

Sl.No.	Particular	For the quarter 2022	up to the Quarter 2022	For the Corresponding quarter of the Previous year 2021	up to the Corresponding Quarter of the Previous year 2021
1	Gross Direct Premium Growth Rate**	96.73%	93.33%	151.72%	36.75%
2	Gross Direct Premium to Net worth Ratio	0.81	2.50	0.67	2.13
3	Growth rate of Net Worth	64.54%		1.09%	
4	Net Retention Ratio**	80.80%	79.35%	89.44%	81.16%
5	Net Commission Ratio**	3.56%	3.81%	1.64%	2.57%
6	Expense of Management to Gross Direct Premium Ratio**	38.43%	36.83%	47.34%	40.42%
7	Expense of Management to Net Written Premium Ratio**	41.69%	38.64%	37.61%	35.39%
8	Net Incurred Claims to Net Earned Premium**	68.37%	74.02%	77.93%	74.03%
9	Claims paid to claims provisions**	3.84%	5.81%	-4.45%	5.78%
10	Combined Ratio**	110.06%	112.65%	115.54%	109.42%
11	Investment income ratio	1.47%	6.22%	1.78%	6.85%
12	Technical Reserves to net premium ratio **	1.48		1.4	
13	Underwriting balance ratio	-0.22	-0.21	-0.38	-0.22
14	Operating Profit Ratio	-11.87%	-11.02%	-26.59%	-9.54%
15	Liquid Assets to liabilities ratio	39.88%		31.23%	
16	Net earning ratio	-7.59%	-7.08%	-13.92%	-4.66%
17	Return on net worth ratio	-5.32%	-15.85%	-11.21%	-10.60%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.01		2.01	
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	-1.16	-3.55	-1.54	-1.50
24	Book value per share	21.73		13.76	

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 March 2022	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	60.55%	14.10%	-35.91%	49.27%	99.01%	51.61%	21.74%	150.62%	1.27	-0.84
Previous Period	282.93%	11.68%	-44.15%	61.36%	124.59%	58.25%	15.72%	182.84%	1.23	-1.26
Marine Cargo										
Current Period	1318.56%	5.09%	-314.56%	26.91%	84.57%	39.02%	60.82%	123.59%	0.61	-0.19
Previous Period	-47.17%	99.97%	2.70%	28.31%	22.00%	130.98%	205.44%	152.99%	0.85	-0.58
Marine Hull										
Current Period	NA	NA	NA	0.00%	0.00%	-0.71%	0.00%	-0.71%	NA	1.01
Previous Period	NA	94.98%	NA	0.00%	0.00%	0.00%	0.00%	0.00%	0.98	0.00
Total Marine										
Current Period	1318.55%	5.09%	-314.55%	26.91%	84.57%	31.56%	60.82%	116.13%	0.61	0.04
Previous Period	-47.17%	99.20%	2.29%	28.31%	18.73%	130.77%	205.44%	149.50%	0.87	-0.57
Motor OD										
Current Period	53.59%	91.46%	14.04%	62.18%	64.40%	73.80%	82.31%	138.19%	0.67	-0.51
Previous Period	12.90%	91.83%	11.53%	58.50%	57.96%	59.85%	43.88%	117.81%	0.70	-0.34
Motor TP										
Current Period	53.77%	95.31%	1.45%	32.96%	31.42%	81.30%	2.71%	112.73%	2.12	-0.17
Previous Period	20.92%	96.21%	1.25%	33.44%	27.07%	79.52%	-5.52%	106.60%	1.72	-0.17
Total Motor										
Current Period	53.72%	94.34%	4.54%	40.79%	39.52%	79.54%	4.72%	119.06%	1.77	-0.25
Previous Period	18.66%	95.20%	3.54%	40.16%	33.95%	74.91%	-2.51%	108.86%	1.49	-0.21
Health										
Current Period	129.54%	94.75%	6.85%	25.62%	26.48%	48.33%	24.49%	74.81%	0.44	0.18
Previous Period	943.03%	72.79%	4.40%	25.62%	31.47%	71.41%	79.57%	102.88%	0.62	-0.17
Personal Accident										
Current Period	766.52%	58.61%	1.67%	24.03%	34.15%	57.38%	15.35%	91.54%	0.86	-0.24
Previous Period	132.88%	92.15%	0.06%	20.92%	22.15%	27.72%	10.12%	49.88%	0.89	0.32
Travel Insurance										
Current Period	310.26%	94.29%	0.45%	0.97%	0.45%	13.64%	71.84%	NA	0.12	0.86
Previous Period	-82.10%	94.55%	-0.18%	0.38%	-0.18%	2.12%	46.90%	NA	0.20	0.98
Total Health										
Current Period	215.80%	81.74%	5.37%	24.57%	27.87%	48.94%	23.22%	76.81%	0.54	0.12
Previous Period	350.42%	75.65%	2.74%	24.63%	29.39%	63.80%	47.55%	93.19%	0.65	-0.07
Workmen's Compensation/ Employer's liability										
Current Period	1560.86%	95.00%	10.21%	30.08%	30.87%	33.94%	38.23%	64.81%	0.40	0.27
Previous Period	1003.10%	95.00%	3.60%	27.32%	27.97%	58.25%	1.02%	86.22%	0.78	-0.12
Public/ Product Liability										
Current Period	1646.08%	7.64%	-164.71%	16.51%	-35.30%	194.73%	0.00%	159.43%	1.04	-0.14
Previous Period	NA	28.43%	-17.24%	16.34%	9.77%	37.15%	4.46%	46.92%	0.00	0.50
Engineering										
Current Period	290.56%	11.21%	-83.69%	29.60%	87.55%	44.88%	36.98%	132.43%	0.99	-1.09
Previous Period	113.84%	20.73%	-21.16%	37.58%	76.73%	8.73%	1.12%	85.46%	0.72	0.07
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	0.00%	60.69%	6.00%	0.00%	35.09%	-87.59%	25.53%	-52.50%	0.64	1.52
Previous Period	0.00%	55.19%	-0.70%	0.00%	34.22%	76.58%	129.40%	110.80%	0.38	-0.11
Liability										
Current Period	755.00%	56.51%	3.54%	25.38%	36.36%	84.92%	39.48%	121.28%	0.64	0.07
Previous Period	260.39%	72.82%	4.11%	27.09%	30.94%	81.06%	47.96%	112.00%	0.38	-0.16
Other segments **										
Current Period	353.37%	59.52%	0.06%	55.95%	38.26%	48.71%	106.47%	86.98%	0.86	-0.33
Previous Period	-11.03%	57.07%	0.52%	45.44%	58.47%	55.82%	152.08%	114.29%	0.61	-0.36
Total Miscellaneous										
Current Period	760.10%	60.66%	4.20%	27.44%	35.51%	58.48%	28.56%	93.99%	0.87	0.16
Previous Period	212.33%	62.40%	1.97%	46.46%	33.86%	75.96%	98.48%	109.82%	1.20	-0.14
Total-Current Period	93.33%	79.35%	3.81%	36.83%	38.64%	74.02%	5.81%	112.65%	1.48	-0.21
Total-Previous Period	36.75%	81.16%	2.57%	40.42%	35.39%	74.03%	5.78%	109.42%	1.40	-0.22