S No	Particulars	H1'FY2027
1	Asset under management (AUM) to Total Premium ratio*	1039%
2	Renewal Premium to New Business premium ratio	132%
3	Total number of policies issued / Total number of policies exited	597%
4	Expense of Management** to Gross direct premium ratio	19.6%

* AUM-to-premium ratio expected to normalize by financial year end as full-year premium inflows are reflected in base.

** Commission (Sch 2) + Opex (Sch 3)