



HAVENCREST LIFE & GENERAL



Insurance Performance Dashboard (Policies Written : 2020 - 2022)

Insights across Motor - Health - Life

Report Coverage

1. Claims Performance

Total Claim Amount, Claim Settlement Ratio (CSR), Claim Rejection Ratio (CRR), Pending Claim %, Turn Around Time (TAT) Compliance, Claims Frequency, Claims Severity.

2. Underwriting & Profitability

Gross Written Premium (GWP), Loss Ratio, Expense Ratio, Combined Ratio, Hit Ratio, Underwriting Profit/Loss.

3. Renewals & Customer Profile

Total Proposals, Policies Issued, Hit Ratio, Renewal Ratio, Churn Rate, Average Policy Tenure (Yrs)

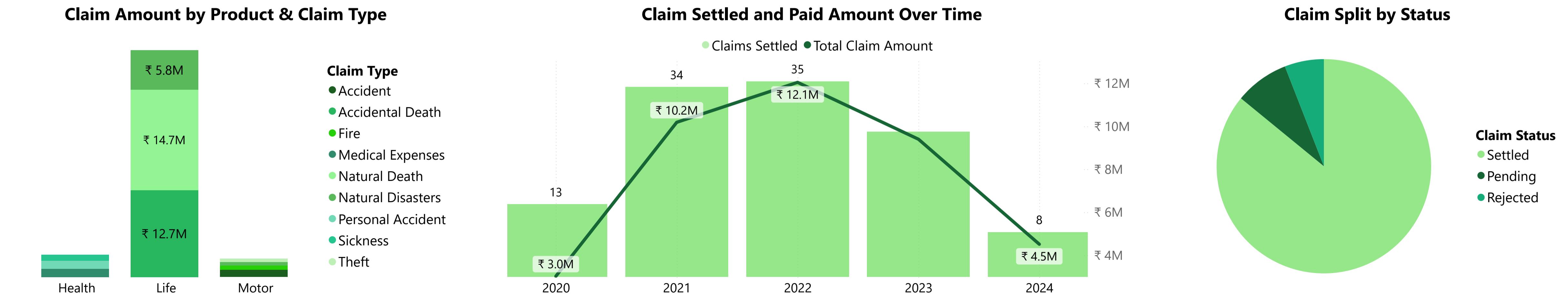
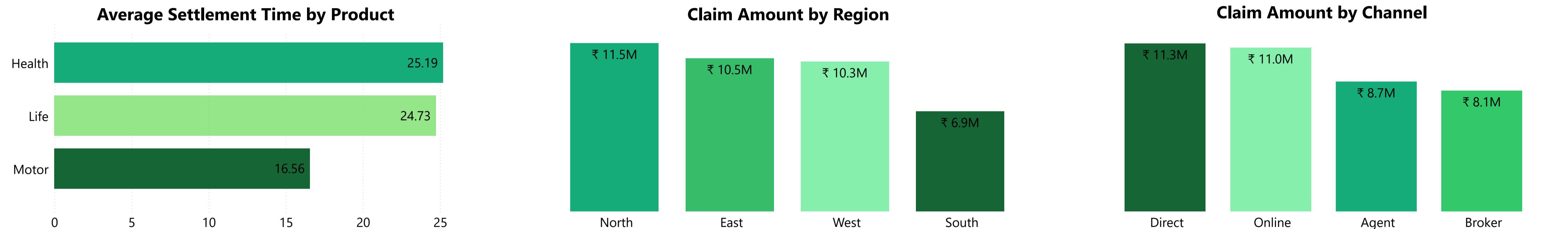
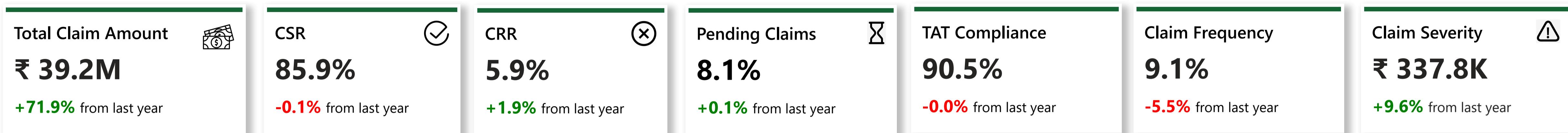
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Claims Performance



