

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-18

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For The Quarter 30.09.2018	Up to the Quarter 30.09.2018	For The Quarter 30.09.2017	Up to the Quarter 30.09.2017
1	Gross Premium Growth Rate	32%	34%	38%	39%
2	Gross Premium to shareholders' fund ratio	156%	275%	134%	232%
3	Growth rate of shareholders' fund	13%	13%	10%	10%
4	Net Retention Ratio	77%	76%	77%	77%
5	Net Commission Ratio	10%	10%	6%	6%
6	Expense of Management to Gross Direct Premium Ratio	37%	37%	27%	34%
7	Combined Ratio	119%	125%	121%	173%
8	Technical Reserves to net premium ratio	233%	133%	220%	127%
9	Underwriting balance ratio	(17)%	(22)%	(23)%	(18)%
10	Operating Profit Ratio	(11)%	(17)%	(18)%	(12)%
11	Liquid Assets to liabilities ratio	12%	12%	13%	13%
12	Net earning ratio	(10)%	(14)%	(19)%	(12)%
13	Return on net worth ratio	(12)%	(30)%	(19)%	(21)%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.28	1.28	1.52	1.52
15	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
1	(a) No. of shares	455,576,106	455,576,106	455,576,106	455,576,106
2	(b) Percentage of shareholding (Indian / Foreign)	63.55%/36.45%	63.55%/36.45%	63.55%/36.45%	63.55%/36.45%
3	(c) %of Government holding (in case of public sector insurance companies)	0	0	0	0
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	-2.93	3.73	-0.24	2.77
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-2.93	3.73	-0.24	2.77
6	(iv) Book value per share (Rs)	18.14	21.06	17.08	17.33