to Net Earned Premium	89%	88%
9	Combined Ratio	112%	90%
10	Technical Reserves to net premium ratio	127%	116%
11	Underwriting balance ratio		
	a. Life	-19%	26%
	a. Fire	75%	21%
	b. Marine	18%	5%
	c. Miscellaneous	-17%	7%
12	Operating Profit Ratio	-9%	10%
13	Liquid Assets to liabilities ratio	32%	23%
14	Net earning ratio	3%	11%
15	Return on net worth ratio	4%	18%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	181%	171%
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)	