Product Type	Claim Type	Region	Channel	Year
All	All	All	All	All

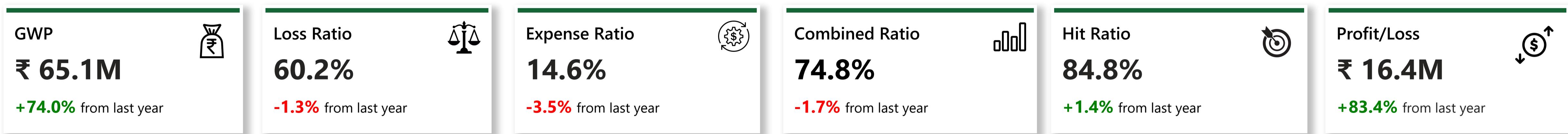




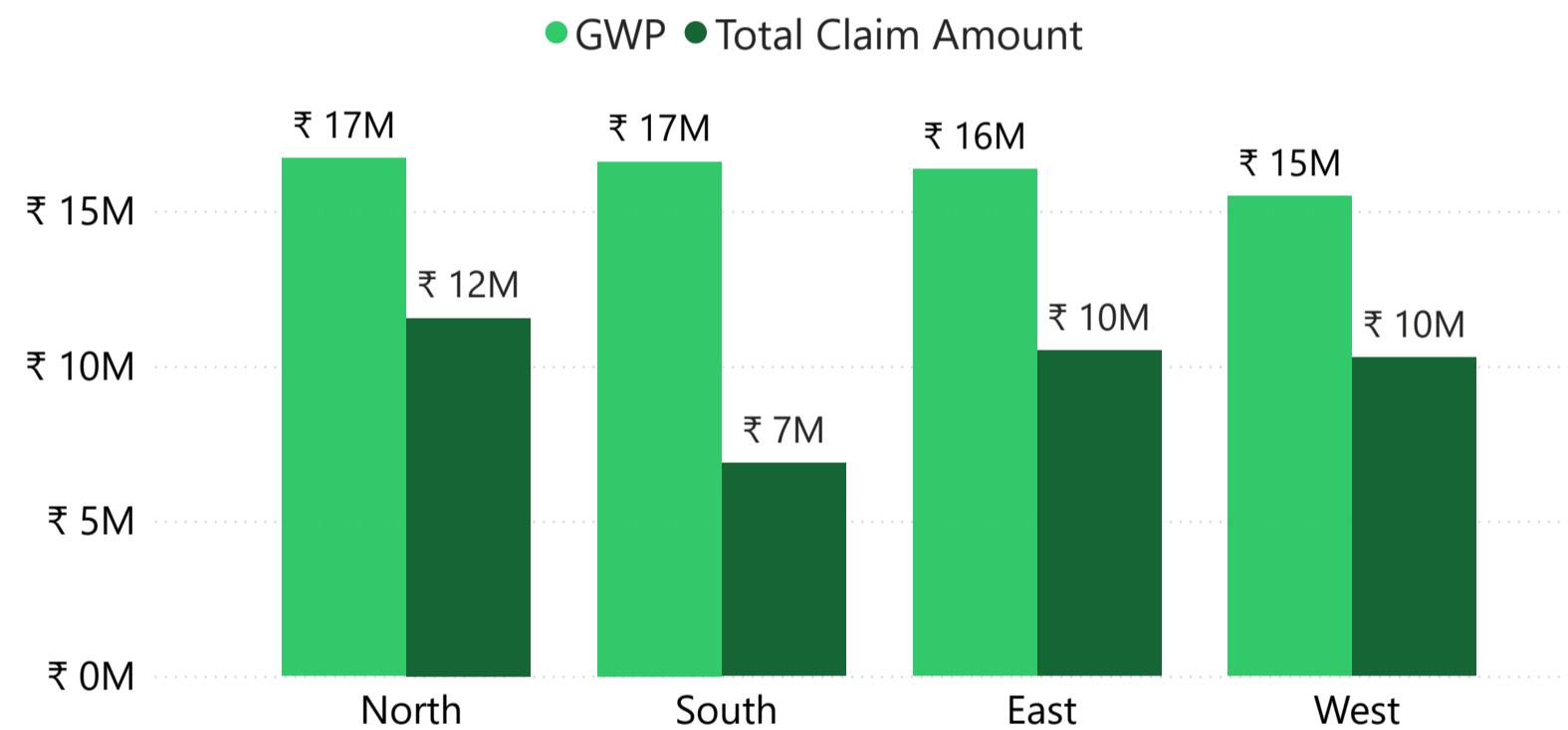
Underwriting & Profitability



Product Type	Claim Type	Region	Channel	Year
All	All	All	All	All



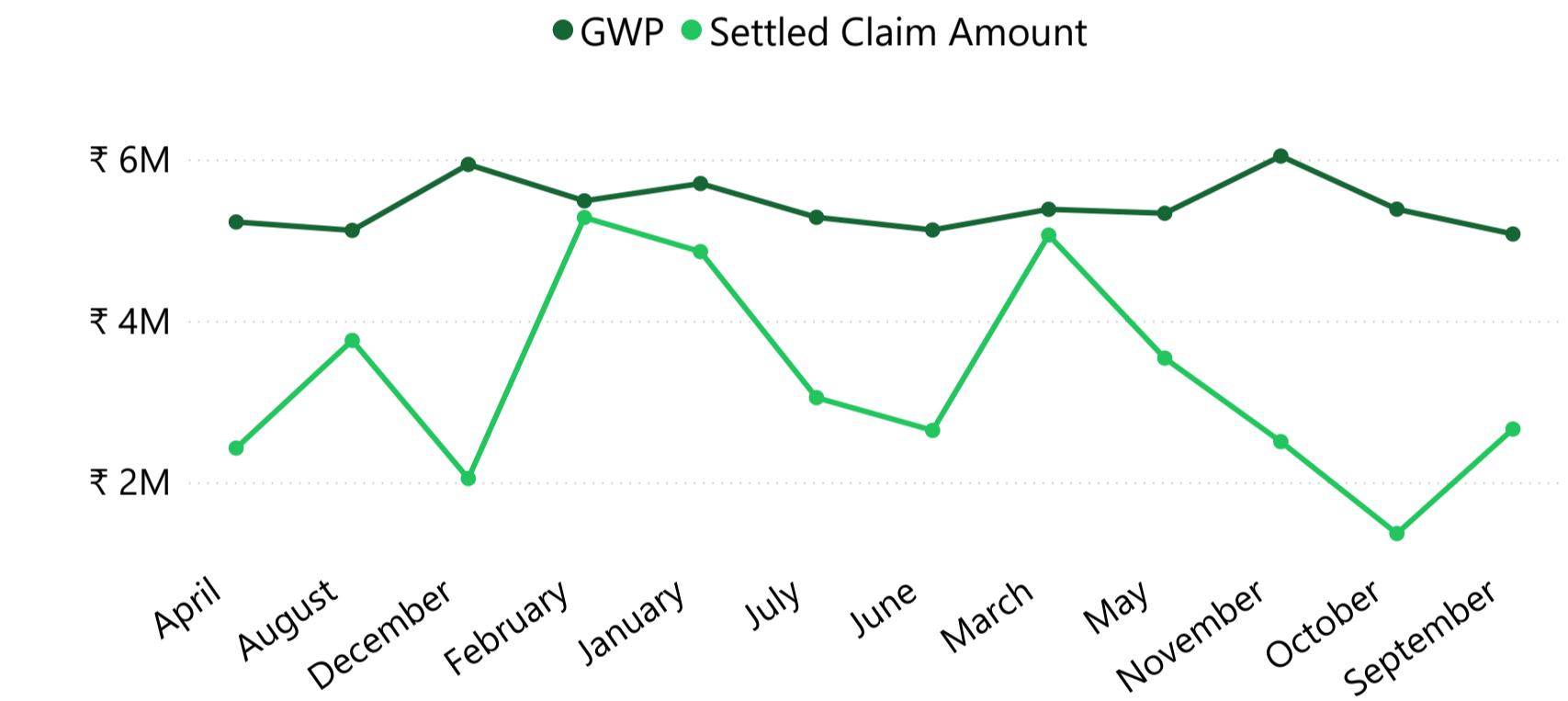
GWP vs Claim Amount by Region



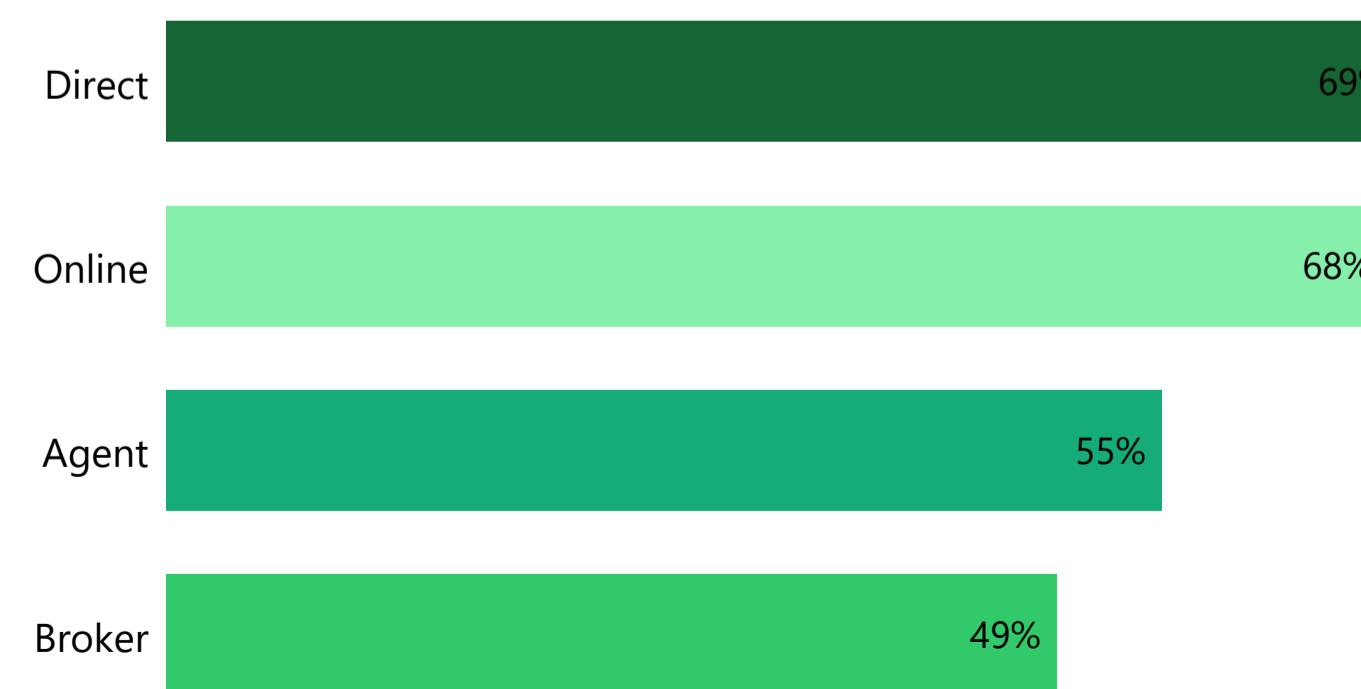
Hit Ratio by Region



GWP vs Settled Claim (Monthly)



Loss Ratio by Channel



