



Sr No.	Particular	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2023	Up to the Quarter December 2023
1	Gross Direct Premium Growth Rate**	3.35%	8.72%	30.45%	31.67%
2	Gross Direct Premium to Net worth Ratio	0.54	1.65	0.83	2.43
3	Growth rate of Net Worth	56.03%		5.76%	
4	Net Retention Ratio**	83.77%	80.42%	87.91%	84.31%
5	Net Commission Ratio**	24.22%	26.30%	24.10%	24.67%
6	Expense of Management to Gross Direct Premium Ratio**	42.43%	39.04%	40.98%	40.03%
7	Expense of Management to Net Written Premium Ratio**	35.18%	37.10%	35.82%	39.07%
8	Net Incurred Claims to Net Earned Premium**	72.93%	71.39%	74.50%	69.60%
9	Claims paid to claims provisions**	6.11%	10.06%	5.68%	12.18%
10	Combined Ratio**	108.11%	108.49%	110.32%	108.68%
11	Investment income ratio	1.90%	5.40%	2.08%	5.57%
12	Technical Reserves to net premium ratio **	2.09		1.86	
13	Underwriting balance ratio**	(0.11)	(0.11)	(0.13)	(0.13)
14	Operating Profit Ratio	3.02%	3.20%	-1.38%	-0.20%
15	Liquid Assets to liabilities ratio	0.04		0.06	
16	Net earning ratio	5.29%	4.99%	2.01%	2.29%
17	Return on net worth ratio	3.02%	7.88%	1.74%	5.25%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.22		1.60	
19	NPA Ratio	0	0	0	0
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
20	Debt Equity Ratio	0.09	0.09	0.08	0.08
21	Debt Service Coverage Ratio	14.90	13.07	53.76	159.79
22	Interest Service Coverage Ratio	14.90	13.07	53.76	159.79
23	Earnings per share	1.29	3.39	0.49	1.48
24	Book value per share	42.55		28.12	

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 December 31, 2024	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	(2.80%)	13.73%	(24.22%)	18.00%	(11.84%)	61.81%	17.45%	49.96%	2.88	0.53
Previous Period	19.76%	12.51%	(42.75%)	15.42%	(28.05%)	95.86%	15.95%	67.81%	2.48	0.42
Marine Cargo										
Current Period	34.23%	7.02%	(125.21%)	14.32%	(87.53%)	52.25%	26.39%	(35.29%)	-4.35	1.37
Previous Period	0.64%	8.24%	(136.88%)	12.67%	(93.62%)	77.71%	38.83%	(15.91%)	1.15	1.04
Marine Hull										
Current Period	(100.00%)	0.00%	0.00%	0.00%	0.00%	(1200.00%)	0.02%	(1200.00%)	-	13.00
Previous Period	NA	23.41%	(4.17%)	3.90%	4.17%	(207.14%)	0.00%	(202.98%)	1.90	3.21
Total Marine										
Current Period	25.66%	7.02%	(125.21%)	14.32%	(87.53%)	41.78%	22.74%	(45.75%)	-4.02	1.46
Previous Period	7.51%	9.09%	(117.58%)	12.11%	(79.39%)	90.61%	37.06%	11.22%	1.26	0.94
Motor OD										
Current Period	16.70%	95.88%	37.95%	54.28%	55.83%	66.90%	66.00%	122.73%	0.77	(0.27)
Previous Period	54.32%	95.89%	35.48%	60.89%	60.78%	65.45%	72.60%	126.23%	0.80	(0.38)
Motor TP										
Current Period	2.35%	95.92%	34.44%	41.03%	42.54%	65.84%	6.52%	108.38%	3.61	(0.09)
Previous Period	41.72%	95.91%	32.52%	41.25%	42.38%	60.87%	8.21%	103.25%	3.13	(0.04)
Total Motor										
Current Period	7.45%	95.91%	35.79%	46.14%	47.67%	66.23%	7.78%	113.90%	2.51	(0.16)
Previous Period	45.96%	95.90%	33.57%	48.23%	48.92%	62.33%	9.49%	111.25%	2.30	(0.15)
Health										
Current Period	0.60%	94.06%	11.99%	20.15%	17.90%	90.11%	64.49%	108.00%	0.86	(0.11)
Previous Period	77.61%	96.23%	7.19%	16.67%	16.26%	100.77%	99.41%	117.03%	0.71	(0.20)
Personal Accident										
Current Period	59.39%	15.93%	-90.59%	39.49%	11.28%	42.10%	26.73%	53.38%	4.80	0.53
Previous Period	121.91%	90.69%	15.26%	52.24%	56.22%	42.44%	62.09%	98.66%	1.33	(0.68)
Travel Insurance										
Current Period	29.57%	95.14%	37.35%	48.86%	50.77%	30.93%	23.84%	81.70%	0.15	0.17
Previous Period	(38.62%)	95.79%	24.13%	42.32%	42.53%	18.76%	12.84%	61.30%	0.21	0.39
Total Health										
Current Period	12.91%	76.67%	7.67%	26.16%	18.14%	83.38%	55.93%	101.52%	1.03	(0.03)
Previous Period	79.94%	95.15%	8.93%	24.24%	24.02%	92.90%	87.75%	116.92%	0.82	(0.24)
Workmen's Compensation/ Employer's liability										
Current Period	26.53%	96.00%	26.95%	39.13%	40.03%	88.65%	56.29%	128.68%	1.65	(0.32)
Previous Period	31.88%	96.01%	25.52%	39.70%	40.68%	51.55%	51.00%	92.23%	0.93	0.01
Public/ Product Liability										
Current Period	7.69%	7.14%	(100.00%)	14.29%	(100.00%)	0.00%	0.00%	(100.00%)	2.34	2.00
Previous Period	(0.00)	7.69%	(100.00%)	7.69%	(74.83%)	-47.59%	0.00%	(122.42%)	2.57	-
Engineering										
Current Period	48.00%	13.19%	1.64%	19.67%	14.47%	132.08%	20.27%	146.55%	2.59	(0.52)
Previous Period	45.38%	11.22%	(36.21%)	20.06%	(20.68%)	165.03%	14.96%	144.35%	2.32	-0.27
Aviation										
Current Period	0.00%	NA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Previous Period	NA	0.00%	0.00%	0.00%	0.00%	(33.93%)	0.00%	(33.93%)	-	1.43
Crop Insurance										
Current Period	0.00%	100.06%	7.05%	0.00%	7.35%	86.20%	7.59%	93.55%	1.01	0.04
Previous Period	NA	99.91%	3.60%	0.00%	3.90%	92.94%	15.83%	96.84%	0.36	0.03
Other segments **										
Current Period	14.64%	26.16%	7.64%	22.72%	18.93%	83.04%	30.05%	101.97%	3.26	(0.09)
Previous Period	(75.36%)	33.36%	(16.72%)	22.65%	(2.81%)	35.90%	39.56%	33.09%	2.00	0.66
Total Miscellaneous										
Current Period	9.45%	87.49%	27.17%	40.55%	37.93%	71.53%	9.94%	109.46%	2.09	(0.12)
Previous Period	32.79%	92.91%	25.79%	41.96%	40.17%	69.27%	12.13%	109.43%	1.85	(0.13)
Total-Current Period	8.72%	80.42%	26.30%	39.04%	37.10%	71.39%	10.06%	108.49%	2.09	(0.11)
Total-Previous Period	31.67%	84.31%	24.67%	40.03%	39.07%	69.60%	12.18%	108.68%	1.86	(0.13)