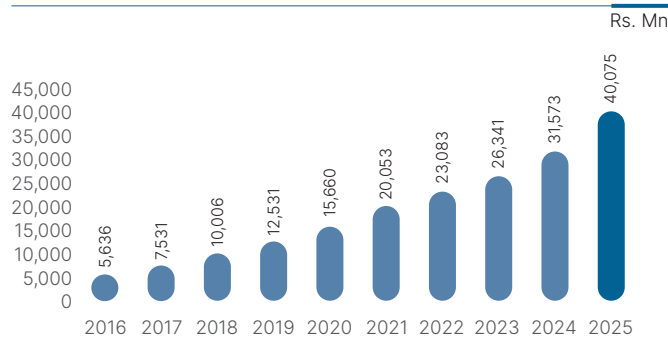


DECADE AT A GLANCE - FINANCIAL PERFORMANCE

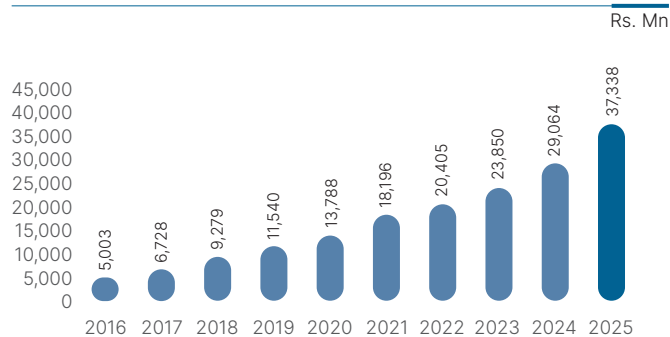
For the year ended 31 December	2025		2024	2023	2022	2021	2020	2019	2018	2017	2016
	Group Rs. '000	Company Rs. '000									
Gross written premiums	40,075,495	38,331,485	31,573,467	26,341,321	23,083,425	20,053,302	15,660,116	12,531,283	10,005,733	7,530,935	5,635,701
Net Written Premiums	37,337,912	35,611,533	29,063,769	23,850,432	20,404,622	18,195,507	13,787,500	11,539,828	9,279,175	6,728,473	5,002,748
Other revenue	7,571,101	6,678,170	9,380,671	7,948,164	5,120,191	2,775,629	2,276,114	1,584,114	953,383	1,069,179	753,005
Net income	44,909,013	42,289,703	38,444,440	31,798,596	25,524,813	20,971,136	16,063,614	13,123,942	10,232,558	7,797,652	5,755,753
Net insurance benefits and claims	(19,396,256)	(18,396,007)	(14,249,713)	(12,843,338)	(8,393,585)	(5,902,068)	(3,566,797)	(2,996,112)	(2,339,004)	(1,222,501)	(1,072,166)
Net acquisition cost	(7,239,551)	(6,829,572)	(5,790,389)	(5,486,208)	(4,955,888)	(4,050,033)	(3,269,454)	(2,968,714)	(2,044,220)	(1,830,773)	(1,580,473)
Expenses	(7,364,978)	(6,858,393)	(6,801,279)	(7,443,797)	(4,427,882)	(3,909,935)	(3,497,047)	(3,385,862)	(3,253,983)	(2,322,492)	(1,848,586)
Operating surplus before transfer to insurance provision	(34,000,785)	(32,083,972)	(26,841,381)	(25,773,343)	(17,777,355)	7,109,100	5,730,316	3,773,254	2,595,351	2,421,886	1,254,528
Change in insurance contracts liabilities	(4,292,556)	(4,556,947)	(5,270,740)	(2,828,082)	(3,717,074)	(4,143,426)	(3,599,969)	(1,169,696)	(1,500,589)	(517,365)	(287,685)
Profit before tax	6,615,672	5,648,784	6,332,319	3,197,171	4,030,384	2,965,674	2,130,347	2,603,558	1,094,762	1,904,521	966,843
Income tax (expenses) / reversal	(1,935,373)	(1,645,306)	(1,810,522)	(358,768)	(1,347,508)	(860,806)	(608,864)	(430,715)	2,241,483	420,000	-
Profit for the year	4,680,299	4,003,478	4,521,797	2,838,403	2,682,876	2,104,868	1,521,483	2,172,843	3,336,245	2,324,521	966,843

*Represents life insurance segment result when composite company.

