

Overall Financial Soundness and improvements

Details	S.no.	Line of Business	FY 2026-27		FY 2025-26		FY 2024-25		FY 2023-24	
			For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1
Net Incurred Claim Ratio	1	Fire	102.0%	102.0%	154.6%	154.6%	36.1%	36.1%	34.5%	34.5%
	2	Marine Cargo	133.4%	133.4%	64.2%	64.2%	104.0%	104.0%	106.5%	106.5%
	3	Marine Hull	120.0%	120.0%	120.0%	120.0%	93.7%	93.7%	43.6%	43.6%
	4	Motor	93.3%	93.3%	86.5%	86.5%	82.3%	82.3%	76.0%	76.0%
	5	Health	90.2%	90.2%	89.7%	89.7%	96.3%	96.3%	90.7%	90.7%
	6	Personal Accident	55.1%	55.1%	40.0%	40.0%	54.5%	54.5%	89.6%	89.6%
	7	Travel	32.4%	32.4%	49.4%	49.4%	42.1%	42.1%	45.5%	45.5%
	8	Workmen's Compensation / Employer's Liability	268.4%	268.4%	144.0%	144.0%	54.9%	54.9%	73.3%	73.3%
	9	Public / Product Liability	105.5%	105.5%	18.8%	18.8%	28.7%	28.7%	29.1%	29.1%
	10	Engineering	76.2%	76.2%	168.2%	168.2%	42.4%	42.4%	38.8%	38.8%
	11	Aviation	-131.4%	-131.4%	-3428.4%	-3428.4%	112.3%	112.3%	25.9%	25.9%
	12	Crop Insurance	39.1%	39.1%	-2.7%	-2.7%	78.9%	78.9%	96.3%	96.3%
	13	Other Misc.	98.1%	98.1%	90.1%	90.1%	93.5%	93.5%	37.8%	37.8%
Renewal Premium to New Business Premium Ratio	1	Fire	169.5%	169.5%	199.7%	199.7%	176.3%	176.3%	139.8%	139.8%
	2	Marine Cargo	144.0%	144.0%	106.3%	106.3%	157.8%	157.8%	142.8%	142.8%
	3	Marine Hull	30.8%	30.8%	583.1%	583.1%	36.6%	36.6%	1109.0%	1109.0%
	4	Motor	46.2%	46.2%	40.2%	40.2%	37.0%	37.0%	38.6%	38.6%
	5	Health	101.1%	101.1%	112.1%	112.1%	190.1%	190.1%	131.1%	131.1%
	6	Personal Accident	83.7%	83.7%	24.6%	24.6%	35.1%	35.1%	43.2%	43.2%
	7	Travel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	8	Workmen's Compensation / Employer's Liability	73.2%	73.2%	56.9%	56.9%	98.1%	98.1%	109.3%	109.3%
	9	Public / Product Liability	111.4%	111.4%	80.5%	80.5%	152.9%	152.9%	69.7%	69.7%
	10	Engineering	5.5%	5.5%	3.8%	3.8%	7.2%	7.2%	10.1%	10.1%
	11	Aviation	191.3%	191.3%	7477.7%	7477.7%	437.3%	437.3%	1149.4%	1149.4%
	12	Crop Insurance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	13	Other Misc.	29.5%	29.5%	25.3%	25.3%	30.7%	30.7%	24.5%	24.5%
EOM to GDP Ratio			29.0%	29.0%	29.1%	29.1%	25.6%	25.6%	25.4%	25.4%
EOM to GWP Ratio			28.7%	28.7%	28.8%	28.8%	25.3%	25.3%	25.2%	25.2%