



Sr No.	Particular	For the quarter 2023	Up to the Quarter 2023	For the Corresponding quarter of the Previous year 2022	Up to the Corresponding Quarter of the Previous year 2022
1	Gross Direct Premium Growth Rate**	34.73%	32.31%	44.84%	66.62%
2	Gross Direct Premium to Net worth Ratio	0.80	1.62	0.63	1.31
3	Growth rate of Net Worth	3.86%		21.52%	
4	Net Retention Ratio**	87.84%	82.25%	82.82%	75.75%
5	Net Commission Ratio**	29.27%	25.02%	4.90%	3.36%
6	Expense of Management to Gross Direct Premium Ratio**	43.29%	39.53%	41.49%	37.18%
7	Expense of Management to Net Written Premium Ratio**	43.76%	41.05%	42.79%	38.61%
8	Net Incurred Claims to Net Earned Premium**	65.13%	66.51%	71.29%	72.34%
9	Claims paid to claims provisions**	7.40%	9.79%	5.05%	5.79%
10	Combined Ratio**	108.89%	107.56%	114.08%	110.95%
11	Investment income ratio	1.78%	3.53%	1.60%	3.07%
12	Technical Reserves to net premium ratio **	2.81		2.86	
13	Underwriting balance ratio	(0.13)	(0.12)	(0.17)	(0.14)
14	Operating Profit Ratio	(0.48%)	0.55%	(4.87%)	(2.64%)
15	Liquid Assets to liabilities ratio	5.78%		27.82%	
16	Net earning ratio	1.52%	2.46%	(2.94%)	(0.62%)
17	Return on net worth ratio	1.15%	3.57%	(1.73%)	(0.72%)
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.62		2.00	
19	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
20	Debt Equity Ratio	NA	NA	NA	NA
21	Debt Service Coverage Ratio	NA	NA	NA	NA
22	Interest Service Coverage Ratio	NA	NA	NA	NA
23	Earnings per share	0.32	0.99	(0.45)	(0.19)
24	Book value per share	27.62		26.00	

