

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-Jun-21

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Qtr Ended June 30, 2021	Upto the Qtr Ended June 30, 2021	For the Qtr Ended June 30, 2020	Upto the Qtr Ended June 30, 2020
1	Gross Premium Growth Rate	42.01%	42.01%	32.54%	32.54%
2	Gross Premium to shareholders' fund ratio	0.66	0.66	0.75	0.75
3	Growth rate of shareholders' fund	60.86%	60.86%	45.46%	45.46%
4	Net Retention Ratio	93.80%	93.80%	74.98%	74.98%
5	Net Commission Ratio	13.00%	13.00%	9.81%	9.81%
6	Expense of Management to Gross Direct Premium Ratio	29.30%	29.30%	31.30%	31.30%
7	Expense of Management to Net Written Premium Ratio	30.13%	30.13%	33.25%	33.25%
8	Net Incurred Claims to Net Earned Premium	91.01%	91.01%	51.13%	51.13%
9	Combined Ratio	121.14%	121.14%	84.38%	84.38%
10	Technical Reserves to net premium ratio	309.70%	309.70%	283.29%	283.29%
11	Underwriting balance ratio	-18.55%	-18.55%	12.75%	12.75%
12	Operation Profit Ratio	-15.96%	-15.96%	16.24%	16.24%
13	Liquid Assets to liabilities ratio	14.83%	14.83%	22.80%	22.80%
14	Net earning ratio	-10.23%	-10.23%	14.07%	14.07%
15	Return on net worth ratio	-6.36%	-6.36%	7.92%	7.92%
16	Reinsurance ratio (Risk reinsured divided by gross premium)	6.20%	6.20%	25.02%	25.02%
17	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.65	1.65	2.00	2.00
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	54,85,97,961	54,85,97,961	49,06,38,013	49,06,38,013
2	(b) Percentage of shareholding (Indian / Foreign)	66.51%/33.49%	66.51%/33.49%	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)	(3.82)/(3.82)	(3.82)/(3.82)	(3.31)/(3.28)	(3.31)/(3.28)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(3.82)/(3.82)	(3.82)/(3.82)	(3.31)/(3.28)	(3.31)/(3.28)
6	(iv) Book value per share (Rs)	60.14	60.14	41.81	41.81