

Financial Soundness



Metric	Unit	Current YTD till September 26
Net Incurred Claims Ratio – Motor Own Damage	%	93%
Net Incurred Claims Ratio – Motor TP	%	79%
Net Incurred Claims Ratio – Health	%	85%
Net Incurred Claims Ratio – Personal Accident	%	78%
Net Incurred Claims Ratio – Fire	%	181%
Net Incurred Claims Ratio – Marine Total	%	136%
Net Incurred Claims Ratio – Engineering	%	128%
Net Incurred Claims Ratio – Workmen's Compensation / Employers Liability	%	123%
Net Incurred Claims Ratio – Liability	%	66%
Net Incurred Claims Ratio – Travel	%	44%
Net Incurred Claims Ratio – Crop	%	359%
Net Incurred Claims Ratio – Others	%	87%
Renewal Premium/New Business Premium Ratio - Motor OD	Ratio	69:31
Renewal Premium/New Business Premium Ratio - Motor TP	Ratio	71:29
Renewal Premium/New Business Premium Ratio- Health	Ratio	53:47
Renewal Premium/New Business Premium Ratio- Personal Accident	Ratio	43:57
Renewal Premium/New Business Premium Ratio - Fire	Ratio	28:72
Renewal Premium/New Business Premium Ratio - Marine Total	Ratio	60:40
Renewal Premium/New Business Premium Ratio - Engineering	Ratio	03:97
Renewal Premium/New Business Premium Ratio - Workmen's Compensation / Employers Liability	Ratio	26:74
Renewal Premium/New Business Premium Ratio - Liability	Ratio	39:61
Renewal Premium/New Business Premium Ratio - Travel	Ratio	0:100
Renewal Premium/New Business Premium Ratio - Crop	Ratio	0:100
Renewal Premium/New Business Premium Ratio - Others	Ratio	23:77
Expense of Management to Gross Direct Premium %	%	31%