



Sr No.	Particular	For the Quarter Mar 2024	Up to the Quarter Mar 2024	For the Quarter Mar 2023	Up to the Quarter Mar 2023
1	Gross Direct Premium Growth Rate**	21.22%	28.91%	8.10%	31.80%
2	Gross Direct Premium to Net worth Ratio	0.78	3.16	0.70	2.65
3	Growth rate of Net Worth	8.16%		24.57%	
4	Net Retention Ratio**	89.88%	85.75%	88.27%	81.59%
5	Net Commission Ratio**	23.77%	24.43%	2.83%	2.43%
6	Expense of Management to Gross Direct Premium Ratio**	41.14%	40.30%	48.09%	42.04%
7	Expense of Management to Net Written Premium Ratio**	36.58%	38.40%	43.27%	40.19%
8	Net Incurred Claims to Net Earned Premium**	72.17%	70.32%	59.32%	67.23%
9	Claims paid to claims provisions**	6.83%	14.27%	6.08%	10.31%
10	Combined Ratio**	108.75%	108.72%	102.59%	107.42%
11	Investment income ratio	1.81%	7.34%	1.69%	6.29%
12	Technical Reserves to net premium ratio **	1.42		1.47	
13	Underwriting balance ratio**	(0.11)	(0.12)	(0.13)	(0.13)
14	Operating Profit Ratio	24.94%	6.82%	(0.66%)	(1.28%)
15	Liquid Assets to liabilities ratio	0.07		0.15	
16	Net earning ratio	2.51%	2.35%	1.48%	0.60%
17	Return on net worth ratio	2.09%	7.22%	1.10%	1.53%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.61		1.78	
19	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
20	Debt Equity Ratio	0.14	0.14	NA	NA
21	Debt Service Coverage Ratio	10.90	30.64	NA	NA
22	Interest Service Coverage Ratio	10.90	30.64	NA	NA
23	Earnings per share	0.60	2.08	0.29	0.41
24	Book value per share	28.74		26.61	

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 Mar 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	16.67%	13.84%	(38.90%)	16.90%	(20.95%)	85.69%	18.59%	64.74%	1.97	0.41
Previous Period	60.31%	17.40%	(90.60%)	41.23%	34.05%	38.20%	20.75%	72.25%	1.24	0.13
Marine Cargo										
Current Period	1.64%	8.08%	(171.30%)	15.21%	(130.32%)	80.33%	86.90%	(50.00%)	0.83	1.52
Previous Period	148.41%	7.62%	(137.67%)	42.14%	170.65%	90.82%	97.66%	261.47%	0.59	(2.20)
Marine Hull										
Current Period	NA	23.41%	(2.08%)	4.88%	10.42%	80.00%	0.00%	90.42%	0.80	0.09
Previous Period	NA	NA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	-
Total Marine										
Current Period	7.56%	8.65%	(154.38%)	14.65%	(116.25%)	80.30%	87.13%	(35.95%)	0.83	1.38
Previous Period	148.14%	7.62%	(137.67%)	42.14%	170.65%	90.82%	97.99%	261.47%	0.59	(2.20)
Motor OD										
Current Period	46.12%	95.90%	33.80%	56.33%	57.52%	66.14%	74.06%	123.66%	0.60	(0.33)
Previous Period	66.10%	95.98%	15.58%	67.02%	67.54%	69.30%	76.89%	136.84%	0.64	(0.57)
Motor TP										
Current Period	32.07%	95.91%	33.08%	41.81%	42.51%	60.45%	10.42%	102.96%	2.44	(0.03)
Previous Period	20.81%	96.57%	1.86%	37.56%	33.46%	68.55%	7.20%	102.02%	2.24	(0.06)
