

**PERIODIC DISCLOSURES**

**FORM NL-30 Analytical Ratios**

Insurer:  Date:

Analytical Ratios for Non-Life companies			
Sl.No.	Particular	As at 30th September ,2010	As at 30th September ,2009
1	Gross Premium Growth Rate	17%	-14%
2	Gross Premium to shareholders' fund ratio	165%	168%
3	Growth rate of shareholders'fund	8%	19%
4	Net Retention Ratio	71%	70%
5	Net Commission Ratio	2%	1%
6	Expense of Management to Gross Direct Premium Ratio	21%	22%
7	Combined Ratio	101%	100%
8	Technical Reserves to net premium ratio	277%	267%
9	Underwriting balance ratio	-1%	0%
10	Operating Profit Ratio	9%	10%
11	Liquid Assets to liabilities ratio	9%	10%
12	Net earning ratio	7%	6%
13	return on net worth ratio	8%	7%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	196%	218%
15	NPA Ratio		
	Gross NPA Ratio	0%	0%
	Net NPA Ratio	0%	0%

**Equity Holding Pattern for Non-Life Insurers**

1	(a) No. of shares	110227250	110227250
2	(b) Percentage of shareholding (Indian / Foreign)	(74%/26%)	(74%/26%)
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)	5.96	4.88
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	5.96	4.88
6	(iv) Book value per share (Rs)	Rs 10	Rs 10