

# Key Financial Data

10 Years Growth At A Glance

Rupees '000

	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
PAID-UP CAPITAL	561.41	510.37	463.98	403.46	366.78	318.93	318.93	252.01	252.01	229.09
SHARE HOLDER'S EQUITY	791.26	863.52	786.03	725.22	653.42	578.71	450.56	374.52	322.58	355.23
GENERAL RESERVE	250.00	220.00	200.00	180.00	160.00	90.00	90.00	87.50	87.50	80.00
CASH AND BANK DEPOSIT	186.93	146.96	133.93	104.50	103.08	68.76	79.82	57.54	63.05	85.03
INVESTMENT	671.28	751.66	653.67	584.86	500.32	436.86	341.67	284.60	282.68	285.85
UNDERWRITING PROVISIONS	739.39	782.59	868.20	764.85	679.63	947.90	465.33	437.16	493.36	527.08
TOTAL ASSETS BOOK VALUE	1783.45	1811.48	1766.56	1595.94	1456.58	1633.02	1044.07	903.46	904.35	938.72
RETURN ON ASSETS %	(2.62)	5.56	4.58	5.65	5.13	5.34	6.93	11.99	(3.61)	4.31
RETURN ON EQUITY %	(5.91)	11.66	10.34	12.43	11.43	15.07	14.90	13.86	(10.11)	11.40
PAID-UP CAPITAL TO ASSETS %	31.48	28.17	26.26	25.28	25.18	19.53	28.76	26.04	27.86	24.40
EQUITY / TOTAL ASSETS %	44.37	47.67	44.50	45.44	44.86	35.43	46.48	45.33	35.67	37.84
GROSS PREMIUM	1155.40	1201.84	1114.40	1028.14	837.23	613.72	543.40	529.54	506.34	603.19
NET PREMIUM	357.65	359.41	316.42	295.76	260.76	240.70	238.7	267.92	326.55	445.54
RATIO TO GROSS PREMIUM %	30.95	29.90	28.39	28.77	31.14	39.22	43.93	50.59	64.49	73.86
NET CLAIMS INCURRED	88.16	101.72	89.86	94.30	87.89	83.09	86.32	96.43	227.46	208.36
RATIO TO NET PREMIUM %	24.65	28.30	28.40	31.88	33.71	34.52	36.16	35.99	69.65	46.77
EXPENSES	188.99	179.66	174.36	164.67	155.34	142.76	128.95	130.78	140.59	153.65
RATIO TO GROSS PREMIUM %	16.36	14.95	15.65	16.02	18.55	23.26	23.73	24.70	27.77	25.47
RATIO TO NET PREMIUM %	52.84	49.98	55.10	55.68	59.57	59.31	54.02	48.81	43.05	34.49
INVESTMENT (LOSS)/INCOME	(48.02)	99.00	86.69	96.22	97.44	110.25	94.08	54.86	53.86	18.26
RETURN ON INVESTMENT %	(7.15)	13.17	13.26	16.45	19.47	25.24	23.33	15.73	19.05	6.39
U/W (LOSS)/PROFIT	71.09	64.29	49.22	39.45	19.6	17.04	15.24	31.93	(51.98)	48.17
PRE TAX (LOSS)/PROFIT	(25.64)	115.54	90.79	96.54	81.21	93.9	82.54	56.68	(30.99)	52.26
PERCENTAGE TO GROSS PREMIUM %	(2.22)	9.61	8.15	9.39	8.92	14.21	14.00	99.81	(6.45)	6.71
(LOSS)/PROFIT AFTER TAX	(46.74)	100.69	80.99	90.14	74.7	87.21	76.04	51.93	(32.64)	40.51
PERCENTAGE TO NET PREMIUM %	13.07	28.02	25.60	30.48	28.65	36.23	31.85	90.38	(10.00)	9.09
(LOSS)/EARNINGS PER SHARE (Rs.)	(0.83)	1.79	1.75	1.94	2.03	2.73	2.38	2.06	(1.30)	1.77
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)
BREAK UP VALUE PER SHARE (Rs.)	14.09	16.92	16.94	17.97	17.81	18.15	14.13	14.86	12.80	15.50
<b>SUMMARY OF CASHFLOW</b>										
NET CASH FLOW FROM										
OPERATING ACTIVITIES	38.113	102.288	40.013	23.354	16.692	(57.429)	(6.862)	(58.624)	(91.354)	(13.817)
NET CASH FLOW FROM										
INVESTING ACTIVITIES	26.825	(66.426)	9.450	3.908	17.237	70.445	29.606	53.313	75.606	(1.676)
NET CASH FLOW FROM										
FINANCING ACTIVITIES	(24.963)	(22.831)	(20.035)	(18.024)	(0.111)	(24.080)	(0.461)	(0.193)	(0.463)	(0.202)
INCREASE / DECREASE IN										
CASH EQUIVALANTS	39.975	13.031	29.428	1.420	34.318	(11.063)	22.282	(5.504)	(16.211)	(15.696)
CASH FLOW AND CASH										
EQUIVALENT (YEAR END)	186.934	146.958	133.927	104.499	103.078	68.760	79.824	57.541	63.045	79.257