

Key Operating and Financial Data

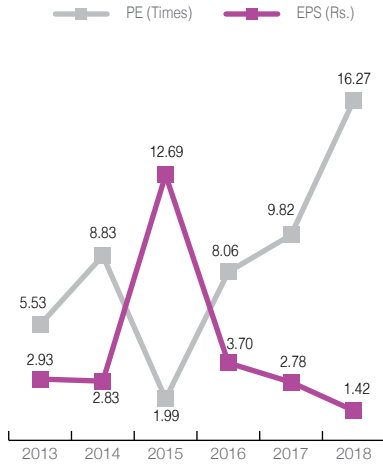
(Rupees in million)

	2018	2017	2016	2015	2014	2013
FINANCIAL DATA						
Ordinary share capital	503.0	503.0	457.2	457.2	457.2	457.2
Share premium	254.0	254.0	254.0	254.0	254.0	254.0
Reserves & Unappropriated profit	963.4	973.6	1146.0	1042.6	474.1	400.4
Equity	1720.4	1730.6	1857.2	1753.8	1185.3	1111.6
Property & equipment	72.4	65.6	71.1	54.5	48.4	47.1
Intangible assets	0.03	0.5	1.0	1.7	-	-
Underwriting Provisions	671.2	587.1	545.0	585.9	405.2	389.9
Investments	1404.2	1519.1	2010.5	1732.9	1098.2	1112.7
Cash and bank deposits	440.4	116.8	408.6	173.5	245.2	105.3
Total Assets	2829.7	2735.6	2660.7	2660.4	1876.7	1738.9
OPERATING DATA						
Gross Premium	1185.6	1049.7	1,008.6	1034.8	755.3	667.1
Net insurance premium	690.3	593.1	659.3	515.0	388.5	321.7
Net insurance claims	288.2	247.0	390.5	299.8	201.9	159.3
Underwriting Profit	129.7	85.5	39.1	20.8	16.8	1.5
Investment & Other Income	(21.7)	157.9	234.1	636.9	146.9	154.7
Profit Before Tax (PBT)	105.0	233.6	264.7	649.2	158.5	150.8
Income tax expense	33.7	93.6	78.8	10.9	16.1	3.4
Profit After Tax (PAT)	71.3	140.0	185.9	638.3	142.4	147.3
CASH FLOW SUMMARY						
Operating Activities	108.9	(69.3)	19.6	10.1	46.4	45.1
Investing Activities	302.0	157.1	442.8	(13.8)	161.7	26.4
Financing Activities	(87.3)	(79.6)	(227.3)	(68.1)	(68.2)	(56.8)
Cash & Cash Equivalents at the year end	439.6	116.0	407.8	172.8	244.5	104.6
FINANCIAL RATIOS						
Profitability						
Profit Before Tax / Net Insurance Premium (%)	15.2	39.4	40.1	126.1	40.8	46.9
Profit After Tax / Net Insurance Premium (%)	10.3	23.6	28.2	123.9	36.7	45.8
Underwriting Results / Net Insurance Premium (%)	18.8	14.4	5.9	4.0	4.3	0.5
Total Expenses / Gross Premium (%)	24.8	27.9	25.8	22.0	25.6	26.2
Total Expenses / Net Insurance Premium (%)	42.6	49.3	39.5	44.3	49.8	54.4
Net Claims / Net Insurance Premium (%)	41.7	41.6	59.2	58.2	52.0	49.5
Combined Ratio (%)	82.7	87.0	95.4	97.6	97.0	101.2
Return to Shareholders						
Return on Equity (%)	4.1	8.1	10.0	36.4	12.0	13.3
Return on Assets (%)	2.5	5.1	7.0	24.0	7.6	8.5
Return on Investment (%)	(1.2)	8.4	11.6	39.2	13.3	14.7
Earnings per Share (Rs.)	1.42	2.78	3.70	12.69	2.83	2.93
Dividend (%)	12.5	17.5	17.5	50.0	15.0	15.0
Dividend Yield (%)	5.4	6.4	5.9	19.8	6.0	9.3
Dividend Payout (%)	88.0	62.9	47.3	39.4	53.0	51.2
Bonus Share (%)	-	-	10.0	-	-	-
Price Earning Ratio (Times)	16.3	9.8	8.0	2.0	8.8	5.5
Market Price per Share (Rs.)	23.1	27.3	29.8	25.2	25.0	16.2
Liquidity / Leverage						
Break-up Value per Share (Rs.)	34.2	34.4	40.6	38.4	25.9	24.3
Current Ratio (Times)	3.8	4.2	4.2	5.1	4.0	4.2
Total Assets Turnover Ratio (Times)	0.4	0.4	0.4	0.4	0.4	0.4
Total Liabilities / Equity (Times)	0.6	0.6	0.4	0.5	0.6	0.6
Paid-up Capital / Total Assets (%)	17.8	18.4	17.2	17.2	24.4	26.3
Equity / Total Assets (%)	60.8	63.3	69.8	65.9	63.2	63.9

