

Segments	Year	Fire	Marine Cargo	Marine Other	Marine Total	Motor	Engineering	Product Liability	Aviation	Personal Accident	Health Insurance	Agriculture	Misc Total	Life	Total
Gross Direct Premium Growth Rate**	FY 2022-23	30%	61%	-	61%	60%	36%	41%	56%	149%	32%	-23%	21%	29%	24%
Gross Direct Premium Growth Rate**	FY 2021-22	32%	32%	-	32%	97%	48%	46%	34%	-13%	6%	62%	53%	116%	58%
Net Retention Ratio**	FY 2022-23	37%	45%	-	45%	75%	39%	44%	45%	40%	100%	45%	68%	52%	60%
Net Retention Ratio**	FY 2021-22	33%	45%	-	45%	75%	23%	45%	46%	39%	100%	45%	64%	52%	57%
Net Commission Ratio**	FY 2022-23	11%	4%	-	4%	19%	25%	16%	3%	69%	28%	2%	19%	-4%	15%
Net Commission Ratio**	FY 2021-22	22%	3%	-	3%	25%	38%	16%	2%	85%	31%	1%	20%	-2%	17%
Expense of Management to Gross Direct Premium Ratio**	FY 2022-23	11%	7%	-	7%	21%	24%	18%	6%	67%	30%	6%	20%	7%	16%
Expense of Management to Gross Direct Premium Ratio**	FY 2021-22	21%	6%	-	6%	27%	21%	19%	6%	79%	34%	4%	19%	9%	18%
Expense of Management to Net Written Premium Ratio**	FY 2022-23	13%	6%	-	6%	21%	27%	18%	5%	72%	30%	4%	22%	4%	18%
Expense of Management to Net Written Premium Ratio**	FY 2021-22	25%	5%	-	5%	27%	41%	18%	5%	88%	34%	3%	23%	7%	20%
Net Incurred Claims to Net Earned Premium**	FY 2022-23	70%	56%	-	56%	80%	10%	89%	77%	83%	75%	72%	76%	85%	77%
Net Incurred Claims to Net Earned Premium**	FY 2021-22	99%	91%	-	91%	81%	214%	79%	61%	44%	62%	91%	77%	319%	104%
Combined Ratio**	FY 2022-23	83%	62%	-	62%	100%	37%	106%	82%	155%	104%	76%	98%	89%	95%
Combined Ratio**	FY 2021-22	124%	96%	-	96%	108%	255%	97%	66%	131%	96%	93%	100%	326%	125%
Underwriting balance ratio	FY 2022-23	(0.29)	0.03	-	0.03	(0.17)	(1.72)	(0.00)	0.34	(0.18)	0.03	0.06	(0.05)	(2.33)	(0.30)
Underwriting balance ratio	FY 2021-22	(0.42)	(0.55)	-	(0.55)	(0.02)	(1.62)	0.28	(0.40)	(0.19)	(0.23)	0.06	(0.06)	(0.68)	(0.16)