

# Key Operating and Financial Data

Rupees in million

	2015	2014	2013	2012	2011	2010
<b>FINANCIAL DATA</b>						
Paid-up Capital	457.2	457.2	457.2	457.2	457.2	457.2
Reserves & Retained Earnings	1296.6	728.1	654.4	565.7	495.0	504.4
Equity	1,753.8	1,185.3	1,111.6	1,022.9	952.3	961.6
Underwriting Premium Reserves	585.9	405.2	389.9	355.7	356.2	253.5
Investments	1732.9	1098.2	1112.7	998.1	859.9	840.0
Fixed Assets (Tangible & Intangible)	56.2	48.4	47.1	44.0	48.7	44.6
Cash & Bank Deposits	173.5	245.2	105.3	90.5	97.5	87.1
Total Assets	2,660.4	1,876.7	1,738.9	1,612.1	1,473.2	1,330.5

## OPERATING DATA

Gross Premium	1034.8	755.3	667.1	585.1	534.8	449.7
Net Premium	515.0	388.5	321.7	268.2	225.2	219.1
Net Claims	299.8	201.9	159.3	112.0	80.5	106.6
Underwriting Profit	128.3	107.8	83.0	83.6	87.3	63.6
Investment & Other Income	636.8	146.9	154.7	124.3	33.5	116.4
Profit Before Tax (PBT)	649.3	158.5	150.8	129.4	53.4	121.1
Taxation - Net	10.9	16.1	3.4	13.2	17.0	11.4
Profit After Tax (PAT)	638.3	142.4	147.3	116.2	36.3	109.6

## CASH FLOW SUMMARY

Operating Activities	10.1	46.4	45.1	50.8	57.4	8.9
Investing Activities	(13.8)	161.7	26.4	(12.3)	(1.5)	2.9
Financing Activities	(68.1)	(68.2)	(56.8)	(45.5)	(45.4)	-
Cash & Cash Equivalents at the year end	172.8	244.5	104.6	89.8	96.8	87.1

## FINANCIAL RATIOS

<b>Profitability</b>							
Profit Before Tax / Net Premium	(%)	126.1	40.8	46.9	48.2	23.7	55.3
Profit After Tax / Net Premium	(%)	123.9	36.7	45.8	43.3	16.1	50.0
Underwriting Results / Net Premium	(%)	24.9	27.7	25.8	31.2	38.8	29.1
Total Expenses / Gross Premium	(%)	22.0	25.6	26.2	27.3	25.8	27.0
Total Expenses / Net Premium	(%)	44.2	49.8	54.4	59.5	61.2	55.5
Net Claims / Net Premium	(%)	58.2	52.0	49.5	41.8	35.7	48.7
Combined Ratio	(%)	97.6	97.0	101.2	98.1	91.2	97.9

## Return to Shareholders

Return on Equity	(%)	36.4	12.0	13.3	11.4	3.8	11.4
Return on Assets	(%)	24.0	7.6	8.5	7.2	2.5	8.2
Return on Investment	(%)	45.0	13.3	14.7	13.4	4.0	14.8
Earnings per Share	(Rs.)	13.96	3.11	3.22	2.54	0.79	2.40
Dividend *	(%)	50.0	15.0	15.0	12.5	10.0	10.0
Dividend Yield	(%)	19.8	6.0	9.3	9.5	14.1	8.9
Dividend Payout	(%)	35.8	48.2	46.6	49.2	126.6	41.7
Price Earning Ratio	(Times)	1.8	8.0	5.0	5.2	9.0	4.7
Market Price per Share	(Rs.)	25.2	25.0	16.2	13.2	7.1	11.3

## Liquidity / Leverage

Break-up Value per Share	(Rs.)	38.4	25.9	24.3	22.4	20.8	21.0
Current Ratio	(Times)	5.1	4.0	4.2	3.7	4.0	5.5
Total Assets Turnover Ratio	(Times)	0.4	0.4	0.4	0.4	0.4	0.3
Total Liabilities / Equity	(Times)	0.5	0.6	0.6	0.6	0.5	0.4
Paid-up Capital / Total Assets	(%)	17.2	24.4	26.3	28.4	31.0	34.4
Equity / Total Assets	(%)	65.9	63.2	63.9	63.5	64.6	72.3

\* Includes cash dividend amounting to Rs. 228.622 million proposed by the Board of Directors subsequent to the year end.