Financial Soundness

Metric	Unit	Q1 2026-27
Net Incurred Claims Ratio – Motor Own Damage	%	89%
Net Incurred Claims Ratio – Motor TP	%	82%
Net Incurred Claims Ratio – Health	%	71%
Net Incurred Claims Ratio – Personal Accident	%	90%
Net Incurred Claims Ratio – Fire	%	137%
Net Incurred Claims Ratio – Marine Total	%	156%
Net Incurred Claims Ratio – Engineering	%	116%
Net Incurred Claims Ratio – Workmen's Compensation / Employers Liability	%	135%
Net Incurred Claims Ratio – Liability	%	-5%
Net Incurred Claims Ratio – Travel	%	89%
Net Incurred Claims Ratio – Crop	%	318%
Net Incurred Claims Ratio – Others	%	101%
Renewal Premium/New Business Premium Ratio - Motor OD	Ratio	23:77
Renewal Premium/New Business Premium Ratio - Motor TP	Ratio	20:80
Renewal Premium/New Business Premium Ratio- Health	Ratio	45:55
Renewal Premium/New Business Premium Ratio- Personal Accident	Ratio	40:60
Renewal Premium/New Business Premium Ratio - Fire	Ratio	24:76
Renewal Premium/New Business Premium Ratio - Marine Total	Ratio	64:36
Renewal Premium/New Business Premium Ratio - Engineering	Ratio	03:97
Renewal Premium/New Business Premium Ratio - Workmen's Compensation / Employers Liability	Ratio	28:72
Renewal Premium/New Business Premium Ratio - Liability	Ratio	40:60
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	20:80
Expense of Management to Gross Direct Premium %	%	32%