

Sr No.	Particular	For the Quarter March 2026	Up to the Quarter March 2026	For the Quarter March 2025	Up to the Quarter March 2025
1	Gross Direct Premium Growth Rate**	21.26%	16.22%	0.53%	6.69%
2	Gross Direct Premium to Net worth Ratio	0.52	2.15	0.49	2.10
3	Growth rate of Net Worth	13.72%		60.34%	
4	Net Retention Ratio**	77.25%	73.68%	78.94%	80.05%
5	Net Commission Ratio**	26.82%	28.17%	29.75%	27.07%
6	Expense of Management to Gross Direct Premium Ratio**	41.85%	40.47%	39.34%	39.03%
7	Expense of Management to Net Written Premium Ratio**	36.44%	37.82%	35.09%	36.52%
8	Net Incurred Claims to Net Earned Premium**	75.21%	72.89%	76.51%	72.82%
9	Claims paid to claims provisions**	4.22%	11.23%	6.87%	12.59%
10	Combined Ratio**	111.65%	110.70%	111.61%	109.34%
11	Investment income ratio	1.80%	7.40%	1.80%	7.19%
12	Technical Reserves to net premium ratio **	1.77		1.60	
13	Underwriting balance ratio**	(0.09)	(0.10)	(0.08)	(0.10)
14	Operating Profit Ratio	26.55%	10.90%	18.79%	7.64%
15	Liquid Assets to liabilities ratio	0.07		0.06	
16	Net earning ratio	7.07%	6.54%	5.35%	5.16%
17	Return on net worth ratio	3.26%	11.87%	2.70%	10.54%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.42		2.24	
19	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
20	Debt Equity Ratio	0.08	0.08	0.09	0.09
21	Debt Service Coverage Ratio	21.20	19.51	13.75	13.44
22	Interest Service Coverage Ratio	21.20	19.51	13.75	13.44
23	Earnings per share	1.62	5.89	1.25	4.65
24	Book value per share	49.61		43.69	

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, 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	34.24%	9.42%	(95.42%)	15.80%	(84.82%)	84.80%	28.20%	(0.03%)	2.73	0.91
Previous Period	(0.61%)	15.64%	(12.56%)	18.71%	(2.14%)	68.74%	25.87%	66.60%	2.02	0.34
Marine Cargo										
Current Period	2.84%	2.55%	(455.39%)	16.60%	(371.57%)	48.81%	49.50%	(322.76%)	3.32	2.51
Previous Period	45.96%	16.23%	(50.04%)	16.39%	(31.33%)	60.00%	7.40%	28.67%	0.85	0.79
Marine Hull										
Current Period	100.00%	0.00%	0.00%	0.00%	0.00%	NA	0.00%	0.00%	0.00	NA
Previous Period	(100.00%)	NA	NA	NA	NA	NA	0.04%	NA	0.00	13.00
Total Marine										
Current Period	2.88%	2.55%	(455.39%)	16.60%	(371.57%)	48.81%	49.48%	(322.76%)	3.32	2.51
Previous Period	37.93%	16.23%	(50.04%)	16.39%	(31.33%)	56.13%	6.39%	24.81%	0.85	0.83
Motor OD										
Current Period	15.31%	90.59%	43.38%	55.76%	56.49%	72.72%	69.66%	129.20%	0.60	(0.32)
Previous Period	14.07%	95.86%	39.62%	53.70%	55.26%	67.83%	67.66%	123.09%	0.58	(0.26)
Motor TP										
Current Period	15.35%	89.03%	33.88%	44.24%	43.52%	65.14%	8.33%	108.67%	3.07	(0.09)
Previous Period	3.35%	95.92%	34.80%	40.47%	41.96%	66.56%	8.96%	108.52%	2.83	(0.10)
Total Motor										
Current Period	15.34%	89.63%	37.54%	48.62%	48.51%	68.00%	9.48%	116.51%	2.12	(0.18)
Previous Period	7.18%	95.90%	36.64%	45.51%	47.02%	67.04%	10.20%	114.06%	1.97	(0.16)
Health										
Current Period	20.20%	78.41%	15.98%	20.91%	20.44%	87.79%	45.65%	108.23%	0.63	(0.07)
Previous Period	(6.88%)	80.33%	11.64%	18.58%	16.62%	90.06%	67.91%	106.68%	0.61	(0.07)
Personal Accident										
Current Period	(26.14%)	12.20%	(234.24%)	42.41%	(124.25%)	60.49%	54.38%	(63.76%)	4.13	0.71
Previous Period	31.20%	10.97%	(110.64%)	46.19%	47.47%	41.48%	31.03%	88.95%	5.17	0.46
Travel Insurance										
Current Period	37.25%	74.96%	43.61%	51.58%	53.87%	50.28%	72.86%	104.14%	0.25	(0.04)
Previous Period	35.31%	95.02%	39.17%	48.76%	50.75%	31.29%	24.22%	82.04%	0.15	0.17
Total Health										
Current Period	8.65%	68.42%	9.93%	25.41%	17.35%	84.43%	0.00%	101.78%	0.71	0.00
Previous Period	1.27%	67.81%	8.55%	26.24%	18.20%	83.78%	59.51%	101.98%	0.78	(0.01)
Workmen's Compensation/ Employer's liability										
Current Period	15.62%	96.00%	26.27%	35.12%	35.66%	61.44%	37.67%	97.11%	1.02	0.01
Previous Period	22.42%	96.00%	27.18%	37.51%	38.37%	73.07%	60.83%	111.44%	0.95	(0.14)
Public/ Product Liability										
Current Period	444.44%	13.04%	(18.52%)	17.35%	(7.41%)	40.00%	0.00%	32.59%	0.57	0.68
Previous Period	5.88%	11.11%	NA	16.67%	NA	NA	NA	0.00%	1.57	1.00
Engineering										
Current Period	46.67%	12.01%	(45.64%)	17.51%	(35.25%)	63.56%	24.95%	28.31%	1.89	0.75
Previous Period	48.15%	14.42%	(3.44%)	19.28%	7.58%	103.08%	26.84%	110.66%	1.89	(0.14)
Aviation										
Current Period	(95.51%)	68.57%	(1.39%)	7.62%	5.56%	155.26%	58.55%	160.81%	16.28	(0.56)
Previous Period	NA	66.00%	(0.39%)	7.82%	8.41%	98.15%	NA	106.56%	1.00	0.33
Crop Insurance										
Current Period	0.00%	100.00%	4.65%	0.00%	4.94%	91.07%	(17.71%)	96.01%	0.45	0.04
Previous Period	NA	100.04%	6.13%	NA	6.43%	90.36%	7.59%	96.79%	0.38	0.03
Other segments **										
Current Period	52.97%	3.66%	(15.89%)	20.78%	41.22%	41.77%	20.17%	82.99%	9.72	0.49
Previous Period	14.72%	47.00%	(0.12%)	25.32%	9.15%	91.35%	34.80%	100.50%	1.24	(0.06)
Total Miscellaneous										
Current Period	15.21%	81.19%	29.84%	42.36%	39.46%	72.73%	12.14%	112.19%	1.75	(0.12)
Previous Period	7.01%	86.21%	27.82%	40.42%	37.24%	72.90%	12.38%	110.14%	1.59	(0.11)
Total-Current Period	16.22%	73.68%	28.17%	40.47%	37.82%	72.89%	13.91%	110.70%	1.77	(0.10)
Total-Previous Period	6.69%	80.05%	27.07%	39.03%	36.52%	72.82%	12.59%	109.34%	1.60	(0.10)