



(Amount in Rs. Lakhs)

SL.No.	Particular	Calculation	As at 30th September 2021	As at 30th September 2020
1	Gross Direct Premium Growth Rate**	$(GDPI(CY)-GDPI(PY)) / GDPI(PY)$	NA	NA
2	Gross Direct Premium to Net worth Ratio	$\frac{GDPI / \text{Shareholder's funds}}{\text{Shareholder's funds}(\text{Net Worth}) - \text{Share capital} - \text{reserve and surplus} - \text{Miscellaneous expenditure} - \text{debit balance in profit and loss account}}$ Shareholder's funds/ Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date	88.38%	41.74%
3	Growth rate of Net Worth	$(\text{Shareholder's funds}(CY) - \text{Shareholder's funds}(PY)) / \text{Shareholder's funds}(PY)$	-8.69%	1.66%
4	Net Retention Ratio**	$\text{Net written premium} / (\text{Gross Direct Premium Income} + \text{Reinsurance Accepted})$	99.72%	99.34%
5	Net Commission Ratio**	$\text{Net Commission} / \text{Net written premium}$	4.62%	3.40%
6	Expense of Management to Gross Direct Premium Ratio**	$(\text{Direct Commission} - \text{Operating Expenses}) / \text{Gross direct premium}$	7.47%	8.89%
7	Expense of Management to Net Written Premium Ratio**	$(\text{Net Commission} - \text{Operating Expenses}) / \text{Net Written Premium}$	7.49%	8.95%
8	Net Incurred Claims to Net Earned Premium**	$\text{Net Incurred Claims} / \text{Net Earned Premium}$	111.95%	94.58%
9	Claims paid to claims provisions**	$\text{Claim Paid (pertaining to provisions made previously)} / \text{claims provision made previously}$	0.00%	0.00%
10	Combined Ratio**	$(1) + (8)$	110.43%	103.43%
11	Investment income ratio for Half Year	$\text{Investment income} / \text{Average Assets under management}$ Investment income = Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent – Gross (net of investment expenses) including investment income from pool	3.00%	3.37%
12	Technical Reserves to net premium ratio **	$(\text{Reserve for unexpired risks} + \text{premium deficiency} - \text{reserve for outstanding claims (including IBNR and IBNER)}) / \text{Net premium written}$	2.63	5.97
13	Underwriting balance ratio	$\text{Underwriting results} - \text{Net earned premium} - \text{Net incurred claims} - \text{Net commission} - \text{Operating Expenses (Refund, adjusting transfer to Profit and loss account as per Section 40C)} - \text{Premium Deficiency}$	(0.19)	(0.04)
14	Operating Profit Ratio	$\text{Operating profit} / \text{Net Earned premium}$	-25.08%	0.55%
15	Liquid Assets to liabilities ratio	$\frac{\text{Liquid Assets} / \text{Policyholders liabilities}}{\text{Liquid Assets} = \text{Short term investments} + \text{Short term loans} + \text{Cash} \& \text{Bank balances}}$ Policyholders liabilities= Outstanding Claims including Incurred But Not Reported (IBNR) & Incurred But Not Enough Reported (IBNER)+ Unearned Premium Reserves- Premium Deficiency Reserve, if any- Catastrophe Reserve, if any; and- Other Liabilities set off Other Assets Other Liabilities in point (c) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool, Terrorism Pool, etc. (v) Sundry creditors (due to Policyholders); Other Assets in point (c) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Third Party Pool, Terrorism pool; etc.	0.50	0.31
16	Net earning ratio	$\text{Profit after tax} / \text{Net Premium written}$	-21.61%	7.88%
17	Return on net worth ratio	$\text{Profit after tax} / \text{Net Worth}$	-9.52%	1.63%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	2.02	2.09
19	NPA Ratio	to be taken from NPA reporting	NA	NA
	Gross NPA Ratio		NA	NA
	Net NPA Ratio		NA	NA
20	Debt Equity Ratio	$\frac{\text{Debt}(\text{Equity})}{\text{Equity}(\text{Shareholders' Funds} - \text{excluding Redeemable Preference shares, if any})}$	NA	NA
21	Debt Service Coverage Ratio	$(\text{Earnings before Interest and Tax} / \text{Interest and Principal Installments Due})$	NA	NA
22	Interest Service Coverage Ratio	$(\text{Earnings before Interest and Tax} / \text{Interest due})$	NA	NA
23	Earnings per share	$\text{Profit (loss) after tax} / \text{No. of shares}$	NA	NA
24	Book value per share	$\text{Net worth} / \text{No. of shares}$	NA	NA

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

** Segmental Reporting up to the quarter

Segments upto the quarter ended on _____	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission 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								
Current Period	NA	0.00%	0.00%	NA	NA	NA	NA	-
Previous Period	NA	5.00%	-19.15%	NA	NA	NA	NA	0.08
Marine Cargo								
Current Period	NA	0.00%	0.00%	NA	NA	NA	NA	-
Previous Period	NA	5.00%	-39.10%	NA	NA	NA	NA	(0.17)
Marine Hull								
Current Period	NA	0.00%	0.00%	NA	NA	NA	NA	-
Previous Period	NA	0.00%	0.00%	NA	NA	NA	NA	-
Total Marine								
Current Period	NA	0.00%	0.00%	NA	NA	NA	NA	-
Previous Period	NA	5.00%	-39.10%	NA	NA	NA	NA	(0.17)
Motor OD								
Current Period	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA
Motor TP								
Current Period	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA
Total Motor								
Current Period	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA
Health								
Current Period	NA	99.70%	5.09%	NA	NA	NA	NA	(0.01)
Previous Period	NA	100.00%	3.82%	NA	NA	NA	NA	(0.01)
Personal Accident								
Current Period	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA
Travel Insurance								
Current Period	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA
Tout Health								
Current Period	NA	99.70%	5.09%	NA	NA	NA	NA	(0.01)
Previous Period	NA	100.00%	3.82%	NA	NA	NA	NA	(0.01)
Workmen's Compensation/ Employer's liability								
Current Period	NA	0.00%	0.00%	NA	NA	NA	NA	-
Previous Period	NA	5.00%	10.23%	NA	NA	NA	NA	(0.03)
Public/ Product Liability								
Current Period	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA
Engineering								
Current Period	NA	0.00%	0.00%	NA	NA	NA	NA	1.00
Previous Period	NA	5.00%	-4.35%	NA	NA	NA	NA	(0.01)
Aviation								
Current Period	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA
Crop Insurance								
Current Period	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA
Other segments **								
Current Period	NA	0.00%	0.00%	NA	NA	NA	NA	-
Previous Period	NA	5.00%	0.00%	NA	NA	NA	NA	0.05
Total Miscellaneous								
Current Period	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA
Total Life								
Current Period	NA	100.00%	0.00%	NA	NA	NA	NA	(2.15)
Previous Period	NA	100.00%	0.00%	NA	NA	NA	NA	(0.25)
Total Current Period								
	NA	99.72%	4.62%	111.95%	NA	110.43%	2.63	(0.19)
Total Previous Period								
	NA	99.34%	3.40%	94.58%	NA	103.43%	5.97	(0.04)

NA - Not Applicable / Not Available