Total Motor										
Current Period	36.77%	95.91%	33.34%	47.01%	47.88%	62.31%	11.69%	110.19%	1.78	(0.13)
Previous Period	32.95%	96.39%	6.01%	47.43%	43.77%	68.76%	8.60%	112.52%	1.76	(0.20)
Health										
Current Period	75.69%	96.42%	8.13%	19.02%	17.68%	100.01%	88.53%	117.69%	0.53	(0.21)
Previous Period	71.59%	96.18%	4.06%	25.81%	25.23%	85.64%	69.75%	110.87%	0.52	(0.18)
Personal Accident										
Current Period	82.62%	92.44%	18.43%	61.01%	64.20%	56.09%	75.76%	120.29%	1.16	(0.91)
Previous Period	(28.50%)	91.35%	(4.01%)	24.52%	20.37%	23.94%	26.62%	44.31%	1.04	0.48
Travel Insurance										
Current Period	(41.12%)	96.02%	29.61%	52.98%	53.74%	15.91%	13.86%	69.65%	0.15	0.30
Previous Period	200.38%	96.01%	0.42%	30.79%	31.62%	8.44%	52.61%	40.06%	0.05	0.60
Total Health										
Current Period	72.03%	95.70%	10.22%	27.82%	26.32%	93.87%	84.10%	120.19%	0.64	(0.28)
Previous Period	38.08%	95.31%	2.53%	25.78%	24.66%	71.87%	47.88%	96.53%	0.59	(0.03)
Workmen's Compensation/ Employer's liability										
Current Period	39.18%	96.00%	25.91%	40.95%	42.02%	51.65%	57.06%	93.67%	0.75	(0.01)
Previous Period	(64.13%)	96.00%	8.67%	35.99%	36.88%	5.97%	16.07%	42.85%	0.65	0.64
Public/ Product Liability										
Current Period	0.00%	11.76%	(100.00%)	5.88%	(100.00%)	0.00%	0.00%	(100.00%)	1.46	2.00
Previous Period	(2.75%)	8.72%	(143.71%)	12.53%	(74.83%)	52.41%	0.00%	(22.42%)	2.79	1.16
Engineering										
Current Period	33.72%	11.73%	(33.26%)	21.94%	(14.44%)	130.14%	23.89%	115.70%	1.80	(0.08)
Previous Period	93.18%	11.00%	(123.89%)	35.45%	89.80%	87.54%	27.62%	177.33%	1.26	(1.42)
Aviation										
Current Period	NA	NA	NA	NA	0.00%	(33.93%)	0.00%	(33.93%)	0.00	1.43
Previous Period	NA	50.00%	7.00%	NA	60.98%	90.01%	NA	150.99%	0.01	(2.15)
Crop Insurance										
Current Period	NA	99.94%	3.11%	0.00%	3.41%	93.03%	15.83%	96.44%	0.28	0.04
Previous Period	NA	93.35%	5.53%	0.00%	27.69%	97.94%	(0.54%)	125.63%	0.72	(0.26)
Liability										
Current Period	(88.50%)	46.92%	(29.37%)	17.67%	(16.08%)	17.77%	40.09%	1.70%	1.33	0.91
Previous Period	12.41%	46.35%	(6.36%)	26.47%	38.54%	54.57%	53.70%	93.11%	0.53	0.20
Other segments **										
Current Period	116.14%	27.19%	6.14%	29.64%	22.38%	60.42%	52.20%	82.80%	1.44	0.26
Previous Period	222.74%	46.02%	(9.06%)	89.07%	40.00%	67.48%	17.17%	107.48%	0.87	(0.27)
Total Miscellaneous										
Current Period	29.94%	93.38%	25.42%	41.97%	39.36%	70.12%	14.21%	109.48%	1.41	(0.13)
Previous Period	29.74%	88.88%	4.10%	42.10%	67.68%	101.72%	107.90%	107.90%	1.47	(0.14)
Total-Current Period	28.91%	85.75%	24.43%	40.30%	38.40%	70.32%	14.27%	108.72%	1.42	(0.12)
Total-Previous Period	31.80%	81.59%	2.43%	42.04%	40.19%	67.23%	10.31%	107.42%	1.47	(0.13)