il.No.	ition No.102 and Date of Registration wit	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter
1	Gross Direct Premium Growth Rate**	Dec.23 3.5%	Dec.23 6.8%	Dec.22 27.5%	Dec.22 19.1%
1	Gross Direct Premium Growth Rate**	3.5%	6.8%	27.5%	19.1%
2	Gross Direct Premium to Net worth Ratio	0.57	1.60	0.61	1.65
3	Growth rate of Net Worth	5.8%	5.8%	2.2%	2.2%
4	Net Retention Ratio**	81.3%	76.2%	80.1%	75.6%
5	Net Commission Ratio**	24.0%	20.4%	7.8%	5.3%
6	Expense of Management to Gross Direct Premium Ratio**	33.2% 32.3%		32.9%	32.7%
7	Expense of Management to Net Written Premium Ratio**	36.1%	34.7%	35.7%	34.4%
8	Net Incurred Claims to Net Earned Premium**	80.0%	78.9%	76.3%	80.9%
9	Claims paid to claims provisions**	11.5%	21.3%	16.1%	30.1%
10	Combined Ratio**	116.1%	113.6%	112.0%	115.3%
11	Investment income ratio	1.9%	5.7%	1.8%	5.7%
12	Technical Reserves to net premium ratio **	3.17	3.17	3.15	3.15
13	Underwriting balance ratio	-0.20	-0.14	-0.19	-0.19
14	Operating Profit Ratio	-2.2%	4.2%	-0.9%	0.6%
15	Liquid Assets to liabilities ratio	0.31	0.31	0.27	0.27
16	Net earning ratio	0.7%	5.7%	1.6%	3.0%
17	Return on net worth ratio	0.4%	7.4%	0.8%	4.0%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.54	2.54	2.14	2.14
19	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.08	0.08	0.08	0.08
21	Debt Service Coverage Ratio	4.19	25.43	7.31	11.50
22	Interest Service Coverage Ratio	4.19	22.78	7.31	11.50
23	Earnings per share	0.13	2.72	0.26	1.31

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

## \*\* Segmental Reporting up to the quarter

Upto the period ended on Premium Net Retention Commission to Gross Direct to Net Written Claims to Net Claims Pations net premium balance ratio	** Segmental Reporting up to the	ne quarter									
Current Period         -3%         -2%         -2%         -2%         2%         2%         2%         2%         3.3         0.28           Mande Caso	Segments Upto the period ended on DECEMBER 31, 2023	Premium Growth		Commission	Management to Gross Direct Premium	Management to Net Written Premium	Claims to Net Earned	claims		Reserves to net premium	
Provious Period	FIRE										
Manne Cargo         Image	Current Period	-3%	15%	-53%	27%	-6%	77%	25%	72%	3.33	0.28
Current Period         1%         278         30%         39%         49%         7%         49%         128%         1.41         (0.33)           Marine Hull	Previous Period	-3%	18%	-46%	25%	2%	28%	32%	30%	2.35	0.69
Previous Period         17%         50%         13%         20%         40%         62%         58%         10%         1.46         (0.03)           Current Period         0%         0%         0%         0%         0%         0.03         (0.03)           Current Period         0%         0%         0%         0%         0.05         0.03         (0.03)           Periodus Period         0.5%         0.05         0.02%         0.02%         0.02%         0.02%         0.02%         0.02%         0.08         0.02%	Marine Cargo										
Matrix Hull         Const Period         Obs	Current Period			30%	38%	49%			128%	1.41	(0.38)
Current Period         0%		17%	50%	13%	28%	40%	62%	58%	102%	1.46	(0.03)
Previous Period         0%	Marine Hull										
Total Having         Image	Current Period									-	11.43
Current Period         11%         77%         30%         38%         49%         79%         49%         128%         1.41         (0.38)           Moder OD		0%	0%	0%	0%	0%	0%	NA	0%	-	-
Previous Period         17%         59%         13%         29%         40%         62%         59%         102%         1.46         (0.03)           Current Period         -1%         7%%         28%         37%         42%         81%         61%         0.89         0.210           Previous Period         4%         7%%         23%         32%         42%         88%         71%         0.89         0.210           Mdor TP         -	Total Marine										
Motor OD         Image: Corrent Period         1%         Image: Corrent Period         1%         Corrent Period         0.01         (0.30)           Current Period         7%         9%         23%         33%         44%         88%         71%         130%         0.91         (0.30)           Current Period         46%         96%         22%         33%         33%         74%         15%         100%         5.38         (0.08)           Corrent Period         46%         96%         25%         34%         37%         77%         11%         5.33         (0.12)           Corrent Period         25%         7%         7%         34%         38%         28%         11%         3.62         (0.21)           Previous Period         25%         7%         34%         38%         38%         28%         11%         3.62         (0.22)         10.24           Previous Period         14%         49%         49%         46%         59%         10.95         1.62         2.25%         10.24         2.25%         10.4         1.63	Current Period									1.41	(0.38)
Current Period         -1%         -7%         2%         -4%         81%         68%         12%         0.09         (0.21)           Motor TP	Previous Period	17%	50%	13%	28%	40%	62%	58%	102%	1.46	(0.03)
