PERIODIC DISCLOSURERS

TATA AIG General Insurance Company Limited

IRDAI Registration No. 108, dated January 22, 2001

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE **30th September, 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**	17%	26%	5%	9%
2	Gross Direct Premium to Net worth Ratio	0.79	1.72	0.78	1.56
3	Growth rate of Net Worth	5%	8%	6%	12%
4	Net Retention Ratio**	57%	58%	57%	54%
5	Net Commission Ratio**	23%	21%	28%	28%
6	Expense of Management to Gross Direct Premium Ratio**	35%	33%	31%	31%
7	Expense of Management to Net Written Premium Ratio**	41%	38%	45%	46%
8	Net Incurred Claims to Net Earned Premium**	75%	74%	67%	68%
9	Claims paid to claims provisions**	7%	8%	7%	10%
10	Combined Ratio**	115%	113%	113%	114%
11	Investment income ratio	2%	5%	2%	5%
12	Technical Reserves to net premium ratio **	7.41	3.35	7.71	4.00
13	Underwriting balance ratio	(0.12)	(0.14)	(0.12)	(0.11)
14	Operating Profit Ratio	9%	7%	12%	12%
15	Liquid Assets to liabilities ratio	0.29	0.29	0.23	0.23
16	Net earning ratio	11%	8%	12%	12%
17	Return on net worth ratio	5%	8%	5%	11%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.94	1.94	1.79	1.79
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	42.87	33.70	41.91	41.66
22	Interest Service Coverage Ratio	42.87	33.70	41.91	41.66
23	Earnings per share				
	Basic	3.49	5.45	3.41	6.77
	Diluted	3.48	5.43	3.40	6.76
24	Book value per share	71.19	71.19	62.34	62.34

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE **30th September, 2026**

PERIODIC DISCLOSURERS

TATA AIG General Insurance Company Limited

IRDAI Registration No. 108, dated January 22, 2001

**** Segmental Reporting up to the quarter**

Segments Upto the quarter ended on Sept 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 **	Underwriting balance ratio
FIRE										
Current Period	-16%	11%	-39%	22%	40%	115%	32%	156%	5.99	(0.42)
Previous Period	7%	15%	-19%	22%	32%	66%	30%	98%	4.07	0.00
Marine Cargo										
Current Period	11%	56%	14%	25%	29%	105%	18%	134%	2.81	(0.40)
Previous Period	10%	66%	17%	24%	27%	97%	28%	124%	2.54	(0.26)
Marine Hull										
Current Period	7%	2%	-1978%	6%	-1774%	575%	0%	-1199%	24.48	9.82
Previous Period	146%	6%	-229%	4%	-177%	-292%	0%	-469%	3.89	1.44
Total Marine										
Current Period	11%	54%	13%	25%	27%	106%	18%	133%	2.83	(0.39)
Previous Period	12%	64%	16%	23%	27%	98%	28%	125%	2.55	(0.27)
Motor OD										
Current Period	23%	70%	33%	42%	47%	87%	46%	134%	1.22	(0.54)
Previous Period	12%	40%	31%	23%	56%	77%	42%	133%	1.47	(0.33)
Motor TP										
Current Period	14%	77%	41%	49%	54%	59%	5%	113%	8.16	(0.02)
Previous Period	2%	96%	46%	54%	56%	58%	5%	114%	7.00	(0.08)
Total Motor										
Current Period	19%	73%	37%	46%	50%	68%	6%	119%	4.93	(0.19)
Previous Period	6%	69%	42%	39%	56%	62%	7%	118%	5.52	(0.14)
Health										
Current Period	77%	76%	5%	28%	21%	82%	31%	104%	1.02	(0.06)
Previous Period	14%	67%	15%	30%	36%	78%	36%	114%	1.64	(0.09)
Personal Accident										
Current Period	19%	77%	12%	22%	20%	49%	27%	69%	2.34	0.32
Previous Period	-4%	87%	21%	27%	29%	73%	30%	102%	2.60	(0.02)
Travel Insurance										
Current Period	22%	92%	30%	51%	53%	41%	22%	94%	1.05	0.01
Previous Period	3%	95%	32%	50%	52%	45%	30%	97%	1.07	0.01
Total Health										
Current Period	67%	77%	8%	30%	25%	76%	28%	101%	1.07	(0.03)
Previous Period	12%	72%	18%	32%	38%	73%	34%	111%	1.61	(0.07)
Workmen's Compensation/ Employer's liability										
Current Period	13%	88%	19%	36%	37%	55%	18%	92%	2.77	0.06
Previous Period	13%	93%	20%	35%	36%	56%	14%	92%	2.71	0.05
Public/ Product Liability										
Current Period	27%	5%	-120%	20%	-3%	91%	5%	88%	9.39	0.13
Previous Period	3%	8%	-109%	17%	-39%	111%	8%	72%	7.83	0.36
Engineering										
Current Period	29%	11%	-54%	19%	2%	136%	15%	138%	6.17	(0.38)
Previous Period	20%	14%	-37%	20%	2%	99%	21%	101%	4.81	(0.01)
Aviation										
Current Period	65%	3%	-6%	4%	124%	643%	3%	766%	10.90	(11.71)
Previous Period	-5%	-1%	1%	4%	-320%	-501%	12%	-821%	(37.33)	6.66
Crop Insurance										
Current Period	19%	23%	-20%	8%	14%	119%	12%	133%	2.64	(0.44)
Previous Period	-15%	40%	1%	5%	11%	88%	24%	99%	2.18	(0.02)
Other segments										
Current Period	32%	43%	-3%	47%	-77%	201%	19%	125%	2.56	0.12
Previous Period	61%	53%	6%	48%	-76%	118%	8%	42%	2.05	0.12
Total Miscellaneous										
Current Period	33%	64%	23%	35%	39%	72%	8%	111%	3.31	(0.13)
Previous Period	9%	61%	30%	33%	47%	67%	9%	114%	4.08	(0.11)
Total-Current Period	26%	58%	21%	33%	38%	74%	8%	113%	3.35	(0.14)
Total-Previous Period	9%	54%	28%	31%	46%	68%	10%	114%	4.00	(0.11)

Current Period is Quarter Ended September 30, 2026

Previous Period is Quarter Ended September 30, 2025