

OVERALL FINANCIAL SOUNDNESS					
Frequency: Quarterly (YTD) Scope: line-wise Current + preceding 3 years					
	Parameter / Line of Business	FY 2026-27 (YTD June-26)	FY 2025-26	FY 2024-25	FY 2023-24
A. Line-wise Net Incurred Loss Ratio (%)					
	Health	81%	86%	75%	64%
	Personal Accident	40%	36%	35%	34%
	Travel	29%	30%	53%	23%
B. Line-wise Renewal Premium : New Business Premium Ratio					
	Health	170%	131%	154%	107%
	Personal Accident	86%	46%	47%	26%
	Travel	32%	69%	249%	100%
C. Expense of Management to Gross Direct Premium Ratio (%)					
	Company-wide EOM ratio	32%	39%	42%	45%