

Sr No.	Particular	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2024	Up to the Quarter March 2024
1	Gross Direct Premium Growth Rate**	0.53%	6.69%	21.22%	28.91%
2	Gross Direct Premium to Net worth Ratio	0.49	2.10	0.78	3.16
3	Growth rate of Net Worth	60.34%		8.16%	
4	Net Retention Ratio**	78.94%	80.05%	89.88%	85.75%
5	Net Commission Ratio**	29.75%	27.07%	23.77%	24.43%
6	Expense of Management to Gross Direct Premium Ratio**	39.34%	39.03%	41.14%	40.30%
7	Expense of Management to Net Written Premium Ratio**	35.09%	36.52%	36.58%	38.40%
8	Net Incurred Claims to Net Earned Premium**	76.51%	72.82%	72.17%	70.32%
9	Claims paid to claims provisions**	6.87%	12.59%	6.83%	14.27%
10	Combined Ratio**	111.61%	109.34%	108.75%	108.72%
11	Investment income ratio	1.80%	7.19%	1.81%	7.34%
12	Technical Reserves to net premium ratio **	1.60		1.42	
13	Underwriting balance ratio**	(0.08)	(0.10)	(0.11)	(0.12)
14	Operating Profit Ratio	18.79%	7.64%	24.94%	6.82%
15	Liquid Assets to liabilities ratio	0.06		0.07	
16	Net earning ratio	5.35%	5.16%	2.51%	2.35%
17	Return on net worth ratio	2.70%	10.54%	2.09%	7.22%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.24		1.61	
19	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
20	Debt Equity Ratio	0.09	0.09	0.14	0.14
21	Debt Service Coverage Ratio	13.75	13.44	10.90	30.64
22	Interest Service Coverage Ratio	13.75	13.44	10.90	30.64
23	Earnings per share	1.25	4.65	0.60	2.08
24	Book value per share	43.69		28.74	

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 March 31, 2025	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	(0.61%)	15.64%	(12.56%)	18.71%	(2.14%)	68.74%	25.87%	66.60%	2.02	0.34
Previous Period	16.67%	13.84%	(38.90%)	16.40%	(23.10%)	85.70%	18.59%	62.60%	1.97	0.41
Marine Cargo										
Current Period	45.96%	16.23%	(50.04%)	16.39%	(31.33%)	60.00%	7.40%	28.67%	0.85	0.79
Previous Period	1.65%	8.10%	(170.90%)	15.13%	(130.72%)	79.67%	86.90%	(51.05%)	0.83	1.52
Marine Hull										
Current Period	(100.00%)	NA	NA	NA	NA	NA	0.04%	NA	-	13.00
Previous Period	NA	23.04%	(2.13%)	4.39%	8.51%	81.82%	NA	90.33%	0.82	0.09
Total Marine										
Current Period	37.93%	16.23%	(50.04%)	16.39%	(31.33%)	56.13%	6.39%	24.81%	0.85	0.83
Previous Period	7.57%	8.65%	(154.38%)	14.54%	(117.08%)	79.87%	87.13%	-37.21%	0.83	1.38
Motor OD										
Current Period	14.07%	95.86%	39.62%	53.70%	55.26%	67.83%	67.66%	123.09%	0.58	(0.26)
Previous Period	46.12%	95.90%	33.80%	56.44%	57.63%	66.14%	74.06%	123.77%	0.60	(0.33)
Motor TP										
Current Period	3.35%	95.92%	34.80%	40.47%	41.96%	66.56%	8.96%	108.52%	2.83	(0.10)
Previous Period	32.07%	95.91%	33.08%	41.84%	42.55%	60.45%	10.42%	103.00%	2.44	(0.03)
Total Motor										
Current Period	7.18%	95.90%	36.64%	45.51%	47.02%	67.04%	10.20%	114.06%	1.97	(0.16)
Previous Period	36.77%	95.91%	33.34%	47.06%	47.94%	62.31%	11.69%	110.25%	1.78	(0.13)
Health										
Current Period	-6.88%	80.33%	11.64%	18.58%	16.62%	90.06%	67.91%	106.68%	0.65	(0.07)
Previous Period	75.69%	96.42%	8.13%	18.96%	17.63%	100.01%	88.53%	117.64%	0.53	(0.21)
Personal Accident										
Current Period	31.20%	10.97%	-110.64%	46.19%	47.47%	41.48%	31.03%	88.95%	5.17	0.46
Previous Period	82.62%	92.44%	18.43%	61.48%	64.70%	56.08%	75.76%	120.78%	1.16	(0.91)
Travel Insurance										
Current Period	35.31%	95.02%	39.17%	48.76%	50.75%	31.29%	24.22%	82.04%	0.15	0.17
Previous Period	(41.12%)	96.02%	29.56%	47.19%	47.73%	15.82%	13.86%	63.54%	0.15	0.30
Total Health										
Current Period	1.27%	67.81%	8.55%	26.24%	18.20%	83.78%	59.51%	101.98%	0.78	(0.01)
Previous Period	79.94%	95.70%	10.22%	27.78%	26.28%	93.87%	84.10%	120.16%	0.64	(0.28)
Workmen's Compensation/ Employer's liability										
Current Period	22.42%	96.00%	27.18%	37.51%	38.37%	73.07%	60.83%	111.44%	0.95	(0.14)
Previous Period	39.18%	96.00%	25.89%	41.00%	42.07%	51.65%	57.06%	93.72%	0.75	(0.01)
Public/ Product Liability										
Current Period	5.88%	11.11%	NA	16.67%	NA	NA	NA	NA	1.57	1.00
Previous Period	(3.52%)	11.76%	(50.00%)	11.76%	(50.00%)	0.00%	0.00%	(50.00%)	1.46	2.00
Engineering										
Current Period	48.15%	14.42%	-3.44%	19.28%	7.58%	103.08%	26.84%	110.66%	1.89	(0.14)
Previous Period	33.78%	11.73%	(33.26%)	21.61%	(16.59%)	130.14%	23.89%	113.55%	1.80	(0.08)
Aviation										
Current Period	NA	66.00%	-0.39%	7.82%	8.41%	98.15%	NA	106.56%	1.00	0.33
Previous Period	NA	NA	NA	NA	NA	(33.93%)	NA	(33.93%)	-	1.43
Crop Insurance										
Current Period	NA	100.04%	6.13%	NA	6.43%	90.36%	7.59%	96.79%	0.38	0.03
Previous Period	NA	99.94%	3.11%	NA	3.41%	93.03%	15.83%	96.44%	0.28	0.04
Other segments **										
Current Period	14.72%	47.00%	-0.12%	25.32%	9.15%	91.35%	34.80%	100.50%	1.24	(0.06)
Previous Period	(70.90%)	34.85%	(12.43%)	25.34%	2.32%	37.50%	41.98%	39.82%	1.38	0.26
Total Miscellaneous										
Current Period	7.01%	86.21%	27.82%	40.42%	37.24%	72.90%	12.38%	110.14%	1.59	(0.11)
Previous Period	29.94%	93.38%	25.47%	42.00%	39.39%	70.12%	14.21%	109.51%	1.41	(0.13)
Total-Current Period	6.69%	80.05%	27.07%	39.03%	36.52%	72.82%	12.59%	109.34%	1.60	(0.10)
Total-Previous Period	28.91%	85.75%	24.43%	40.30%	38.40%	70.32%	14.27%	108.72%	1.42	(0.12)