

Financial Soundness—Q1 FY26-27

Expense of Management to Gross Direct Premium Ratio

EOM to GDP % for Q1 FY2027	35%
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Renewal premium to new business premium ratio

Line of Business	Q1-FY26-27
Fire	0%
Marine	NA
Motor	0%
Health	5%
Workmen's Compensation/ Employer's Liability	NA
Public/ Product Liability	NA
Engineering	0%
Aviation	NA
Crop Insurance	NA
Credit	NA
Other Miscellaneous Segment	0%
Renewal Premium/New Business Premium	4%

Net incurred loss ratio for Q1-FY26-27

Segment	Net Incurred Loss Ratio
Fire	1%
Motor - OD	-739%
Motor - TP	116%
Health Insurance	91%
Total	92%