



FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Sl.No.	Particular	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021
1	Gross Direct Premium Growth Rate**	28.79%	28.79%	20.25%	20.25%
2	Gross Direct Premium to Net worth Ratio	0.92	0.92	0.82	0.82
3	Growth rate of Net Worth	15.41%	15.41%	4.47%	4.47%
4	Net Retention Ratio**	52.41%	52.41%	54.05%	54.05%
5	Net Commission Ratio**	-4.75%	-4.75%	-4.09%	-4.09%
6	Expense of Management to Gross Direct Premium Ratio**	27.59%	27.59%	29.15%	29.15%
7	Expense of Management to Net Written Premium Ratio**	26.96%	26.96%	29.87%	29.87%
8	Net Incurred Claims to Net Earned Premium**	80.12%	80.12%	95.07%	95.07%
9	Claims paid to claims provisions**	1.10%	1.10%	4.72%	4.72%
10	Combined Ratio**	107.08%	107.08%	124.95%	124.95%
11	Investment income ratio	1.70%	1.70%	1.75%	1.75%
12	Technical Reserves to net premium ratio **	7.35	7.35	8.20	8.20
13	Underwriting balance ratio	(0.07)	(0.07)	(0.21)	(0.21)
14	Operating Profit Ratio	8.68%	8.68%	-5.11%	-5.11%
15	Liquid Assets to liabilities ratio	0.19	0.19	0.20	0.20
16	Net earning ratio	8.66%	8.66%	-2.65%	-2.65%
17	Return on net worth ratio	4.30%	4.30%	-1.22%	-1.22%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.68	1.68	1.69	1.69
19	NPA Ratio				
	Gross NPA Ratio	1.24%	1.24%	1.53%	1.53%
	Net NPA Ratio	0.01%	0.01%	0.01%	0.01%
20	Debt Equity Ratio	0.16	0.16	0.17	0.17
21	Debt Service Coverage Ratio	19.84	19.84	(2.48)	(2.48)
22	Interest Service Coverage Ratio	19.84	19.84	(2.48)	(2.48)
23	Earnings per share	2.02	2.02	(0.50)	(0.50)
		Basic			
		Diluted			
24	Book value per share	47.08	47.08	40.80	40.80

** Segmental Reporting up to the quarter										
Segments Upto the quarter ended on Jun 30, 2022	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	33.16%	15.40%	-58.00%	28.47%	49.45%	84.40%	10.05%	133.86%	7.05	(0.68)
Previous Period	6.46%	20.61%	-35.12%	30.86%	53.71%	53.53%	8.97%	107.25%	5.81	(0.40)
Marine Cargo										
Current Period	41.71%	82.73%	13.08%	29.23%	33.17%	130.30%	23.85%	163.48%	2.73	(0.87)
Previous Period	26.04%	79.69%	13.38%	31.42%	36.39%	92.22%	14.06%	128.61%	2.54	(0.45)
Marine Hull										
Current Period	-17.32%	1.71%	-156.29%	17.34%	815.79%	79.66%	4.13%	895.45%	7.62	(18.68)
Previous Period	129.95%	0.59%	-585.51%	18.91%	2502.05%	45.22%	0.55%	2547.27%	17.16	(366.98)
Total Marine										
Current Period	31.87%	74.57%	12.68%	27.98%	34.98%	130.22%	23.64%	165.20%	2.75	(0.90)
Previous Period	36.31%	67.13%	12.54%	29.34%	39.86%	92.21%	13.78%	132.07%	2.56	(0.50)
Motor OD										
Current Period	30.27%	95.69%	17.84%	34.30%	35.21%	70.91%	35.32%	106.12%	2.99	(0.05)
Previous Period	10.64%	94.95%	16.92%	35.15%	36.23%	55.05%	33.02%	91.28%	3.62	0.18
Motor TP										
