

## PERIODIC DISCLOSURES

## FORM NL-30 Analytical Ratios

hannover re®

Name of the Insurer: Hannover Rück SE – India Branch

Registration No.: FRB/004

Date of Registration with the IRDAI : 21st December, 2016

For period ended 31 March 2018

Sr. No.	Particulars	For the year ended 31 March 2018	For the year ended 31 March 2017
1	Gross Direct Premium Growth Rate		
	Fire	14551.48%	NA
	Marine		
	-Hull	100.00%	NA
	-Others	100.00%	NA
	Miscellaneous		
	-Motor	100.00%	NA
	-Crop	100.00%	NA
	-Aviation	100.00%	NA
	-Credit	100.00%	NA
	-Engineering	3116.02%	NA
	-Liability	100.00%	NA
	-Health	100.00%	NA
	-Others	100.00%	NA
	Life	1221.54%	NA
2	Gross Direct Premium to Net Worth Ratio	3.48	0.02
3	Growth Rate of Net Worth	23.09%	NA
4	Net Retention Ratio	52.95%	91.02%
	Fire	55.13%	100.00%
	Marine		
	-Hull	27.93%	0.00%
	-Others	27.28%	0.00%
	Miscellaneous		
	-Motor	53.66%	0.00%
	-Crop	53.86%	0.00%
	-Aviation	27.19%	0.00%
	-Credit	57.41%	0.00%
	-Engineering	50.72%	100.00%
	-Liability	54.19%	0.00%
	-Health	54.16%	0.00%
	-Others	100.00%	0.00%
	Life	84.29%	79.00%
5	Net Commission Ratio	12.11%	9.27%
	Fire	10.54%	17.58%
	Marine		
	-Hull	-7.83%	0.00%
	-Others	-7.88%	0.00%
	Miscellaneous		
	-Motor	47.89%	0.00%
	-Crop	11.44%	0.00%
	-Aviation	-7.32%	0.00%
	-Credit	14.75%	0.00%
	-Engineering	23.52%	10.00%
	-Liability	-0.50%	0.00%
	-Health	25.61%	0.00%
	-Others	0.00%	0.00%
	Life	0.00%	0.00%
6	Expenses of Management to Gross Direct Premium Ratio	11.30%	167.19%
7	Expenses of Management to Net Written Premium Ratio	21.33%	183.68%
8	Net Incurred Claims to Net Earned Premium	106.04%	90.01%
9	Combined Ratio	82.35%	210.63%
10	Technical Reserves to Net Premium Ratio	1.54	3.24
11	Underwriting Balance Ratio	-0.43	-6.04
	-Fire	-0.19	-59.13
	-Marine	-0.24	0
	-Miscellaneous	-0.55	-58.9
	-Life	-0.3	-2.04
12	Operating Profit Ratio	-52.85%	-603.56%
13	Liquid Assets to liabilities ratio	0.85	69.03
14	Net Earnings Ratio	-45.47%	-476.92%
15	Return on Net worth	-48.22%	-2.16%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	1.55	24.74
17	NPA Ratio	N/A	N/A