

PERIODIC DISCLOSURES

FORM NL-3 Analytical Ratios

Insurer:

Analytical Ratios for Non-Life companies			
Sl.No.	Particular	Upto the Quarter ended 31st March 2011	Upto the quarter ended 31st March 2010
1	Gross Premium growth rate		
	Motor OD	24%	
	Motor TP	5%	
	Motor	17%	-4%
	Fire	10%	-2%
	Marine Cargo	11%	-8%
	Marine Hull	-37%	-58%
	Workmen's Compensation / Employers' Liability	46%	2%
	Public/Product Liability	20%	-21%
	Engineering	11%	-20%
	Aviation	-1%	14%
	Personal Accident	1%	-21%
	Health	15%	-11%
	Others	14%	11%
2	Gross Premium to Shareholder's Fund Ratio	374%	343%
3	Growth Rate of Shareholder's Fund	5%	18%
4	Net Retention Ratio		
	Motor OD	90%	89%
	Motor TP	47%	43%
	Motor	82%	80%
	Fire	45%	46%
	Marine Cargo	77%	74%
	Marine Hull	21%	46%
	Workmen's Compensation / Employers' Liability	90%	89%
	Public/Product Liability	33%	44%
	Engineering	22%	22%
	Aviation	3%	3%
	Personal Accident	80%	77%
	Health	88%	88%
	Others	58%	60%
5	Net Commission Ratio		
	Motor OD	2%	3%
	Motor TP	0%	-14%
	Motor	2%	2%
	Fire	-12%	-13%
	Marine Cargo	8%	7%
	Marine Hull	-19%	-4%
	Workmen's Compensation / Employers' Liability	6%	4%
	Public/Product Liability	-3%	0%
	Engineering	-54%	-68%
	Aviation	44%	-32%
	Personal Accident	12%	10%
	Health	7%	8%
	Others	5%	5%
6	Expenses of Management to Gross Premium Ratio	23%	22%
7	Combined Ratio	111%	104%
8	Technical Reserves to Net Premium Ratio	138%	131%
9	Underwriting Balance Ratio		
	Fire	13%	18%
	Marine	7%	-14%
	Miscellaneous	-13%	-6%
10	Operating Profit Ratio	-1%	4%
11	Liquid Assets to liabilities ratio	20%	11%
12	Net Earning Ratio	2%	6%
13	Return on Net worth	5%	15%
14	Reinsurance Ratio	26%	28%
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)	3.9	11.0
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	3.9	11.0
6	(iv) Book value per share (Rs)	10	10