Underwriting KPI's by Product Type

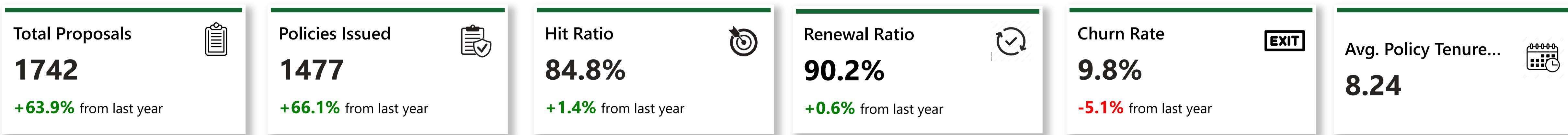
Product Type	GWP	Total Claim Amount	Loss Ratio	Expense Ratio	Combined Ratio	Hit Ratio	Profit/Loss
Life	₹ 5,79,65,015	₹ 3,32,22,932	57.3%	13.4%	70.8%	89.1%	₹ 1,69,50,851
Accidental Death	₹ 2,24,82,828	₹ 1,27,00,367	56.5%	13.5%	70.0%	87.0%	₹ 67,43,998
Natural Death	₹ 2,54,85,728	₹ 1,47,18,287	57.8%	13.4%	71.2%	88.6%	₹ 73,46,873
Natural Disasters	₹ 99,96,459	₹ 58,04,278	58.1%	13.3%	71.4%	95.6%	₹ 28,59,980
Motor	₹ 35,79,450	₹ 26,87,147	75.1%	25.7%	100.7%	78.6%	-₹ 26,628
Theft	₹ 9,15,236	₹ 5,07,638	55.5%	25.1%	80.6%	83.6%	₹ 1,77,943
Fire	₹ 8,70,269	₹ 6,03,171	69.3%	26.0%	95.3%	78.0%	₹ 40,697
Natural Disasters	₹ 6,33,056	₹ 5,09,462	80.5%	25.6%	106.1%	67.4%	-₹ 38,742
Accident	₹ 11,60,889	₹ 10,66,876	91.9%	25.9%	117.8%	81.9%	-₹ 2,06,526
Total	₹ 6,50,93,120	₹ 3,91,85,066	60.2%	14.6%	74.8%	85.7%	₹ 1,63,93,459



