

PERIODIC DISCLOSURES

FORM NL-30

Analytical Ratios

Insurer: Star Health And Allied Insurance Co Ltd

Date: 31/Mar/18

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	40.56%	40.58%	65.01%	47.46%
2	Gross Premium to shareholders' fund ratio	1.74	4.34	1.51	3.75
3	Growth rate of shareholders' fund	21.55%	21.55%	219.34%	119.22%
4	Net Retention Ratio	77.42%	76.81%	92.50%	77.13%
5	Net Commission Ratio	4.18%	4.27%	3.25%	4.17%
6	Expense of Management to Gross Direct Premium Ratio	31.84%	32.91%	26.89%	32.82%
7	Expense of Management to Net Written Premium Ratio	41.13%	42.85%	40.92%	42.55%
8	Net Incurred Claims to Net Earned Premium	40.56%	61.76%	46.41%	60.51%
9	Combined Ratio	81.69%	93.12%	75.48%	92.53%
10	Technical Reserves to net premium ratio	139.17%	65.79%	117.88%	67.89%
11	Underwriting balance ratio	24.67%	1.55%	13.48%	1.04%
12	Operationg Profit Ratio	27.26%	5.05%	16.22%	5.05%
13	Liquid Assets to liabilities ratio	31.59%	31.59%	27.06%	27.06%
14	Net earning ratio	23.45%	5.32%	15.65%	5.17%
15	Return on net worth ratio	31.65%	17.73%	21.82%	14.94%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio		1.77		1.61
17	ReInsurance Ratio	22.58%	23.19%	7.51%	23.19%
18	NPA Ratio				
	Gross NPA Ratio		0.00		0.00
	Net NPA Ratio		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)	-	63.55%/36.45%	-	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)	-	3.73/3.73	-	2.77/2.77
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-	3.73/3.73	-	2.77/2.77
6	(iv) Book value per share (Rs)	-	21.06	0.00	17.33