

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer:

Date:

(Rs in Lakhs)

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	24.80%	24.80%	17.81%	17.81%
2	Gross Premium to shareholders' fund ratio	39.57%	39.57%	36.43%	36.43%
3	Growth rate of shareholders' fund	2.71%	2.71%	3.40%	3.40%
4	Net Retention Ratio	76.97%	76.97%	77.71%	77.71%
5	Net Commission Ratio	5.36%	5.36%	5.78%	5.78%
6	Expense of Management to Gross Direct Premium Ratio	20.53%	20.53%	19.98%	19.98%
7	Combined Ratio	92.62%	92.62%	83.66%	83.66%
8	Technical Reserves to net premium ratio	128.50%	128.50%	146.58%	146.58%
9	Underwriting balance ratio	-20.21%	-20.21%	-15.58%	-15.58%
10	Operating Profit Ratio	-3.97%	-3.97%	0.22%	0.22%
11	Liquid Assets to liabilities ratio	50.81%	50.81%	55.56%	55.56%
12	Net earning ratio	7.62%	7.62%	12.20%	12.20%
13	return on net worth ratio	2.27%	2.27%	3.34%	3.34%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	3.46	3.46	3.44	3.44
15	NPA Ratio		0.00%		0.00%
	Gross NPA Ratio	1.20%	1.20%	1.62%	1.62%
	Net NPA Ratio	0.12%	0.12%	0.10%	0.10%

Equity Holding Pattern for Non-Life Insurers

(Rs in Lakhs)

1	(a) No. of shares	150000000	150000000	150000000	150000000
2	(b) Percentage of shareholding (Indian / Foreign)	100% / 0%	100% / 0%	100% / 0%	100% / 0%
3	(c) % of Government holding (in case of public sector insurance companies)	100.00%	100.00%	100.00%	100.00%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	6.42	6.42	8.32	8.32
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	6.42	6.42	8.32	8.32
6	(iv) Book value per share (Rs)	283.07	283.07	248.86	248.86