

| Sl.No. | Particular | For the quarter 2021 | up to the Quarter 2021 | For the Corresponding quarter of the Previous year 2020 | up to the Corresponding Quarter of the Previous year 2020 |
|--------|---|----------------------|------------------------|---|---|
| 1 | Gross Direct Premium Growth Rate** | 104.36% | 91.76% | 16.69% | 12.91% |
| 2 | Gross Direct Premium to Net worth Ratio | 1.03 | 2.35 | 0.60 | 1.47 |
| 3 | Growth rate of Net Worth | | 19.51% | | 123.93% |
| 4 | Net Retention Ratio** | 80.80% | 78.71% | 81.82% | 77.35% |
| 5 | Net Commission Ratio** | 3.91% | 3.93% | 2.90% | 3.07% |
| 6 | Expense of Management to Gross Direct Premium Ratio** | 36.81% | 36.08% | 37.93% | 37.26% |
| 7 | Expense of Management to Net Written Premium Ratio** | 40.85% | 37.24% | 33.64% | 34.20% |
| 8 | Net Incurred Claims to Net Earned Premium** | 75.34% | 76.41% | 75.50% | 72.40% |
| 9 | Claims paid to claims provisions** | 4.28% | 4.28% | 4.01% | 9.39% |
| 10 | Combined Ratio** | 116.19% | 113.65% | 109.14% | 106.64% |
| 11 | Investment income ratio | 1.57% | 4.81% | 1.68% | 5.12% |
| 12 | Technical Reserves to net premium ratio ** | | 1.91 | | 1.68 |
| 13 | Underwriting balance ratio | -0.28 | -0.21 | -0.22 | -0.15 |
| 14 | Operating Profit Ratio | -17.82% | -10.66% | -10.16% | -2.41% |
| 15 | Liquid Assets to liabilities ratio | | 34.43% | | 27.89% |
| 16 | Net earning ratio | -12.37% | -6.84% | -5.65% | 0.26% |
| 17 | Return on net worth ratio | -10.77% | -14.58% | -3.73% | 0.40% |
| 18 | Available Solvency margin Ratio to Required Solvency Margin Ratio | | 1.64 | | 2.37 |
| 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 | -1.73 | -2.37 | -0.51 | 0.06 |
| 24 | Book value per share | | 16.07 | | 13.80 |

