



Parameter 1 - Overall Financial Soundness & Improvements (LOB-wise)				
LOB	Metric	2023-24	2024-25	2025-26
LOB 1 - PA & Health	Net Incurred Loss Ratio	106%	105%	108%
	Renewal to New Business Ratio	6%	2%	1%
LOB 2 - Motor	Net Incurred Loss Ratio	78%	87%	77%
	Renewal to New Business Ratio	25%	15%	12%
LOB 3 - Property	Net Incurred Loss Ratio	-354%	161%	285%
	Renewal to New Business Ratio	30%	43%	43%
LOB 4 - Liability	Net Incurred Loss Ratio	48%	55%	35%
	Renewal to New Business Ratio	87%	76%	103%
Total Claims Ratio		78%	89%	93%
Company Level	Expense of Management Ratio	50%	47%	43%