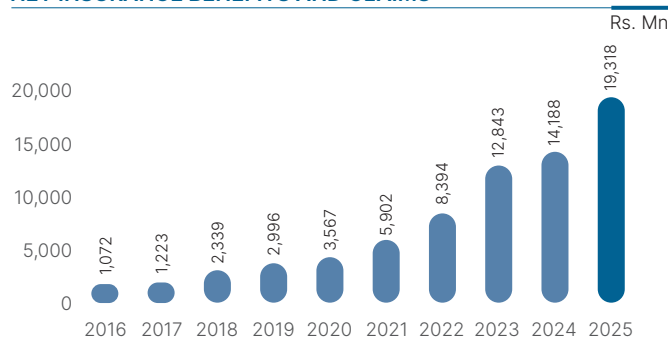
GROSS WRITTEN PREMIUMS



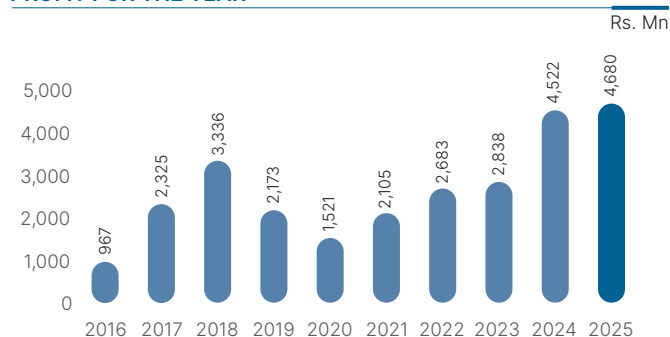
NET EARNED PREMIUM



NET INSURANCE BENEFITS AND CLAIMS



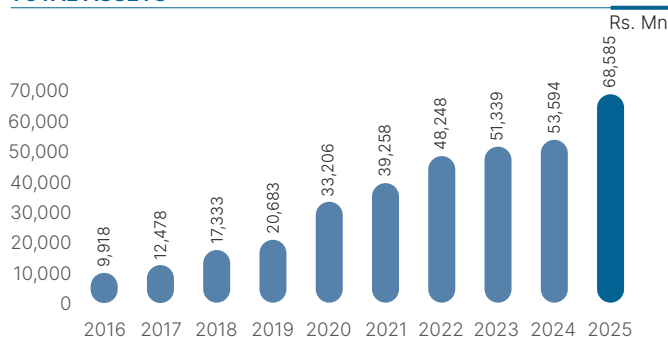
PROFIT FOR THE YEAR



DECADE AT A GLANCE - FINANCIAL POSITION

As at 31 December	2025		2024	2023	2022	2021	2020	2019	2018	2017	2016
	Group Rs. '000	Company Rs. '000									
Assets											
Intangible assets	472,379	6,082	3,955	2,364	2,566	1,356	404	444	2,089	7,145	13,236
Investments in subsidiary	-	1,426,349	-	-	-	-	-	-	-	-	-
Property, plant and equipment	854,727	832,546	689,233	707,427	579,357	617,745	660,928	675,468	619,059	577,705	485,014
Right of use assets	1,428,321	1,269,713	1,193,764	611,661	556,915	616,417	752,393	408,044	-	-	-
Deferred tax assets	715,134	454,262	468,263	838,938	-	675,164	1,621,904	2,230,768	2,750,962	420,000	-
Financial investments	56,962,074	47,072,300	43,938,018	43,500,215	42,599,855	34,217,429	27,367,792	14,910,744	12,065,241	9,994,488	8,218,287
Loans to life policyholders	412,829	412,829	350,134	331,301	268,060	224,198	234,462	224,672	161,001	140,385	162,448
Reinsurance receivables	524,933	482,477	518,316	465,211	568,379	231,587	323,288	188,131	154,802	149,548	85,940
Premium receivables	1,991,824	1,918,988	2,904,513	2,449,089	1,763,388	983,657	856,281	743,549	507,434	290,821	92,318
Receivables and other assets	2,123,050	2,193,602	1,658,300	1,333,537	1,172,879	993,325	834,388	923,961	691,109	579,409	627,810
Cash and cash equivalents	3,099,838	2,717,805	1,869,652	1,099,679	739,944	696,920	554,362	377,093	381,270	318,945	232,554
Total assets	68,585,109	58,786,953	53,594,148	51,339,422	48,248,343	39,257,798	33,206,202	20,682,874	17,332,967	12,478,446	9,917,607
Equity and liabilities											
Equity											
Stated capital	1,062,500	1,062,500	1,062,500	1,062,500	1,062,500	1,062,500	1,062,500	1,062,500	1,062,500	1,062,500	1,062,500
Restricted regulatory reserve	1,515,796	798,004	798,004	798,004	798,004	798,004	798,004	798,004	798,004	798,004	-
Other reserves	(820,149)	(552,501)	(764,262)	(2,144,892)	(3,100,255)	(1,725,658)	(1,214,604)	(1,405,801)	(1,464,958)	(916,620)	(1,323,610)
Retained earnings	11,909,472	11,954,660	9,258,312	13,617,734	12,112,675	10,453,584	9,290,347	7,764,216	6,275,417	2,942,245	2,223,276
Total equity	13,667,619	13,262,663	10,354,554	13,333,346	10,872,924	10,588,430	9,936,247	8,218,919	6,670,963	3,886,129	1,962,166
Liabilities											
Insurance contract liabilities	46,611,447	38,040,296	33,290,278	27,925,474	25,338,502	21,492,757	17,483,705	10,377,102	9,021,521	7,438,592	6,935,047
Employee benefit liabilities	582,974	580,331	372,315	276,302	208,959	192,629	182,332	151,027	107,404	86,693	73,436
Loans and borrowings	-	-	3,016,443	5,014,997	5,643,918	3,064,994	2,852,245	-	-	-	-
Reinsurance payables	721,114	668,426	754,059	718,855	2,246,237	1,040,255	636,060	428,557	320,824	236,265	139,262
Current tax liabilities	1,235,630	1,235,630	979,770	927,170	801,030	-	-	-	-	-	-
Other liabilities	5,379,037	4,612,319	4,458,414	2,766,588	2,828,455	2,588,183	1,890,223	1,330,998	841,833	754,027	676,230
Bank overdraft	387,288	387,288	368,315	376,690	308,318	290,550	225,390	176,271	370,422	76,740	131,466
Total liabilities	54,917,490	45,524,290	43,239,594	38,006,076	37,375,419	28,669,368	23,269,955	12,463,955	10,662,004	8,592,317	7,955,441
Total equity and liabilities	68,585,109	58,786,953	53,594,148	51,339,422	48,248,343	39,257,798	33,206,202	20,682,874	17,332,967	12,478,446	9,917,607

TOTAL ASSETS



INSURANCE CONTRACT LIABILITIES