Notes: -

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

**** Segmental Reporting up to the quarter**

| Segments Upto the quarter ended on 31 December 2021 | 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 | 61.07% | 13.28% | -35.02% | 48.72% | 99.41% | 70.83% | 20.97% | 170.24% | 1.72 | -1.64 |
| Previous Period | 440.21% | 10.87% | -39.20% | 61.91% | 138.49% | 61.91% | 6.36% | 200.39% | 1.53 | -1.31 |
| Marine Cargo | | | | | | | | | | |
| Current Period | 1166.68% | 4.86% | -346.06% | 24.53% | 39.39% | 88.18% | 60.72% | 127.57% | 1.41 | -0.28 |
| Previous Period | -24.47% | 84.38% | 0.77% | 29.05% | 25.69% | 137.71% | 196.63% | 163.41% | 1.03 | -0.84 |
| Marine Hull | | | | | | | | | | |
| Current Period | NA | NA | NA | 0.00% | 0.00% | 0.46% | 0.00% | 0.46% | NA | 1.00 |
| Previous Period | NA | 95.00% | 7.89% | 0.00% | 27.71% | 0.00% | 0.00% | 27.71% | 1.21 | -1500502.84 |
| Total Marine | | | | | | | | | | |
| Current Period | 1166.63% | 4.86% | -346.01% | 24.53% | 39.39% | 65.14% | 60.60% | 104.53% | 1.41 | 0.02 |
| Previous Period | -24.47% | 86.21% | 2.13% | 32.99% | 26.08% | 147.10% | 173.53% | 173.18% | 1.07 | -0.88 |
| Motor OD | | | | | | | | | | |
| Current Period | 57.68% | 91.57% | 13.76% | 60.06% | 61.82% | 72.36% | 79.49% | 134.18% | 0.86 | -0.44 |
| Previous Period | -1.19% | 92.05% | 12.31% | 55.05% | 55.53% | 55.63% | 55.07% | 111.16% | 0.92 | -0.23 |
| Motor TP | | | | | | | | | | |
| Current Period | 54.88% | 95.55% | 1.46% | 32.40% | 30.19% | 81.11% | 1.21% | 111.29% | 2.77 | -0.12 |
| Previous Period | -9.80% | 96.10% | 1.68% | 28.14% | 24.17% | 77.21% | 3.06% | 101.38% | 2.06 | -0.07 |
| Total Motor | | | | | | | | | | |
| Current Period | 55.65% | 94.51% | 4.58% | 40.16% | 38.19% | 79.07% | 3.19% | 117.26% | 2.28 | -0.20 |
| Previous Period | -7.57% | 95.12% | 4.18% | 35.59% | 31.54% | 72.07% | 6.23% | 103.61% | 1.79 | -0.11 |
| Health | | | | | | | | | | |
| Current Period | 126.48% | 94.71% | 7.11% | 24.28% | 25.07% | 58.50% | 24.58% | 83.58% | 0.68 | 0.02 |
| Previous Period | 592.21% | 69.47% | 4.27% | 26.17% | 33.32% | 71.48% | 38.27% | 104.80% | 0.72 | -0.27 |
| Personal Accident | | | | | | | | | | |
| Current Period | 1139.03% | 55.35% | 1.08% | 22.33% | 32.92% | 161.78% | 15.33% | 194.70% | 1.00 | -0.46 |
| Previous Period | 91.20% | 93.55% | -0.07% | 20.04% | 20.88% | 250.21% | 10.00% | 271.09% | 1.11 | 0.29 |
| Travel Insurance | | | | | | | | | | |
| Current Period | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Previous Period | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Total Health | | | | | | | | | | |
| Current Period | 1265.51% | 150.06% | 8.19% | 23.58% | 27.02% | 59.06% | 23.31% | 86.08% | 0.76 | -0.06 |
| Previous Period | 683.41% | 163.02% | 4.20% | 25.60% | 31.80% | 67.27% | 29.68% | 99.07% | 0.77 | -0.19 |
| Workmen's Compensation/ Employer's liability | | | | | | | | | | |
| Current Period | 2493.64% | 95.00% | 10.36% | 28.64% | 29.36% | 69.45% | 37.38% | 98.81% | 0.78 | -0.19 |
| Previous Period | 3060.99% | 95.00% | 2.83% | 25.55% | 26.11% | 59.72% | 1.02% | 85.82% | 0.90 | -0.14 |
| Public/ Product Liability | | | | | | | | | | |
| Current Period | 3090.06% | 5.41% | -237.29% | 17.43% | -29.81% | 126.07% | 0.00% | 96.27% | 0.85 | -0.28 |
| Previous Period | NA | 8.92% | 0.00% | 20.47% | 36.68% | 99.87% | 0.00% | 136.55% | 0.00 | -0.08 |
| Engineering | | | | | | | | | | |
| Current Period | 312.92% | 11.39% | -66.07% | 29.16% | 89.56% | 29.42% | 35.94% | 118.98% | 1.10 | -1.30 |
| Previous Period | 103.06% | 24.55% | 10.58% | 38.42% | 90.19% | 48.17% | 0.83% | 138.36% | 1.23 | -0.40 |
| Aviation | | | | | | | | | | |
| Current Period | NA | NA | NA | 0.00% | 0.00% | NA | NA | NA | NA | NA |
| Previous Period | NA | NA | NA | 0.00% | 0.00% | NA | NA | NA | NA | NA |
| Crop Insurance | | | | | | | | | | |
| Current Period | NA | 57.42% | -0.45% | 0.00% | 29.62% | -30.79% | 24.46% | -1.18% | 1.41 | 1.01 |
| Previous Period | NA | 52.13% | -0.36% | 0.00% | 35.93% | 86.04% | 58.08% | 121.97% | 1.46 | -0.22 |
| Other segments ** | | | | | | | | | | |
| Current Period | 389.44% | 57.89% | 3.95% | 24.34% | 34.41% | 62.62% | 33.22% | 97.03% | 0.91 | -0.89 |
| Previous Period | 306.38% | 70.98% | 4.98% | 28.77% | 33.69% | 15.14% | 47.12% | 48.83% | 1.04 | -6.42 |
| Total Miscellaneous | | | | | | | | | | |
| Current Period | 93.76% | 88.24% | 4.84% | 26.37% | 32.90% | 71.97% | 25.09% | 104.87% | 0.87 | -0.37 |
| Previous Period | 5.69% | 90.33% | 4.07% | 50.66% | 35.52% | 87.77% | 44.92% | 123.29% | 1.23 | -0.32 |
| Total-Current Period | 91.76% | 78.71% | 3.93% | 36.08% | 37.24% | 76.41% | 4.28% | 113.65% | 1.91 | -0.21 |
| Total-Previous Period | 12.91% | 77.35% | 3.07% | 37.22% | 34.20% | 72.40% | 9.39% | 106.61% | 1.68 | -0.15 |