ManipalCigna Health Insurance Company Limited
IRDAI Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

OVERALL FINANCIAL SOUNDNESS

Frequency: Quarterly (YTD) | Scope: line-wise | Current + preceding 3 years

	Parameter / Line of Business	FY 2026-27 (YTD Sep-26)	FY 2025-26	FY 2024-25	FY 2023-24
A. Line-wise Net Incurred Loss Ratio (%)					
	Health	90%	86%	75%	64%
	Personal Accident	30%	36%	35%	34%
	Travel	12%	30%	53%	23%
	TOTAL				
B. Line-wise Renewal Premium : New Business Premium Ratio					
	Health	154%	131%	154%	107%
	Personal Accident	74%	46%	47%	26%
	Travel	28%	69%	249%	100%
	TOTAL				
C. Expense of Management to Gross Direct Premium Ratio (%)					
	Company-wide EOM ratio	35%	39%	42%	45%