

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: Star Health and Allied Insurance Co Ltd

Date:

31-Dec-19

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For The Quarter 31.12.2019	Upto The Quarter 31.12.2019	For The Quarter Of The Preceeding period Ended 31.12.2018	Upto The Quarter Of The Preceeding Year Ended 31.12.2018
1	Gross Premium Growth Rate	31%	34%	27%	31%
2	Gross Premium to shareholders' fund ratio	112%	299%	116%	305%
3	Growth rate of shareholders'fund	102%	102%	63%	63%
4	Net Retention Ratio	76%	77%	76%	76%
5	Net Commission Ratio	10%	9%	9%	10%
6	Expense of Management to Gross Direct Premium Ratio	29%	30%	31%	34%
7	Combined Ratio	1.04	1.08	1.11	1.20
8	Technical Reserves to net premium ratio	237%	88%	228%	86%
9	Underwriting balance ratio	-8%	-12%	-7%	-16%
10	Operationg Profit Ratio	-4%	-8%	-3%	-12%
11	Liquid Assets to liabilities ratio	27%	27%	31%	31%
12	Net earning ratio	-2%	-5%	-2%	-10%
13	Return on net worth ratio	-1%	-12%	-1%	-22%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		1.56		1.65
15	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	48,01,06,524	48,01,06,524	45,55,76,106	45,55,76,106
2	(b) Percentage of shareholding (Indian / Foreign)	65.82%/34.18%	65.82%/34.18%	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)	(0.43)	(3.53)	(0.32)	(5.23)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.42)	(3.53)	(0.32)	(5.23)
6	(iv) Book value per share (Rs)	30.38	30.38	15.83	15.83