

| 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** | 94.05% | 94.05% | 93.93% | 93.93% |
| 2 | Gross Direct Premium to Net worth Ratio | 0.66 | 0.66 | 0.67 | 0.67 |
| 3 | Growth rate of Net Worth | 23.59% | | 4.33% | |
| 4 | Net Retention Ratio** | 69.54% | 69.54% | 72.81% | 72.81% |
| 5 | Net Commission Ratio** | 1.74% | 1.74% | 3.08% | 3.08% |
| 6 | Expense of Management to Gross Direct Premium Ratio** | 33.14% | 33.14% | 32.93% | 32.93% |
| 7 | Expense of Management to Net Written Premium Ratio** | 34.24% | 34.24% | 31.71% | 31.71% |
| 8 | Net Incurred Claims to Net Earned Premium** | 73.47% | 73.47% | 76.19% | 76.19% |
| 9 | Claims paid to claims provisions** | 3.09% | 3.09% | 2.00% | 2.00% |
| 10 | Combined Ratio** | 107.71% | 107.71% | 107.90% | 107.90% |
| 11 | Investment income ratio | 1.52% | 1.52% | 1.62% | 1.62% |
| 12 | Technical Reserves to net premium ratio ** | 5.40 | | 5.75 | |
| 13 | Underwriting balance ratio | -0.11 | -0.11 | -0.10 | -0.10 |
| 14 | Operating Profit Ratio | -0.23% | -0.23% | 0.89% | 0.89% |
| 15 | Liquid Assets to liabilities ratio | 41.72% | | 40.86% | |
| 16 | Net earning ratio | 2.01% | 2.01% | 3.71% | 3.71% |
| 17 | Return on net worth ratio | 1.01% | 1.01% | 2.15% | 2.15% |
| 18 | Available Solvency margin Ratio to Required Solvency Margin Ratio | 2.18 | | 1.81 | |
| 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 | 0.27 | 0.27 | 0.31 | 0.31 |
| 24 | Book value per share | 26.47 | | 14.33 | |

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 June 2022 | Gross Direct Premium Growth Rate** | Net Retention Ratio** | Net Commission Ratio** | Expense of Managem nt to Gross Direct Premium Ratio** | Expense of Managem nt 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 | 50.68% | 13.85% | -39.64% | 38.95% | 70.66% | 86.27% | 4.15% | 156.93% | 3.24 | -2.62 |
| Previous Period | 331.18% | 11.95% | -40.83% | 41.50% | 70.21% | 104.83% | 8.21% | 175.04% | 3.10 | -2.91 |
| Marine Cargo | | | | | | | | | | |
| Current Period | 143.24% | 7.24% | -239.86% | 19.42% | -22.00% | 100.64% | 6.59% | 78.64% | 1.21 | 0.75 |
| Previous Period | 818.82% | 7.61% | -237.40% | 15.53% | -60.08% | 199.47% | 29.51% | 139.39% | 2.50 | 0.06 |
| 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 | 0.00 |
| Total Marine | | | | | | | | | | |
| Current Period | 143.24% | 7.24% | -239.86% | 19.42% | -22.41% | 100.64% | 6.59% | 78.23% | 1.21 | 0.76 |
| Previous Period | 818.82% | 7.61% | -237.40% | 15.53% | -60.08% | 199.49% | 29.51% | 139.41% | 2.75 | 0.06 |
| Motor OD | | | | | | | | | | |
| Current Period | 87.43% | 95.84% | 14.95% | 61.85% | 61.70% | 77.21% | 109.48% | 138.91% | 2.38 | -0.48 |
| Previous Period | 77.79% | 88.05% | 12.48% | 56.08% | 58.13% | 60.28% | 84.49% | 118.41% | 2.99 | -0.10 |
| Motor TP | | | | | | | | | | |
| Current Period | 76.74% | 96.51% | 0.75% | 30.95% | 27.68% | 75.35% | 0.27% | 103.02% | 9.43 | -0.01 |
| Previous Period | 36.08% | 95.80% | 0.64% | 30.56% | 26.11% | 79.01% | -1.91% | 105.12% | 10.01 | 0.02 |
| Total Motor | | | | | | | | | | |
| Current Period | 79.99% | 96.32% | 4.91% | 40.73% | 37.63% | 75.81% | 1.91% | 113.44% | 7.37 | -0.13 |
