

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE
**Name of the Insurer: Zurich Kotak General Insurance Company (India) Limited
(Formerly Known as Kotak Mahindra General Insurance Company Limited)**


Sl. No	Particular	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023
1	Gross Direct Premium Growth Rate**	16%	30%	40%	37%
2	Gross Direct Premium to Net worth Ratio	0.25	0.74	1.12	2.99
3	Growth rate of Net Worth	426%	426%	-9%	-9%
4	Net Retention Ratio**	68%	70%	70%	69%
5	Net Commission Ratio**	19%	19%	23%	18%
6	Expense of Management to Gross Direct Premium Ratio**	39%	39%	42%	40%
7	Expense of Management to Net Written Premium Ratio**	47%	47%	51%	48%
8	Net Incurred Claims to Net Earned Premium**	75%	70%	60%	64%
9	Claims paid to claims provisions**	5%	19%	3%	21%
10	Combined Ratio**	122%	117%	111%	112%
11	Investment income ratio	8%	8%	7%	7%
12	Technical Reserves to net premium ratio **	5.64	1.86	4.98	1.87
13	Underwriting balance ratio	-0.23	-0.23	-0.25	-0.20
14	Operating Profit Ratio	-8%	-9%	-11%	-8%
15	Liquid Assets to liabilities ratio	0.16	0.16	0.04	0.04
16	Net earning ratio	1%	-1%	-7%	-4%
17	Return on net worth ratio	0.12%	-0.32%	-5%	-9%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	6.43	6.43	1.62	1.62
19	NPA Ratio			-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	NA	NA	NA	NA
21	Debt Service Coverage Ratio	NA	NA	NA	NA
22	Interest Service Coverage Ratio	NA	NA	NA	NA
23	Earnings per share	0.02	-0.06	-0.26	-0.43
24	Book value per share	17.63	17.63	4.93	4.93

**** Segmental Reporting up to the quarter**

Segments	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Year	14%	28%	15%	29%	57%	83%	11%	140%	3.28	-0.58
Previous Year	9%	28%	-0.22%	25%	39%	35%	31%	74%	3.50	0.17
Marine Cargo										
Current Year	83%	64%	30%	55%	81%	164%	31%	245%	1.25	-2.27
Previous Year	-56%	6%	122%	28%	270%	362%	59%	633%	3.54	-4.99
Marine Hull										
Current Year	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Year	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total Marine										
Current Year	83%	64%	30%	55%	81%	164%	31%	245%	1.25	-2.27
Previous Year	-56%	6%	122%	28%	270%	362%	59%	633%	3.54	-4.99
Motor OD										
Current Year	56%	59%	24%	40%	52%	80%	41%	132%	0.84	-0.39
Previous Year	46%	60%	33%	48%	63%	75%	55%	138%	0.88	-0.51
Motor TP										
Current Year	38%	94%	15%	40%	42%	71%	3%	113%	3.63	-0.15
Previous Year	18%	94%	16%	43%	45%	68%	11%	114%	3.84	-0.15
Total Motor										
Current Year	48%	73%	20%	40%	47%	75%	6%	122%	2.30	-0.26
Previous Year	32%	75%	23%	46%	54%	71%	16%	125%	2.50	-0.30
Health										
Current Year	17%	75%	17%	38%	43%	68%	48%	111%	1.13	-0.16
Previous Year	57%	71%	13%	35%	41%	63%	50%	104%	1.04	-0.12
Personal Accident										
Current Year	13%	71%	27%	50%	54%	25%	49%	78%	1.54	0.16
Previous Year	16%	71%	17%	44%	46%	18%	51%	63%	1.51	0.25
Travel Insurance										
Current Year	NA	93%	24%	42%	45%	73%	NA	118%	0.48	-0.24
Previous Year	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total Health										
Current Year	16%	74%	18%	39%	44%	64%	48%	108%	1.16	-0.13
Previous Year	51%	71%	13%	36%	41%	59%	50%	100%	1.09	-0.08
Workmen's Compensation/ Employer's liability										
Current Year	7%	95%	17%	53%	55%	138%	16%	192%	2.30	-0.86
Previous Year	41%	95%	17%	53%	55%	-22%	30%	32%	1.43	0.61
Public/ Product Liability										
Current Year	129%	-176%	-12%	58%	-32%	-3%	NA	-35%	-0.38	1.28
Previous Year	54%	9%	45%	37%	229%	54%	NA	283%	1.47	-1.97
Engineering										
Current Year	-2%	20%	51%	32%	92%	47%	45%	139%	0.91	-0.51
Previous Year	39%	17%	42%	31%	87%	54%	29%	141%	1.14	-0.58
Aviation										
Current Year	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Year	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Crop Insurance										
Current Year	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Year	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other segments **										
Current Year	-2%	41%	33%	43%	83%	28%	18%	111%	4.24	-0.42
Previous Year	21%	49%	26%	42%	70%	31%	46%	101%	2.92	-1.14
Total Miscellaneous										
Current Year	31%	73%	19%	39%	46%	70%	9%	116%	1.83	-0.21
Previous Year	41%	72%	19%	41%	48%	65%	21%	113%	1.83	-0.21
Total-Current Year	30%	70%	19%	39%	47%	70%	10%	117%	1.86	-0.23
Total-Previous Year	37%	69%	18%	40%	48%	64%	21%	112%	1.87	-0.20

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