

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE



Name of the Insurer: Kotak Mahindra General Insurance Company Limited

Sl.No.	Particular	For the Quarter June 30, 2022	Up to the quarter June 30, 2022	For the Quarter June 30, 2021	Up to the quarter June 30, 2021
1	Gross Direct Premium Growth Rate**	83%	83%	22%	22%
2	Gross Direct Premium to Net worth Ratio	0.60	0.60	0.64	0.64
3	Growth rate of Net Worth	96%	96%	5%	5%
4	Net Retention Ratio**	74%	74%	77%	77%
5	Net Commission Ratio**	3%	3%	3%	3%
6	Expense of Management to Gross Direct Premium Ratio**	44%	44%	43%	43%
7	Expense of Management to Net Written Premium Ratio**	50%	50%	49%	49%
8	Net Incurred Claims to Net Earned Premium**	68%	68%	77%	77%
9	Claims paid to claims provisions**	17%	17%	15%	15%
10	Combined Ratio**	118%	118%	126%	126%
11	Investment income ratio	5.17%	5.17%	6.10%	6.10%
12	Technical Reserves to net premium ratio **	5.87	5.87	7.68	7.68
13	Underwriting balance ratio	(0.24)	(0.24)	(0.17)	(0.17)
14	Operating Profit Ratio	-15%	-15%	-7%	-7%
15	Liquid Assets to liabilities ratio	0.11	0.11	0.14	0.14
16	Net earning ratio	-11%	-11%	-5%	-5%
17	Return on net worth ratio	-5%	-5%	-3%	-3%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.55	2.55	1.75	1.75
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	(0.40)	(0.40)	(0.14)	(0.14)
24	Book value per share	6.03	6.03	5.65	5.65

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

Segments Upto the quarter ended on 30 June 2022	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 Period	97%	24%	-16%	24%	36%	38%	52%	74%	8.53	0.13
Previous Period	89%	21%	-20%	30%	62%	-108%	26%	-46%	15.09	1.34
Marine Cargo										
Current Period	3977%	16%	48%	32%	124%	76%	74%	201%	1.89	(2.04)
Previous Period	NIL	14%	59%	34%	159%	258%	NIL	417%	2.49	(10.88)
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	3977%	16%	48%	32%	124%	76%	74%	201%	1.89	(2.04)
Previous Period	NIL	14%	59%	34%	159%	258%	NIL	417%	2.49	(10.88)
Motor OD										
Current Period	87%	76%	14%	52%	61%	89%	52%	150%	3.34	(0.42)
Previous Period	9%	75%	13%	53%	62%	62%	35%	124%	4.64	0.02
Motor TP										
Current Period	94%	95%	1%	44%	46%	84%	6%	129%	11.62	(0.36)
Previous Period	5%	92%	0%	44%	47%	94%	3%	141%	17.36	(0.29)
Total Motor										
Current Period	90%	85%	7%	48%	53%	86%	13%	140%	7.64	(0.40)
Previous Period	7%	83%	6%	49%	54%	76%	9%	131%	11.07	(0.12)
Health										
Current Period	51%	83%	-1%	44%	46%	50%	58%	96%	3.44	(0.05)
Previous Period	34%	88%	3%	41%	43%	96%	79%	139%	3.81	(0.40)
Personal Accident										
Current Period	84%	82%	-6%	45%	47%	13%	17%	60%	3.45	0.27
Previous Period	22%	80%	-3%	39%	43%	-29%	28%	13%	2.91	0.57
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	55%	83%	-1%	44%	46%	45%	53%	91%	3.44	(0.01)
Previous Period	90%	88%	3%	41%	43%	88%	73%	130%	3.72	(0.33)
Workmen's Compensation/ Employer's liability										
Current Period	28%	95%	9%	66%	69%	50%	37%	119%	7.08	(0.24)
Previous Period	-20%	94%	8%	72%	76%	91%	2%	166%	9.40	(0.46)
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	310%	21%	0%	27%	56%	29%	21%	85%	2.05	(0.40)
Previous Period	329%	22%	-6%	21%	22%	74%	45%	96%	3.80	0.02
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	442%	39%	-9%	36%	60%	19%	6%	79%	8.26	(0.54)
Previous Period	-25%	13%	-79%	24%	47%	23%	9%	71%	108.46	0.69
Total Miscellaneous										
Current Period	78%	81%	3%	46%	50%	69%	17%	119%	5.79	(0.24)
Previous Period	18%	83%	4%	44%	48%	80%	15%	129%	7.48	(0.19)
Total-Current Period	83%	74%	3%	44%	50%	68%	17%	118%	5.87	(0.24)
Total-Previous Period	22%	77%	3%	43%	49%	77%	15%	126%	7.68	(0.17)