

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 the year ended 31 March 2020

Sr. No.	Particulars	For the year ended 31 March 2020	For the year ended 31 March 2019
1	Gross Direct Premium Growth Rate		
	Fire	26.56%	40.45%
	Marine		
	-Hull	-22.59%	34.97%
	-Others	-16.09%	52.61%
	Miscellaneous		
	-Motor	2366.58%	-8.73%
	-Crop	15.74%	101.76%
	-Aviation	24.56%	19.03%
	-Credit	5.32%	64.44%
	-Engineering	216.43%	19.66%
	-Liability	-16.93%	89.36%
	-Health	11.95%	-47.87%
	-Others	31.51%	96.44%
	Life	68.89%	116.19%
2	Gross Direct Premium to Net Worth Ratio	2.64	2.48
3	Growth Rate of Net Worth	25.93%	130.27%
4	Net Retention Ratio	55.45%	57.67%
	Fire	45.84%	60.75%
	Marine		
	-Hull	6.28%	1.51%
	-Others	6.31%	-4.27%
	Miscellaneous		
	-Motor	66.95%	54.08%
	-Crop	64.39%	64.39%
	-Aviation	5.79%	3.88%
	-Credit	-2.47%	9.26%
	-Engineering	61.86%	60.78%
	-Liability	66.59%	69.59%
	-Health	65.61%	75.34%
	-Others	76.31%	100.00%
	Life	46.44%	89.38%
5	Net Commission Ratio	10.26%	6.08%
	Fire	22.29%	11.32%
	Marine		
	-Hull	-51.14%	-177.77%
	-Others	-101.06%	55.86%
	Miscellaneous		
	-Motor	25.31%	61.80%
	-Crop	2.58%	2.51%
	-Aviation	-134.24%	-60.80%
	-Credit	167.55%	-7.57%
	-Engineering	44.11%	39.64%
	-Liability	24.85%	17.10%
	-Health	19.46%	22.75%
	-Others	0.00%	0.55%
	Life	-2.57%	0.00%
6	Expenses of Management to Gross Direct Premium Ratio	16.50%	12.37%
7	Expenses of Management to Net Written Premium Ratio	18.68%	13.95%
8	Net Incurred Claims to Net Earned Premium	90.24%	98.10%
9	Combined Ratio	102.50%	100.47%
10	Technical Reserves to Net Premium Ratio	1.25	1.12
11	Underwriting Balance Ratio	-0.10	-0.14
	-Fire	-0.45	-0.12
	-Marine	1.91	-10.64
	-Miscellaneous	-0.06	-0.17
	-Life	-0.28	-0.17
12	Operating Profit Ratio	-10.36%	-13.92%
13	Liquid Assets to liabilities ratio	0.73	0.82
14	Net Earnings Ratio	0.47%	-3.15%
15	Return on Net worth	0.68%	-4.51%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	1.92	1.97
17	NPA Ratio	N/A	N/A