NIVA BUPA HEALTH INSURANCE COMPANY LIMITED

Financial Soundness					
#	**Parameter / Line of Business**	**FY 2026-27 (YTD June'26)**	**FY 2025-26**	**FY 2024-25**	**FY 2023-24**
A. Line-wise Net Incurred Loss Ratio (%)					
	Health	65%	68%	66%	65%
	Personal Accident	33%	39%	36%	42%
	Travel	38%	62%	118%	82%
	TOTAL	**65%**	**67%**	**65%**	**64%**
B. Line-wise Renewal Premium to New Business Premium Ratio					
	Health	109%	85%	78%	77%
	Personal Accident	50%	47%	29%	38%
	Travel	0%	0%	0%	0%
	TOTAL	**107%**	**84%**	**77%**	**75%**
C. Expense of Management to Gross Direct Premium Ratio (%)					
	Company-wide EOM ratio	35%	34%	39%	39%