

2 Gross 3 Grov 4 Net 5 Net 6 Pren 7 Expen 8 Net 9 Clair 11 Inve 12 Tech	oss Direct Premium Growth Rate** oss Direct Premium to Net worth Ratio owth rate of Net Worth t. Retention Rato** t. Commission Ratio** owned of Monogement to Gross Direct emium Ratio**	21.22% 0.78 8.1 89.88% 23.77%	28.91% 3.16 6% 85.75%	8.10% 0.70 24.5				
3 Grov 4 Net 5 Net 6 Expe 7 Pren 8 Net 9 Clair 10 Com 11 Inve-	owth rate of Net Worth  t Retention Ratio**  t Commission Ratio**  bense of Management to Gross Direct  emium Ratio**	89.88%	6%					
4 Net 5 Net 6 Expe 7 Expe Pren 8 Net 9 Clair 10 Com 11 Inve: 12 Tech	t Retention Ratio** t Commission Ratio** pense of Management to Gross Direct	89.88%		24.5				
5 Net 6 Expe 7 Pren 8 Net 9 Clair 10 Com 11 Inve: 12 Tech	t Commission Ratio** pense of Management to Gross Direct emium Ratio**		85.75%		24.57%			
6 Expe 6 Pren 7 Expe Pren 8 Net 9 Clair 10 Com 11 Inve- 12 Tech	pense of Management to Gross Direct emium Ratio**	23 77%		88.27%	81.59%			
6 Pren 7 Expe 7 Pren 8 Net 9 Clair 10 Com 11 Inve- 12 Tech	emium Ratio**	13.77%	24.43%	2.83%	2.43%			
7 Pren 8 Net 9 Clair 10 Com 11 Inve: 12 Tech		41.14%	40.30%	48.09%	42.04%			
9 Clair 10 Com 11 Inve: 12 Tech	pense of Management to Net Written emium Ratio**	36.58%	38.40%	43.27%	40.19%			
10 Com 11 Inve- 12 Tech	t Incurred Claims to Net Earned Premium**	72.17%	70.32%	59.32%	67.23%			
11 Inve	sims paid to claims provisions**	6.83%	14.27%	6.08%	10.31%			
12 Tech	mbined Ratio**	108.75%	108.72%	102.59%	107.42%			
	estment income ratio	1.81%	7.34%	1.69%	6.29%			
13 Und	chnical Reserves to net premium ratio **	1.	42	1.47				
	derwriting balance ratio**	(0.11)	(0.12)	(0.13)	(0.13)			
14 Ope	erating Profit Ratio	24.94%	6.82%	(0.66%)	(1.28%)			
15 Liqu	uid Assets to liabilities ratio	0.07		0.15				
16 Net	t earning ratio	2.51%	2.35%	1.48%	0.60%			
17 Retu	turn on net worth ratio	2.09%	7.22%	1.10%	1.53%			
	ailable Solvency margin Ratio to Required Ivency Margin Ratio	1.61		1.78				
19 NPA	A Ratio							
	Gross NPA Ratio	NA	NA	NA	NA			
	Net NPA Ratio	NA	NA	NA	NA			
20 Debi	bt Equity Ratio	0.14	0.14	NA	NA			
21 Debi	bt Service Coverage Ratio	10.90	30.64	NA	NA			
22 Inter	erest Service Coverage Ratio	10.90	30.64	NA	NA			
23 Earn								
24 Bool	rnings per share	0.60	2.08	0.29	0.41			

Notes: 
1. Net worth definition to include Head office capital for Reinsurance branch

\*\* Segmental Reporting up to the quarter

** Segmental Reporting up to the quarter										
				Expense of	Expense of					
Segments	Gross Direct Premium	Net Retention Ratio**	Net Commission	Management to Gross	Management to Net	Net Incurred Claims to	Claims paid to claims	Combined Ratio**	Technical Reserves to	Underwriting balance
Upto the quarter ended on 31 Mar 2024	Growth Rate**		Ratio**	Direct Premium Ratio**	Written Premium	Net Earned Premium**	provisions**		net premium ratio **	ratio
FIRE					Ratio**					
Current Period	45.570/	42.040	(20.000/)	45 0001	(20.050/)	05 500/	40 500/	64.740/	4.07	0.41
Previous Period	16.67%	13.84%	(38.90%)	16.90%	(20.95%)	85.69%	18.59%	64.74%	1.97	0.41
Marine Cargo	60.31%	17.40%	(90.60%)	41.23%	34.05%	38.20%	20.75%	72.25%	1.24	0.15
Current Period	1.64%	8.08%	(171.30%)	15.21%	(130.32%)	80.33%	86.90%	(50.00%)	0.83	1.52
Previous Period	1.64%	7.62%	(171.30%)	15.21%			86.90% 57.66%		0.83	(2.20)
Marine Hull	148.14%	7.62%	(137.67%)	42.14%	170.65%	90.82%	57.66%	261.47%	0.59	(2.20)
Current Period	NA NA	23.41%	(2.08%)	4.88%	10.42%	80.00%	0.00%	90.42%	0.80	0.09
Previous Period	NA NA	23.41% NA	0.00%	4.88% 0.00%	0.00%	0.00%	0.00%	90.42%	0.80	0.09
Total Marine	IVA	NA.	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	
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%	57.99%	261.47%	0.59	(2.20)
Motor OD	140.1470	7.0270	(137.07%)	42.1470	170.0570	90.0270	37.9970	201.4770	0.59	(2.20)
Current Period	46.12%	95.90%	33.80%	56.33%	57.52%	66.14%	74.06%	123.66%	0.60	(0.33)
Previous Period	46.12% 66.10%	95.98%	15.58%	67.02%	67.54%	69.30%	76.89%	136.84%	0.64	(0.57)
Motor TP	00.10 /0	33.3070	13.30 /0	07.0270	07.5470	09.50%	70.0370	130.0470	0.04	(5.5.)
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	20.0170	30.37 70	1.00 /0	37.3070	33.4070	00.5570	7.2070	102.02.0	2.27	(5.55)
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	32.3370	90.3970	0.0170	47.4370	43.77 10	00.7070	0.0070	112.32 /0	1.70	(5.25)
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	71.3970	90.1070	4.0070	25.01 /0	23.2370	05.0470	03.7370	110.07 /0	0.32	(5.25)
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	(20.5070)	51.5570	(1.0170)	E II.SE 70	20.37 70	23.5170	20.0270	11.5270	1.01	
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	200.5070	50.0170	0.1270	30.7370	31.02 /0	0.1170	32.0170	10.0070	0.03	
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		33.3170	2.5570	23.7070	21.0070	71.0770	17.0070	50.5570	0.55	,,,,,,
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	(0.1120.10)			-			-			
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	(2.1.2.1.)		(2.02.0)		(* 1100 11)	-		(==::=::)		
Current Period	33.77%	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	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			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			, 2110)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
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%	25.47%	41.97%	39.36%	70.12%	14.21%	109.48%	1.41	(0.13)
Previous Period	29.74%	88.88%	4.42%	42.10%	40.22%	67.68%	10.17%	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%		10.31%	107.42%	1.47	(0.13)