

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**	30.04%	30.04%	94.05%	94.05%
2	Gross Direct Premium to Net worth Ratio	0.83	0.83	0.67	0.67
3	Growth rate of Net Worth	2.51%		23.09%	
4	Net Retention Ratio**	76.93%	76.93%	69.54%	69.54%
5	Net Commission Ratio**	20.41%	20.41%	2.33%	2.33%
6	Expense of Management to Gross Direct Premium Ratio**	35.86%	35.86%	33.23%	33.23%
7	Expense of Management to Net Written Premium Ratio**	38.11%	38.11%	34.94%	34.94%
8	Net Incurred Claims to Net Earned Premium**	68.05%	68.05%	73.47%	73.47%
9	Claims paid to claims provisions**	5.13%	5.13%	2.89%	2.89%
10	Combined Ratio* **	106.16%	106.16%	108.41%	108.41%
11	Investment income ratio	1.76%	1.76%	1.52%	1.52%
12	Technical Reserves to net premium ratio **	5.57		5.40	
13	Underwriting balance ratio	(0.11)	(0.11)	(0.12)	(0.12)
14	Operating Profit Ratio	1.71%	1.71%	(1.01%)	(1.01%)
15	Liquid Assets to liabilities ratio	9.14%		41.72%	
16	Net earning ratio	3.49%	3.49%	1.10%	1.10%
17	Return on net worth ratio	2.45%	2.45%	0.61%	0.61%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.69		2.18	
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	0.67	0.67	0.16	0.16
24	Book value per share	27.28		26.36	

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 Jun 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	40.59%	11.00%	(61.91%)	29.24%	24.65%	43.67%	6.98%	68.32%	4.17	(0.01)
Previous Period	50.68%	13.85%	(39.46%)	38.97%	70.91%	86.19%	5.29%	157.09%	3.24	(2.63)
Marine Cargo										
Current Period	(12.87%)	7.71%	(84.28%)	15.51%	54.72%	61.61%	15.81%	116.32%	2.12	(0.39)
Previous Period	143.24%	7.24%	(239.66%)	19.43%	(21.79%)	100.00%	17.19%	78.21%	1.21	0.66
Marine Hull										
Current Period	0.00%	58.23%	6.52%	17.72%	28.26%	(142.86%)	0.00%	(114.60%)	1.72	3.36
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Total Marine										
Current Period	(9.46%)	9.57%	(63.90%)	15.59%	48.78%	90.82%	15.81%	139.60%	2.03	(0.93)
Previous Period	143.24%	7.24%	(239.66%)	19.43%	(21.79%)	100.00%	17.19%	78.21%	1.21	0.66
Motor OD										
Current Period	68.94%	95.97%	33.98%	52.41%	53.98%	68.25%	54.35%	122.23%	2.36	(0.28)
Previous Period	87.43%	95.84%	15.77%	62.16%	62.83%	77.21%	58.39%	140.03%	2.38	(0.50)
Motor TP										
Current Period	51.58%	95.85%	28.72%	43.66%	45.34%	65.71%	2.35%	111.05%	9.58	(0.09)
Previous Period	76.74%	96.51%	1.69%	31.07%	28.73%	75.35%	0.53%	104.08%	9.43	(0.02)
Total Motor										
Current Period	57.08%	95.89%	30.51%	46.64%	48.28%	66.49%	3.39%	114.77%	7.12	(0.15)
Previous Period	79.99%	96.32%	5.81%	40.92%	38.71%	75.81%	1.70%	114.52%	7.37	(0.14)
Health										
Current Period	141.74%	96.00%	5.21%	14.37%	14.54%	94.65%	60.23%	109.19%	1.59	(0.20)
Previous Period	(4.53%)	96.24%	4.03%	20.72%	19.16%	70.73%	43.02%	89.89%	1.45	0.03
Personal Accident										
Current Period	108.03%	92.95%	3.95%	15.06%	14.87%	29.35%	28.87%	44.22%	2.81	0.46
Previous Period	403.11%	92.68%	2.82%	20.14%	20.23%	52.12%	12.68%	72.35%	4.02	0.30
Travel Insurance										
Current Period	(32.39%)	95.87%	7.08%	24.63%	25.54%	19.28%	7.90%	44.82%	0.45	0.55
Previous Period	872.32%	95.96%	0.42%	21.90%	22.40%	7.38%	9.99%	29.78%	0.25	0.69
Total Health										
Current Period	127.85%	95.52%	5.05%	14.61%	14.75%	82.53%	50.63%	97.27%	1.76	(0.08)
Previous Period	16.24%	95.68%	3.69%	20.68%	19.46%	63.53%	27.41%	82.99%	1.77	0.12
Workmen's Compensation/ Employer's liability										
Current Period	4.34%	95.99%	22.81%	35.16%	35.98%	47.31%	25.21%	83.29%	2.49	0.12
Previous Period	(81.39%)	95.98%	8.38%	27.51%	28.00%	8.46%	9.14%	36.46%	2.96	0.77
Public/ Product Liability										
Current Period	(50.00%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Previous Period	238.38%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Engineering										
Current Period	28.95%	12.11%	(37.94%)	30.06%	46.34%	106.50%	7.19%	152.85%	3.75	(1.46)
Previous Period	225.23%	10.65%	(69.57%)	27.29%	71.98%	592.98%	7.09%	664.96%	4.29	(7.54)
Aviation										
Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	(33.93%)	0.00%	(33.93%)	-	1.43
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Crop Insurance										
Current Period	0.00%	0.00%	(1100.00%)	0.00%	(1100.00%)	0.00%	15.98%	(1100.00%)	1,885.14	12.00
Previous Period	0.00%	100.00%	7.34%	0.00%	22.14%	84.33%	0.00%	106.47%	1.27	(0.06)
Liability										
Current Period	(95.48%)	41.27%	(6.74%)	21.02%	16.43%	33.56%	26.18%	49.99%	11.79	0.62
Previous Period	6801.19%	46.59%	(1.22%)	21.13%	30.94%	79.54%	37.40%	110.48%	2.25	(0.25)
Other segments **										
Current Period	290.36%	24.44%	(13.56%)	26.17%	28.66%	50.90%	17.84%	79.56%	6.06	0.27
Previous Period	224.30%	46.58%	(8.78%)	88.44%	25.59%	76.74%	9.04%	102.33%	1.61	(0.39)
Total Miscellaneous										
Current Period	29.57%	91.60%	22.59%	36.88%	38.43%	68.33%	5.10%	106.77%	5.61	(0.11)
Previous Period	99.59%	81.53%	4.08%	32.85%	33.82%	73.34%	2.86%	107.16%	5.48	(0.10)
Total-Current Period	30.04%	76.93%	20.41%	35.86%	38.11%	68.05%	5.13%	106.16%	5.57	(0.11)
Total-Previous Period	94.05%	69.54%	2.33%	33.23%	34.94%	73.47%	2.89%	108.41%	5.40	(0.12)