Notes:-

1. Net worth definition to include Head office capital for Reinsurance branch

** Segmental Reporting up to the quarter

Segments Up to the quarter ended on 30 Sep 2023	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	34.95%	11.65%	(55.80%)	26.71%	22.11%	91.37%	10.01%	113.48%	3.19	(0.26)
Previous Period	60.32%	15.95%	(38.87%)	42.59%	75.54%	43.63%	13.06%	119.17%	2.06	(0.90)
Marine Cargo										
Current Period	5.77%	8.39%	(116.13%)	19.35%	14.11%	71.49%	24.04%	85.60%	1.44	0.14
Previous Period	146.91%	8.19%	(170.83%)	26.27%	61.67%	144.06%	37.50%	205.72%	1.16	(1.48)
Marine Hull										
Current Period	NA	58.23%	8.70%	16.46%	26.09%	(100.00%)	0.00%	(73.91%)	1.58	2.86
Previous Period	NA	NA	NA	0.00%	NA	NA	0.00%	NA	NA	-
Total Marine										
Current Period	8.92%	9.69%	(96.60%)	19.26%	15.99%	82.35%	24.04%	98.34%	1.46	(0.04)
Previous Period	146.91%	8.19%	(170.83%)	26.27%	61.67%	144.06%	37.82%	205.72%	1.16	(1.48)
Motor OD										
Current Period	61.45%	95.94%	36.30%	52.87%	54.46%	66.56%	67.81%	121.03%	1.17	(0.30)
Previous Period	76.52%	95.92%	15.78%	63.88%	64.66%	72.41%	68.28%	137.07%	1.18	(0.52)
Motor TP										
Current Period	50.42%	95.90%	33.29%	47.43%	49.26%	60.74%	6.18%	110.00%	4.59	(0.10)
Previous Period	54.15%	96.39%	1.66%	33.99%	31.38%	76.84%	2.69%	108.22%	4.66	(0.07)
Total Motor										
Current Period	54.03%	95.91%	34.32%	49.30%	51.05%	62.57%	7.40%	113.61%	3.41	(0.16)
Previous Period	60.83%	96.25%	43.79%	41.46%	62.57%	75.71%	4.02%	117.17%	3.61	(0.19)
Health										
Current Period	103.23%	96.00%	6.04%	13.89%	14.06%	92.76%	84.25%	106.82%	0.97	(0.13)
Previous Period	19.44%	96.23%	4.56%	23.67%	22.51%	75.15%	67.22%	97.66%	0.90	(0.07)
Personal Accident										
Current Period	104.84%	92.87%	10.81%	20.39%	20.82%	41.95%	52.71%	62.77%	1.75	0.19
Previous Period	(57.08%)	92.81%	1.86%	22.15%	22.19%	40.86%	19.58%	63.05%	2.07	0.37
Travel Insurance										
Current Period	(32.87%)	95.80%	19.60%	36.20%	37.39%	19.12%	12.75%	56.50%	0.28	0.43
Previous Period	419.66%	95.90%	0.50%	26.07%	26.74%	7.49%	11.11%	34.23%	0.12	0.65
Total Health										
Current Period	97.48%	95.46%	7.05%	15.35%	15.55%	84.51%	74.41%	100.06%	1.09	(0.07)
Previous Period	(5.37%)	95.68%	3.97%	23.52%	22.64%	64.75%	42.67%	87.38%	1.04	0.05
Workmen's Compensation/ Employer's liability										
Current Period	19.33%	96.00%	26.00%	37.55%	38.50%	50.34%	40.09%	88.84%	1.33	0.04
Previous Period	(75.95%)	95.98%	8.28%	30.88%	31.56%	(9.37%)	12.36%	22.19%	1.23	0.87
Public/ Product Liability										
Current Period	(20.00%)	12.50%	(100.00%)	12.50%	(100.00%)	0.00%	0.00%	(100.00%)	2.75	2.00
Previous Period	104.83%	9.04%	(159.78%)	NA	(200.00%)	100.00%	0.00%	(100.00%)	3.20	2.00
Engineering										
Current Period	35.69%	11.88%	(33.24%)	30.58%	48.42%	103.24%	13.75%	151.66%	2.40	(1.13)
Previous Period	123.77%	10.74%	(49.65%)	35.82%	129.04%	290.77%	11.21%	419.81%	2.41	(6.15)
Aviation										
Current Period	NA	NA	NA	NA	NA	(33.93%)	0.00%	(33.93%)	NA	1.43
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Crop Insurance										
Current Period	NA	99.61%	5.34%	NA	14.36%	93.41%	15.83%	107.76%	1.25	(0.08)
Previous Period	NA	80.35%	7.08%	NA	28.87%	114.54%	0.00%	143.41%	1.06	(0.43)
Liability										
Current Period	(93.72%)	46.53%	(39.98%)	21.42%	(20.62%)	(3.94%)	35.96%	(24.56%)	3.11	1.12
Previous Period	2594.98%	46.37%	(1.23%)	23.60%	36.53%	68.63%	48.72%	105.15%	1.43	(0.05)
Other segments **										
Current Period	152.74%	27.66%	7.35%	33.95%	43.16%	67.72%	42.34%	110.88%	3.15	0.07
Previous Period	350.29%	44.01%	(11.26%)	65.77%	32.90%	77.02%	13.59%	109.92%	1.32	(0.30)
Total Miscellaneous										
Current Period	32.32%	92.62%	26.54%	40.75%	41.40%	66.19%	9.78%	107.59%	2.80	(0.12)
Previous Period	66.66%	84.60%	4.61%	36.84%	37.63%	72.70%	5.70%	110.33%	0.18	(0.13)
Total Current Period	32.31%	82.25%	25.02%	39.53%	41.05%	66.51%	9.79%	107.56%	2.81	(0.12)
Total Previous Period	66.62%	75.75%	3.36%	37.18%	38.61%	72.34%	5.79%	110.95%	2.86	(0.14)