

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: Kotak Mahindra General Insurance Company Limited

Sl. No.	Particular	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
1	Gross Direct Premium Growth Rate**	38%	38%	46%	46%
2	Gross Direct Premium to Net worth Ratio	0.23	0.23	0.82	0.82
3	Growth rate of Net Worth	390%	390%	6%	6%
4	Net Retention Ratio**	70%	70%	68%	68%
5	Net Commission Ratio**	19%	19%	16%	16%
6	Expense of Management to Gross Direct Premium Ratio**	40%	40%	40%	40%
7	Expense of Management to Net Written Premium Ratio**	48%	48%	48%	48%
8	Net Incurred Claims to Net Earned Premium**	67%	67%	64%	64%
9	Claims paid to claims provisions**	10%	10%	11%	11%
10	Combined Ratio**	115%	115%	113%	113%
11	Investment income ratio	6%	6%	6%	6%
12	Technical Reserves to net premium ratio **	5.43	5.43	5.67	5.67
13	Underwriting balance ratio	-0.24	-0.24	-0.16	-0.16
14	Operating Profit Ratio	-13%	-13%	-5%	-5%
15	Liquid Assets to liabilities ratio	0.45	0.45	0.02	0.02
16	Net earning ratio	-5%	-5%	-2%	-2%
17	Return on net worth ratio	-1%	-1%	-1%	-1%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	7.39	7.39	1.98	1.98
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	-0.18	-0.18	-0.07	-0.07
24	Book value per share	17.63	17.63	5.29	5.29

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** 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	25%	29%	18%	29%	57%	80%	11%	137%	7.76	-0.88
Previous Year	18%	26%	3%	26%	43%	2%	3%	45%	8.81	0.40
Marine Cargo										
Current Year	69%	58%	33%	50%	80%	190%	31%	271%	1.76	-5.42
Previous Year	-44%	8%	96%	29%	211%	453%	19%	665%	7.31	-6.10
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	69%	58%	33%	50%	80%	190%	31%	271%	1.76	-5.42
Previous Year	-44%	8%	96%	29%	211%	453%	19%	665%	7.31	-6.10
Motor OD										
Current Year	57%	58%	20%	38%	50%	78%	41%	128%	2.66	-0.31
Previous Year	41%	60%	34%	49%	67%	76%	38%	143%	2.67	-0.49
Motor TP										
Current Year	42%	94%	15%	42%	44%	68%	3%	112%	10.28	-0.16
Previous Year	39%	93%	18%	47%	50%	71%	3%	121%	11.38	-0.19
Total Motor										
Current Year	50%	74%	17%	40%	47%	72%	6%	119%	6.89	-0.23
Previous Year	40%	75%	25%	48%	57%	73%	7%	130%	7.59	-0.31
Health										
Current Year	30%	75%	20%	41%	47%	63%	48%	110%	3.31	-0.20
Previous Year	71%	73%	6%	33%	37%	61%	45%	98%	3.14	-0.02
Personal Accident										
Current Year	17%	75%	29%	54%	56%	21%	49%	78%	4.47	0.13
Previous Year	28%	70%	15%	43%	46%	21%	17%	67%	4.72	0.27
Travel Insurance										
Current Year	NA	94%	34%	57%	59%	85%	NA	145%	0.83	-345.73
Previous Year	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total Health										
Current Year	29%	75%	21%	42%	48%	59%	48%	107%	3.42	-0.17
Previous Year	65%	73%	7%	34%	38%	57%	39%	95%	3.30	0.01
Workmen's Compensation/ Employer's liability										
Current Year	8%	95%	17%	50%	52%	171%	16%	223%	6.18	-1.13
Previous Year	81%	95%	14%	52%	54%	40%	2%	94%	5.87	0.01
Public/ Product Liability										
Current Year	152%	-279%	-6%	47%	-16%	-1%	NA	-18%	-0.36	1.14
Previous Year	560%	9%	50%	79%	71%	60%	NA	771%	4.32	-5.11
Engineering										
Current Year	9%	20%	56%	33%	91%	35%	45%	125%	2.88	-0.61
Previous Year	24%	18%	34%	31%	80%	45%	27%	125%	3.33	-0.44
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	12%	42%	41%	45%	84%	52%	18%	136%	11.47	-1.07
Previous Year	29%	48%	16%	38%	64%	92%	5%	155%	8.57	-1.55
Total Miscellaneous										
Current Year	38%	73%	19%	41%	48%	67%	9%	115%	5.39	-0.22
Previous Year	50%	73%	16%	41%	48%	66%	11%	114%	5.56	-0.17
Total-Current Year	38%	70%	19%	40%	48%	67%	10%	115%	5.43	-0.24
Total-Previous Year	46%	68%	16%	40%	48%	64%	11%	113%	5.67	-0.16