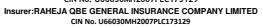
FORM NL-30 ANALYTICAL RATIOS Registration No. 141 and Date of Registration with the IRDA-11th December,2008 CIN No. U66030MH2007PLC173129







SI.No.	Particular	For the quarter	For the Period	For the quarter	For the Period
		Ended 30.06.2020	Ended 30.06.2020	Ended 30.06.2019	Ended 30.06.2019
1	Gross Premium Growth Rate	45.17%	45.17%	5.47%	5.47%
2	Gross Premium to shareholders' fund ratio	0.27	0.27	0.12	0.12
3	Growth rate of shareholders'fund	-32.30%	-32.30%	-12.66%	-12.66%
4	Net Retention Ratio	75.02%	75.02%	71.18%	71.18%
5	Net Commission Ratio	13.52%	13.52%	10.52%	10.52%
6	Expense of Management to Gross Direct Premium Ratio	37.64%	37.64%	39.33%	38.53%
7	Expense of Management to Net Written Premium	45.55%	45.55%	44.92%	44.92%
8	Net Incurred Claims to Net Earned premium	92.86%	92.86%	90.78%	90.78%
9	Combined Ratio	137.12%	137.12%	136.18%	136.18%
10	Technical Reserves to net premium ratio	9.73	9.73	8.90	8.90
11	Underwriting balance ratio	-0.31	-0.31	-0.28	-0.28
12	Operating Profit Ratio	-12.06%	-12.06%	-10.82%	-10.82%
13	Liquid Assets to liabilities ratio	0.49	0.49	0.56	0.56
14	Net earning ratio	-45.78%	-45.78%	-54.13%	-54.13%
15	Return on net worth ratio	-10.13%	-10.13%	-5.80%	-5.80%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.22	2.22	3.60	3.60
17	NPA Ratio				
	Gross NPA Ratio	=	4.06%	-	4.71%
	Net NPA Ratio	=	0.00%	-	2.88%
Equity Holding	Pattern for Non-Life Insurers				
1	(a) No. of shares	20,70,00,000	20,70,00,000	20,70,00,000	20,70,00,000
2	(b) Percentage of shareholding (Indian / Foreign)	51.00% / 49.00%	51.00% / 49.00%	51.00% / 49.00%	51.00% / 49.00%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	-0.66	-0.66	-0.56	-0.56
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-0.66	-0.66		
6	(iv) Book value per share (Rs)	10.00	10.00	10.00	10.00