Previous Period         4%         76%         15%         39%         42%         88%         71%         13%         0.0.1         0.0.30           Current Period         7%         95%         22%         32%         34%         74%         15%         108%         5.38         (0.08)           Total Motor	Motor OD										
Motor TP         Image	Current Period		76%	28%	37%	42%	81%	68%	123%	0.89	(0.21)
Current Period         7%         99%         22%         32%         34%         74%         15%         108%         5.38         (0.08)           Total Motor         -	Previous Period	4%	76%	15%	39%	42%	88%	71%	130%	0.91	(0.30)
Previous Period         49%         96%         2%         30%         32%         80%         26%         112%         5.23         (0.17)           Current Period         4%         87%         72%         34%         37%         77%         18%         113%         3.79         (0.12)           Previous Period         25%         87%         7%         34%         37%         77%         18%         113%         3.79         (0.12)           Health         25%         37%         37%         87%         28%         10%         3.78         0.77%         0.78%         0.85%         0.02%         0.02%         0.02%         0.02%         0.02%         0.02%         0.02%         0.02%         0.02%         0.02%         0.02%         0.02%         0.02%         0.02%         0.02%         0.02%         0.03%         0.04%         0.05%         0.05%	Motor TP										
Total Motor         Image: Contract Period         4%         87%         25%         34%         37%         7%         18%         11%         3.62         (0.22)           Previous Period         30%         93%         13%         25%         33%         98%         11%         3.62         (0.22)           Previous Period         30%         93%         13%         25%         30%         99%         125%         0.06         (0.31)           Previous Period         11%         88%         10%         44%         99%         12%         0.01         (0.44)           Previous Period         14%         40%         64%         59%         10%         1.44         (0.14)           Previous Period         14%         40%         64%         59%         10%         1.64         (0.07)           Torval Instance         2         2         2         29%         61%         50%         0.02         0.02           Current Period         15%         92%         16%         47%         50%         11%         99%         61%         0.64%         0.07         0.032           Call Isalin         10%         92%         16%         20% <td>Current Period</td> <td>7%</td> <td>95%</td> <td>23%</td> <td>32%</td> <td>34%</td> <td>74%</td> <td>15%</td> <td>108%</td> <td>5.38</td> <td>(0.08)</td>	Current Period	7%	95%	23%	32%	34%	74%	15%	108%	5.38	(0.08)
Current Period         4%         87%         25%         34%         37%         77%         18%         113%         3.79         (0.12)           Health         -         -         -         34%         35%         83%         28%         119%         3.62         (0.22)           Health         -         -         -         34%         28%         12%         0.85         (0.31)           Previous Period         11%         88%         10%         34%         39%         55%         95%         123%         0.91         (0.24)           Personal Accident         -	Previous Period	48%	96%	2%	30%	32%	80%	26%	112%	5.23	(0.17)
Previous Period         25%         87%         7%         34%         35%         83%         28%         119%         3.62         (0.22)           Current Period         30%         93%         13%         25%         30%         94%         98%         123%         0.66         (0.31)           Previous Period         11%         88%         10%         34%         39%         85%         95%         123%         0.61         (0.34)           Previous Period         14%         44%         44%         64%         58%         104%         144         (0.14)           Previous Period         16%         52%         62%         50%         12%         100%         64%         56%         10.6         0.07           Current Period         16%         92%         16%         47%         50%         11%         99%         61%         0.62         0.02           Carrent Period         13%         92%         16%         27%         30%         11%         99%         61%         0.62         0.62         0.02         0.29           Current Period         13%         92%         16%         27%         30%         91%         88% <td>Total Motor</td> <td></td>	Total Motor										
Health         Dot         Dot <thdot< th=""> <thdot< t<="" td=""><td>Current Period</td><td>4%</td><td>87%</td><td>25%</td><td>34%</td><td>37%</td><td>77%</td><td>18%</td><td>113%</td><td>3.79</td><td>(0.12)</td></thdot<></thdot<>	Current Period	4%	87%	25%	34%	37%	77%	18%	113%	3.79	(0.12)
Current Period         30%         93%         13%         25%         30%         94%         98%         125%         0.86         (0.31)           Personal Accident         -	Previous Period	25%	87%	7%	34%	35%	83%	28%	119%	3.62	(0.22)
