

Name of the Insurer: Edelweiss General Insurance Co. Ltd.  
Registration No. 159 and Date of Registration December 18, 2017  
CIN No. U66000MH2016PLC273758

FORM NL-30 ANALYTICAL RATIOS

Sl.No.	Particular	For the quarter ended December 31, 2019	For the nine months ended December 31, 2019	For the quarter ended December 31, 2018	For the nine months ended December 31, 2018
1	Gross Direct Premium Growth Rate	52%	62%	NA	NA
2	Gross Direct Premium to Net Worth ratio	0.32	0.74	0.26	0.56
3	Growth rate of Net Worth	11%	2%	-14%	-28%
4	Net Retention Ratio	89%	83%	79%	66%
5	Net Commission Ratio	9%	2%	-5%	-19%
6	Expense of Management to Gross Direct Premium Ratio	66%	72%	67%	81%
7	Expense of Management to Net Written Premium Ratio	71%	80%	80%	106%
8	Net Incurred Claims to Net Earned Premium	107%	104%	156%	168%
9	Combined Ratio	178%	178%	227%	253%
10	Technical Reserves to Net Premium Ratio	3.56	1.61	2.41	1.21
11	Underwriting Balance Ratio	-1.17	-0.99	-2.41	-3.77
12	Operating Profit Ratio	-114%	-94%	-237%	-374%
13	Liquid Assets to Liabilities Ratio	0.43	0.43	0.46	0.46
14	Net Earning Ratio	-112%	-88%	-204%	-327%
15	Return on Net Worth Ratio (not annualized)	-22%	-46%	-17%	-38%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.43	2.43	2.02	2.02
17	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	268,000,000	268,000,000	170,000,000	170,000,000
2	(b) Percentage of shareholding (Indian / Foreign)	100.0%/0.0%	100.0%/0.0%	100.0%/0.0%	100.0%/0.0%
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)	-₹ 1.10	-₹ 2.56	-₹ 1.49	-₹ 2.28
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-₹ 1.10	-₹ 2.56	-₹ 1.49	-₹ 2.28
6	(iv) Book value per share	₹ 4.62	₹ 4.62	₹ 5.98	₹ 5.98