



Sr No.	Particular	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2023	Up to the Quarter June 2023
1	Gross Direct Premium Growth Rate**	17.54%	17.54%	30.04%	30.04%
2	Gross Direct Premium to Net worth Ratio	0.63	0.63	0.83	0.83
3	Growth rate of Net Worth	47.04%		2.51%	
4	Net Retention Ratio**	76.18%	76.18%	76.93%	76.93%
5	Net Commission Ratio**	25.38%	25.38%	20.41%	20.41%
6	Expense of Management to Gross Direct Premium Ratio**	33.09%	33.09%	35.86%	35.86%
7	Expense of Management to Net Written Premium Ratio**	34.96%	34.96%	38.11%	38.11%
8	Net Incurred Claims to Net Earned Premium**	70.48%	70.48%	68.05%	68.05%
9	Claims paid to claims provisions**	3.75%	3.75%	5.13%	5.13%
10	Combined Ratio**	105.44%	105.44%	106.16%	106.16%
11	Investment income ratio	1.69%	1.69%	1.76%	1.76%
12	Technical Reserves to net premium ratio **	5.79		5.57	
13	Underwriting balance ratio**	(0.09)	(0.09)	(0.11)	(0.11)
14	Operating Profit Ratio	4.56%	4.56%	1.71%	1.71%
15	Liquid Assets to liabilities ratio	0.08		0.09	
16	Net earning ratio	5.00%	5.00%	3.49%	3.49%
17	Return on net worth ratio	2.74%	2.74%	2.45%	2.45%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.17		1.69	
19	NPA Ratio	NA	NA	NA	NA
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
20	Debt Equity Ratio	0.09	0.09	NA	NA
21	Debt Service Coverage Ratio	12.82	12.82	NA	NA
22	Interest Service Coverage Ratio	12.82	12.82	NA	NA
23	Earnings per share	1.13	1.13	0.67	0.67
24	Book value per share	40.32		27.28	

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 June 30, 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
<b>FIRE</b>										
Current Period	8.59%	14.05%	(31.00%)	14.81%	(19.74%)	70.57%	6.04%	50.83%	4.48	0.84
Previous Period	40.59%	11.00%	(61.92%)	15.87%	(42.57%)	43.65%	6.98%	1.08%	4.17	1.55
<b>Marine Cargo</b>										
Current Period	30.67%	6.74%	(102.00%)	8.53%	(85.00%)	54.05%	11.80%	(30.95%)	2.38	1.99
Previous Period	(12.88%)	7.71%	(84.28%)	6.54%	(59.12%)	60.71%	15.81%	1.59%	2.12	1.23
<b>Marine Hull</b>										
Current Period	(100.00%)	NA	NA	NA	NA	NA	0.00%	0.00%	0.00	NA
Previous Period	NA	58.23%	6.52%	11.39%	17.39%	(153.85%)	0.00%	(136.45%)	1.72	3.15
<b>Total Marine</b>										
Current Period	25.75%	6.74%	(102.00%)	8.53%	(85.00%)	54.05%	10.17%	(30.95%)	2.58	1.99
Previous Period	(9.46%)	9.57%	(63.90%)	6.72%	(41.95%)	88.89%	15.81%	46.94%	2.03	0.98
<b>Motor OD</b>										
Current Period	27.03%	95.88%	41.91%	56.81%	58.61%	64.11%	51.81%	122.72%	2.37	(0.24)
Previous Period	68.94%	95.97%	33.98%	64.90%	66.98%	68.26%	54.35%	135.24%	2.36	(0.43)
<b>Motor TP</b>										
Current Period	(2.11%)	95.92%	33.58%	39.70%	41.18%	65.63%	0.89%	106.81%	11.71	(0.02)
