

KEY FINANCIAL DATA

10 Years Growth At A Glance

	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007
PAID-UP CAPITAL	510.37	463.98	403.46	366.78	318.93	318.93	252.01	252.01	229.09	176.25
SHARE HOLDER'S EQUITY	863.52	786.03	725.22	653.42	578.71	450.56	374.52	322.58	355.23	314.72
GENERAL RESERVE	220.00	200.00	180.00	160.00	90	90.00	87.50	87.50	80	62.50
CASH AND BANK DEPOSIT	146.96	133.93	104.50	103.08	68.76	79.82	57.54	63.05	85.03	94.95
INVESTMENT	751.66	653.67	584.86	500.32	436.86	341.67	284.60	282.68	285.85	298.94
UNDERWRITING PROVISIONS	782.59	858.20	764.85	679.63	947.9	465.33	437.16	493.36	527.08	354.07
TOTAL ASSETS BOOK VALUE	1811.48	1766.56	1595.94	1456.58	1633.02	1044.07	903.46	904.35	938.72	712.73
RETURN ON ASSETS	5.56%	4.58%	5.65%	5.13%	5.34%	6.93%	11.99%	(3.61)%	4.31%	9.92%
RETURN ON EQUITY	11.66%	10.34%	12.43%	11.43%	15.07%	14.90%	13.86%	(10.11)%	11.40%	22.48%
PAID-UP CAPITAL TO ASSETS	28.17%	26.26%	25.28%	25.18%	19.53%	28.76%	26.04%	27.86%	24.40%	24.72%
EQUITY / TOTAL ASSETS	47.67%	44.50%	45.44%	44.86%	35.43%	46.48%	45.33%	35.67%	37.84%	44.17%
GROSS PREMIUM	1201.84	1114.40	1028.14	837.23	613.72	543.40	529.54	506.34	603.19	632.16
NET PREMIUM	359.41	316.42	295.76	260.76	240.7	238.7	267.92	326.55	445.54	395.81
RATIO TO GROSS PREMIUM	29.90%	28.39%	28.77%	31.14%	39.22%	43.93%	50.59%	64.49%	73.86%	62.61%
NET CLAIMS INCURRED	101.72	89.86	94.30	87.89	83.09	86.32	96.43	227.46	208.36	156.97
RATIO TO NET PREMIUM	28.30%	28.40%	31.88%	33.71%	34.52%	36.16%	35.99%	69.65%	46.77%	39.66%
EXPENSES	179.66	174.36	164.67	155.34	142.76	128.95	130.78	140.59	153.65	148.43
RATIO TO GROSS PREMIUM	14.95%	15.65%	16.02%	18.55%	23.26%	23.73%	24.70%	27.77%	25.47%	23.48%
RATIO TO NET PREMIUM	49.98%	55.10%	55.68%	59.57%	59.31%	54.02%	48.81%	43.05%	34.49%	37.50%
INVESTMENT INCOME	99.00	86.69	96.22	97.44	110.25	94.08	54.86	53.86	18.26	43.23
RETURN ON INVESTMENT	13.17%	13.26%	16.45%	19.47%	25.24%	23.33%	15.73%	19.05%	6.39%	14.46%
U/W PROFIT/(LOSS)	64.29	49.22	39.45	19.6	17.04	15.24	31.93	(51.98)	48.17	58.53
PRE TAX PROFIT	115.54	90.79	96.54	81.21	93.9	82.54	56.68	(30.99)	52.26	88.34
PERCENTAGE TO GROSS PREMIUM	9.61%	8.15%	9.39%	8.92%	14.21%	14.00%	99.81%	(6.45)%	6.71%	11.19%
PROFIT AFTER TAX	100.69	80.99	90.14	74.7	87.21	76.04	51.93	(32.64)	40.51	70.75
PERCENTAGE TO NET PREMIUM	28.02%	25.60%	30.48%	28.65%	36.23%	31.85%	90.38%	(10.00)%	9.09%	17.87%
EARNINGS PER SHARE	1.97	1.75	1.94	2.03	2.73	2.38	2.06	(1.30)	1.77	3.09
DIVIDEND /BONUS	10%(B)5%(C)	10%(B)5%(C)	15%(B)5%(C)	10%(B)5%(C)	15%(B)	12.5%(B)7.5%(C)	12.5%(B)	NIL	10%(B)	30%(B)
BREAK UP VALUE PER SHARE	16.92	16.94	17.97	17.81	18.15	14.13	14.86	12.80	15.50	13.74
SUMMARY OF CASHFLOW										
NET CASH FLOW FROM										
OPERATING ACTIVITIES	102.288	40.013	23.354	16.692	(57.429)	(6.862)	(58.624)	(91.354)	(13.817)	29.875
NET CASH FLOW FROM										
INVESTING ACTIVITIES	(66.426)	9.450	3.908	17.237	70.445	29.606	53.313	75.606	(1.676)	(40.155)
NET CASH FLOW FROM										
FINANCING ACTIVITIES	(22.831)	(20.035)	(18.024)	(0.111)	(24.080)	(0.461)	(0.193)	(0.463)	(0.202)	-
INCREASE / DECREASE IN										
CASH EQUIVALANTS	13.031	29.428	1.420	34.318	(11.063)	22.282	(5.504)	(16.211)	(15.696)	(10.279)
CASH FLOW AND CASH										
EQUIVALENT (YEAR END)	146.958	133.927	104.499	103.078	68.760	79.824	57.541	63.045	79.257	94.953