

NATIONAL INSURANCE COMPANY LIMITED

Segmental analytical ratios for the period ended 30th Sept, 2022

Segments Upto the quarter ended on 31st December, 2021	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
Fire										
Current Period	84.31%	68.04%	10.32%	43.46%	55.51%	19.74%		75.24%	3.06	0.25
Previous Period	-5.50%	84.95%	8.27%	25.77%	30.00%	85.22%		115.22%	3.33	(0.17)
Marine Cargo										
Current Period	130.23%	75.67%	15.43%	38.59%	48.39%	22.21%		70.60%	2.69	0.27
Previous Period	20.41%	83.56%	11.82%	25.66%	28.50%	131.57%		160.07%	3.04	(0.65)
Marine Hull										
Current Period	124.61%	20.82%	-16.13%	10.49%	18.33%	-168.66%		-150.33%	9.41	2.49
Previous Period	13.56%	25.98%	-32.88%	7.18%	-16.70%	-164.24%		-180.94%	16.16	2.24
Total Marine										
Current Period	127.75%	52.11%	10.03%	26.54%	43.25%	-9.73%		33.52%	3.85	0.64
Previous Period	17.53%	60.14%	3.96%	18.15%	20.54%	165.61%		186.15%	5.35	(0.98)
Motor OD										
Current Period	121.58%	95.47%	19.94%	63.59%	65.73%	128.70%		194.42%	1.76	(0.95)
Previous Period	0.80%	93.49%	16.34%	36.40%	38.03%	93.42%		131.45%	1.84	(0.32)
Motor TP										
Current Period	125.02%	95.21%	2.21%	46.07%	48.14%	108.51%		156.65%	12.38	(0.57)
Previous Period	-2.13%	93.73%	1.70%	22.18%	23.33%	89.83%		113.16%	12.36	(0.13)
Total Motor										
Current Period	123.89%	95.29%	7.98%	51.74%	53.85%	115.04%		168.90%	8.93	(0.69)
Previous Period	-1.20%	93.62%	6.42%	26.77%	28.07%	90.97%		119.04%	8.98	(0.19)
Health										
Current Period	204.97%	76.12%	3.85%	39.46%	49.80%	95.29%		145.08%	1.25	(0.44)
Previous Period	13.13%	96.24%	5.68%	26.69%	27.31%	126.33%		153.64%	1.35	(0.56)
Personal Accident										
Current Period	233.97%	94.52%	4.76%	48.69%	50.85%	73.47%		124.32%	1.96	(0.45)
Previous Period	13.42%	94.71%	2.01%	23.58%	23.94%	144.14%		168.08%	3.08	(0.70)
Travel Insurance										
Current Period	-	-	-	-	-	-		-	-	-
Previous Period	-	-	-	-	-	-		-	-	-
Total Health										
Current Period	207.08%	77.57%	3.94%	40.19%	49.90%	93.80%		143.70%	1.32	(0.44)
Previous Period	13.14%	93.45%	5.52%	26.56%	27.17%	127.06%		154.23%	1.43	(0.56)
Workmen's Compensation/ Employer's liability										
Current Period	104.85%	95.97%	15.89%	59.66%	61.86%	20.16%		82.02%	2.75	0.15
Previous Period	5.10%	94.92%	12.49%	33.24%	34.22%	18.92%		53.14%	3.26	0.46
Public/ Product Liability										
Current Period	165.01%	69.14%	12.73%	41.29%	58.68%	-1.81%		56.88%	1.76	0.37
Previous Period	14.16%	83.80%	9.06%	26.49%	30.68%	1.06%		31.74%	2.22	0.62
Engineering										
Current Period	126.25%	66.28%	9.83%	40.98%	53.90%	23.79%		77.69%	2.88	0.18
Previous Period	29.48%	65.02%	6.02%	22.21%	27.80%	-0.53%		27.26%	3.77	0.71
Aviation										
Current Period	-15.95%	62.18%	5.81%	71.32%	51.77%	194.34%		246.10%	5.69	(1.44)
Previous Period	67.80%	74.62%	5.84%	17.05%	27.48%	99.07%		126.55%	4.19	(0.35)
Crop Insurance (incl. Rural)										
Current Period	215.96%	-70.18%	18.86%	10.02%	22.29%	-16.99%		5.30%	(7.04)	0.92
Previous Period	-92.37%	71.09%	-10.79%	8.66%	10.84%	12.39%		23.24%	29.86	0.86
Other Miscellaneous										
Current Period	109.57%	86.57%	15.10%	50.46%	56.83%	84.19%		141.02%	3.89	(0.46)
Previous Period	15.25%	93.24%	11.52%	32.00%	33.20%	63.58%		96.78%	3.83	(0.00)
Total Miscellaneous										
Current Period	167.66%	82.18%	5.89%	44.09%	51.77%	99.55%		151.32%	4.13	(0.52)
Previous Period	-2.15%	93.92%	5.96%	26.46%	27.61%	104.75%		132.36%	4.37	(0.33)
Total-Current Period	156.16%	80.19%	6.33%	43.72%	52.01%	91.31%		143.32%	4.03	(0.44)
Total-Previous Period	-2.23%	92.50%	6.14%	26.26%	27.75%	103.47%		131.21%	4.29	(0.32)