Name of	the Insurer: KSHEMA GENERAL INSURANCE LI	MITED					
SI.No.	Particular	Calculation	For the Quarter ended on March 31, 2025	Up to the Quarter ended on March 31, 2025	For the corresponding Quarter of the previous year ended on March 31, 2024	Up to the corresponding Quarter of the previous year ended on March 31, 2024	
1	Gross Direct Premium Growth Rate**	[GDPI(CY)-GDPI(PY)] / GDPI(PY)	4.28%			100.00%	
2	Gross Direct Premium to Net worth Ratio	GDPI / Shareholder's funds Shareholder's funds/Net Worth = Share capital+reserve and surplus- Miscellaneous expenditure-debit balance in profit and loss account; Shareholders' funds /Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date	31%	426.66%	17.95%	384.06%	
3	Growth rate of Net Worth	(Shareholder's funds(CY)-Shareholder's funds(PY)) / Shareholder's funds(PY)	22.15%	22.15%	7.38%	43.20%	
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)	52.52%	68.76%	-0.03%	69.00%	
5	Net Commission Ratio**	Net Commission / Net written premium	3.30%	-1.87%	-0.74%	-1.01%	
6	Expense of Management to Gross Direct Premium Ratio**	(Direct Commission+Operating Expenses) / Gross direct premium	86.85%	22.38%	3.41%	12.72%	
7	Expense of Management to Net Written Premium Ratio**	(Net Commission+Operating Expenses) / Net Written Premium	163.82%	29.33%	4.94%	18.43%	
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	68.52%	65.72%	-2.68%	71.72%	
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision	100.00%	100.00%	0.00%	0.00%	
10	Combined Ratio**	made previouslv (7) +(8)	232.33%	95.05%	0.02%	87.91%	
10	Combined Rado	Investment income / Average Assets under management	232.33 /0	33.03 /0	0.0270	07.5170	
11	Investment income ratio	Investment income = Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent – Gross (net of investment expenses) including investment income from pool	7.26%	7.09%	-0.49%	6.14%	
12	Technical Reserves to net premium ratio **	[(Reserve for unexpired risks+premium deficiency+reserve for outstanding claims(including IBNR and IBNER)] / Net premium written	1.29	0.67	-0.89	0.11	
13	Underwriting balance ratio	Underwriting results / Net earned premium <u>Underwriting results</u> = Net earned premium-Net incurred claims-Net commission-Operating Expenses (<u>Before adjusting transfer to Profit and Insert and Profit and Insert and Inser</u>	-107.37%	4.94%	-0.02%	12.09%	
14	Operating Profit Ratio	Operating profit / Net Earned premium	-96.09%	8.50%	-8.72%	13.68%	
15	Liquid Assets to liabilities ratio	Liquid Assets / Policyholders liabilities Liquid Assets = Short term investments+Short term loans+Cash & Bank balances Policyholders liabilities=Oustanding Claims including Incurred But Not Reported (IBNR) & Incurred But Not Enough Reported (IBNRP)+ Unearmed Premium Reserve+ Premium Deficiency Reserve, if any+ Catastrophe Reserve, if any; and+ Other Liabilities net off Other Assets Other Liabilities in point (e) above, comprise of (i) Premium received In advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool sixth as Third Party Pool; Terrorism Pool; etc. (iv) Sundry reeditors (due to Policyholders) Other Assets in point (e) above, comprise of (i) Outstanding memium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool, etc.	0.94	0.94	0.93	1.16	
16	Net earning ratio	Profit after tax / Net Premium written	-81.78%	7.13%	0.91%	11.38%	
17	Return on net worth ratio Available Solvency margin Ratio to Required	Profit after tax / Net Worth to be taken from solvency margin reporting	-13.34% 1.53	20.91%	3.70%	30.17%	
	Solvency Margin Ratio NPA Ratio	to be taken from NPA reporting	1.33	1.33	1.72	1.72	
19	Gross NPA Ratio	to be taken from his A reporting					
	Net NPA Ratio						
20	Debt Equity Ratio	(Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	0%	0%		0%	
		(Earnings before Interest and Tax/ Interest and Principal Instalments	0%	0%		0%	
21	Debt Service Coverage Ratio	Due)					
21	Debt Service Coverage Ratio Interest Service Coverage Ratio	Due) (Earnings before Interest and Tax/ Interest due)	0%	0%		0%	
	· ·		0% -2.16 14.91	0% 3.39 14.91	4.01	0% 4.01 13.3	

1. Net worth definition to include Head office capital for Reinsurance branch

				Expense of	Expense of				Т	
Segments Upto the quarter ended on March 31, 2025	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Management to Gross Direct Premium Ratio**		Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwritir balance rati
FIRE		-	-			-	-	-	-	
Current Period			6% -	-	-	57%			-	
Previous Period	10	0%	6% -	-	-	-	-	-	-	
Marine Cargo		-	-	-	-	-	-	-	-	
Current Period		-	-	-	-	-	-	-	-	
Previous Period		-		-	-	-		-	-	
Marine Hull		-				-	-	-	-	
Current Period		-				-	-	-	-	
Previous Period		-		-	-	-	-	-	-	
Total Marine		-		-	-	-	-	-	-	
Current Period						-	-			
Previous Period		-			-	-	-		-	_
Motor OD						_	-			+
Current Period						1	-			+
Previous Period		_		-	-		-		-	+
Motor TP				-	-		-		-	+
Current Period	10		6% 59		-	80%				+
										+
Previous Period Total Motor				-	-		-		-	+
		-		-	-	-		-		
Current Period		-	-			-	-	-	-	
Previous Period			-			-	-	-	-	
lealth		-	-	-	-	-	-	-	-	
Current Period		-	-	-	-	-	-	-	-	
Previous Period		-		-	-	-	-	-	-	
Personal Accident		-		-	-	-			-	
Current Period	10	0%	6% 5%	-		41%	-	46%	6	
Previous Period				-		-	-		-	
Fravel Insurance		-		-		-	-	-	-	
Current Period						-			-	
Previous Period		-			-		-			
Total Health		-		-	-	-	-	-		
Current Period				_		-	-	-		+
Previous Period										+
Workmen's Compensation/ Employer's liability		_		-			-		-	+
										-
Current Period		_			-		-	-	-	-
Previous Period		_		-	-	-	-		-	
Public/ Product Liability		-				-				
Current Period		-				-				
Previous Period				_	-	-	_		-	
Engineering				_	-	-	_		-	
Current Period		-		-	-	-	-	-	-	
Previous Period		-		-		_	-	-		
Aviation		-	-	-	-	-	-	-	-	
Current Period		-		-	-	-	-	-	-	
Previous Period		-	-	-	-	-	-	-	-	
Crop Insurance		-		-	-	-	-	-	-	1
Current Period	35.70	0% 68.7	6% -1.87%	22.38%	29.33%		100.00%	6 95.05%	66.51%	ا
Previous Period	100.00				18,43%		0.00%			
Other segments **	100.0	- 09.0		12./27	10.4370	71.72%	0.00%		11.2370	+
Current Period		-								+
Previous Period				-	-	-	-		-	+
Fotal Miscellaneous					-	-	-	-	+	+
Current Period				-					+	
Previous Period		-	-	-	-	-	-	-	-	+
		_		-	-	-	-		-	
Total-Current Period		-		-	-	-	-	-	-	1
Total-Previous Period		-		-	-	-	-	-	-	1