

**FORM NL-30 Analytical Ratios****Analytical Ratios for Non-Life companies**

Sl.No.	Particular	For the quarter	up to the Quarter	Corresponding quarter of the preceding year	up to the Quarter of the preceding year
1	Gross Premium Growth Rate	31.06%	26.89%	24.80%	24.80%
2	Gross Premium to shareholders' fund ratio	47.38%	94.95%	36.98%	76.54%
3	Growth rate of shareholders' fund	4.29%	8.05%	2.94%	5.65%
4	Net Retention Ratio	82.00%	81.01%	82.36%	79.57%
5	Net Commission Ratio	5.09%	5.45%	5.55%	5.45%
6	Expense of Management to Gross Direct Premium Ratio	18.61%	17.93%	29.30%	24.77%
7	Combined Ratio	103.66%	96.79%	117.60%	104.69%
8	Technical Reserves to net premium ratio	249.73%	252.26%	266.79%	266.78%
9	Underwriting balance ratio	-12.81%	-12.43%	-27.63%	-23.92%
10	Operating Profit Ratio	3.06%	3.11%	-5.87%	-4.92%
11	Liquid Assets to liabilities ratio		45.31%		54.54%
12	Net Earning ratio	11.01%	10.44%	9.60%	8.61%
13	return on net worth ratio	101.06%	7.44%	117.96%	4.99%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		2.87		3.00
15	NPA Ratio				
	<b>Gross NPA Ratio</b>	0.65%	0.65%	0.01%	0.01%
	<b>Net NPA Ratio</b>	0.09%	0.09%	0.00%	0.00%

**Equity Holding Pattern for Non-Life Insurers**

1	(a) No. of shares		150000000		150000000
2	(b) Percentage of shareholding (Indian / Foreign)		100% Indian		100% Indian
3	( c) %of Government holding (in case of public sector insurance companies)		100.00%		100.00%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)		22.74		14.52
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		22.74		14.52
6	(iv) Book value per share (Rs)		305.77		291.17