Renewals & Customer Profile



Product Type	Claim Type	Region	Channel	Year
All	All	All	All	All



Renewal Ratio by Policies Issued



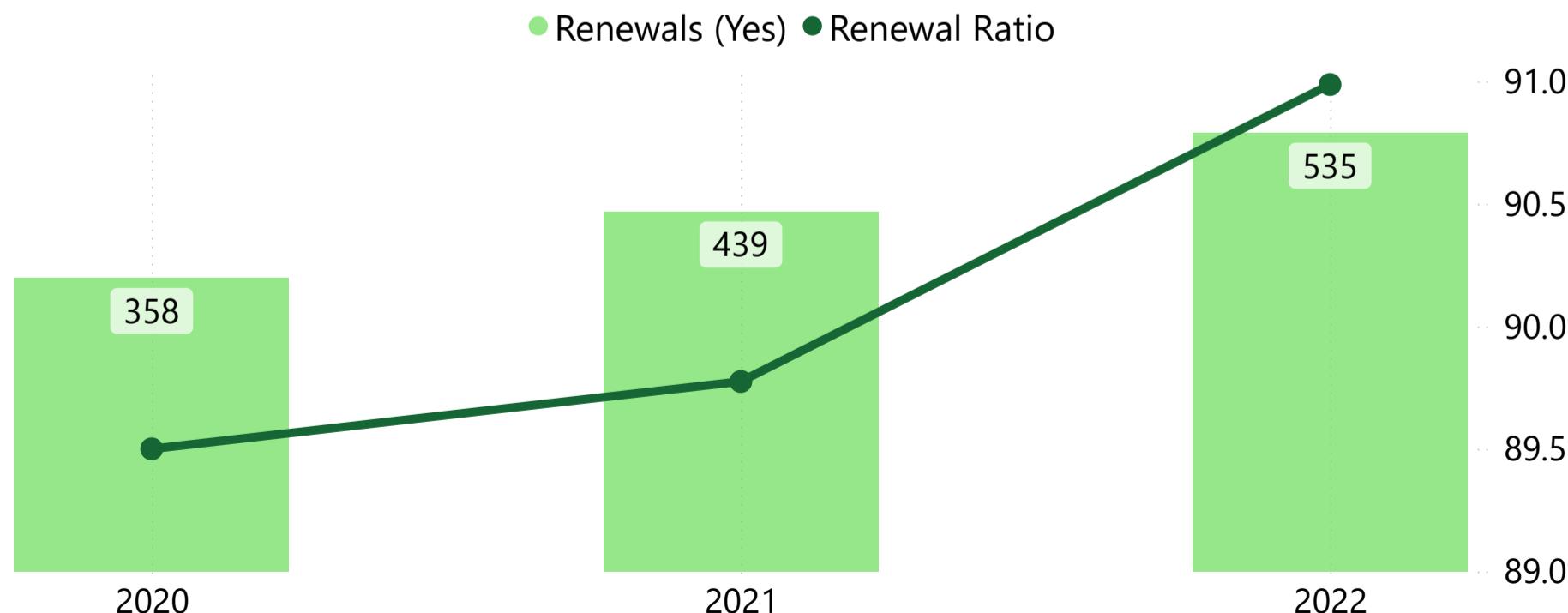
Renewal Rate by Region



Renewal Rate by Channel



Renewal Ratio (%) and Renewed Policies over Time



Renewal by Product Type & Claim Type

