PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: Star Health and Allied Insurance Co Ltd **Date: 31-Dec-18**

Analytical Ratios for Non-Life companies					
Sl.No.	**Particular**	**For the Quarter Oct to Dec '18**	**Up to the Quarter Dec 18**	**For the Quarter Oct to Dec '17**	**Up to the Quarter Dec 17**
1	Gross Premium Growth Rate	26.51%	31.19%	43.26%	40.58%
2	Gross Premium to shareholders' fund ratio	115.63%	304.75%	149.25%	379.34%
3	Growth rate of shareholders'fund	63.30%	63.30%	6.53%	6.53%
4	Net Retention Ratio	76.24%	76.37%	75.90%	76.40%
5	Net Commission Ratio	9.39%	9.86%	1.21%	4.34%
6	Expense of Management to Gross Direct Premium Ratio	30.71%	34.31%	33.51%	33.63%
7	Combined Ratio	110.90%	119.54%	92.16%	119.88%
8	Technical Reserves to net premium ratio	227.88%	86.31%	211.84%	82.81%
9	Underwriting balance ratio	-6.75%	-16.07%	-3.47%	-11.95%
10	Operating Profit Ratio	-3.45%	-12.02%	1.56%	-6.34%
11	Liquid Assets to liabilities ratio	31.36%	31.36%	13.12%	13.12%
12	Net earning ratio	-1.54%	-9.57%	0.57%	-7.02%
13	return on net worth ratio	-1.36%	-22.26%	0.65%	-20.36%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	-	1.65	-	1.51
15	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

1	(a) No. of shares	455576106	455576106	455576106	455576106
2	(b) Percentage of shareholding (Indian / Foreign)	63.55%/36.45%	63.55%/36.45%	63.55%/36.45%	63.55%/36.45%
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)	(0.32)	(5.23)	0.09	(2.93)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.32)	(5.23)	0.09	(2.93)
6	(iv) Book value per share (Rs)	15.83	15.83	14.40	14.40