



Sr No.	Particular	For the Quarter June 2026	Up to the Quarter June 2026	For the Quarter June 2025	Up to the Quarter June 2025
1	Gross Direct Premium Growth Rate**	-2.42%	-2.42%	7.27%	7.27%
2	Gross Direct Premium to Net worth Ratio	0.52	0.52	0.60	0.60
3	Growth rate of Net Worth	12.02%		3.46%	
4	Net Retention Ratio**	76.69%	76.69%	65.42%	65.42%
5	Net Commission Ratio**	29.37%	29.37%	29.33%	29.33%
6	Expense of Management to Gross Direct Premium Ratio**	39.00%	39.00%	35.01%	35.01%
7	Expense of Management to Net Written Premium Ratio**	39.02%	39.02%	38.31%	38.31%
8	Net Incurred Claims to Net Earned Premium**	73.34%	73.34%	70.31%	70.31%
9	Claims paid to claims provisions**	4.22%	4.22%	3.85%	3.85%
10	Combined Ratio**	112.36%	112.36%	108.62%	108.62%
11	Investment income ratio	1.80%	1.80%	1.85%	1.84%
12	Technical Reserves to net premium ratio **	7.26		6.99	
13	Underwriting balance ratio**	(0.14)	(0.14)	(0.10)	(0.10)
14	Operating Profit Ratio	3.51%	3.51%	6.48%	6.48%
15	Liquid Assets to liabilities ratio	0.07		0.07	
16	Net earning ratio	4.13%	4.13%	7.09%	7.09%
17	Return on net worth ratio	1.85%	1.85%	3.32%	3.32%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.43		2.27	
19	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
20	Debt Equity Ratio	0.07	0.07	0.08	0.08
21	Debt Service Coverage Ratio	14.53	14.53	19.83	19.83
22	Interest Service Coverage Ratio	14.53	14.53	19.83	19.83
23	Earnings per share	0.93	0.93	1.50	1.50
24	Book value per share	50.55		45.19	

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 June 30, 2026	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	(50.08%)	14.31%	(35.11%)	20.45%	(26.25%)	83.01%	4.29%	56.76%	6.00	0.61
Previous Period	48.86%	10.20%	(62.03%)	13.18%	(53.56%)	73.12%	6.98%	19.56%	5.07	2.89
Marine Cargo										
Current Period	30.55%	7.19%	(147.18%)	10.13%	(118.66%)	61.82%	36.54%	(56.84%)	2.46	1.91
Previous Period	(0.46%)	(12.93%)	105.49%	11.20%	95.23%	51.35%	4.67%	146.58%	(1.73)	(0.86)
Marine Hull										
Current Period	250.00%	85.71%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.07	NA
Previous Period	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	NA	0.00	NA
Total Marine										
Current Period	30.72%	7.33%	(144.14%)	10.10%	(116.21%)	61.82%	36.54%	(54.39%)	2.43	1.91
Previous Period	(0.38%)	(12.92%)	105.49%	11.19%	95.23%	51.35%	4.67%	146.58%	(1.73)	(0.86)
Motor OD										
Current Period	(3.00%)	95.90%	45.42%	58.49%	59.66%	75.87%	53.81%	135.53%	2.72	(0.27)
Previous Period	5.42%	95.82%	42.17%	55.95%	57.38%	69.34%	53.36%	126.72%	2.42	(0.25)
Motor TP										
Current Period	2.39%	95.91%	37.35%	46.04%	47.49%	66.61%	1.29%	114.10%	13.07	(0.13)
Previous Period	21.21%	95.90%	38.07%	44.07%	45.40%	65.96%	1.36%	111.36%	11.59	(0.11)
Total Motor										
Current Period	0.41%	95.90%	40.22%	50.46%	51.82%	70.17%	2.43%	121.99%	9.39	(0.19)
Previous Period	14.88%	95.87%	39.58%	48.44%	49.81%	67.23%	2.32%	117.04%	8.22	(0.16)
Health										
Current Period	12.47%	90.75%	17.10%	20.49%	19.75%	88.69%	47.66%	108.44%	2.01	(0.11)
Previous Period	(11.56%)	74.04%	15.70%	16.98%	18.07%	90.23%	30.07%	108.31%	2.63	(0.11)
Personal Accident										
Current Period	37.77%	83.38%	0.72%	23.38%	8.02%	83.17%	17.80%	91.18%	1.65	(0.02)
Previous Period	(51.38%)	70.35%	(6.95%)	15.06%	6.41%	38.28%	12.13%	44.69%	3.18	0.47
Travel Insurance										
Current Period	22.08%	56.03%	44.83%	50.46%	53.24%	59.52%	1.71%	112.76%	1.52	(0.17)
Previous Period	46.81%	96.04%	44.79%	51.04%	52.55%	47.77%	40.82%	100.32%	0.59	(0.03)
Total Health										
Current Period	19.48%	87.51%	12.10%	22.05%	16.34%	87.16%	39.98%	103.50%	1.89	(0.10)
Previous Period	(27.01%)	73.64%	11.86%	17.20%	16.52%	83.30%	27.16%	99.82%	2.70	(0.05)
Workmen's Compensation/ Employer's liability										
Current Period	19.15%	84.87%	25.23%	32.50%	32.87%	69.77%	17.91%	102.64%	4.15	(0.04)
Previous Period	13.92%	96.02%	26.18%	33.24%	33.84%	63.47%	18.94%	97.31%	3.58	(0.01)
Public/ Product Liability										
Current Period	(92.42%)	14.29%	(100.00%)	20.00%	(100.00%)	0.00%	0.00%	(100.00%)	13.71	1.50
Previous Period	1000.00%	12.88%	(28.57%)	15.15%	(23.81%)	140.00%	0.00%	116.19%	1.23	0.60
Engineering										
Current Period	58.52%	13.32%	(52.39%)	13.77%	(44.34%)	82.40%	4.02%	38.06%	5.55	0.84
Previous Period	79.18%	10.88%	(15.52%)	19.51%	(5.72%)	53.54%	5.09%	47.82%	7.04	0.53
Aviation										
Current Period	(25.00%)	66.67%	(7.14%)	4.76%	(3.57%)	85.71%	40.14%	82.14%	26.06	0.29
Previous Period	100.00%	66.07%	0.00%	3.57%	2.70%	123.74%	13.56%	126.44%	34.44	(0.39)
Crop Insurance										
Current Period	0.00%	100.00%	0.37%	100.00%	0.74%	(0.70%)	0.00%	0.04%	46.87	1.00
Previous Period	0.00%	100.00%	9.17%	0.00%	9.48%	92.16%	0.00%	101.64%	5.12	(0.02)
Other segments **										
Current Period	(24.92%)	29.80%	7.03%	28.36%	28.47%	49.91%	4.27%	78.38%	4.71	0.19
Previous Period	28.00%	(38.89%)	13.98%	15.93%	10.76%	197.73%	4.97%	208.49%	(2.49)	(1.49)
Total Miscellaneous										
Current Period	4.62%	87.81%	31.29%	40.82%	40.93%	73.20%	4.20%	114.13%	7.30	(0.15)
Previous Period	2.88%	80.23%	32.38%	38.71%	41.34%	70.26%	3.80%	111.60%	7.03	(0.12)
Total-Current Period	(2.42%)	76.69%	29.37%	39.00%	39.02%	73.34%	4.22%	112.36%	7.26	(0.14)
Total-Previous Period	7.27%	65.42%	29.33%	35.01%	38.31%	70.31%	3.85%	108.62%	6.99	(0.10)