

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

SL. NO	PARTICULARS	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2019	UPTO THE HALF YEAR ENDED SEPTEMBER 30, 2019	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2018	UPTO THE HALF YEAR ENDED SEPTEMBER 30, 2018
1	Gross Premium Growth Rate				
	a.Life	105%	105%	61%	61%
	b.Fire	66%	66%	432%	432%
	c.Marine Hull	97%	97%	253%	253%
	d.Marine Others	110%	110%	100%	100%
	e.Motor	937%	937%	100%	100%
	f.Employer liability	98%	98%	100%	100%
	g.Crop	83%	83%	100%	100%
	h.Engineering	86%	86%	100%	100%
	i.Aviation	62%	62%	100%	100%
	j.Personal Accident	97%	97%	100%	100%
	k.Health	152%	152%	100%	100%
	l.Others	76%	76%	100%	100%
2	Gross Premium to shareholders' fund ratio	206%	206%	244%	244%
3	Growth rate of shareholders'fund	111%	111%	167%	167%
4	Net Retention Ratio				
	a.Life	51%	51%	50%	50%
	b.Fire	50%	50%	50%	50%
	c.Marine Hull	50%	50%	46%	46%
	d.Marine Others	50%	50%	79%	79%
	e.Motor	98%	98%	50%	50%
	f.Employer liability	50%	50%	50%	50%
	g.Crop	50%	50%	50%	50%
	h.Engineering	50%	50%	50%	50%
	i.Aviation	49%	49%	87%	87%
	j.Personal Accident	50%	50%	48%	48%
	k.Health	88%	88%	49%	49%
	l.Others	50%	50%	50%	50%
5	Net Commission Ratio				
	a.Life	-8%	-8%	-3%	-3%
	b.Fire	0%	0%	6%	6%
	c.Marine Hull	4%	4%	-9%	-9%
	d.Marine Others	3%	3%	26%	26%
	e.Motor	28%	28%	6%	6%
	f.Employer liability	6%	6%	-4%	-4%
	g.Crop	0%	0%	-3%	-3%
	h.Engineering	14%	14%	7%	7%
	i.Aviation	2%	2%	-5%	-5%
	j.Personal Accident	17%	17%	39%	39%
	k.Health	45%	45%	0%	0%
	l.Others	-5%	-5%	-1%	-1%
6	Expense of Management to Gross Direct Premium Ratio	2%	2%	2%	2%
7	Expenses of management to Net written premium ratio	4%	4%	4%	4%
7	Combined Ratio	96%	96%	87%	87%
8	Technical Reserves to net premium ratio	197%	197%	171%	171%
9	Underwriting balance ratio	-8%	-8%	7%	7%
	a. Life	-94%	-94%	78%	78%
	a. Fire	44%	44%	-11%	-11%
	b. Marine	25%	25%	7%	7%
	c. Miscellaneous	-8%	-8%	6%	6%
10	Operation Profit Ratio	-8%	-8%	7%	7%
11	Liquid Assets to liabilities ratio	29%	29%	15%	15%
12	Net earning ratio	7%	7%	11%	11%
13	Return on net worth ratio	8%	8%	14%	14%
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	175%	175%	182%	182%
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)		