Previous Period         11%         88%         10%         33%         93%         85%         95%         123%         0.01         (0.24)           Current Period         14%         54%         18%         41%         40%         64%         58%         10%         1.44         (0.14)           Previous Period         -2%         62%         5%         32%         29%         61%         50%         89%         1.45         (0.14)           Previous Period         -2%         62%         2%         47%         50%         12%         0.06         62%         0.07           Travel Insurance         -	Health										
Personal Accident         Image: Control of Contrent Period of Control of Contrent Period of Control	Current Period		93%	13%	25%	30%	94%				(0.31)
Current Period         14%         54%         118%         41%         40%         64%         58%         104%         1.44         (0.14)           Previous Period         -2%         62%         5%         32%         29%         61%         50%         89%         1.50         0.07           Travel Insurance         -         -         -         -         -         -         -         0.07           Current Period         113%         92%         12%         47%         50%         11%         99%         61%         0.67         0.33           Total Health         - </td <td>Previous Period</td> <td>11%</td> <td>88%</td> <td>10%</td> <td>34%</td> <td>39%</td> <td>85%</td> <td>95%</td> <td>123%</td> <td>0.91</td> <td>(0.24)</td>	Previous Period	11%	88%	10%	34%	39%	85%	95%	123%	0.91	(0.24)
Previous Period         -2%         62%         5%         32%         29%         61%         50%         150         0.07           Travel Insurance	Personal Accident										
Travel Insurance         Image: Current Period	Current Period	14%	54%	18%	41%	40%	64%	58%	104%	1.44	(0.14)
Current Period         1-16%         92%         22%         47%         50%         12%         100%         62%         0.82         0.39           Total Health         - <t< td=""><td>Previous Period</td><td>-2%</td><td>62%</td><td>5%</td><td>32%</td><td>29%</td><td>61%</td><td>50%</td><td>89%</td><td>1.50</td><td>0.07</td></t<>	Previous Period	-2%	62%	5%	32%	29%	61%	50%	89%	1.50	0.07
Previous Period         135%         92%         16%         47%         50%         11%         99%         61%         0.67         0.39           Ital Health         -	Travel Insurance										
Total Health         Image: Current Period         28%         87%         14%         27%         31%         91%         88%         122%         0.92         (0.29)           Previous Period         10%         84%         10%         34%         38%         82%         82%         82%         120%         0.92         (0.29)           Workmer's Compensation / Employer's liability         Image: Current Period         15%         90%         17%         32%         32%         27%         67%         59%         1.53         0.37           Previous Period         13%         91%         14%         28%         31%         47%         53%         77%         1.61         0.21           Public/ Product Liability         Image: Compensation / Employer's liability           Current Period         11%         56%         -2%         2.7%         2.3%         19%         2.8%         4.3%         1.01         0.54           Previous Period         16%         -3%         17%         66%         65%         8.2%         7.1%         1.36         0.29           Current Period	Current Period										
Current Period         28%         87%         14%         27%         31%         91%         88%         122%         0.92         (0.29)           Previous Period         10%         84%         10%         34%         38%         82%         82%         12%         0.92         (0.29)           Vortmer's Compensation/ Employer's liability                  Previous Period         15%         90%         17%         32%         32%         22%         27%         67%         59%         1.53         0.37           Previous Period         11%         90%         14%         28%         31%         47%         53%         77%         1.61         0.21           Public/ Product Liability	Previous Period	135%	92%	16%	47%	50%	11%	99%	61%	0.67	0.39
Previous Period         10%         84%         10%         34%         38%         82%         82%         120%         0.96         (0.21)           Workmer's Compensation/ Employer's liability	Total Health										
Workmen's Compensation/ Employer's liability         Image: Current Period         15%         90%         17%         32%         32%         27%         67%         59%         1.53         0.37           Previous Period         13%         90%         17%         32%         32%         27%         67%         59%         1.53         0.37           Public/Product Liability         Image: Compensation of the system of the											
Current Period         15%         99%         17%         32%         32%         27%         67%         59%         1.53         0.37           Previous Period         13%         91%         14%         28%         31%         47%         53%         77%         1.61         0.21           Previous Period         11%         55%         -2%         27%         23%         19%         28%         43%         1.01         0.54           Previous Period         -9%         51%         -9%         17%         6%         65%         82%         71%         1.36         0.29           Engineering			84%	10%	34%	38%	82%	82%	120%	0.96	(0.21)
