



Analytical Ratios for the Year ended March 31, 2020																	
	Particular				MISCELLANEOUS												
Sl.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	-5%	27%	-5%	-3%	16%	6%	14%	-60%	28%	4%	-43%	9%	-100%	-64%	-49%	-8%
2	Gross Direct Premium to Net Worth Ratio	2.91															1
3	Growth rate of Net Worth	27%															
4	Net Retention Ratio	63%	-5%	87%	62%	95%	80%	94%	94%	73%	24%	5%	59%	-	38%	75%	73%
5	Net Commission Ratio	-1%	302%	15%	16%	1%	6%	13%	8%	-15%	-22%	-233%	9%	-	-6%	6%	1%
6	Expense of Management to Gross Direct Premium Ratio	30%															
7	Expense of Management to Net Written Premium Ratio	47%															
8	Net Incurred Claims to Net Earned Premium	77%															
9	Combined Ratio	110%															
10	Technical Reserves to Net Premium Ratio	1.68															
11	Underwriting Balance Ratio	-0.09	-0.03	0.01	-0.13	-0.14	-0.14	0.11	-0.27	0.24	0.14	0.14	-0.15	-	-0.72	-0.20	-0.10
12	Operating Profit Ratio	7%															
13	Liquid Assets to Liabilities Ratio	0.13															
14	Net Earning Ratio	7%															
15	Return on Net Worth Ratio	13%															
16	Available Solvency to Required Solvency Margin Ratio	1.84															
17	NPA Ratio																
	Gross NPA Ratio	NA															
	Net NPA Ratio	NA															
quity Holding	Pattern for Non-Life Insurers																
1	No. of shares	994,456,000															<u> </u>
2	a) Percentage of shareholding (Indian / Total)	74%															
	b) Percentage of shareholding -Foreign	26%															1
3	% of Government holding (in case of public sector insurance companies)	-															ĺ
4	Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	3.43															
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	3.43															
6	Book value per share (Rs)	25.51															

						Analytic	al Ratios for the Ye	ar ended March 31,	2019								
	Particular										MISCELLANEOUS						
Sl.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	42%	8%	11%	16%	59%	35%	20%	86%	45%	8%	24%	29%	20%	183%	41%	50%
2	Gross Direct Premium to Net Worth Ratio	3.87															
3	Growth rate of Net Worth	30%															
4	Net Retention Ratio	64%	32%	88%	63%	95%	79%	95%	48%	74%	41%	6%	77%	1%	40%	56%	67%
5	Net Commission Ratio	1%	-5%	16%	14%	1%	6%	10%	-64%	-13%	12%	-242%	18%	-267%	-6%	10%	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	78%															
9	Combined Ratio	108%															
10	Technical Reserves to Net Premium Ratio	1.33															
11	Underwriting Balance Ratio	-0.11	-1.23	-0.12	0.00	-0.09	-0.05	0.06	0.34	0.09	0.13	0.81	-0.27	-184.58	-0.61	-0.04	-0.08
12	Operating Profit Ratio	1%															
13	Liquid Assets to Liabilities Ratio	0.19															
14	Net Earning Ratio	2%															
15	Return on Net Worth Ratio	6%															
16	Available Solvency to Required Solvency Margin Ratio	1.63															
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%															
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)	1.30															
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.30															
6	Book value per share (Rs)	22.06															



