

INFORMATION IN RESPECT OF RATIOS FOR NON LIFE COMPANIES

FORM NL-30 ANALYTICAL RATIOS

	PERFORMANCE RATIO	2011-12	2010-11
1	Gross premium growth Rate	11.16%	9.49%
2	Gross Premium to shareholders' fund ratio:	11.50%	10.69%
3	Growth rate of shareholders' funds:	-2.48%	4.19%
4	Net retention ratio	65.78%	76.02%
5	Net commission ratio	-3.86%	-7.43%
6	Expenses of management to gross direct	12.74%	13.60%
7	Combined ratio:	26.88%	68.57%
8	Technical reserves to net premium ratio	1632.34%	1200.11%
9	Underwriting balance ratio	-42.79%	4.28%
10	Operating profit ratio	-13.85%	46.54%
11	Liquid assets to liabilities ratio (Liquid	46.15%	51.45%
12	Net earnings ratio:	-3.53%	31.48%
13	Return on net worth	-0.26%	2.46%
14	Actual Solvency to Required Solvency	10.49	14.41%
15	NPA ratio		
	Description of ratio:		
	Investment:	0%	0%
	Factoring	100%	100%

Equity Holding Pattern for Non-Life Insurers			
1	(a) No. of shares	90000000	90000000
2	(b) Percentage of shareholding (Indian / Foreign)	100.00%	100.00%
3	(c) % of Government holding (in case of public sector insurance companies)	100.00%	100.00%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	-0.59	5.53
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-0.59	5.53
6	(iv) Book value per share (Rs)	225.52	225.02