

PERIODIC DISCLOSURES
TATA AIG General Insurance Company Limited
IRDAI Registration No. 108, dated January 22, 2001



FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

30th June, 2026

Sl.No.	Particular	For the quarter	up to the Quarter	For the Corresponding quarter of the Previous year	up to the Corresponding Quarter of the Previous year
1	Gross Direct Premium Growth Rate**	34%	34%	13%	13%
2	Gross Direct Premium to Net worth Ratio	0.97	0.97	0.83	0.83
3	Growth rate of Net Worth	3%	3%	6%	6%
4	Net Retention Ratio**	59%	59%	51%	51%
5	Net Commission Ratio**	20%	20%	28%	28%
6	Expense of Management to Gross Direct Premium Ratio**	32%	32%	31%	31%
7	Expense of Management to Net Written Premium Ratio**	37%	37%	46%	46%
8	Net Incurred Claims to Net Earned Premium**	74%	74%	70%	70%
9	Claims paid to claims provisions**	5%	5%	5%	5%
10	Combined Ratio**	111%	111%	115%	115%
11	Investment income ratio	2%	2%	2%	2%
12	Technical Reserves to net premium ratio **	6.02	6.02	8.23	8.23
13	Underwriting balance ratio	(0.16)	(0.16)	(0.11)	(0.11)
14	Operating Profit Ratio	4%	4%	11%	11%
15	Liquid Assets to liabilities ratio	0.20	0.20	0.35	0.35
16	Net earning ratio	5%	5%	13%	13%
17	Return on net worth ratio	3%	3%	6%	6%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.84	1.84	1.82	1.82
19	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
20	Debt Equity Ratio	0.08	0.08	0.09	0.09
21	Debt Service Coverage Ratio	24.51	24.51	41.42	41.42
22	Interest Service Coverage Ratio	24.51	24.51	41.42	41.42
23	Earnings per share				
	Basic	1.96	1.96	3.36	3.36
	Diluted	1.95	1.95	3.36	3.36
24	Book value per share	67.70	67.70	58.91	58.91

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** Segmental Reporting up to the quarter

Segments Upto the quarter ended on June 30, 2026	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**	Underwrit ng balance ratio
FIRE										
Current Period	-8%	11%	-54%	18%	19%	60%	17%	79%	9.08	0.26
Previous Period	-2%	14%	-27%	20%	18%	73%	15%	91%	7.02	0.02
Marine Cargo										
Current Period	15%	54%	13%	24%	27%	121%	11%	147%	4.94	(0.58)
Previous Period	5%	62%	17%	23%	27%	95%	16%	122%	4.67	(0.27)
Marine Hull										
Current Period	191%	13%	-629%	8%	-601%	100%	0%	-501%	6.22	9.90
Previous Period	-437%	-7%	161%	7%	127%	-64%	0%	64%	(5.47)	1.29
Total Marine										
Current Period	16%	53%	10%	23%	23%	121%	11%	144%	4.95	(0.53)
Previous Period	7%	61%	17%	23%	27%	95%	16%	123%	4.68	(0.28)
Motor OD										
Current Period	28%	69%	33%	43%	48%	89%	33%	138%	2.11	(0.63)
Previous Period	17%	39%	33%	24%	59%	78%	28%	136%	3.04	(0.33)
Motor TP										
Current Period	18%	76%	42%	51%	56%	59%	2%	115%	16.10	(0.04)
Previous Period	6%	96%	46%	55%	57%	57%	2%	114%	14.01	(0.08)
Total Motor										
Current Period	23%	73%	38%	47%	53%	68%	3%	121%	9.65	(0.22)
Previous Period	11%	70%	43%	40%	57%	62%	3%	120%	11.13	(0.14)
Health										
Current Period	111%	82%	5%	24%	19%	82%	24%	101%	1.70	(0.10)
Previous Period	30%	53%	15%	27%	40%	80%	27%	120%	4.10	(0.08)
Personal Accident										
Current Period	24%	75%	12%	24%	23%	60%	16%	83%	4.76	0.19
Previous Period	5%	87%	21%	27%	29%	72%	19%	101%	5.26	0.01
Travel Insurance										
Current Period	25%	93%	26%	50%	52%	48%	11%	99%	2.19	(0.02)
Previous Period	0%	94%	31%	49%	51%	46%	19%	97%	2.28	0.03
Total Health										
Current Period	96%	83%	7%	25%	22%	77%	20%	99%	1.83	(0.08)
Previous Period	24%	60%	19%	29%	41%	74%	24%	116%	3.85	(0.06)
Workmen's Compensation/ Employer's liability										
Current Period	10%	90%	19%	35%	36%	50%	9%	86%	5.39	0.12
Previous Period	10%	95%	20%	34%	35%	59%	8%	94%	5.10	0.01
Public/ Product Liability										
Current Period	27%	5%	-150%	17%	-45%	113%	4%	68%	15.68	0.48
Previous Period	-4%	8%	-120%	16%	-56%	33%	4%	-23%	11.93	1.55
Engineering										
Current Period	70%	10%	-57%	17%	-2%	173%	6%	171%	10.90	(0.71)
Previous Period	23%	12%	-50%	20%	-11%	99%	12%	88%	10.56	0.12
Aviation										
Current Period	56%	3%	-10%	4%	125%	32150%	3%	32275%	20.45	(508.16)
Previous Period	-2%	8%	-1%	3%	37%	2760%	6%	2797%	11.40	(28.79)
Crop Insurance										
Current Period	-350%	-940%	2%	6580%	-698%	128%	20%	-570%	(356.70)	(0.43)
Previous Period	0%	100%	9%	-17700%	13%	103%	14%	116%	3.90	(0.13)
Other segments										
Current Period	20%	44%	4%	48%	-85%	284%	16%	199%	4.51	(0.08)
Previous Period	94%	54%	7%	46%	-102%	113%	1%	11%	3.33	0.08
Total Miscellaneous										
Current Period	44%	67%	22%	34%	38%	73%	4%	110%	6.00	(0.17)
Previous Period	17%	59%	31%	34%	49%	68%	4%	117%	8.53	(0.11)
Total-Current Period	34%	59%	20%	32%	37%	74%	5%	111%	6.02	(0.16)
Total-Previous Period	13%	51%	28%	31%	46%	70%	5%	115%	8.23	(0.11)