



FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Sl.No.	Particular	For the quarter ended September 30, 2021	Upto the quarter ended September 30, 2021	For the quarter ended September 30, 2020	Upto the quarter ended September 30, 2020
1	Gross Direct Premium Growth Rate**	5.25%	10.28%	20.10%	17.15%
2	Gross Direct Premium to Net worth Ratio	2.11	2.11	2.01	2.01
3	Growth rate of Net Worth	5.21%	5.21%	35.62%	35.62%
4	Net Retention Ratio**	45.27%	48.54%	44.50%	48.14%
5	Net Commission Ratio**	-6.40%	-5.44%	-5.92%	-3.26%
6	Expense of Management to Gross Direct Premium Ratio**	18.73%	22.54%	18.28%	22.27%
7	Expense of Management to Net Written Premium Ratio**	20.18%	24.20%	20.48%	26.43%
8	Net Incurred Claims to Net Earned Premium**	83.31%	88.77%	81.70%	75.25%
9	Claims paid to claims provisions**	15.64%	9.84%	7.73%	7.22%
10	Combined Ratio**	103.49%	112.97%	102.17%	101.68%
11	Investment income ratio	1.86%	3.62%	1.91%	3.81%
12	Technical Reserves to net premium ratio **	343.11%	343.11%	340.01%	340.01%
13	Underwriting balance ratio	(0.04)	(0.12)	(0.03)	0.01
14	Operating Profit Ratio	9.99%	2.99%	10.91%	15.31%
15	Liquid Assets to liabilities ratio	0.17	0.17	0.20	0.20
16	Net earning ratio	9.95%	4.72%	9.05%	13.62%
17	Return on net worth ratio	4.93%	4.93%	13.39%	13.39%
18	Available Solvency margin Ratio to Required Solvency	1.71	1.71	2.06	2.06
19	NPA Ratio				
	Gross NPA Ratio	1.39%	1.39%	1.85%	1.85%
	Net NPA Ratio	0.01%	0.01%	0.18%	0.18%
20	Debt Equity Ratio	0.16	0.16	0.17	0.17
21	Debt Service Coverage Ratio	24.25	10.96	21.77	26.85
22	Interest Service Coverage Ratio	24.25	10.96	21.77	26.85
23	Earnings per share	Basic	2.64	2.14	2.24
		Diluted	2.64	2.14	2.23
24	Book value per share		43.44	43.44	48.55

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** Segmental Reporting up to the quarter

