

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: 30/Sep/20

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Qtr Ended 30.Sep.2020	Upto the Qtr Ended 30.Sep.2020	For the Qtr Ended 30.Sep.2019	Upto the Qtr Ended 30.Sep.2019
1	Gross Premium Growth Rate	53.51%	44.61%	37.09%	35.05%
2	Gross Premium to shareholders' fund ratio	1.20	1.96	1.18	2.06
3	Growth rate of shareholders' fund	51.69%	51.69%	24.27%	24.27%
4	Net Retention Ratio	73.79%	74.25%	76.79%	76.62%
5	Net Commission Ratio	10.63%	10.29%	9.46%	8.96%
6	Expense of Management to Gross Direct Premium Ratio	28.07%	29.31%	32.18%	31.19%
7	Expense of Management to Net Written Premium Ratio	29.30%	30.83%	33.60%	32.38%
8	Net Incurred Claims to Net Earned Premium	73.64%	64.26%	75.41%	78.36%
9	Combined Ratio	102.94%	95.10%	109.01%	110.75%
10	Technical Reserves to net premium ratio	222.27%	134.97%	230.92%	133.21%
11	Underwriting balance ratio	-8.93%	0.12%	24.67%	-15.06%
12	Operationing Profit Ratio	-4.56%	4.72%	-10.01%	-10.40%
13	Liquid Assets to liabilities ratio	28.36%	28.36%	16.35%	16.35%
14	Net earning ratio	-1.80%	4.44%	-6.54%	-7.10%
15	Return on net worth ratio	-1.59%	6.45%	-5.94%	-11.19%
16	Reinsurance ratio (Risk reinsured divided by gross premium)	26.21%	25.75%	23.21%	23.38%
17	Available Solvency Margin Ratio to Required Solvency Margin Ratio	0.00	1.74	0.00	1.54
18	NPA Ratio				
	Gross NPA Ratio	0.00	0.00	0.00	0.00
	Net NPA Ratio	0.00	0.00	0.00	0.00
1	(a) No. of shares	490,638,013	490,638,013	480,106,524	480,106,524
2	(b) Percentage of shareholding (Indian / Foreign)	65.82%/34.18%	65.82%/34.18%	65.82%/34.18%	65.82%/34.18%
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)	2.66	2.66	-3.15	-3.15
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.57	2.57	-3.12	-3.12
6	(iv) Book value per share (Rs)	24.30	24.30	27.72	27.72