

Operational Highlights

	2008	2007
Group		
Gross Written Premium (Rs. '000)	5,363,445	4,884,257
Net Written Premium (Rs. '000)	4,708,290	4,283,581
Net Profit Before Tax (Rs. '000)	503,193	549,124
Return on Net Assets	19.01%	30.94%
General		
Net Claims Ratio	65.6%	67.0%
Expense Ratio	45.9%	42.5%
Combined Ratio	111.5%	109.5%
Life		
Net Claims Ratio	21.1%	27.2%
Expense Ratio	52.6%	57.8%
Combined Ratio	73.7%	85.0%
Customer Relationship		
Number of Life Policies	188,295	179,437
Number of General Policies (Issued during year under review)	331,040	334,065
Insurance Claims and Benefits Paid Out (Net) (Rs. '000)	2,369,819	2,288,711
Number of New Products	5	3
Number of Assessors	89	100
Number of Branches	112	112
Number of Full Time Employees		
Sales Staff	1,012	884
Non - Sales Staff	1,365	1,306
	<u>2,377</u>	<u>2,190</u>
Management & above	83	88
Executives	498	471
Non Executives	1,796	1,631
Total Staff	<u>2,377</u>	<u>2,190</u>
Number of Field Staff	2,288	2,200
Pass Rate for Life Insurance Technical Competency Test	78%	74%

Operational Highlights *Contd.*

