LOB	Metric	FY24	FY25	FY26	Jun-26	Sep-26
LOB 1 - PA & Health	Net Incurred Loss Ratio	106%	105%	108%	76%	99.7%
	Renewal to New Business Ratio	6%	2%	1%	18%	0.4%
LOB 2 - Motor	Net Incurred Loss Ratio	78%	87%	77%	74%	71.7%
	Renewal to New Business Ratio	25%	15%	12%	2%	18.9%
LOB 3 - Property	Net Incurred Loss Ratio	-354%	161%	285%	-1293%	-281.9%
	Renewal to New Business Ratio	30%	43%	43%	69%	9.5%
LOB 4 - Liability	Net Incurred Loss Ratio	48%	55%	35%	32%	36.8%
	Renewal to New Business Ratio	87%	76%	103%	42%	52.1%
Total Claims Ratio	Net Incurred Loss Ratio	78%	89%	93%	68%	85.2%
Company Level	EOM to GDP Ratio*	50%	47%	43%	39%	21.1%