Previous Period         13%         91%         14%         28%         31%         47%         53%         77%         1.61         0.21           Public/ Product Liability											
Public/ Product Liability         Image: Current Period         11%         56%         -2%         27%         23%         19%         28%         43%         1.01         0.54           Previous Period         -9%         51%         -9%         17%         6%         65%         82%         71%         1.36         0.29           Engineering											
Current Period         11%         56%         -2%         27%         23%         19%         28%         43%         1.01         0.54           Previous Period         -9%         51%         -9%         17%         6%         65%         82%         71%         1.36         0.29           Engineering		13%	91%	14%	28%	31%	47%	53%	77%	1.61	0.21
Previous Period         -9%         51%         -9%         17%         6%         65%         82%         71%         1.36         0.29           Engineering											
Engineering         Image: Constraint of the second se											
Current Period         16%         13%         -51%         25%         15%         74%         33%         88%         2.46         0.10           Previous Period         2%         16%         -78%         16%         -52%         76%         26%         24%         2.40         0.80           Aviation                          33%         88%         2.46         0.10           Previous Period         NA         NA </td <td></td> <td>-9%</td> <td>51%</td> <td>-9%</td> <td>17%</td> <td>6%</td> <td>65%</td> <td>82%</td> <td>71%</td> <td>1.36</td> <td>0.29</td>		-9%	51%	-9%	17%	6%	65%	82%	71%	1.36	0.29
Previous Period         2%         16%         -78%         16%         -52%         76%         26%         24%         2.40         0.80           Aviation                 0         0         0.80           Aviation                   0         0.80           Current Period         NA											
Aviation         Image: Current Period         NA         NA <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>											
Current Period         NA		2%	16%	-78%	16%	-52%	76%	26%	24%	2.40	0.80
Previous Period         NA											
Crop Insurance         Image: Constraint of the image: Constrain											
Current Period         NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period         NA         Others         Others <t< td=""><td></td><td></td><td></td><td></td><td> </td><td> </td><td></td><td></td><td></td><td></td><td></td></t<>											
Others         Image: Constraint of the system of the											
Current Period         -23%         26%         -54%         25%         31%         16%         17%         47%         2.33         0.54           Previous Period         30%         21%         -29%         14%         -9%         67%         24%         57%         2.89         0.41           Total Miscellaneous		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period         30%         21%         -29%         14%         -9%         67%         24%         57%         2.89         0.41           Total Miscellaneous											
Total Miscellaneous         Image: Current Period         8%         85%         22%         33%         35%         79%         20%         114%         3.19         (0.15)           Previous Period         22%         85%         7%         34%         35%         83%         30%         118%         3.19         (0.21)           Total-Current Period         6.83%         76.22%         20.43%         32.27%         34.65%         78.90%         21.34%         113.56%         316.88%         -14.01%											
Current Period         8%         8%         22%         33%         35%         79%         20%         114%         3.19         (0.15)           Previous Period         22%         85%         7%         34%         35%         83%         30%         118%         3.19         (0.21)           Total-Current Period         6.83%         76.22%         20.43%         32.27%         34.65%         78.90%         21.34%         113.56%         316.88%         -14.01%		30%	21%	-29%	14%	-9%	67%	24%	57%	2.89	0.41
Previous Period         22%         85%         7%         34%         35%         83%         30%         118%         3.19         (0.21)           Total-Current Period         6.83%         76.22%         20.43%         32.27%         34.65%         78.90%         21.34%         113.56%         316.88%         -14.01%											
Total-Current Period         6.83%         76.22%         20.43%         32.27%         34.65%         78.90%         21.34%         113.56%         316.88%         -14.01%											
Total-Previous Period 19.05% 75.64% 5.27% 32.74% 34.42% 80.91% 30.13% 115.33% 314.84% -18.53%											
	Total-Previous Period	19.05%	75.64%	5.27%	32.74%	34.42%	80.91%	30.13%	115.33%	314.84%	-18.53%