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

	Analytical Ratios for the Quarter ended March 31, 2020 MISCELLANEOUS																
	A service									 	MISCELLANEOUS		1				
Sl.No.	Particular	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	-18%	66%	-7%	-4%	-3%	-3%	38%	-65%	29%	0%	-57%	12%	-100%	-97%	-50%	-24%
2	Gross Direct Premium to Net Worth Ratio	0.67															
3	Growth rate of Net Worth	2%															
4	Net Retention Ratio	70%	27%	86%	65%	95%	81%	95%	94%	73%	25%	2%	56%	0%	65%	69%	41%
5	Net Commission Ratio	2%	-20%	12%	15%	1%	6%	14%	10%	-15%	-23%	-776%	3%	-	2%	11%	2%
6	Expense of Management to Gross Direct Premium Ratio	26%															
7	Expense of Management to Net Written Premium Ratio	36%															
8	Net Incurred Claims to Net Earned Premium	84%															
9	Combined Ratio	110%															
10	Technical Reserves to Net Premium Ratio	6.51															
11	Underwriting Balance Ratio	-0.11	-1.19	0.11	-0.11	-0.37	-0.28	0.32	-1.40	0.91	-0.70	-8.20	-0.79	-	3.27	1.13	-0.11
12	Operating Profit Ratio	1%															
13	Liquid Assets to Liabilities Ratio	0.13															
14	Net Earning Ratio	3%															
15	Return on Net Worth Ratio	2%															
16	Available Solvency to Required Solvency Margin Ratio	1.84															
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)	-															1
	Basic and diluted EPS before extraordinary items (net of tax																
4	expense) for the period (not to be annualized)	0.40															1
	Basic and diluted EPS after extraordinary items (net of tax																
5	expense) for the period (not to be annualized)	0.40															1
6	Book value per share (Rs)	25.51															
	Dook value per share (113)	25.51										·					

