

FORM NL-30 - ANALYTICAL RATIOS
FOR THE HALF YEAR ENDED SEPTEMBER 30, 2018

SL. NO	PARTICULARS	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2018	UPTO THE HALF YEAR ENDED SEPTEMBER 30, 2018	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2017	UPTO THE HALF YEAR ENDED SEPTEMBER 30, 2017
1	Gross Premium Growth Rate				
	a. Fire Insurance	61%	61%	100%	100%
	b. Engineering Insurance	432%	432%	100%	100%
	c. Life Insurance	253%	253%	100%	100%
	d. Motor Insurance	100%	100%	100%	100%
	e. Employer's Liability	100%	100%	100%	100%
	f. Agriculture/Crop	100%	100%	100%	100%
	g. Aviation	100%	100%	100%	100%
	h. Personal Accident	100%	100%	100%	100%
	i. Marine Others	100%	100%	0%	0%
	j. Marine Hull	100%	100%	0%	0%
	k. Health	100%	100%	0%	0%
	l. Others	100%	100%	100%	100%
2	Gross Premium to shareholders' fund ratio	244%	244%	127%	127%
3	Growth rate of shareholders' fund	167%	167%	100%	100%
4	Net Retention Ratio				
	a. Fire Insurance	50%	50%	50%	50%
	b. Engineering Insurance	50%	50%	51%	51%
	c. Life Insurance	46%	46%	63%	63%
	d. Motor Insurance	79%	79%	50%	50%
	e. Employer's Liability	50%	50%	50%	50%
	f. Agriculture/Crop	50%	50%	50%	50%
	g. Aviation	50%	50%	51%	51%
	h. Others	50%	50%	50%	50%
	i. Health	87%	87%	50%	50%
	j. Marine Others	48%	48%	0%	0%
	k. Marine Hull	49%	49%	0%	0%
	l. Personal Accident	50%	50%	0%	0%
5	Net Commission Ratio				
	a. Fire Insurance	-3%	-3%	-4%	-4%
	b. Engineering Insurance	6%	6%	14%	14%
	c. Life Insurance	-9%	-9%	-10%	-10%
	d. Motor Insurance	26%	26%	-1%	-1%
	e. Employer's Liability	6%	6%	5%	5%
	f. Agriculture/Crop	-4%	-4%	10%	10%
	g. Aviation	-3%	-3%	0%	0%
	h. Personal Accident	7%	7%	11%	11%
	i. Others	-5%	-5%	5%	5%
	j. Health	39%	39%	35%	35%
	k. Marine other	0%	0%	0%	0%
	l. Marine Hull	-1%	-1%	0%	0%
6	Expense of Management to Gross Direct Premium Ratio	2%	2%	2%	2%
7	Expenses of management to Net written premium ratio	4%	4%	0%	0%
7	Combined Ratio	87%	87%	101%	101%
8	Technical Reserves to net premium ratio	171%	171%	94%	94%
9	Underwriting balance ratio	7%	7%	-1%	-1%
	a. Life	78%	78%	0%	0%
	a. Fire	-11%	-11%	0%	0%
	b. Marine	7%	7%	0%	0%
	c. Miscellaneous	6%	6%	0%	0%
10	Operating Profit Ratio	7%	7%	0%	0%
11	Liquid Assets to liabilities ratio	15%	15%	487%	487%
12	Net earning ratio	11%	11%	-2%	-2%
13	Return on net worth ratio	14%	14%	-2%	-2%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	182%	182%	301%	301%
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)		