

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/20

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Quarter ended 31.Mar.20	For the Year Ended 31.Mar.20	For the Quarter ended 31.Mar.19	For the Year Ended 31.Mar.19
1	Gross Premium Growth Rate	17.06%	27.10%	40.56%	29.80%
2	Gross Premium to shareholders' fund ratio	1.32	3.63	1.87	3.65
3	Growth rate of shareholders' fund	27.58%	27.58%	54.29%	54.29%
4	Net Retention Ratio	75.88%	76.32%	77.42%	76.44%
5	Net Commission Ratio	1.38%	6.50%	4.18%	6.22%
6	Expense of Management to Gross Direct Premium Ratio	27.88%	29.40%	28.44%	31.99%
7	Expense of Management to Net Written Premium Ratio	36.74%	27.52%	37.16%	30.20%
8	Net Incurred Claims to Net Earned Premium	47.39%	65.91%	44.60%	62.73%
9	Combined Ratio	68.42%	93.43%	64.76%	92.94%
10	Technical Reserves to net premium ratio	164.59%	59.63%	148.35%	58.77%
11	Underwriting balance ratio	29.83%	3.31%	24.67%	3.28%
12	Operationg Profit Ratio	32.30%	7.05%	34.11%	6.26%
13	Liquid Assets to liabilities ratio	34.37%	34.37%	37.59%	37.59%
14	Net earning ratio	25.41%	5.03%	27.29%	4.44%
15	Return on net worth ratio	25.50%	13.94%	39.06%	12.39%
16	Reinsurance ratio (Risk reinsured divided by gross premium)	24.12%	23.68%	23.46%	23.56%
17	Available Solvency Margin Ratio to Required Solvency Margin Ratio		1.88		2.01
18	NPA Ratio				
	Gross NPA Ratio	0.00	0.00	0.65%	0.65%
	Net NPA Ratio	0.00	0.00	0.32%	0.32%
1	(a) No. of shares	-	490,638,013	-	455,576,106
2	(b) Percentage of shareholding (Indian / Foreign)	-	69.04%/30.96%	-	77.70%/22.30%
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)	-	5.49/5.38	-	4.03/3.97
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-	5.49/5.38	-	4.03/3.97
6	(iv) Book value per share (Rs)	-	38.50	-	24.81