PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

TATA AIG GENERAL INSURANCE COMPANY LIMITED

IRDAI Registration No. 108, dated January 22, 2001

TATA AIG INSURANCE
WITH YOU ALWAYS

Sl.No.	Particular	Total	FIRE	MARINE	Analytical Ratios for the Period ended September 30, 2020												
					MISCELLANEOUS												
					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%	46%	-7%	-1%	-10%	-6%	24%	10%	0%	-1%	15%	24%	-	-84%	-18%	-13%
2	**Gross Direct Premium to Net Worth Ratio**	1.33															
3	**Growth rate of Net Worth**	12%															
4	**Net Retention Ratio**	65%	22%	84%	65%	95%	81%	92%	94%	89%	18%	5%	55%	-	37%	78%	77%
5	**Net Commission Ratio**	3%	-32%	15%	13%	1%	5%	13%	7%	9%	-33%	-359%	9%	-	-7%	10%	5%
6	**Expense of Management to Gross Direct Premium Ratio**	30%															
7	**Expense of Management to Net Written Premium Ratio**	45%															
8	**Net Incurred Claims to Net Earned Premium**	69%															
9	**Combined Ratio**	103%															
10	**Technical Reserves to Net Premium Ratio**	3.60															
11	**Underwriting Balance Ratio**	-0.06	-0.11	0.05	0.01	-0.12	-0.07	0.18	-0.05	-0.23	0.44	1.86	-0.38	-	1.80	0.27	-0.06
12	**Operating Profit Ratio**	14%															
13	**Liquid Assets to Liabilities Ratio**	0.25															
14	**Net Earning Ratio**	12%															
15	**Return on Net Worth Ratio**	11%															
16	**Available Solvency to Required Solvency Margin Ratio**	2.17															
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)	-															
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	3.15															
6	Book value per share (Rs)	28.65															

Sl.No.	Particular	Total	FIRE	MARINE	Analytical Ratios for the Period ended September 30, 2019												
					MISCELLANEOUS												
					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**	21%	31%	1%	-4%	40%	17%	8%	-50%	26%	6%	-51%	7%	-100%	271%	-54%	21%
2	**Gross Direct Premium to Net Worth Ratio**	1.68															
3	**Growth rate of Net Worth**	18%															
4	**Net Retention Ratio**	56%	-25%	88%	60%	95%	80%	94%	94%	74%	26%	8%	64%	-	37%	77%	70%
5	**Net Commission Ratio**	-3%	75%	16%	16%	1%	6%	13%	8%	-15%	-18%	-146%	11%	-	-6%	5%	1%
6	**Expense of Management to Gross Direct Premium Ratio**	31%															
7	**Expense of Management to Net Written Premium Ratio**	53%															
8	**Net Incurred Claims to Net Earned Premium**	77%															
9	**Combined Ratio**	113%															
10	**Technical Reserves to Net Premium Ratio**	3.25															
11	**Underwriting Balance Ratio**	-0.10	0.30	-0.05	-0.13	-0.10	-0.11	-0.11	0.04	0.04	0.16	0.51	-0.13	-	-0.78	-0.35	-0.12
12	**Operating Profit Ratio**	6%															
13	**Liquid Assets to Liabilities Ratio**	0.21															
14	**Net Earning Ratio**	7%															
15	**Return on Net Worth Ratio**	7%															
16	**Available Solvency to Required Solvency Margin Ratio**	1.72															
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)	-															
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.62															
6	Book value per share (Rs)	23.70															

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

TATA AIG GENERAL INSURANCE COMPANY LIMITED

IRDAI Registration No. 108, dated January 22, 2001

TATA AIG INSURANCE WITH YOU ALWAYS

Analytical Ratios for the Quarter ended September 30, 2020

Sl.No.	Particular	Total	FIRE	MARINE	MISCELLANEOUS												
					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**	10%	57%	1%	13%	2%	7%	38%	-7%	17%	13%	8%	48%	-	-72%	-5%	-13%
2	**Gross Direct Premium to Net Worth Ratio**	0.70															
3	**Growth rate of Net Worth**	4%															
4	**Net Retention Ratio**	70%	28%	82%	65%	95%	81%	91%	94%	87%	17%	-2%	59%	-	37%	85%	41%
5	**Net Commission Ratio**	3%	-27%	15%	10%	1%	4%	12%	8%	9%	-36%	1074%	11%	-	-7%	11%	5%
6	**Expense of Management to Gross Direct Premium Ratio**	32%															
7	**Expense of Management to Net Written Premium Ratio**	45%															
8	**Net Incurred Claims to Net Earned Premium**	72%															
9	**Combined Ratio**	107%															
10	**Technical Reserves to Net Premium Ratio**	6.44															
11	**Underwriting Balance Ratio**	-0.14	0.10	0.10	-0.07	-0.31	-0.22	0.23	-0.12	-0.36	0.41	5.66	-0.40	-	5.60	0.41	-0.16
12	**Operating Profit Ratio**	8%															
13	**Liquid Assets to Liabilities Ratio**	0.25															
14	**Net Earning Ratio**	8%															
15	**Return on Net Worth Ratio**	4%															
16	**Available Solvency to Required Solvency Margin Ratio**	2.17															
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)	-															
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.45															
6	Book value per share (Rs)	28.65															

Analytical Ratios for the Quarter ended September 30, 2019

Sl.No.	Particular	Total	FIRE	MARINE	MISCELLANEOUS												
					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**	7%	35%	7%	-8%	35%	13%	11%	-57%	17%	4%	-40%	-4%	-100%	-8%	-63%	5%
2	**Gross Direct Premium to Net Worth Ratio**	0.77															
3	**Growth rate of Net Worth**	2%															
4	**Net Retention Ratio**	70%	28%	92%	64%	95%	82%	97%	94%	73%	30%	11%	68%	-	37%	76%	75%
5	**Net Commission Ratio**	2%	-13%	15%	16%	1%	6%	13%	9%	-15%	-15%	-124%	12%	-	-6%	6%	2%
6	**Expense of Management to Gross Direct Premium Ratio**	34%															
7	**Expense of Management to Net Written Premium Ratio**	47%															
8	**Net Incurred Claims to Net Earned Premium**	74%															
9	**Combined Ratio**	111%															
10	**Technical Reserves to Net Premium Ratio**	5.77															
11	**Underwriting Balance Ratio**	-0.12	-0.63	-0.05	-0.12	-0.13	-0.13	0.17	0.04	-0.02	-0.11	0.38	-0.31	-	0.05	-0.23	-0.09
12	**Operating Profit Ratio**	3%															
13	**Liquid Assets to Liabilities Ratio**	0.21															
14	**Net Earning Ratio**	4%															
15	**Return on Net Worth Ratio**	2%															
16	**Available Solvency to Required Solvency Margin Ratio**	1.72															
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)	-															
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.54															
6	Book value per share (Rs)	23.70															