

**PERIODIC DISCLOSURES**
**FORM NL-30 - ANALYTICAL RATIOS (UNAUDITED)**
**Analytical Ratios for Non-Life companies As at 30th Jun 2021**

S.No.	Particular	For the quarter ended 30th Jun 2021	For the period ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the period ended 30th Jun 2020
1	Gross Premium Growth Rate	(3.39%)	(3.39%)	(5.65%)	(5.65%)
2	Gross Premium to Networth Ratio	0.41	0.41	0.51	0.51
3	Growth rate of Net Worth	19.72%	19.72%	25.11%	25.11%
4	Net Retention Ratio	56.92%	56.92%	56.02%	56.02%
5	Net Commission Ratio	5.22%	5.22%	(0.21%)	(0.21%)
6	Expense of Management to Gross Direct Premium Ratio	31.62%	31.62%	23.72%	23.72%
7	Expense of Management to Net Written Premium	55.08%	55.08%	41.12%	41.12%
8	Net Incurred Claims to Net Earned premium	82.64%	82.64%	76.16%	76.16%
9	Combined ratio	125.71%	125.71%	103.40%	103.40%
10	Technical Reserves to Net Premium Ratio	9.36	9.36	7.75	7.75
11	Underwriting Balance Ratio	(0.13)	(0.13)	0.02	0.02
12	Operating Profit Ratio	4.21%	4.21%	17.03%	17.03%
13	Liquid Assets to Liabilities Ratio	0.08	0.08	0.14	0.14
14	Net Earning Ratio	11.34%	11.34%	19.36%	19.36%
15	Return on Net Worth Ratio	2.70%	2.70%	5.73%	5.73%
16	Available Solvency Margin to Required Solvency Margin Ratio	2.10	2.10	2.27	2.27
17	NPA Ratio				
	Gross NPA Ratio	N.A.	N.A.	N.A.	N.A.
	Net NPA Ratio	N.A.	N.A.	N.A.	N.A.
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	21,55,00,000	21,55,00,000	21,55,00,000	21,55,00,000
2	(b) Percentage of shareholding (Indian / Foreign)	88.36% / 11.64%	88.36% / 11.64%	88.36% / 11.64%	88.36% / 11.64%
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	3.52	3.52	6.25	6.25
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period	3.48	3.48	6.25	6.25
6	(iv) Book value per share (Rs)	130.48	130.48	108.99	108.99