Current Period	34.91%	45.25%	-27.99%	18.41%	8.75%	78.47%	-9.02%	87.22%	28.68	0.15
Previous Period	15.73%	55.83%	-18.37%	19.30%	14.47%	49.85%	-6.82%	64.32%	26.26	0.40
Total Motor										
Current Period	32.79%	67.82%	0.95%	25.52%	25.46%	74.16%	-6.27%	99.61%	12.46	0.04
Previous Period	13.35%	73.67%	2.38%	26.53%	27.27%	52.83%	-4.56%	80.10%	12.95	0.27
Health										
Current Period	24.40%	68.80%	0.17%	29.18%	24.33%	86.20%	37.37%	110.53%	3.33	(0.11)
Previous Period	23.82%	67.27%	1.00%	30.51%	28.26%	169.47%	49.02%	197.73%	4.62	(0.95)
Personal Accident										
Current Period	44.38%	60.83%	-12.44%	27.25%	14.89%	50.64%	9.93%	65.52%	6.75	0.31
Previous Period	86.97%	64.36%	-12.44%	29.76%	16.05%	36.17%	8.32%	52.22%	9.51	0.51
Travel Insurance										
Current Period	465.69%	95.16%	10.23%	26.96%	27.70%	70.64%	1.26%	98.34%	3.45	(0.01)
Previous Period	-49.09%	94.06%	7.77%	26.40%	27.27%	-439.50%	4.14%	-412.23%	14.64	5.19
Total Health										
Current Period	27.81%	67.70%	-1.55%	28.86%	23.01%	81.72%	27.85%	104.73%	3.82	(0.06)
Previous Period	29.72%	66.90%	-0.80%	30.40%	26.61%	148.26%	37.23%	174.87%	5.30	(0.72)
Workmen's Compensation										
Current Period	33.40%	67.22%	12.28%	26.65%	37.01%	81.28%	13.04%	118.28%	7.98	(0.17)
Previous Period	-5.18%	74.39%	14.46%	33.38%	39.12%	51.86%	7.03%	90.98%	10.01	0.15
Public/ Product Liability										
Current Period	18.35%	29.68%	-8.78%	27.66%	47.30%	17.44%	0.00%	64.74%	19.68	0.45
Previous Period	-7.59%	27.41%	23.37%	30.51%	90.28%	21.93%	0.86%	112.21%	21.13	0.15
Engineering										
Current Period	-3.75%	18.30%	-41.11%	25.26%	49.47%	116.38%	10.28%	165.85%	6.45	(0.73)
Previous Period	54.77%	26.03%	-29.09%	25.29%	41.15%	104.88%	6.80%	146.03%	5.78	(0.48)
Aviation										
Current Period	11.07%	0.02%	-20851.86%	16.62%	81922.19%	82.05%	0.59%	82004.23%	11,145.71	(138.67)
Previous Period	86.08%	0.02%	-20478.41%	18.34%	74016.82%	199.20%	1.27%	74216.02%	12,570.49	(325.58)
Crop Insurance										
Current Period	-73.53%	-52.91%	8.85%	19.34%	-27.64%	103.88%	21.03%	76.24%	(68.09)	(0.10)
Previous Period	24.06%	-6.05%	713.09%	24.84%	388.90%	-432.51%	27.23%	-43.62%	(85.55)	5.93
Other Liability										
Current Period	38.76%	21.58%	5.85%	29.62%	82.88%	25.00%	14.78%	107.88%	7.09	(0.10)
Previous Period	0.60%	26.69%	-9.56%	30.69%	59.14%	25.00%	10.27%	84.14%	7.66	0.20
Total Miscellaneous										
Current Period	27.65%	62.29%	-1.66%	27.36%	25.05%	78.85%	18.52%	103.90%	7.55	(0.03)
Previous Period	23.66%	63.09%	-1.78%	28.73%	27.33%	97.06%	20.59%	124.39%	8.61	(0.19)
Total-Current Period	28.79%	52.41%	-4.75%	27.59%	26.96%	80.12%	1.10%	107.08%	7.35	(0.07)
Total-Previous Period	20.25%	54.05%	-4.09%	29.15%	29.87%	95.07%	4.72%	124.95%	8.20	(0.21)