

STAR HEALTH AND ALLIED INSURANCE CO LIMITED
Registration No. and Date of Registration with the IRDA : 129 / 16.Mar.2006

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: Star Health And Allied Insurance Co Ltd

Date: 31/Mar/19

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Quarter	Upto The Quarter	For the Quarter of the Preceeding Year	Upto The Quarter Of The Preceeding Year
1	Gross Premium Growth Rate	27.74%	29.80%	40.56%	40.58%
2	Gross Premium to shareholders' fund ratio	1.44	3.65	1.74	4.34
3	Growth rate of shareholders'fund	54.29%	54.29%	21.55%	21.55%
4	Net Retention Ratio	76.54%	76.44%	77.42%	76.81%
5	Net Commission Ratio	0.68%	6.22%	4.18%	4.27%
6	Expense of Management to Gross Direct Premium Ratio	28.43%	31.99%	31.84%	32.91%
7	Expense of Management to Net Written Premium Ratio	37.15%	41.84%	41.13%	42.85%
8	Net Incurred Claims to Net Earned Premium	44.60%	62.73%	40.56%	61.76%
9	Combined Ratio	81.75%	92.91%	81.69%	93.12%
10	Technical Reserves to net premium ratio	148.35%	58.77%	139.17%	56.40%
11	Underwriting balance ratio	31.95%	3.28%	24.67%	1.55%
12	Operationg Profit Ratio	34.19%	6.42%	27.26%	5.05%
13	Liquid Assets to liabilities ratio	37.59%	37.59%	31.59%	31.59%
14	Net earning ratio	25.79%	4.44%	23.45%	5.32%
15	Return on net worth ratio	28.50%	12.39%	31.65%	17.73%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio		2.01		1.77
17	Re Insurance Ratio	23.46%	23.56%	22.58%	23.19%
18	NPA Ratio				
	Gross NPA Ratio	0.65%	0.65%	0.00	0.00
	Net NPA Ratio	0.32%	0.32%	0.00	0.00

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	-	455,576,106	-	455,576,106
2	(b) Percentage of shareholding (Indian / Foreign)	-	77.70%/22.30%	-	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)	-	3.75 / 3.70	-	3.73
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-	3.75 / 3.70	-	3.73
6	(iv) Book value per share (Rs)	-	24.81	-	21.06