| Previous Period | 46.53% | 93.68% | 3.69% | 38.32% | 34.34% | 74.77% | 0.43% | 109.11% | 8.20 | -0.01 |
| Health | | | | | | | | | | |
| Current Period | -4.53% | 96.24% | 4.03% | 20.72% | 19.16% | 70.73% | 67.81% | 89.89% | 1.45 | 0.03 |
| Previous Period | 126.16% | 94.35% | 7.51% | 20.87% | 21.53% | 74.33% | 90.25% | 95.86% | 1.20 | -0.45 |
| Personal Accident | | | | | | | | | | |
| Current Period | 403.11% | 92.68% | 2.82% | 20.13% | 20.22% | 52.13% | 13.87% | 72.35% | 4.02 | 0.30 |
| Previous Period | 43.36% | 94.92% | 0.68% | 16.39% | 16.73% | -21.47% | 1.45% | -4.74% | 3.43 | 1.01 |
| Travel Insurance | | | | | | | | | | |
| Current Period | 872.32% | 95.92% | 0.38% | 21.94% | 22.41% | 7.30% | 7.38% | NA | 0.25 | 0.69 |
| Previous Period | 95.52% | 94.67% | 0.25% | 18.36% | 18.82% | -21.30% | 1.30% | NA | 0.37 | 1.02 |
| Total Health | | | | | | | | | | |
| Current Period | 16.24% | 95.67% | 3.69% | 20.68% | 19.46% | 63.53% | 48.33% | 82.99% | 1.77 | 0.12 |
| Previous Period | 121.01% | 94.38% | 7.20% | 20.68% | 21.33% | 63.30% | 90.25% | 84.63% | 1.28 | -0.28 |
| Workmen's Compensation/ Employer's liability | | | | | | | | | | |
| Current Period | -81.39% | 95.97% | 8.44% | 27.43% | 27.96% | 8.48% | 8.52% | 36.44% | 2.96 | 0.77 |
| Previous Period | 8825.94% | 95.00% | 10.65% | 24.37% | 24.86% | 128.95% | 36.91% | 153.82% | 1.11 | -2.27 |
| Public/ Product Liability | | | | | | | | | | |
| Current Period | 238.38% | 7.67% | -220.83% | 8.58% | -149.94% | 216.95% | 0.00% | 67.01% | 0.00 | 0.90 |
| Previous Period | NA | 8.11% | -113.33% | 19.06% | 17.60% | -47.70% | 0.00% | -30.10% | 0.00 | 0.51 |
| Engineering | | | | | | | | | | |
| Current Period | 225.23% | 10.66% | -72.42% | 27.32% | 69.63% | 590.20% | 3.26% | 659.83% | 4.29 | -7.42 |
| Previous Period | 400.90% | 15.13% | -33.72% | 22.64% | 48.19% | 49.80% | 10.82% | 97.99% | 2.32 | -0.69 |
| 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 | 99.98% | 7.34% | 0.00% | 22.20% | 84.39% | 2.06% | 106.60% | 1.27 | -0.07 |
| Previous Period | NA | 70.88% | 23.42% | 0.00% | 23.60% | -2078.62% | 0.95% | -2055.02% | 50.48 | 21.55 |
| Liability | | | | | | | | | | |
| Current Period | 6801.19% | 46.59% | -1.21% | 21.13% | 30.94% | 79.54% | 32.14% | 110.48% | 1.27 | 0.22 |
| Previous Period | -59.19% | 47.26% | 2.19% | 26.22% | 25.54% | 182.20% | 42.77% | 207.74% | 50.48 | -0.90 |
| Other segments ** | | | | | | | | | | |
| Current Period | 224.30% | 46.58% | -9.57% | 88.36% | 24.77% | 76.82% | 9.40% | 101.59% | 2.25 | -0.37 |
| Previous Period | 1261.70% | 46.77% | -9.93% | 17.47% | 33.98% | 106.50% | 2.52% | 140.48% | 9.47 | -0.82 |
| Total Miscellaneous | | | | | | | | | | |
| Current Period | 386.73% | 47.34% | 31.63% | 23.88% | 30.06% | 71.16% | 14.68% | 101.22% | 1.61 | 0.22 |
| Previous Period | 453.97% | 82.26% | 37.36% | 24.07% | 25.44% | 136.30% | 10.26% | 161.74% | 3.15 | -1.17 |
| Total-Current Period | 94.05% | 69.54% | 1.74% | 33.14% | 34.24% | 73.47% | 3.09% | 107.71% | 5.40 | -0.11 |
| Total-Previous Period | 93.93% | 72.81% | 3.08% | 32.93% | 31.71% | 76.19% | 2.00% | 107.90% | 5.75 | -0.10 |