

# 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/21

### Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Qtr Ended March 31, 2021	Upto Year Ended March 31, 2021	For the Qtr Ended March 31, 2020	Upto Year Ended March 31, 2020
1	Gross Premium Growth Rate	30.38%	36.76%	17.06%	27.10%
2	Gross Premium to shareholders' fund ratio	0.94	2.69	1.32	3.63
3	Growth rate of shareholders' fund	4.59%	84.49%	29.43%	27.58%
4	Net Retention Ratio	80.34%	76.47%	75.88%	76.32%
5	Net Commission Ratio	4.30%	8.16%	1.38%	6.50%
6	Expense of Management to Gross Direct Premium Ratio	27.53%	28.91%	27.88%	29.40%
7	Expense of Management to Net Written Premium Ratio	21.59%	27.70%	21.11%	27.52%
8	Net Incurred Claims to Net Earned Premium	209.45%	94.44%	47.39%	65.91%
9	Combined Ratio	231.04%	122.14%	68.42%	93.43%
10	Technical Reserves to net premium ratio	230.19%	84.02%	164.59%	59.63%
11	Underwriting balance ratio	-194.67%	-37.43%	24.67%	3.31%
12	Operationing Profit Ratio	-181.90%	-32.01%	32.30%	7.05%
13	Liquid Assets to liabilities ratio	40.20%	40.20%	34.37%	34.37%
14	Net earning ratio	-36.52%	-15.12%	22.80%	5.03%
15	Return on net worth ratio	-27.46%	-31.16%	22.92%	13.94%
16	Reinsurance ratio (Risk reinsured divided by gross premium)	19.66%	23.53%	24.12%	23.68%
17	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.22	2.22	1.88	1.88
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	548,086,885	548,086,885	490,638,013	490,638,013
2	(b) Percentage of shareholding (Indian / Foreign)	66.48%/33.52%	66.48%/33.52%	69.04%/30.96%	69.04%/30.96%
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)	(18.28)/(18.28)	(21.75)/(21.75)	35.78/34.64	5.49/5.38
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(18.28)/(18.28)	(21.75)/(21.75)	35.78/34.64	5.49/5.38
6	(iv) Book value per share (Rs)	63.58	63.58	38.50	38.50