	Name of the Insurer: KSHEMA GENERAL IN:	JURANCE LIMITED					
SLNo.	Particular	Calculation	For the Quarter ended on June 30, 2025	Up to the Quarter ended on June 30, 2025	For the corresponding Quarter of the previous year ended on June 30, 2024	Up to the corresponding Quarter of the previous year ended on June 30, 2024	
1	Gross Direct Premium Growth Rate**	[GDPI(CY)-GDPI(PY)] / GDPI(PY)	-5.11%	-5.11%	100.00%	100.00%	
2	Gross Direct Premium to Net worth Ratio	GDP1 / Shanholder's funds. Shanholder's Houth-Willey Market Shanno capital reserve and surplas- Miscellansous separations-which bilance in poets and loss account. Shanholder's flowly Met Worth comprise of Shane Capital plus all Reserves and Surplus (encogt revolution Reserve and fair value change account) not of accomitation lissess and Miscellansous separations to the extent not written off as at the Balance Sheet date.	158.93%	158.93%	143.68%	143.68%	
3	Growth rate of Net Worth	(Shareholder's funds(CY)-Shareholder's funds(PY)) / Shareholder's funds(PY)	-14.22%	-14.22%	108.09%	108.09%	
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance	68.85%	68.85%	70.00%	70.00%	
5	Net Commission Ratio**	Accepted) Net Commission / Net written premium	-2.21%	-2.21%	-1.53%	-1.53%	
6	Expense of Management to Gross Direct Premium	(Direct Commission+Operating Expenses) / Gross direct premium	18.23%	18.23%	8.93%	8.93%	
7	Ratio** Expense of Management to Net Written Premium	(Net Commission+Operating Expenses) / Net Written Premium	21.76%	21.76%	9.58%	9.58%	
8	Patio** Not Incomed Claims to Not Formed Depressor**	Net Incurred Claims / Net Earned Premium	75 20%	75 20%	57 56%	57 56%	
	Claims naid to claims renvisions**	Claim Paid (pertaining to provisions made previously) / daims	75.36%	75.36%	50.91%	50.91%	
-		provision made previously	06 06%	06 06%	67 14%	67 14%	
10	Combined Ratio**	(7) +(8)					
11	Investment income ratio	Investment income / Average Assets under management	2.04%	2.04%	1.94%	1.94%	
12	Technical Reserves to net premium ratio **	[(Reserve for uniopined risks+premium deficiency+neserve for outstanding claims(including IBNR and IBNER)] / Net premium written.	1.66	1.66	1.44	1.44	
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 advantes transfer to Profit</u> and loss account as our Section 4CC: Premium Deficiency.	3.00%	3.00%	32.86%	32.86%	
14	Operating Profit Ratio	Coxniting profit / Net Earned premium	5.60%	5.60%	35.11%	35.11%	
15	Liquid Asserts to Salatition matrix Matrix and Salatition matrix Matrix services outside	Load dates, I Polypother Marilles Marilles (Marilles (M	5.70%	5.70%	26.03%	2803%	
17	Buttern on nut worth ratio	Profit after tax / Not Worth	6.24%	6.24%	28.19%	28.19%	
18	Available Solvency margin Ratio to Required	to be taken from solvenov margin reporting	1.52	1.52	1.68	1.68	
19	Solvency Margin Ratio NPA Ratio	to be taken from NPA reporting	NA.	NA.			
.,	Gross NPA Ratio	to be resent to an authority	NA NA	NA NA			
	Net NPA Ratio		NA	NA			
20	Debt Equity Ratio	(Diebt/Equity) Debt-(Borrovings+Radeamable Preference shares, if any) Equity-Shareholders' Funds excluding Redeamable Preference shares, if any	NA	NA	0%	0%	
21	Debt Service Coverage Ratio	(Earnings before Interest and Tax/ Interest and Principal Instalments	NA	NA	0%	0%	
	Interest Service Coverane Batin	(Earnings before Interest and Tax/ Interest due)	NA	NA	0%	0%	
22							
22 23	Earnings per share Book value per share	Profit /(loss) after tax / No. of shares Net worth / No. of shares	0.91	0.91	5.22	5.22	

Net worth definition to include Head office capital for Reinsurance bn
 ** Segmental Reporting up to the quarter

Segments Upto the quarter ended on June 30, 2025	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct	Expense of Management to Net Written Premium	Net Incurred Claims to Net Earned Premium**	claims paid to claims provisions**	Combined Ratio**	Reserves to net premium ratio **	Underwriti g balance ratio
FIRE										
Current Period	0%	0%	0%			0%		0%		
Previous Period	100%	96%				2%	-	2%		9
Marine Cargo										
Current Period										
Previous Period										
Marine Huli		-		-						
Current Period										
Previous Period							-			!
Total Marine							-			!
Current Period		-	-		-		-	-	-	
Previous Period		-	-	-	-	-		-		
Motor OD		-	-	-	-			-		
Current Period				-			-	-		
		-								
Previous Period	-			-					-	
Motor TP										
Current Period	100%	96%	0%		-	62%	-	62%	-	
Previous Period	-								-	
Total Motor							-	-		
Current Period										
Previous Period	-						-			
Health	-	-					-	-	-	
Current Period										
Previous Period										
Personal Accident				-			-	-		
Current Period	0%	0%	0%			0%		0%		
Previous Period										
Travel 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	-								-	
Current Period	-5.11%	68.85%	-2.21%	18.23%	21.76%	75.20%	75.36%	96.97%	1.66	3.0
Previous Period	100.00%	70.00%	-1.53%	8.93%	9.58%	57.56%	0.00%	67.14%	1.44	
Other segments **	-				-		-	-		
Current Period	-									
Previous Period				-						
Total Misoslaneous				-			-	-		
Current Period										
Previous Period										
Total-Current Period										
Total-Previous Period										