SINO Particular Total File Makine Motor OD Motor Total Workman's Fernoval Realth Insurance Libbility Teigneering Trade Credit Aviation Weather Others Total Consequence Conseq		Analytical Ratios for the Quarter ended March 31, 2019 MISCELLANEOUS																
Accordance Motor Ord Motor Fold Commensation Accident												MISCELLANEOUS						
2 Gross Direct Premium to Net Worth Ratio 3 Growth rate of Net Worth 4 Net Retention Ratio 5 FW 48% 85% 63% 95% 80% 95% 44% 72% 43% 44% 79% 0% 43% 66% 57% 5 Net Commission Ratio 1 - 15% 0% 15% 12% 15% 5% 11% 78% - 14% 10% 777% 17% - 249290% 5% 12% - 28 - 28 - 28 - 24 - 24 - 24 - 24 - 24	Sl.No.	Particular	Total	FIRE	MARINE	Motor-OD	Motor-TP	Motor Total			Health Insurance	Liability	Engineering	Trade Credit	Aviation	Weather	Others	Total
3 Growth rate of Net Worth 4 Net Retention Ratio 57% 48% 85% 63% 55% 88% 55% 11% 75% 12% 12% 15 5% 11% 75% 14% 70% 43% 43% 56% 67% 5 Net Commission Ratio 77% 520 Sense of Management to Gross Direct Premium Ratio 9 Combined Ratio 10 Technical Reserves to Net Premium Ratio 11 Technical Reserves to Net Premium Ratio 11 Technical Reserves to Net Premium Ratio 11 Technical Reserves to Net Premium Ratio 12 Technical Reserves to Net Premium Ratio 13 Technical Reserves to Net Premium Ratio 14 Technical Reserves to Net Premium Ratio 15 Technical Reserves to Net Premium Ratio 16 Technical Reserves to Net Premium Ratio 17 Technical Reserves to Net Premium Ratio 18 Net Incurred Claims to Commission Ratio 19 Combined Ratio 10 Technical Reserves to Net Premium Ratio 10 Technical Reserves to Net Premium Ratio 10 Technical Reserves to Net Premium Ratio 11 Technical Reserves to Net Premium Ratio 12 Technical Reserves to Net Premium Ratio 13 Commission Ratio 14 Net Sarning Ratio 15 Return On Net Worth Ratio 16 Available Solvency to Required Solvency Margin Ratio 17 No A Ratio 18 Net RPR Ratio 19 Technical Reserves to Net Premium Ratio 19 Technical Reserves to Net Premium Ratio 10 Technical Reserves to Net Technica	1	Gross Direct Premium Growth Rate	40%	-18%	6%	8%	59%	30%	11%	81%	18%	1%	90%	27%	32%	231%	15%	49%
## Net Retention Ratio	2	Gross Direct Premium to Net Worth Ratio	1.03															
5 Net Commission Ratio 1:1% 0% 15% 12% 15% 5% 11% 78% 14% 10% 777% 17% 249959% 5% 12% 2% 2% 2% 2% 2% 2%	3	Growth rate of Net Worth	0%															i .
6 Excense of Management to Rot Writer Premium Ratio 39%	4	Net Retention Ratio	67%	48%	85%	63%	95%	80%	95%	44%	74%	43%	4%	79%	0%	43%	66%	67%
The Expense of Management to Net Written Premium Batio 39%	5	Net Commission Ratio	-1%	0%	15%	12%	1%	5%	11%	-78%	-14%	10%	-777%	17%	-249250%	-5%	12%	-2%
8	6	Expense of Management to Gross Direct Premium Ratio	27%															1
9 Combined Ratio 110%	7	Expense of Management to Net Written Premium Ratio	39%															
10 Technical Reserves to Net Premium Ratio 4.81	8	Net Incurred Claims to Net Earned Premium	83%															
11 Underwriting Balance Ratio -0.13 -0.13 -0.00 -0.07 0.00 -0.03 0.72 -0.96 0.44 0.01 15.64 -0.86 -35115.50 -0.94 -0.91 -0.33 -0	9	Combined Ratio	110%															
12 Operating Profit Ratio -2%	10	Technical Reserves to Net Premium Ratio	4.81															
13 Liquid Assets to Liabilities Ratio 0.19	11	Underwriting Balance Ratio	-0.13	-0.13	0.00	-0.07	0.00	-0.03	0.72	-0.96	0.44	0.01	15.64	-0.86	-35115.50	-0.94	-0.91	-0.33
14	12	Operating Profit Ratio	-2%															
15 Return on Net Worth Ratio 0%	13	Liquid Assets to Liabilities Ratio	0.19															
16	14	Net Earning Ratio	0%															
17 NPA Ratio NPA Ratio NA	15	Return on Net Worth Ratio	0%															
Gross NPA Ratio NA Net NPA Ratio NA Net NPA Ratio NA Net NPA Ratio NA 1 No. of shares 2 a) Percentage of shareholding (Indian / Total) b) Percentage of shareholding -Foreign 5 of Government holding (in case of public sector insurance companies) 3 and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) 5 Basic and diluted EPS after extraordinary items (net of tax expense) for the period to be annualized 0.05	16	Available Solvency to Required Solvency Margin Ratio	1.63															
Net NPA Ratio NA	17	NPA Ratio																
Equity Holding Pattern for Non-Life Insurers 907,500,000 1 1 No. of shares 907,500,000 2 3 Percentage of shareholding (Indian / Total) 74% 9 9 9 9 9 9 9 9 9		Gross NPA Ratio	NA															
1 No. of shares 907,500,000 90		Net NPA Ratio	NA															
1 No. of shares 907,500,000 90																		
2 a) Percentage of shareholding (Indian / Total) 74% b) Percentage of shareholding -Foreign 26%	Equity Holding	Pattern for Non-Life Insurers			•		•	•					•					
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) 5 Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) 6 expense) for the period (not to be annualized) 7 O.05 8 Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1	No. of shares	907,500,000															
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) 5 Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) 6 expense) for the period (not to be annualized) 7 O.05 8 Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2	a) Percentage of shareholding (Indian / Total)	74%															
Segment of the period (not be annualized) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not be annualized) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not be annualized) Segment of the period (not be annualized) 0.05		b) Percentage of shareholding -Foreign	26%															
Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) 0.05 expense) for the period (not to be annualized)			-															
5 Basic and diluted EPS after extraordinary items (net of tax output (not to be annualized) 0.05 expense) for the period (not to be annualized)	4	Basic and diluted EPS before extraordinary items (net of tax	0.05															
	5	Basic and diluted EPS after extraordinary items (net of tax	0.05															
			22.06															