

Kotak Mahindra General Insurance Company Limited
IRDA Registration No. 152 Dated November 18, 2015

Annexure-II

[Pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with IRDAI Circular reference : IRDA/F&A/CIR/LFTD/027/01/2017 dated 30.01.2017]
Segment Reporting for the Quarter ended December 31, 2023

(Rs. in lakhs)

Sl. No.	Particulars	3 months ended	Preceding 3 months ended	Corresponding 3 months ended in the previous year	Year to date for current period ended	Year to date for the previous year ended	Previous year ended
		31-12-2023	30-09-2023	31-12-2022	31-12-2023	31-12-2022	31-03-2023
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
	Segment Income:						
	(I) Fire						
	Net Premium	492.73	666.86	558.97	1,836.93	1,803.14	2,373.77
	Income form Investments	176.40	169.12	119.05	496.47	330.55	472.27
	Other Income	0.28	1.06	1.21	1.71	2.09	2.45
	(II) Marine						
	Net Premium	11.18	7.03	67.17	37.08	212.20	275.47
	Income form Investments	2.38	2.46	(1.03)	7.21	4.82	6.61
	Other Income	0.01	0.02	0.01	0.04	0.04	0.04
	(III) Health Including Personal Accident-						
	(a) Health Retail						
	Net Premium	1,691.38	2,183.10	1,653.06	5,390.87	5,365.06	7,379.60
	Income form Investments	119.52	138.99	103.31	373.92	318.34	442.64
	Other Income	0.21	1.20	1.46	1.82	2.59	1,275.44
	(b) Health Group						
	Net Premium	10,671.51	10,061.71	6,918.86	29,271.04	18,844.34	28,034.43
	Income form Investments	630.81	607.80	371.90	1,719.96	1,010.67	1,511.13
	Other Income	1.46	5.17	4.85	8.38	8.22	4,188.05
	(b) Health Government Schemes						
	Net Premium	-	-	-	-	-	-
	Income form Investments	-	-	-	-	-	-
	Other Income	-	-	-	-	-	-
	(iv) Motor						
	Net Premium	14,575.35	11,046.28	10,322.04	36,214.73	29,013.24	40,757.11
	Income form Investments	1,891.12	1,704.71	1,228.09	5,039.78	3,490.74	4,974.43
	Other Income	(4.22)	8.60	9.77	3.01	10.12	4,787.67
	(v) Miscellaneous :						
	(a) Retail						
	Net Premium	515.09	586.49	401.10	1,567.32	1,174.77	1,690.11
	Income form Investments	89.39	86.81	53.48	245.77	145.75	213.90
	Other Income	0.20	0.74	0.70	1.20	1.18	57.34
	(b) Group /Corporate						
	Net Premium	94.75	87.88	65.37	261.36	219.22	301.31
	Income form Investments	8.80	9.79	5.67	27.05	15.15	22.81
	Other Income	0.01	0.06	0.06	0.09	0.09	0.12
1							
2	Premium Deficiency						
	(I) Fire	-	-	-	-	-	-
	(II) Marine	(9.60)	(11.40)	-	(9.00)	-	9.00
	(III) Health Including Personal Accident-						
	(a) Health Retail	-	-	-	-	-	-
	(b) Health Group	-	-	-	-	-	-
	(c) Health Government Schemes	-	-	-	-	-	-
	(iv) Motor	-	-	-	-	-	-
	(v) Miscellaneous :						
	(a) Retail	-	-	-	-	-	-
	(b) Group /Corporate	-	-	-	-	-	-

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		31-12-2023	30-09-2023	31-12-2022	31-12-2023	31-12-2022	31-09-2023	
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	
3	Segment Underwriting profit/Loss:							
	(I) Fire	(3.34)	45.35	58.36	246.77	254.66	257.95	254.66
	(II) Marine	(37.46)	(47.90)	8.86	(192.12)	(239.86)	(383.14)	-239.86
	(III) Health Including Personal Accident-							
	(a) Health Retail	109.75	(159.87)	(526.50)	(204.83)	(1,434.03)	(2,133.81)	-1,434.03
	(b) Health Group	(1,116.07)	(1,298.31)	(1,119.27)	(2,156.00)	(1,514.00)	(3,654.56)	-1,514.00
	(c) Health Government Schemes	-	-	-	-	-	-	-
	(iv) Motor	(4,251.57)	(2,354.68)	(3,386.67)	(9,879.69)	(9,640.86)	(14,533.06)	-9,640.86
	(v) Miscellaneous :	-	-	-	-	-	-	-
	(a) Retail	(145.40)	(254.66)	(139.96)	(682.13)	(337.81)	(563.46)	-337.81
	(b) Group /Corporate	32.39	(38.03)	6.65	(24.87)	(20.96)	(23.59)	-20.96
4	Segment Operating profit/Loss:							
	(I) Fire	173.34	215.53	178.62	744.95	587.30	732.67	0
	(II) Marine	(35.07)	(45.42)	7.84	(184.87)	(235.00)	(376.49)	0
	(III) Health Including Personal Accident-							
	(a) Health Retail	229.48	(19.69)	(421.73)	170.92	(1,113.10)	(415.74)	
	(b) Health Group	(483.80)	(685.35)	(742.52)	(427.66)	(495.12)	2,044.63	
	(c) Health Government Schemes							
	(iv) Motor	(2,364.68)	(641.37)	(2,148.82)	(4,836.89)	(6,140.00)	(4,770.96)	
	(v) Miscellaneous :							
	(a) Retail	(55.81)	(167.11)	(85.79)	(435.16)	(190.88)	(292.23)	
	(b) Group /Corporate	41.20	(28.17)	12.38	2.27	(5.72)	(0.66)	
5	Segment Technical Liabilities:							
	(I) Fire	6,421.24	6,261.32	5,606.90	6,421.24	5,606.90	5,485.70	
	(II) Marine	131.36	134.89	110.68	131.36	110.68	110.22	
	(III) Health Including Personal Accident-							
	(a) Health Retail	6,093.42	6,618.95	6,157.99	6,093.42	6,157.99	6,276.28	
	(b) Health Group	31,585.22	29,895.16	21,996.66	31,585.22	21,996.66	25,312.60	
	(c) Health Government Schemes	-	-	-	-	-	-	
	(iv) Motor	90,485.25	83,367.32	71,583.86	90,485.25	71,583.86	76,235.50	
	(v) Miscellaneous :							
	(a) Retail	4,574.42	4,371.02	3,189.30	4,574.42	3,189.30	3,555.79	
	(b) Group /Corporate	328.27	373.20	284.38	328.27	284.38	305.40	

1 Segments include : (i) Fire, (ii) Marine, (iii) Health including Personal Accident - (a) health Retail, (b) Health Group, and (c) Health Government Schemes, (iv) Motor, (v) Miscellaneous - (a) Retail, (b) Group / Corporate, (vi) any other segments which contributes more than 10 percent of the Miscellaneous class of business, (vii) any other class as may be specified by the Authority.

2 Net of provisions for diminution in value of investments

3 The above financial results for the period ended December 31, 2023 is based on unaudited Financial Statements for the period ended December 31, 2023 which have been approved by the Audit Committee and Board of Directors at their meeting held on January 16, 2024.