

KEY OPERATING AND FINANCIAL DATA

(Rupees in million)

	2016	2015	2014	2013	2012	2011	
FINANCIAL DATA							
Paid-up Capital	457.2	457.2	457.2	457.2	457.2	457.2	
Reserves & Retained Earnings	1,252.1	1,296.6	728.1	654.4	565.7	495.0	
Equity	1,709.3	1,753.8	1,185.3	1,111.6	1,022.9	952.3	
Underwriting Provisions	545.0	585.9	405.2	389.9	355.7	356.2	
Investments	1,498.4	1,732.9	1,098.2	1,112.7	998.1	859.9	
Fixed Assets (Tangible & Intangible)	72.1	56.2	48.4	47.1	44.0	48.7	
Cash & Bank Deposits	408.6	173.5	245.2	105.3	90.5	97.5	
Total Assets	2,660.7	2,660.4	1,876.7	1,738.9	1,612.1	1,473.2	
OPERATING DATA							
Gross Premium	1,008.6	1,034.8	755.3	667.1	585.1	534.8	
Net Premium	659.3	515.0	388.5	321.7	268.2	225.2	
Net Claims	390.5	299.8	201.9	159.3	112.0	80.5	
Underwriting Profit	148.6	128.3	107.8	83.0	83.6	87.3	
Investment & Other Income	234.1	636.9	146.9	154.7	124.3	33.5	
Profit Before Tax (PBT)	264.7	649.3	158.5	150.8	129.4	53.4	
Taxation - Net	78.8	10.9	16.1	3.4	13.2	17.0	
Profit After Tax (PAT)	185.9	638.3	142.4	147.3	116.2	36.3	
CASH FLOW SUMMARY							
Operating Activities	19.6	10.1	46.4	45.1	50.8	57.4	
Investing Activities	442.8	(13.8)	161.7	26.4	(12.3)	(1.5)	
Financing Activities	(227.3)	(68.1)	(68.2)	(56.8)	(45.5)	(45.4)	
Cash & Cash Equivalents at the year end	407.8	172.8	244.5	104.6	89.8	96.8	
FINANCIAL RATIOS							
Profitability							
Profit Before Tax / Net Premium	(%)	40.1	126.1	40.8	46.9	48.2	23.7
Profit After Tax / Net Premium	(%)	28.2	123.9	36.7	45.8	43.3	16.1
Underwriting Results / Net Premium	(%)	22.5	24.9	27.7	25.8	31.2	38.8
Total Expenses / Gross Premium	(%)	25.8	22.0	25.6	26.2	27.3	25.8
Total Expenses / Net Premium	(%)	39.5	44.2	49.8	54.4	59.5	61.2
Net Claims / Net Premium	(%)	59.2	58.2	52.0	49.5	41.8	35.7
Combined Ratio	(%)	95.4	97.6	97.0	101.2	98.1	91.2
Return to Shareholders							
Return on Equity	(%)	10.9	36.4	12.0	13.3	11.4	3.8
Return on Assets	(%)	7.0	24.0	7.6	8.5	7.2	2.5
Return on Investment	(%)	14.5	45.0	13.3	14.7	13.4	4.0
Earnings per Share	(Rs.)	4.06	13.96	3.11	3.22	2.54	0.79
Dividend	(%)	17.5	50.0	15.0	15.0	12.5	10.0
Dividend Yield	(%)	5.9	19.8	6.0	9.3	9.5	14.1
Dividend Payout	(%)	43.1	35.8	48.2	46.6	49.2	126.6
Bonus Share	(%)	10.0	-	-	-	-	-
Price Earning Ratio	(Times)	7.3	1.8	8.0	5.0	5.2	9.0
Market Price per Share	(Rs.)	29.78	25.2	25.0	16.2	13.2	7.1
Liquidity / Leverage							
Break-up Value per Share	(Rs.)	37.4	38.4	25.9	24.3	22.4	20.8
Current Ratio	(Times)	4.2	5.1	4.0	4.2	3.7	4.0
Total Assets Turnover Ratio	(Times)	0.4	0.4	0.4	0.4	0.4	0.4
Total Liabilities / Equity	(Times)	0.6	0.5	0.6	0.6	0.6	0.5
Paid-up Capital / Total Assets	(%)	17.2	17.2	24.4	26.3	28.4	31.0
Equity / Total Assets	(%)	64.2	65.9	63.2	63.9	63.5	64.6