

Profitability		2022	2021	2020	2019	2018	2017
Profit Before Tax / Gross Premium	%	18.34	12.58	16.81	14.98	13.24	13.18
Profit Before Tax / Net Premium	%	33.99	23.21	30.10	25.27	23.23	26.88
Profit After Tax / Gross Premium	%	7.70	9.15	11.86	10.64	9.30	9.17
Profit After Tax / Net Premium	%	14.27	16.89	21.24	17.95	16.32	18.71
Underwriting Result / Gross Premium	%	4.14	4.83	6.96	6.41	8.57	16.24
Underwriting Result / Net Premium	%	7.68	8.92	12.47	10.80	15.04	33.13
Profit Before Tax / Total Income	%	26.01	19.68	23.81	21.04	20.47	21.03
Profit After Tax / Total Income	%	10.92	14.32	16.80	14.95	14.39	14.64
Combined ratio	%	79.32	79.79	85.14	79.53	77.03	74.91
Net Claims / Net Premium	%	63.77	63.38	60.03	62.03	59.03	45.89
Management and Other Expense / Net Premium	%	31.48	30.33	34.78	31.70	30.53	39.54
Return to Share Holders							
Return on Equity - PAT	%	14.08	16.82	20.10	21.45	19.58	18.31
Earning Growth	%	-5.53	-7.16	9.21	22.34	16.59	7.13
Return on Assets (Book value)	%	4.95	5.84	6.73	6.66	6.09	5.59
Earning Per Share	Rs.	4.82	5.10	5.50	5.03	4.11	4.06
Breakup Value Per Share	Rs.	34.24	32.22	30.34	27.35	26.98	24.16
Market Share Price	Rs.	17.00	19.00	25.05	25.00	25.90	25.04
Performance / Liquidity							
Current Ratio	Times	0.94	0.95	1.44	1.38	1.39	1.44
Cash / Current Liabilities	Times	0.07	0.05	0.07	0.10	0.05	0.07
Total Assets Turnover	Times	0.64	0.64	0.57	0.63	0.66	0.61
Fixed Assets Turnover	Times	11.11	9.90	8.68	11.89	13.89	22.98
Total Liabilities / Equity	Times	1.84	1.71	1.69	1.76	1.88	2.00
Paid-up Capital / Total Assets	%	10.27	11.44	12.25	13.24	12.88	13.78
Earning Assets / Total Assets	%	44.81	44.74	48.09	47.86	41.63	41.39
Equity / Total Assets	%	35.15	36.84	37.17	36.20	34.75	33.29
Cash Flow from Operations / Premium Written	%	10.23	6.38	6.19	16.91	11.45	9.31