

**FORM NL-20-ANALYTICAL RATIOS SCHEUDLE**

Sl.No.	Particular	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2021	Up to the period ended Sep 2021
1	Gross Direct Premium Growth Rate**	-5.59%	4.65%	20.98%	16.76%
2	Gross Direct Premium to Net worth Ratio	0.53	0.87	0.63	0.94
3	Growth rate of Net Worth	13.48%	13.48%	18.59%	18.59%
4	Net Retention Ratio**	45.58%	49.83%	43.04%	49.17%
5	Net Commission Ratio**	-6.34%	-6.24%	-4.11%	-3.75%
6	Expense of Management to Gross Direct Premium Ratio**	19.26%	21.98%	14.85%	18.81%
7	Expense of Management to Net Written Premium Ratio**	24.35%	25.40%	20.98%	23.71%
8	Net Incurred Claims to Net Earned Premium**	75.47%	76.62%	77.57%	76.77%
9	Claims paid to claims provisions**	11.43%	17.17%	11.82%	15.00%
10	Combined Ratio**	99.82%	102.03%	98.55%	100.48%
11	Investment income ratio	1.91%	4.43%	2.29%	4.35%
12	Technical Reserves to net premium ratio **	7.63	4.05	7.29	3.86
13	Underwriting balance ratio	-0.01	-0.02	0.00	0.00
14	Operating Profit Ratio	15.55%	18.27%	20.67%	20.83%
15	Liquid Assets to liabilities ratio	0.28	0.28	0.23	0.23
16	Net earning ratio	15.42%	18.98%	19.62%	21.27%
17	Return on net worth ratio	3.74%	8.31%	5.37%	9.94%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	3.62	3.62	3.50	3.50
19	NPA Ratio				
	Gross NPA Ratio	0.00%	0.00%	0.00%	0.00%
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%
20	Debt Equity Ratio	-	-	-	-
21	Debt Service Coverage Ratio	-	-	-	-
22	Interest Service Coverage Ratio	-	-	-	-
23	Earnings per share	30.48	67.80	38.57	71.44
24	Book value per share	815.40	815.40	718.56	718.56

