

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE



Name of the Insurer: Kotak Mahindra General Insurance Company Limited

Sl.No.	Particular	For the Quarter September 30, 2021	Up to the quarter September 30, 2021	For the Quarter September 30, 2020	Up to the quarter September 30, 2020
1	Gross Direct Premium Growth Rate**	17%	19%	35%	28%
2	Gross Direct Premium to Net worth Ratio	0.54	0.94	0.74	1.27
3	Growth rate of Net Worth	60%	60%	1%	1%
4	Net Retention Ratio**	78%	77%	88%	88%
5	Net Commission Ratio**	3%	3%	7%	7%
6	Expense of Management to Gross Direct Premium Ratio**	40%	42%	36%	40%
7	Expense of Management to Net Written Premium Ratio**	45%	46%	37%	42%
8	Net Incurred Claims to Net Earned Premium**	81%	79%	65%	60%
9	Claims paid to claims provisions**	10%	26%	11%	17%
10	Combined Ratio**	126%	125%	102%	103%
11	Investment income ratio	7.32%	6.51%	9.51%	9.61%
12	Technical Reserves to net premium ratio **	6.02	3.45	4.81	2.81
13	Underwriting balance ratio	(0.30)	(0.23)	(0.12)	(0.09)
14	Operating Profit Ratio	-18%	-12%	3%	6%
15	Liquid Assets to liabilities ratio	0.14	0.14	0.17	0.17
16	Net earning ratio	-13%	-9%	6%	10%
17	Return on net worth ratio	-5%	-7%	4%	11%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.66	2.66	2.12	2.12
19	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	NIL	NIL	NIL	NIL
21	Debt Service Coverage Ratio	NIL	NIL	NIL	NIL
22	Interest Service Coverage Ratio	NIL	NIL	NIL	NIL
23	Earnings per share	(0.41)	(0.53)	0.23	0.65
24	Book value per share	6.50	6.50	6.05	6.05

** Segmental Reporting up to the quarter

Segments Upto the quarter ended on 30 September 2021	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 **	Underwritin g balance ratio
FIRE										
Current Period	63%	30%	-11%	29%	46%	-12%	38%	34%	5.07	0.26
Previous Period	-10%	44%	6%	32%	48%	48%	25%	97%	4.70	(0.24)
Marine Cargo										
Current Period	NIL	15%	27%	28%	104%	176%	NIL	280%	1.22	(6.91)
Previous Period	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Marine Hull										
Current Period	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Previous Period	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Total Marine										
Current Period	NIL	15%	27%	28%	104%	176%	NIL	280%	1.22	(6.91)
Previous Period	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Motor OD										
Current Period	20%	74%	12%	51%	59%	71%	60%	130%	1.77	(0.14)
Previous Period	11%	94%	16%	52%	54%	48%	41%	102%	1.47	0.02
Motor TP										
Current Period	8%	93%	0%	43%	46%	92%	8%	138%	6.87	(0.32)
Previous Period	3%	94%	0%	34%	35%	91%	4%	126%	6.21	(0.23)
Total Motor										
Current Period	14%	82%	6%	47%	53%	80%	18%	133%	4.72	(0.22)
Previous Period	7%	94%	9%	43%	43%	68%	14%	111%	3.65	(0.09)
Health										
Current Period	18%	87%	3%	39%	40%	90%	97%	130%	1.87	(0.35)
Previous Period	111%	95%	9%	39%	40%	68%	44%	108%	1.52	(0.16)
Personal Accident										
Current Period	26%	81%	-5%	37%	39%	4%	44%	43%	1.48	0.20
Previous Period	3%	44%	-61%	21%	-16%	21%	30%	5%	1.86	0.97
Travel Insurance										
Current Period	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Previous Period	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Total Health										
Current Period	19%	86%	2%	39%	40%	83%	91%	123%	1.82	(0.30)
Previous Period	86%	88%	4%	37%	37%	52%	41%	89%	1.54	(0.05)
Workmen's Compensation/ Employer's liability										
Current Period	-21%	94%	7%	62%	65%	108%	47%	173%	4.57	(0.60)
Previous Period	103%	94%	8%	48%	50%	142%	1%	192%	2.88	(1.24)
Public/ Product Liability										
Current Period	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Previous Period	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Engineering										
Current Period	380%	22%	-10%	21%	26%	64%	45%	90%	1.91	0.02
Previous Period	-73%	50%	3%	30%	21%	7%	56%	29%	1.37	0.72
Aviation										
Current Period	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Previous Period	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Crop Insurance										
Current Period	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Previous Period	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Other segments **										
Current Period	-24%	15%	-50%	20%	29%	24%	88%	53%	36.43	0.70
Previous Period	-22%	63%	14%	44%	63%	27%	32%	91%	6.62	(0.36)
Total Miscellaneous										
Current Period	16%	83%	4%	43%	46%	81%	25%	127%	3.38	(0.24)
Previous Period	31%	91%	7%	40%	42%	61%	16%	103%	2.75	(0.08)
Total-Current Period	19%	77%	3%	42%	46%	79%	26%	125%	3.45	(0.23)
Total-Previous Period	28%	88%	7%	40%	42%	60%	17%	103%	2.81	(0.09)