Segments Upto the quarter ended on September 30, 2021	Gross Direct Premium Growth Rate**	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 **	Underwriting balance ratio
FIRE										
Current Period	12.16%	20.48%	-35.26%	25.62%	34.18%	77.78%	15.52%	111.96%	3.87	(0.21)
Previous Period	19.26%	22.87%	-22.69%	24.67%	38.85%	82.68%	18.46%	121.53%	3.11	(0.44)
Marine Cargo										
Current Period	25.60%	78.78%	13.54%	27.48%	31.67%	87.90%	26.82%	119.57%	1.57	(0.26)
Previous Period	-30.79%	64.81%	11.87%	25.78%	33.65%	115.23%	33.70%	148.88%	2.02	(0.64)
Marine Hull										
Current Period	116.61%	0.51%	-611.57%	15.03%	2187.41%	-44.24%	2.87%	2143.18%	12.71	(100.35)
Previous Period	-1.15%	0.24%	-2284.41%	14.11%	3668.79%	-308.96%	0.18%	3359.83%	54.92	(61.40)
Total Marine										
Current Period	34.35%	67.49%	12.86%	25.55%	34.02%	87.87%	26.32%	121.88%	1.58	(0.29)
Previous Period	-28.74%	58.99%	11.04%	24.66%	34.97%	115.10%	33.13%	150.07%	2.03	(0.66)
Motor OD										
Current Period	9.21%	94.81%	17.13%	31.23%	32.19%	72.50%	52.92%	104.69%	1.61	(0.00)
Previous Period	-20.21%	94.74%	17.47%	31.41%	32.37%	76.14%	61.11%	108.50%	1.63	(0.07)
Motor TP										
Current Period	15.31%	55.27%	-18.28%	15.34%	7.55%	60.68%	-4.22%	68.23%	10.82	0.33
Previous Period	-2.06%	54.27%	-15.97%	15.59%	10.04%	74.12%	-4.11%	84.16%	10.99	0.19
Total Motor										
Current Period	12.55%	72.62%	2.00%	22.31%	21.66%	67.46%	-0.97%	89.12%	5.55	0.14
Previous Period	-11.19%	72.57%	3.77%	22.75%	23.22%	75.14%	-0.51%	98.36%	5.46	0.06
Health										
Current Period	13.98%	65.33%	-1.24%	26.70%	20.62%	127.24%	64.11%	147.86%	1.89	(0.46)
Previous Period	172.81%	67.62%	-0.15%	27.20%	20.72%	74.97%	42.98%	95.70%	1.97	0.07
Personal Accident										
Current Period	38.08%	56.80%	-16.48%	27.21%	8.66%	41.85%	19.12%	50.51%	5.12	0.52
Previous Period	-35.81%	72.96%	-3.46%	26.66%	15.89%	46.63%	24.84%	62.52%	5.37	0.43
Travel Insurance										
Current Period	-0.12%	93.36%	8.09%	22.25%	23.38%	-79.73%	21.27%	-56.35%	3.47	1.42
Previous Period	-64.07%	90.58%	8.05%	22.12%	23.63%	70.68%	28.99%	94.31%	5.65	0.06
Total Health										
Current Period	16.71%	64.25%	-3.03%	26.75%	19.19%	114.23%	51.25%	133.42%	2.29	(0.32)
Previous Period	95.15%	68.32%	-0.52%	27.12%	20.14%	70.50%	33.95%	90.65%	2.40	0.13
Workmen's Compensation										
Current Period	2.13%	80.64%	14.06%	28.88%	31.76%	74.44%	12.80%	106.20%	4.67	(0.05)
Previous Period	-20.22%	85.99%	12.96%	27.56%	29.37%	51.32%	11.22%	80.70%	3.92	0.24
Public/ Product Liability										
Current Period	-6.62%	31.42%	6.78%	26.11%	52.19%	21.73%	0.86%	73.92%	8.09	0.29
Previous Period	-28.63%	42.71%	-1.97%	27.53%	31.05%	17.70%	0.00%	48.75%	5.23	0.60
Engineering										
Current Period	24.02%	26.91%	-29.77%	21.32%	23.12%	101.51%	11.13%	124.64%	3.24	(0.28)
Previous Period	1.65%	32.20%	-33.66%	23.27%	10.03%	121.19%	26.87%	131.22%	2.89	(0.30)
Aviation										
Current Period	55.47%	0.16%	-1848.90%	14.52%	7315.01%	-1864.71%	0.03%	5450.30%	769.68	(172.83)
Previous Period	-32.78%	-3.07%	103.69%	15.01%	-355.56%	-328.59%	14.22%	-684.14%	(58.19)	7.89
Crop Insurance										
Current Period	-1.55%	22.02%	-25.79%	15.10%	41.31%	58.71%	27.94%	100.02%	1.49	(0.17)
Previous Period	2.72%	18.10%	-27.40%	14.94%	54.26%	96.49%	47.43%	150.75%	1.53	(0.73)
Other Liability										
Current Period	7.94%	29.79%	-3.39%	27.17%	44.53%	27.03%	-0.01%	71.57%	3.96	0.32
Previous Period	-35.03%	30.57%	1.63%	27.26%	47.79%	55.06%	3.99%	102.85%	3.12	0.11
Speciality										
Current Period	18.59%	23.39%	-14.39%	28.04%	46.65%	16.02%	13.04%	62.67%	2.03	0.22
Previous Period	36.30%	24.57%	-11.91%	25.82%	45.54%	18.92%	19.99%	64.46%	1.63	0.28
Home										
Current Period	228.72%	90.81%	14.83%	28.68%	30.55%	41.71%	26.85%	72.26%	1.69	(1.58)
Previous Period	1505.74%	80.05%	12.88%	25.43%	30.51%	558.19%	14.73%	588.70%	1.68	(12.20)
Other Miscellaneous										
Current Period	-16.99%	50.84%	-6.20%	17.68%	21.88%	99.31%	26.76%	121.19%	4.10	(0.18)
Previous Period	2.55%	60.51%	1.28%	20.48%	24.60%	104.21%	26.49%	128.81%	2.58	(0.39)
Total Miscellaneous										
Current Period	9.71%	52.46%	-4.09%	22.08%	23.39%	89.27%	23.10%	112.66%	3.45	(0.11)
Previous Period	17.92%	51.58%	-2.27%	21.93%	25.50%	74.59%	39.94%	100.09%	3.44	0.03
Total-Current Period	10.28%	48.54%	-5.44%	22.54%	24.20%	88.77%	9.84%	112.97%	3.43	(0.12)
Total-Previous Period	17.15%	48.14%	-3.26%	22.27%	26.43%	75.25%	7.22%	101.68%	3.40	0.01