

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 preceeding year	up to the Quarter of the preceeding year
1	Gross Premium Growth Rate	19.29%	22.08%	26.27%	21.85%
2	Gross Premium to shareholders' fund ratio	36.00%	76.54%	34.45%	72.05%
3	Growth rate of shareholders'fund	2.86%	5.65%	8.26%	11.94%
4	Net Retention Ratio	82.36%	79.57%	82.12%	79.89%
5	Net Commission Ratio	5.55%	5.45%	5.37%	5.57%
6	Expense of Management to Gross Direct Premium Ratio	29.30%	24.77%	25.54%	22.73%
7	Combined Ratio	117.60%	104.69%	117.32%	100.30%
8	Technical Reserves to net premium ratio	133.39%	133.39%	144.38%	146.75%
9	Underwriting balance ratio	-27.63%	-23.92%	-17.28%	-17.60%
10	Operationg Profit Ratio	-5.87%	-4.92%	14.68%	7.56%
11	Liquid Assets to liabilities ratio		55.52%		55.56%
12	Net earning ratio	9.60%	8.61%	29.22%	20.85%
13	return on net worth ratio	2.78%	4.99%	7.64%	10.73%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		3.77		3.79
15	NPA Ratio				
	Gross NPA Ratio		0.01%		1.07%
	Net NPA Ratio		0.00%		0.15%

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)	8.09	14.52	20.59	28.92
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	8.09	14.52	20.59	28.92
6	(iv) Book value per share (Rs)		291.17		269.45