

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**	44.84%	66.62%	75.06%	82.94%
2	Gross Direct Premium to Net worth Ratio	0.63	1.31	0.83	1.49
3	Growth rate of Net Worth	89.79%		2.27%	
4	Net Retention Ratio**	82.82%	75.75%	81.08%	77.33%
5	Net Commission Ratio**	4.91%	3.36%	4.58%	3.94%
6	Expense of Management to Gross Direct Premium Ratio**	41.49%	37.19%	37.56%	35.51%
7	Expense of Management to Net Written Premium Ratio**	42.79%	38.61%	37.01%	34.75%
8	Net Incurred Claims to Net Earned Premium**	71.29%	72.34%	77.79%	77.05%
9	Claims paid to claims provisions**	5.04%	5.67%	5.57%	2.36%
10	Combined Ratio**	114.08%	110.95%	114.80%	111.80%
11	Investment income ratio	1.60%	3.07%	1.64%	3.26%
12	Technical Reserves to net premium ratio **	2.86		2.79	
13	Underwriting balance ratio	-0.17	-0.14	-0.23	-0.17
14	Operating Profit Ratio	-4.87%	-2.64%	-12.49%	-6.32%
15	Liquid Assets to liabilities ratio	27.82%		38.45%	
16	Net earning ratio	-2.96%	-0.63%	-7.90%	-3.03%
17	Return on net worth ratio	-1.74%	-0.72%	-6.43%	-4.30%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.00		1.63	
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	-0.45	-0.19	-0.93	-0.62
24	Book value per share	26.00		14.42	

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 30 September 2022	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Managemen t 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	60.32%	15.95%	-38.86%	42.59%	75.53%	43.67%	13.06%	119.20%	2.06	-0.90
Previous Period	100.52%	12.11%	-39.32%	48.41%	93.19%	91.54%	13.39%	184.73%	2.34	-1.66
Marine Cargo										
Current Period	146.91%	8.19%	-171.30%	26.28%	61.49%	144.43%	37.50%	205.92%	1.16	-1.48
Previous Period	856.67%	4.63%	-391.59%	19.04%	-54.54%	187.72%	35.72%	133.18%	2.59	0.17
Marine Hull										
Current Period	NA	NA	NA	0.00%	0.00%	0.00%	0.00%	0.00%	NA	0.00
Previous Period	NA	NA	NA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	1.00
Total Marine										
Current Period	146.91%	8.19%	-171.30%	26.28%	61.49%	144.43%	37.82%	205.92%	1.16	-1.48
Previous Period	856.67%	4.63%	-391.60%	19.04%	-54.54%	112.08%	35.65%	57.54%	2.59	0.50
Motor OD										
Current Period	76.52%	95.92%	15.79%	63.89%	64.86%	72.41%	68.28%	137.27%	1.18	-0.52
Previous Period	63.82%	91.34%	13.40%	58.51%	59.16%	68.96%	73.51%	128.12%	1.28	-0.30
Motor TP										
Current Period	54.15%	96.39%	1.69%	33.99%	31.30%	76.84%	2.69%	108.14%	4.66	-0.07
Previous Period	40.48%	95.99%	1.76%	33.21%	28.45%	80.94%	-0.45%	109.39%	4.30	-0.07
Total Motor										
Current Period	60.83%	96.25%	5.96%	43.79%	41.47%	75.71%	4.02%	117.18%	3.61	-0.19
Previous Period	46.73%	94.76%	4.72%	40.76%	36.25%	78.17%	1.43%	114.42%	3.53	-0.12
Health										
Current Period	19.44%	96.23%	4.56%	23.67%	22.51%	75.15%	67.22%	97.66%	0.90	-0.07
Previous Period	106.06%	94.68%	7.14%	22.68%	23.44%	58.69%	21.80%	82.13%	0.86	-0.10
Personal Accident										
Current Period	-57.08%	92.81%	1.79%	22.18%	22.22%	40.87%	19.58%	63.09%	2.07	0.37
Previous Period	1597.01%	51.36%	0.91%	21.00%	31.94%	54.86%	15.27%	86.80%	1.16	-0.96
Travel Insurance										
Current Period	419.66%	95.90%	0.45%	26.04%	26.69%	7.45%	11.11%	34.14%	0.12	0.65
Previous Period	261.82%	94.56%	0.36%	22.29%	23.02%	38.36%	68.77%	61.38%	0.41	0.37
Total Health										
Current Period	-5.37%	95.68%	3.97%	23.53%	22.64%	64.75%	42.67%	87.39%	1.04	0.05
Previous Period	205.41%	78.81%	5.58%	22.06%	25.46%	57.73%	21.54%	83.19%	0.92	-0.20
Workmen's Compensation/ Employer's liability										
Current Period	-75.95%	95.99%	8.23%	30.85%	31.51%	-9.37%	12.36%	22.14%	1.23	0.87
Previous Period	4296.66%	95.00%	10.58%	26.90%	27.53%	88.91%	34.99%	116.44%	0.94	-0.64
Public/ Product Liability										
Current Period	104.83%	9.04%	-159.78%	10.41%	-98.41%	94.94%	0.00%	-3.47%	3.20	1.20
Previous Period	24750.00%	7.85%	-143.59%	18.48%	4.64%	7.69%	0.00%	12.33%	1.09	0.76
Engineering										
Current Period	123.77%	10.73%	-49.63%	35.80%	129.11%	293.01%	11.21%	422.12%	2.41	-6.19
Previous Period	292.92%	11.75%	-60.97%	25.36%	71.75%	78.03%	2.64%	149.78%	1.69	-1.24
Aviation										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Crop Insurance										
Current Period	NA	80.35%	7.07%	0.00%	28.86%	114.56%	0.00%	143.42%	1.06	-0.43
Previous Period	NA	55.01%	0.02%	91647.06%	29.14%	32.82%	23.76%	61.96%	2.57	0.38
Liability										
Current Period	2594.98%	46.37%	-1.24%	23.60%	36.52%	68.63%	46.89%	105.15%	1.43	-0.05
Previous Period	47.13%	64.32%	2.95%	24.65%	24.80%	126.07%	30.99%	150.87%	1.19	-0.43
Other segments **										
Current Period	350.29%	44.01%	-11.27%	65.78%	32.89%	77.00%	13.59%	109.89%	1.32	-0.30
Previous Period	532.20%	91.45%	2.04%	26.77%	29.66%	-5.62%	7.10%	24.04%	0.88	0.62
Total Miscellaneous										
Current Period	66.66%	84.60%	4.61%	36.84%	37.63%	72.70%	5.57%	110.33%	0.18	0.13
Previous Period	80.68%	89.56%	5.12%	34.51%	33.35%	76.83%	2.18%	110.18%	0.08	-0.14
Total-Current Period	66.62%	75.73%	3.36%	37.19%	38.61%	72.34%	5.67%	110.95%	2.86	-0.14
Total-Previous Period	82.94%	77.33%	3.94%	35.51%	34.75%	77.05%	2.36%	111.80%	2.79	-0.17