

PERIODIC DISCLOSURES
TATA AIG General Insurance Company Limited
IRDAI Registration No. 108, dated January 22, 2001



FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Sl.No.	Particular	For the quarter	up to the Quarter	For the Corresponding quarter of the Previous year	up to the Corresponding Quarter of the Previous year
1	Gross Direct Premium Growth Rate**	41%	41%	15%	15%
2	Gross Direct Premium to Net worth Ratio	0.79	0.79	0.65	0.65
3	Growth rate of Net Worth	8%	8%	8%	8%
4	Net Retention Ratio**	63%	63%	62%	62%
5	Net Commission Ratio**	3%	3%	3%	3%
6	Expense of Management to Gross Direct Premium Ratio**	31%	31%	29%	29%
7	Expense of Management to Net Written Premium Ratio**	37%	37%	34%	34%
8	Net Incurred Claims to Net Earned Premium**	74%	74%	77%	77%
9	Claims paid to claims provisions**	5%	5%	3%	3%
10	Combined Ratio**	111%	111%	110%	110%
11	Investment income ratio	3%	3%	2%	2%
12	Technical Reserves to net premium ratio **	7.25	7.25	8.22	8.22
13	Underwriting balance ratio	(0.10)	-0.10	(0.07)	(0.07)
14	Operating Profit Ratio	14%	14%	16%	16%
15	Liquid Assets to liabilities ratio	0.13	0.13	0.21	0.21
16	Net earning ratio	14%	14%	17%	17%
17	Return on net worth ratio	7%	7%	7%	7%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.02	2.02	2.32	2.32
19	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
20	Debt Equity Ratio	0.05	0.05	0.11	0.11
21	Debt Service Coverage Ratio	90.27	90.27	39.40	39.40
22	Interest Service Coverage Ratio	90.27	90.27	39.40	39.40
23	Earnings per share	2.74	2.74	2.29	2.29
24	Book value per share	37.32	37.32	32.30	32.30

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**** Segmental Reporting up to the quarter**

Segments Up to the quarter ended on June 30, 2022	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio**	Underwrit ing balance ratio
FIRE									
Current Period	21%	-39%	19%	6%	44%	15%	50%	5.27	0.48
Previous Period	22%	-33%	21%	18%	80%	10%	97%	5.04	-0.07
Marine Cargo									
Current Period	85%	15%	41%	44%	63%	18%	108%	3.29	(0.12)
Previous Period	83%	14%	23%	23%	74%	17%	98%	3.04	-0.06
Marine Hull									
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Total Marine									
Current Period	85%	15%	41%	44%	63%	18%	108%	3.29	(0.12)
Previous Period	83%	14%	23%	23%	74%	17%	98%	3.04	-0.06
Motor OD									
Current Period	66%	24%	38%	55%	84%	45%	140%	3.23	(0.30)
Previous Period	75%	17%	39%	47%	65%	29%	112%	3.52	(0.03)
Motor TP									
Current Period	96%	1%	31%	32%	71%	1%	103%	14.26	0.03
Previous Period	95%	1%	29%	47%	73%	1%	120%	15.97	0.05
Total Motor									
Current Period	82%	9%	34%	40%	76%	3%	116%	10.23	(0.09)
Previous Period	86%	8%	34%	37%	70%	2%	107%	10.93	0.02
Health									
Current Period	86%	4%	43%	42%	76%	30%	119%	3.16	(0.25)
Previous Period	88%	8%	40%	40%	119%	25%	159%	4.00	-0.61
Personal Accident									
Current Period	93%	8%	35%	36%	124%	25%	161%	5.70	(0.49)
Previous Period	93%	6%	46%	49%	25%	12%	74%	4.54	0.29
Travel Insurance									
Current Period	95%	11%	48%	49%	54%	25%	104%	1.47	(0.15)
Previous Period	93%	8%	21%	22%	90%	19%	112%	3.01	-0.10
Total Health									
Current Period	88%	5%	43%	43%	80%	28%	123%	3.14	(0.22)
Previous Period	89%	8%	39%	40%	105%	21%	145%	4.00	-0.46
Workmen's Compensation/ Employer's liability									
Current Period	95%	14%	49%	50%	82%	21%	132%	3.61	(0.34)
Previous Period	94%	12%	37%	39%	46%	12%	85%	3.57	0.15
Public/ Product Liability									
Current Period	8%	-143%	16%	-99%	82%	2%	-17%	25.21	1.46
Previous Period	11%	-121%	20%	-45%	55%	1%	10%	23.90	0.78
Engineering									
Current Period	22%	-53%	18%	-19%	116%	6%	98%	4.46	0.12
Previous Period	16%	-94%	15%	-56%	139%	9%	83%	4.06	0.77
Aviation									
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Crop Insurance									
Current Period	5%	-108%	23%	367%	234%	0%	591%	250.60	-8.16
Previous Period	30%	-40%	197%	621%	86%	0%	718%	1,537.34	-5.23
Other segments **									
Current Period	67%	-5%	44%	-104%	148%	5%	44%	3.59	(0.03)
Previous Period	37%	-7%	25%	38%	56%	5%	94%	8.23	0.14
Total Miscellaneous									
Current Period	75%	6%	34%	40%	77%	4%	116%	7.83	(0.13)
Previous Period	77%	6%	34%	37%	77%	3%	114%	9.22	-0.07
Total-Current Period	63%	3%	31%	37%	74%	5%	111%	7.25	(0.10)
Total-Previous Period	62%	3%	29%	34%	77%	3%	110%	8.22	-0.07