Financial Soundness

Metric	Unit	FY 25-26	FY 24-25	FY 23-24
Net Incurred Claims Ratio – Motor Own Damage	%	71%	75%	88%
Net Incurred Claims Ratio – Motor TP	%	67%	62%	50%
Net Incurred Claims Ratio – Health	%	95%	99%	90%
Net Incurred Claims Ratio – Personal Accident	%	57%	55%	44%
Net Incurred Claims Ratio – Fire	%	94%	87%	80%
Net Incurred Claims Ratio – Marine Total	%	79%	73%	55%
Net Incurred Claims Ratio – Engineering	%	59%	27%	78%
Net Incurred Claims Ratio – Workmen's Compensation / Employers Liability	%	59%	30%	62%
Net Incurred Claims Ratio – Liability	%	41%	15%	15%
Net Incurred Claims Ratio – Travel	%	58%	-35%	8%
Net Incurred Claims Ratio – Crop	%	85%	72%	53%
Net Incurred Claims Ratio – Others	%	58%	76%	57%
Renewal Premium/New Business Premium Ratio - Motor OD	Ratio	25:75	34:66	36:64
Renewal Premium/New Business Premium Ratio - Motor TP	Ratio	15:85	19:81	22:78
Renewal Premium/New Business Premium Ratio- Health	Ratio	63:37	38:62	43:57
Renewal Premium/New Business Premium Ratio- Personal Accident	Ratio	48:52	48:52	37.63
Renewal Premium/New Business Premium Ratio - Fire	Ratio	23:77	27:73	23:77
Renewal Premium/New Business Premium Ratio - Marine Total	Ratio	60:40	52:48	51:49
Renewal Premium/New Business Premium Ratio - Engineering	Ratio	04:96	06:94	05:95
Renewal Premium/New Business Premium Ratio - Workmen's Compensation / Employers Liability	Ratio	28:72	35:65	36:64
Renewal Premium/New Business Premium Ratio - Liability	Ratio	34:66	32:68	34:66
Renewal Premium/New Business Premium Ratio - Travel	Ratio	0.9:99	0.2:99	0.9:99
Renewal Premium/New Business Premium Ratio - Crop	Ratio	0:100	0:100	0:100
Renewal Premium/New Business Premium Ratio - Others	Ratio	20:80	16:84	15:85
Expense of Management to Gross Direct Premium %	%	32.00%	30.0%	29%