

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 2019

Sr. No.	Particulars	For the year ended 31 March 2019	For the year ended 31 March 2018
1	Gross Direct Premium Growth Rate		
	Fire	40.45%	14551.48%
	Marine		
	-Hull	34.97%	100.00%
	-Others	52.61%	100.00%
	Miscellaneous		
	-Motor	-8.73%	100.00%
	-Crop	101.76%	100.00%
	-Aviation	19.03%	100.00%
	-Credit	64.44%	100.00%
	-Engineering	19.66%	3116.02%
	-Liability	89.36%	100.00%
	-Health	-47.87%	100.00%
	-Others	96.44%	100.00%
	Life	116.19%	1221.54%
2	Gross Direct Premium to Net Worth Ratio	2.48	3.48
3	Growth Rate of Net Worth	130.27%	23.09%
4	Net Retention Ratio	57.67%	52.95%
	Fire	60.75%	55.13%
	Marine		
	-Hull	1.51%	27.93%
	-Others	-4.27%	27.28%
	Miscellaneous		
	-Motor	54.08%	53.66%
	-Crop	64.39%	53.86%
	-Aviation	3.88%	27.19%
	-Credit	9.26%	57.41%
	-Engineering	60.78%	50.72%
	-Liability	69.59%	54.19%
	-Health	75.34%	54.16%
	-Others	100.00%	100.00%
	Life	89.38%	84.29%
5	Net Commission Ratio	6.08%	12.11%
	Fire	11.32%	10.54%
	Marine		
	-Hull	-177.77%	-7.83%
	-Others	55.86%	-7.88%
	Miscellaneous		
	-Motor	61.80%	47.89%
	-Crop	2.51%	11.44%
	-Aviation	-60.80%	-7.32%
	-Credit	-7.57%	14.75%
	-Engineering	39.64%	23.52%
	-Liability	17.10%	-0.50%
	-Health	22.75%	25.61%
	-Others	0.55%	0.00%
	Life	0.00%	0.00%
6	Expenses of Management to Gross Direct Premium Ratio	12.37%	11.30%
7	Expenses of Management to Net Written Premium Ratio	13.95%	21.33%
8	Net Incurred Claims to Net Earned Premium	98.10%	106.04%
9	Combined Ratio	100.47%	82.35%
10	Technical Reserves to Net Premium Ratio	1.12	1.54
11	Underwriting Balance Ratio	-0.14	-0.43
	-Fire	-0.12	-0.19
	-Marine	-10.64	-0.24
	-Miscellaneous	-0.17	-0.55
	-Life	-0.17	-0.30
12	Operating Profit Ratio	-13.92%	-43.11%
13	Liquid Assets to liabilities ratio	0.18	0.85
14	Net Earnings Ratio	-3.15%	-26.16%
15	Return on Net worth	-4.15%	-48.22%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	1.97	1.55
17	NPA Ratio	N/A	N/A