



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**	30.45%	31.67%	12.83%	43.04%
2	Gross Direct Premium to Net worth Ratio	0.84	2.45	0.68	1.97
3	Growth rate of Net Worth	4.81%		70.66%	
4	Net Retention Ratio**	87.91%	84.31%	85.42%	79.12%
5	Net Commission Ratio**	25.38%	25.16%	0.46%	2.27%
6	Expense of Management to Gross Direct Premium Ratio**	40.72%	39.94%	44.94%	39.87%
7	Expense of Management to Net Written Premium Ratio**	36.85%	39.46%	39.45%	38.92%
8	Net Incurred Claims to Net Earned Premium**	74.50%	69.60%	66.30%	70.16%
9	Claims paid to claims provisions**	5.68%	12.18%	5.06%	7.88%
10	Combined Ratio**	111.35%	109.06%	105.75%	109.08%
11	Investment income ratio	2.08%	5.57%	1.63%	4.66%
12	Technical Reserves to net premium ratio **	1.86		1.94	
13	Underwriting balance ratio	(0.14)	(0.13)	(0.12)	(0.13)
14	Operating Profit Ratio	(2.48%)	(0.63%)	0.48%	(1.51%)
15	Liquid Assets to liabilities ratio	5.95%		18.08%	
16	Net earning ratio	0.98%	1.90%	1.67%	0.24%
17	Return on net worth ratio	0.86%	4.39%	1.14%	0.44%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.59		1.90	
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	0.24	1.22	0.30	0.12
24	Book value per share	27.87		26.31	

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 31 Dec 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	19.76%	12.51%	(41.20%)	26.39%	25.15%	95.86%	15.95%	121.01%	2.48	(0.30)
Previous Period	56.62%	16.70%	(84.78%)	41.60%	34.66%	46.77%	16.50%	81.43%	1.57	(0.03)
Marine Cargo										
Current Period	0.64%	8.24%	(136.17%)	20.49%	(9.93%)	78.02%	36.83%	68.09%	1.15	0.31
Previous Period	151.93%	7.88%	(168.48%)	30.03%	106.52%	111.21%	53.38%	217.74%	0.75	(1.49)
Marine Hull										
Current Period	NA	23.41%	(2.08%)	10.24%	33.33%	(207.14%)	0.00%	(173.81%)	1.99	4.21
Previous Period	NA	NA	NA	NA	NA	NA	0.00%	NA	0.00	NA
Total Marine										
Current Period	7.50%	9.09%	(116.67%)	19.84%	(3.64%)	90.94%	37.06%	87.30%	1.26	0.13
Previous Period	151.93%	7.88%	(168.48%)	30.03%	106.52%	111.21%	53.70%	217.74%	0.75	(1.49)
Motor OD										
Current Period	54.32%	95.89%	36.79%	52.71%	53.56%	65.45%	72.60%	119.01%	0.80	(0.29)
Previous Period	67.44%	95.96%	15.66%	66.17%	66.87%	70.22%	72.45%	137.09%	0.82	(0.57)
Motor TP										
Current Period	41.72%	95.91%	32.79%	45.77%	47.37%	60.87%	8.21%	108.23%	3.13	(0.09)
Previous Period	28.82%	96.42%	1.76%	35.46%	32.13%	74.16%	4.89%	106.28%	3.03	(0.08)
Total Motor										
Current Period	45.96%	95.90%	34.21%	48.24%	49.57%	62.33%	9.49%	111.90%	2.30	(0.15)
Previous Period	39.65%	96.28%	6.03%	45.79%	42.78%	73.12%	6.25%	115.90%	2.35	(0.21)
Health										
Current Period	77.61%	96.23%	7.21%	14.53%	14.17%	100.77%	99.41%	114.95%	0.71	(0.18)
Previous Period	53.17%	96.15%	4.38%	24.49%	24.01%	81.59%	83.19%	105.60%	0.71	(0.13)
Personal Accident										
Current Period	121.91%	90.70%	15.34%	23.42%	24.68%	42.44%	62.09%	67.12%	1.33	0.02
Previous Period	(45.30%)	91.01%	(5.94%)	23.52%	16.86%	20.96%	22.00%	37.82%	1.34	0.60
Travel Insurance										
Current Period	(38.62%)	95.79%	24.88%	40.31%	41.20%	18.76%	12.84%	59.96%	0.21	0.40
Previous Period	280.49%	95.90%	0.46%	29.08%	29.86%	9.37%	16.12%	39.23%	0.10	0.61
Total Health										
Current Period	79.74%	95.15%	8.06%	16.71%	16.51%	92.89%	87.75%	109.40%	0.82	(0.15)
Previous Period	20.78%	95.33%	2.67%	24.54%	23.19%	67.47%	41.98%	90.66%	0.77	0.03
Workmen's Compensation/ Employer's liability										
Current Period	31.90%	96.01%	25.55%	36.12%	36.98%	51.52%	51.00%	88.49%	0.93	0.06
Previous Period	(70.20%)	96.00%	8.43%	33.19%	33.95%	(9.62%)	14.17%	24.23%	0.75	0.84
Public/ Product Liability										
Current Period	0.00%	7.69%	(100.00%)	7.69%	(100.00%)	0.00%	0.00%	(100.00%)	2.57	2.00
Previous Period	21.72%	8.96%	(153.78%)	7.69%	(200.00%)	100.00%	0.00%	(100.00%)	2.94	2.00
Engineering										
Current Period	45.39%	11.22%	(35.29%)	29.62%	43.42%	165.03%	14.96%	208.44%	2.32	(1.45)
Previous Period	93.12%	11.20%	(109.03%)	36.07%	89.00%	137.99%	13.85%	226.99%	1.73	(2.32)
Aviation										
Current Period	NA	NA	NA	NA	NA	(33.93%)	0.00%	NA	0.00	1.43
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Crop Insurance										
Current Period	NA	99.91%	3.60%	NA	11.81%	92.94%	15.83%	104.74%	0.36	(0.05)
Previous Period	NA	90.76%	5.60%	NA	26.72%	102.79%	0.15%	129.51%	0.77	(0.33)
Liability										
Current Period	(89.93%)	43.09%	(26.54%)	19.91%	(7.37%)	6.70%	38.11%	(0.67%)	1.82	0.97
Previous Period	138.53%	46.30%	(3.92%)	25.43%	37.25%	61.05%	51.58%	98.30%	0.92	0.11
Other segments **										
Current Period	132.28%	26.66%	(4.15%)	31.83%	30.25%	68.89%	48.17%	99.13%	2.20	0.15
Previous Period	291.11%	44.39%	(10.52%)	72.92%	36.61%	70.62%	13.84%	107.23%	1.06	(0.25)
Total Miscellaneous										
Current Period	32.79%	92.91%	26.26%	41.03%	39.71%	69.27%	12.13%	108.92%	1.85	(0.13)
Previous Period	41.62%	87.28%	4.42%	39.80%	38.98%	70.50%	7.76%	109.48%	0.09	(0.13)
Total-Current Period	31.67%	84.31%	25.16%	39.94%	39.46%	69.60%	12.18%	109.06%	1.86	(0.13)
Total-Previous Period	43.04%	79.12%	2.27%	39.87%	38.92%	70.16%	7.88%	109.08%	1.94	(0.13)