

Name of th FORM NL-30A

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 March 31, 2021	Upto the year ended March 31, 2021	For the quarter ended March 31, 2020	Upto the year ended March 31, 2020
1	Gross Direct Premium Growth Rate	18%	49%	53%	58%
2	Gross Direct Premium to Net Worth ratio	0.57	1.94	0.44	1.18
3	Growth rate of Net Worth	-9%	-9%	3%	3%
4	Net Retention Ratio	75%	81%	84%	83%
5	Net Commission Ratio	3%	7%	7%	4%
6	Expense of Management to Gross Direct Premium Ratio	53%	59%	60%	68%
7	Expense of Management to Net Written Premium Ratio	69%	70%	67%	75%
8	Net Incurred Claims to Net Earned Premium	97%	102%	128%	111%
9	Combined Ratio	158%	168%	192%	182%
10	Technical Reserves to Net Premium Ratio	5.14	1.40	3.45	1.29
11	Underwriting Balance Ratio	-0.70	-0.77	-1.41	-1.11
12	Operating Profit Ratio	-76%	-63%	-133%	-106%
13	Liquid Assets to Liabilities Ratio	0.53	0.53	0.26	0.26
14	Net Earning Ratio	-71%	-59%	-140%	-104%
15	Return on Net Worth Ratio (not annualized)	-27%	-86%	-32%	-77%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.09	2.09	2.36	2.36
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	393,000,000	308,000,000	308,000,000	308,000,000
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)	- ₹ 3.28	- ₹ 2.87	- ₹ 5.50	- ₹ 4.03
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	- ₹ 3.28	- ₹ 2.87	- ₹ 5.50	- ₹ 4.03
6	(iv) Book value per share	₹ 2.87	₹ 2.87	₹ 4.04	₹ 4.04