Notes: -

1. Net worth definition to include Head office capital for Reinsurance branch

\*\* Segmental Reporting up to the quarter

Segments Upto the period ended on 30 September 22	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE									
<b>Current Period</b>	12.4%	-141.1%	25.4%	-5.5%	40.5%	11.0%	34.9%	4.41	66.3%
<b>Previous Period</b>	12.4%	-121.9%	21.6%	-9.3%	74.4%	11.7%	65.1%	403.8%	35.3%
Marine Cargo									
<b>Current Period</b>	63.7%	10.5%	25.9%	37.4%	90.3%	12.3%	127.7%	2.28	-35.2%
<b>Previous Period</b>	66.1%	10.1%	23.0%	31.3%	73.4%	9.2%	104.7%	248.0%	-12.6%
Marine Hull									
<b>Current Period</b>	0.4%	-1209.2%	12.6%	1812.6%	17.0%	0.0%	1829.5%	5.64	-531.9%
<b>Previous Period</b>	1.2%	-483.9%	10.1%	379.0%	-11.4%	0.1%	367.6%	849.5%	-252.7%
Total Marine									
<b>Current Period</b>	54.5%	9.1%	23.9%	39.4%	90.0%	10.0%	129.4%	2.30	-37.1%
<b>Previous Period</b>	56.8%	8.7%	21.1%	32.3%	73.1%	7.3%	105.4%	250.3%	-13.5%
Motor OD									
<b>Current Period</b>	80.8%	12.9%	40.3%	42.1%	75.5%	31.8%	117.6%	1.41	-13.4%
<b>Previous Period</b>	89.4%	15.7%	35.7%	37.4%	61.5%	32.7%	98.8%	134.1%	7.7%
Motor TP									
<b>Current Period</b>	86.3%	-3.7%	18.2%	15.9%	85.1%	12.5%	101.0%	8.56	1.4%
<b>Previous Period</b>	91.6%	-1.5%	19.7%	18.6%	76.0%	10.8%	94.6%	811.4%	8.3%
Total Motor									
<b>Current Period</b>	83.9%	3.3%	27.8%	26.9%	81.2%	13.9%	108.1%	5.65	-4.7%
<b>Previous Period</b>	90.6%	5.8%	26.6%	26.6%	69.7%	12.3%	96.3%	517.3%	8.0%
Health									
<b>Current Period</b>	67.1%	0.3%	25.4%	28.9%	81.1%	73.4%	109.9%	1.40	-13.8%
<b>Previous Period</b>	52.8%	-0.2%	18.7%	27.2%	106.9%	72.6%	134.1%	151.8%	-37.9%
Personal Accident									
<b>Current Period</b>	93.8%	13.5%	41.8%	43.6%	47.2%	30.7%	90.7%	2.48	9.0%
<b>Previous Period</b>	93.1%	9.9%	37.3%	39.1%	44.7%	39.6%	83.8%	248.3%	20.3%
Travel Insurance									
<b>Current Period</b>	43.0%	-67.2%	29.5%	-15.0%	9.3%	18.6%	-5.7%	0.61	107.2%
<b>Previous Period</b>	46.6%	-61.3%	24.2%	-20.7%	68.7%	21.3%	48.0%	-94.1%	55.7%
Total Health									
<b>Current Period</b>	67.4%	-0.8%	26.6%	28.6%	75.6%	65.2%	104.2%	1.47	-7.7%
<b>Previous Period</b>	54.7%	0.0%	25.8%	38.8%	100.3%	58.2%	139.2%	159.1%	-43.7%
Workmen's Compensation/ Employer's liability									
<b>Current Period</b>	92.7%	13.4%	32.8%	34.0%	74.3%	18.2%	108.3%	2.54	-12.0%
<b>Previous Period</b>	92.9%	12.3%	28.6%	29.4%	41.9%	16.1%	71.3%	229.4%	29.9%
Public/ Product Liability									
<b>Current Period</b>	39.0%	11.6%	25.1%	48.8%	15.5%	28.4%	64.4%	2.60	17.3%
<b>Previous Period</b>	35.6%	11.4%	22.5%	45.6%	23.8%	23.7%	69.3%	338.0%	12.6%
Engineering									
<b>Current Period</b>	9.2%	-55.9%	23.8%	98.6%	40.9%	8.4%	139.5%	2.22	-34.2%
<b>Previous Period</b>	10.8%	-59.2%	19.3%	47.5%	81.4%	13.4%	128.9%	293.6%	-32.2%
Aviation									
<b>Current Period</b>	10.3%	42.7%	21.7%	169.0%	-1243.3%	0.0%	-1074.3%	12.20	1168.9%
<b>Previous Period</b>	-3.7%	-143.5%	19.1%	-435.8%	54.2%	5.5%	-381.6%	-3746.9%	407.3%
Crop Insurance									
<b>Current Period</b>	18.7%	-26.2%	2.8%	-11.5%	83.5%	40.5%	72.0%	1.92	33.4%
<b>Previous Period</b>	18.6%	-27.3%	2.5%	-13.8%	71.8%	47.0%	58.0%	191.6%	45.9%
Credit Insurance									
<b>Current Period</b>	1.0%	-342.2%	19.3%	913.4%	220.4%	0.0%	1133.8%	4.40	-1245.0%
<b>Previous Period</b>	1.0%	-499.7%	16.0%	509.6%	31.0%	0.0%	540.6%	233.0%	-493.6%
Total Miscellaneous									
<b>Current Period</b>	56.8%	-1.0%	21.3%	26.4%	77.6%	12.4%	103.9%	4.07	-3.6%
<b>Previous Period</b>	55.3%	0.5%	18.3%	24.8%	76.9%	16.0%	101.7%	387.6%	-0.5%
<b>Total-Current Period</b>	<b>49.8%</b>	<b>-6.2%</b>	<b>22.0%</b>	<b>25.4%</b>	<b>76.6%</b>	<b>17.2%</b>	<b>102.0%</b>	<b>4.05</b>	<b>-2.0%</b>
<b>Total-Previous Period</b>	<b>49.2%</b>	<b>-3.8%</b>	<b>18.8%</b>	<b>23.7%</b>	<b>76.8%</b>	<b>15.0%</b>	<b>100.5%</b>	<b>386.2%</b>	<b>0.5%</b>