

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, 2020	Upto the period ended December 31, 2020	For the quarter ended December 31, 2019	Upto the period ended December 31, 2019
1	Gross Premium Growth Rate	50%	68%	52%	62%
2	Gross Premium to shareholders' fund ratio	0.53	1.36	0.32	0.74
3	Growth rate of shareholders'fund	8%	-9%	11%	2%
4	Net Retention Ratio	86%	84%	89%	83%
5	Net Commission Ratio	7%	8%	9%	2%
6	Expense of Management to Gross Direct Premium Ratio	50%	61%	66%	72%
7	Expense of Management to Net Written Premium Ratio	57%	70%	71%	80%
8	Net Incurred Claims to Net Earned Premium	115%	104%	107%	104%
9	Combined Ratio	169%	172%	178%	178%
10	Technical Reserves to net premium ratio	4.68	1.83	3.56	1.61
11	Underwriting balance ratio	-0.79	-0.79	-1.17	-0.99
12	Operating Profit Ratio	-51%	-58%	-114%	-94%
13	Liquid Assets to Liabilities ratio	0.51	0.51	0.43	0.43
14	Net earning ratio	-48%	-55%	-112%	-88%
15	Return on Net Worth ratio	-19%	-59%	-22%	-46%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.04	2.04	2.43	2.43
17	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	363,000,000	363,000,000	268,000,000	268,000,000
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)	- ₹ 1.85	- ₹ 2.05	- ₹ 1.10	- ₹ 2.56
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	- ₹ 1.85	- ₹ 2.05	- ₹ 1.10	- ₹ 2.56
6	(iv) Book value per share	₹ 3.11	₹ 3.11	₹ 4.62	₹ 4.62