FORM NI-30 Analytical Ratios
TATA AIG GENERAL INSURANCE COMPANY LIMITED
IRDAI Registration No. 108, dated January 22, 2001



						Analytical R	atios for the Perioc	d ended December 3	1, 2019								
	Particular										MISCELLANEOUS						
SI.No.		Total	FIRE	MARINE	Motor-OD	Motor-TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Weather	Others	Total
1	Gross Direct Premium Growth Rate	0%	20%	-4%	-3%	24%	10%	6%	-58%	28%	5%	-39%	8%	-100%	-47%	-48%	-2%
2	Gross Direct Premium to Net Worth Ratio	2.28															
3	Growth rate of Net Worth	25%															
4	Net Retention Ratio	60%	-13%	88%	62%	95%	80%	94%	94%	74%	24%	6%	61%	-	37%	77%	71%
5	Net Commission Ratio	-1%	122%	16%	16%	1%	6%	13%	8%	-15%	-22%	-198%	11%	-	-6%	4%	1%
6	Expense of Management to Gross Direct Premium Ratio	31%															
7	Expense of Management to Net Written Premium Ratio	50%															
8	Net Incurred Claims to Net Earned Premium	75%															
9	Combined Ratio	110%															
10	Technical Reserves to Net Premium Ratio	2.15															
11	Underwriting Balance Ratio	-0.08	0.19	-0.03	-0.13	-0.06	-0.09	0.03	0.09	0.02	0.31	0.95	0.00	-	-0.90	-0.59	-0.09
12	Operating Profit Ratio	8%															
13	Liquid Assets to Liabilities Ratio	0.23															
14	Net Earning Ratio	8%															
15	Return on Net Worth Ratio	12%															
16	Available Solvency to Required Solvency Margin Ratio	2.10															
17	NPA Ratio																
	Gross NPA Ratio	NA															
	Net NPA Ratio	NA															
Equity Holding	Pattern for Non-Life Insurers																
1	No. of shares	994,456,000															
2	a) Percentage of shareholding (Indian / Total)	74%															
	b) Percentage of shareholding -Foreign	26%															
3	%of Government holding (in case of public sector insurance companies)	-															
4	Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	3.05															
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	3.05															
6	Book value per share (Rs)	25.11															
	DOOK VALUE DEL SHALE (113)	23.11						1		1							

	Book value per strate (ks)	23.11															
						Analytical R	atios for the Perioc	d ended December 3	1, 2018								
	Particular										MISCELLANEOUS						
SI.No.	Particular	Total	FIRE	MARINE	Motor-OD	Motor-TP	Motor Total	Workmen's	Personal	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Weather	Others	Total
								Compensation	Accident								
1	Gross Direct Premium Growth Rate	43%	15%	13%	20%	59%	37%	24%	88%	57%	9%	11%	30%	16%	60%	148%	50%
2	Gross Direct Premium to Net Worth Ratio	2.84															
3	Growth rate of Net Worth	30%															
4	Net Retention Ratio	63%	29%	89%	64%	95%	79%	95%	50%	74%	41%	6%	76%	2%	99%	40%	67%
5	Net Commission Ratio	1%	-6%	16%	15%	1%	6%	10%	-60%	-13%	13%	-139%	19%	766%	-2%	-4%	0%
6	Expense of Management to Gross Direct Premium Ratio	27%															
7	Expense of Management to Net Written Premium Ratio	42%															
- 8	Net Incurred Claims to Net Earned Premium	77%															
9	Combined Ratio	107%															
10	Technical Reserves to Net Premium Ratio	1.73															
11	Underwriting Balance Ratio	-0.10	-1.55	-0.17	0.02	-0.13	-0.05	-0.18	0.82	-0.03	0.18	-6.25	0.00	-40.24	0.49	-2.85	-0.11
12	Operating Profit Ratio	2%															1
13	Liquid Assets to Liabilities Ratio	0.28															
14	Net Earning Ratio	3%															
15	Return on Net Worth Ratio	5%															
16	Available Solvency to Required Solvency Margin Ratio	1.75															
17	NPA Ratio																
	Gross NPA Ratio	NA															
	Net NPA Ratio	NA															
Equity Holding	Pattern for Non-Life Insurers	•					•	•		•			•				
1	No. of shares	907,500,000															
2	a) Percentage of shareholding (Indian / Total	74%															
	b) Percentage of shareholding -Foreign	26%														·	
_	%of Government holding (in case of public sector insurance																
3	companies)	-														1	i l
	Basic and diluted EPS before extraordinary items (net of tax																$\overline{}$
4	expense) for the period (not to be annualized)	1.26		1												1 '	1
_	Basic and diluted EPS after extraordinary items (net of tax																
5	expense) for the period (not to be annualized)	1.26		1												1 '	1
6	Book value per share (Rs)	22.01		1			İ								İ		$\overline{}$
	poor value per share (115)	22.01				l				1							