Previous Period	51.58%	95.85%	28.72%	39.56%	41.07%	65.71%	2.35%	106.78%	9.58	(0.05)
<b>Total Motor</b>										
Current Period	7.81%	95.91%	36.92%	46.56%	48.17%	65.07%	1.96%	113.24%	7.96	(0.10)
Previous Period	57.08%	95.89%	30.51%	48.19%	49.90%	66.49%	3.39%	116.39%	7.12	(0.17)
<b>Health</b>										
Current Period	(1.74%)	96.52%	12.43%	16.80%	17.98%	92.62%	46.81%	110.60%	1.95	(0.14)
Previous Period	141.74%	96.00%	5.21%	15.91%	16.15%	94.65%	60.23%	110.80%	1.59	(0.23)
<b>Personal Accident</b>										
Current Period	267.73%	80.24%	9.67%	17.19%	19.02%	49.46%	14.13%	68.47%	2.40	(0.19)
Previous Period	108.03%	92.95%	3.97%	31.24%	31.99%	29.38%	28.87%	61.37%	2.81	0.18
<b>Travel Insurance</b>										
Current Period	7.76%	95.01%	34.84%	42.24%	43.88%	24.00%	4.94%	67.88%	0.63	0.30
Previous Period	(32.39%)	95.87%	7.08%	22.84%	23.69%	19.28%	7.90%	42.98%	0.45	0.57
<b>Total Health</b>										
Current Period	39.72%	90.46%	11.75%	17.23%	18.59%	85.58%	39.33%	104.17%	2.08	(0.14)
Previous Period	127.85%	95.52%	5.05%	18.36%	18.66%	82.53%	50.63%	101.18%	1.76	(0.15)
<b>Workmen's Compensation/ Employer's liability</b>										
Current Period	44.56%	96.00%	28.17%	35.89%	36.78%	73.28%	28.03%	110.06%	2.87	(0.17)
Previous Period	4.32%	95.99%	22.81%	36.85%	37.75%	47.31%	25.21%	85.06%	2.49	0.11
<b>Public/ Product Liability</b>										
Current Period	100.00%	16.67%	0.00%	16.67%	0.00%	0.00%	0.00%	0.00%	3.36	1.00
Previous Period	(49.04%)	0.00%	NA	0.00%	NA	NA	0.00%	0.00%	0.00	NA
<b>Engineering</b>										
Current Period	5.33%	13.99%	(10.45%)	18.50%	(2.50%)	71.28%	5.09%	68.78%	5.98	0.32
Previous Period	28.93%	12.11%	(37.94%)	18.97%	(23.58%)	106.50%	7.19%	82.93%	3.75	0.64
<b>Aviation</b>										
Current Period	NA	NA	NA	NA	NA	NA	0.00%	0.00%	0.00	NA
Previous Period	NA	NA	NA	NA	NA	(33.93%)	0.00%	(33.93%)	NA	1.43
<b>Crop Insurance</b>										
Current Period	NA	100.00%	7.72%	NA	8.02%	95.49%	7.59%	103.50%	4.86	(0.04)
Previous Period	NA	NA	(1100.00%)	NA	(1100.00%)	0.00%	15.98%	(1100.00%)	1885.14	12.00
<b>Other segments **</b>										
Current Period	59.29%	23.77%	(6.62%)	16.91%	0.89%	65.24%	25.57%	66.13%	3.63	0.33
Previous Period	(83.27%)	29.13%	(10.87%)	17.66%	3.50%	39.37%	17.84%	42.87%	8.32	0.59
<b>Total Miscellaneous</b>										
Current Period	18.49%	88.84%	27.20%	35.37%	36.71%	70.49%	3.71%	107.20%	5.83	(0.11)
Previous Period	29.57%	91.60%	22.59%	38.56%	40.25%	68.34%	5.10%	108.58%	5.61	(0.13)
<b>Total-Current Period</b>	17.54%	76.18%	25.38%	33.09%	34.96%	70.48%	3.75%	105.44%	5.79	(0.09)
<b>Total-Previous Period</b>	30.04%	76.93%	20.41%	35.86%	38.11%	68.05%	5.13%	106.16%	5.57	(0.11)