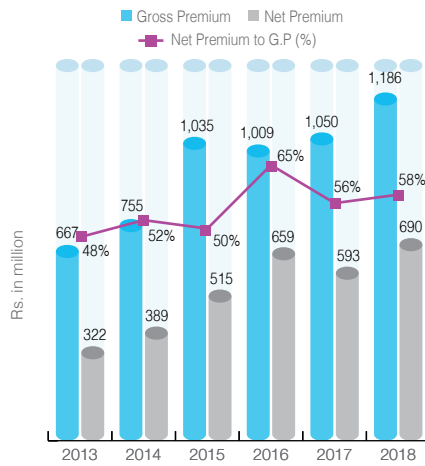


Graphical Presentation

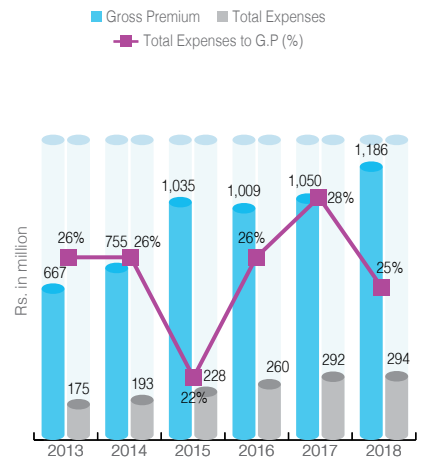
Earnings per Share (EPS) and Price Earning (PE) Ratio



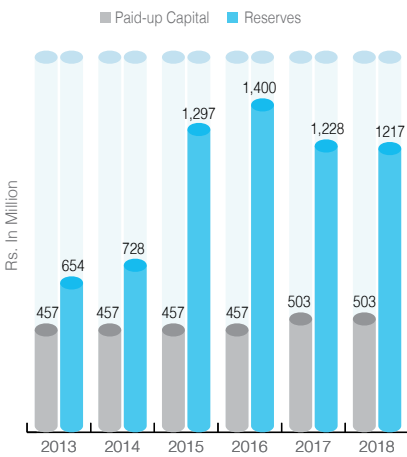
Gross Premium and Net Premium



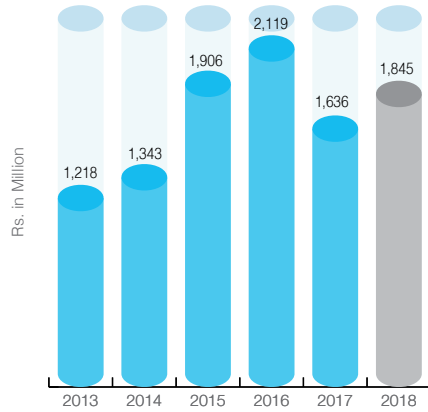
Total Expenses to Gross Premium



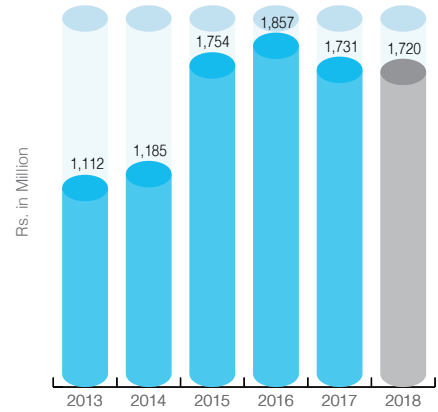
Paid-up Capital & Reserves



Investments (Including cash and bank)



Total Equity



Gross Premium (Class wise)