FORM NI-30 Analytical Ratios
TATA AIG GENERAL INSURANCE COMPANY LIMITED
IRDAI Registration No. 108, dated January 22, 2001



	Analytical Ratios for the Quarter ended December 31, 2019 MICCELIANTOLIS																
	Particular										MISCELLANEOUS						
SI.No.		Total	FIRE	MARINE	Motor-OD	Motor-TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Weather	Others	Total
1	Gross Direct Premium Growth Rate	-28%	-5%	-16%	-2%	1%	-1%	2%	-70%	33%	4%	-6%	10%	-100%	-96%	-37%	-31%
2	Gross Direct Premium to Net Worth Ratio	0.69															
3	Growth rate of Net Worth	6%															
4	Net Retention Ratio	69%	25%	88%	65%	95%	81%	95%	94%	74%	20%	4%	56%	0%	37%	77%	41%
5	Net Commission Ratio	2%	-27%	16%	16%	0%	6%	12%	7%	-13%	-32%	-339%	10%	-	-7%	4%	2%
6	Expense of Management to Gross Direct Premium Ratio	31%															
7	Expense of Management to Net Written Premium Ratio	44%															
8	Net Incurred Claims to Net Earned Premium	71%															
9	Combined Ratio	103%															
10	Technical Reserves to Net Premium Ratio	6.17															
11	Underwriting Balance Ratio	-0.03	0.01	0.02	-0.15	0.01	-0.04	0.29	0.17	-0.01	0.70	2.26	0.30		-2.62	-0.96	-0.03
12	Operating Profit Ratio	13%															
13	Liquid Assets to Liabilities Ratio	0.23															
14	Net Earning Ratio	12%															
15	Return on Net Worth Ratio	6%															
16	Available Solvency to Required Solvency Margin Ratio	2.10															
17	NPA Ratio																
	Gross NPA Ratio	NA															
	Net NPA Ratio	NA															
Equity Holding	Pattern for Non-Life Insurers																
1	No. of shares	994,456,000															
2	a) Percentage of shareholding (Indian / Total)	74%															
	b) Percentage of shareholding -Foreign	26%															
,	%of Government holding (in case of public sector insurance																
3	companies)																
4	Basic and diluted EPS before extraordinary items (net of tax	1.41														, and the second	
4	expense) for the period (not to be annualized)	1.41															
5	Basic and diluted EPS after extraordinary items (net of tax	1.41															
1 5	expense) for the period (not to be annualized)	1.41		1													1
6	Book value per share (Rs)	25.11															

	Particular				Analytical Ratios for the Quarter ended December 31, 2018													
											MISCELLANEOUS							
SI.No.		Total	FIRE	MARINE	Motor-OD	Motor-TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Weather	Others	Total	
1	Gross Direct Premium Growth Rate	55%	17%	20%	19%	89%	48%	27%	124%	25%	10%	0%	23%	202%	60%	115%	61%	
2	Gross Direct Premium to Net Worth Ratio	1.20																
3	Growth rate of Net Worth	-1%																
4	Net Retention Ratio	62%	34%	88%	63%	95%	80%	95%	44%	72%	37%	9%	70%	6%	99%	43%	64%	
5	Net Commission Ratio	0%	-3%	15%	15%	1%	6%	10%	-85%	-13%	6%	-143%	18%	237%	-2%	-4%	-1%	
6	Expense of Management to Gross Direct Premium Ratio	24%																
7	Expense of Management to Net Written Premium Ratio	39%																
8	Net Incurred Claims to Net Earned Premium	85%																
9	Combined Ratio	113%																
10	Technical Reserves to Net Premium Ratio	4.21																
11	Underwriting Balance Ratio	-0.15	-0.76	-0.29	0.01	-0.11	-0.05	-0.14	1.17	-0.31	0.17	-4.41	-0.04	-17.14	0.49	-1.41	-0.18	
12	Operating Profit Ratio	-6%																
13	Liquid Assets to Liabilities Ratio	0.28																
14	Net Earning Ratio	-2%																
15	Return on Net Worth Ratio	-1%																
16	Available Solvency to Required Solvency Margin Ratio	1.75																
17	NPA Ratio																	
	Gross NPA Ratio	NA																
	Net NPA Ratio	NA																
Equity Holding	Pattern for Non-Life Insurers	•		•		•	•					•			•			
1	No. of shares	907,500,000																
2	a) Percentage of shareholding (Indian / Total)	74%																
	b) Percentage of shareholding -Foreign	26%																
	%of Government holding (in case of public sector insurance																	
3	companies)	-								1							1	
	Basic and diluted EPS before extraordinary items (net of tax																	
4	expense) for the period (not to be annualized)	(0.31)								1							1	
	Basic and diluted EPS after extraordinary items (net of tax																	
5	expense) for the period (not to be annualized)	(0.31)								1							1	
6	Book value per share (Rs)	22.01																