

# Inspired by Trust

Our renewal ratio of over 86% shows the high level of customer trust in our products and the quality of services that our teams strive to deliver to our customers.

*Our teams have a mix of experienced and new energy, and we have the lowest attrition rates in the industry.*

Our efficient underwriting, prompt claim settlement, and personalised services have helped us deliver another blockbuster year of growth. Rate revisions in the property (fire insurance), as well as the acquisition of new accounts, helped us increase our premiums. Our balanced portfolio mix is spread across property, marine, liability, miscellaneous, and engineering segments. We serve both national and multinational corporates and operate in major cities in India.

The past year proved that times might change, circumstances might limit our actions, but relationships that we build and sustain will keep our business going. We are confident that our strong foundation will enable us to navigate these uncertain times and deliver consistently.

## FY 2020-21 Key Highlights

Gross Written Premium increased by 15% to ₹752 cr

Increased participation in major accounts

From Global business segment (GC&C + GEB) 8 new major accounts acquired

**86%**  
Renewal ratio

## Strategic Priorities

- Consolidate existing businesses and identify opportunities to upsell
- Leverage our Generali parent strengths to offer more global property and employee benefit insurance policies
- Increase focus on Health Insurance