

**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 and Year ended March 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
		31-03-2023	31-12-2022	31-03-2022	31-03-2023	31-03-2022	31-03-2022
		Unaudited	Unaudited	Unaudited	Audited	Audited	Audited
1	<b>Segment Income:</b>						
	<b>(i) Fire</b>						
	Net Premium	570.63	558.97	556.03	2,373.77	1,961.49	1,961.49
	Income from Investments	141.72	119.05	95.45	472.27	348.00	348.00
	Other Income	0.36	1.21	0.06	2.45	0.22	0.22
	<b>(ii) Marine</b>						
	Net Premium	63.27	67.17	33.21	275.47	77.12	77.12
	Income from Investments	1.79	(1.03)	1.39	6.61	2.55	2.55
	Other Income	-	0.01	17.13	0.04	17.13	17.13
	<b>(iii) Health including Personal Accident:-</b>						
	<b>(a) Health Retail</b>						
	Net Premium	2,014.53	1,653.06	1,786.54	7,379.60	7,086.99	7,086.99
	Income from Investments	124.29	103.31	97.49	442.64	378.20	378.20
	Other Income	1,272.85	1.46	773.75	1,275.44	773.97	773.97
	<b>(b) Health Group</b>						
	Net Premium	9,190.08	6,918.86	5,510.50	28,034.43	16,511.75	16,511.75
	Income form Investments	500.47	371.90	292.69	1,511.13	930.68	930.68
	Other Income	4,179.84	4.85	496.66	4,188.05	497.17	497.17
	<b>(b) Health Government Schemes</b>						
	Net Premium	-	-	-	-	-	-
	Income form Investments	-	-	-	-	-	-
	Other Income	-	-	-	-	-	-
	<b>(iv) Motor</b>						
	Net Premium	11,743.87	10,322.04	10,535.17	40,757.11	31,851.61	31,851.61
	Income form Investments	1,483.70	1,228.08	1,040.88	4,974.43	3,716.28	3,716.28
	Other Income	4,777.55	9.77	2,226.16	4,787.67	2,217.61	2,217.61
	<b>(v) Miscellaneous :</b>						
	<b>(a) Retail</b>						

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		Unaudited	Unaudited	Unaudited	Audited	Audited	Audited
	Net Premium	515.34	401.10	297.72	1,690.11	556.76	556.76
	Income form Investments	68.15	53.48	43.72	213.90	157.12	157.12
	Other Income	56.15	0.70	0.04	57.34	0.12	0.12
	<b>(b) Group /Corporate</b>						
	Net Premium	82.19	65.47	56.04	301.31	53.96	53.96
	Income form Investments	7.66	5.67	4.87	22.81	16.09	16.09
	Other Income	0.03	0.06	0.00	0.12	0.01	0.01
2	<b>Premium Deficiency</b>						
	<b>(i) Fire</b>	-	-	-	-	-	-
	<b>(ii) Marine</b>	9.00	-	-	9.00	-	-
	<b>(iii) Health including Personal Accident:-</b>						
	<b>(a) Health Retail</b>	-	-	-	-	-	-
	<b>(b) Health Group</b>	-	-	-	-	-	-
	<b>(c) Health Government Schemes</b>	-	-	-	-	-	-
	<b>(iv) Motor</b>	-	-	-	-	-	-
	<b>(v) Miscellaneous :</b>	-	-	-	-	-	-
	<b>(a) Retail</b>	-	-	-	-	-	-
	<b>(b) Group /Corporate</b>	-	-	-	-	-	-

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		Unaudited	Unaudited	Unaudited	Audited	Audited	Audited
3	<b>Segment Underwriting profit/ Loss:</b>						
	(i) Fire	3.28	58.36	26.95	257.95	172.39	172.39
	(ii) Marine	(143.29)	8.86	(78.04)	(383.14)	(130.75)	(130.75)
	(iii) Health including Personal Accident:-						
	(a) Health Retail	(699.78)	(526.50)	(829.36)	(2,133.81)	(2,871.92)	(2,871.92)
	(b) Health Group	(2,140.48)	(1,119.20)	(1,460.95)	(3,654.56)	(1,937.50)	(1,937.50)
	(c) Health Government Schemes	-	-	-	-	-	-
	(iv) Motor	(4,892.20)	(3,386.67)	(3,837.87)	(14,533.06)	(10,243.77)	(10,243.77)
	(v) Miscellaneous :	-	-	-			-
	(a) Retail	(225.65)	(139.96)	(56.69)	(563.46)	82.24	82.24
4	(b) Group /Corporate	(2.63)	6.65	2.57	(23.59)	(69.43)	(69.43)
	<b>Segment Operating profit/Loss:</b>						
	(i) Fire	145.36	178.62	122.46	732.67	520.61	520.61
	(ii) Marine	(141.50)	7.84	(59.52)	(376.49)	(111.07)	(111.07)
	(iii) Health including Personal Accident:-						
	(a) Health Retail	697.37	(421.73)	41.88	(415.74)	(1,719.75)	(1,719.75)
	(b) Health Group	2,539.83	(742.45)	(671.59)	2,044.63	(509.65)	(509.65)
	(c) Health Government Schemes						-
	(iv) Motor	1,369.06	(2,148.83)	(570.83)	(4,770.96)	(4,309.88)	(4,309.88)
	(v) Miscellaneous :						
5	(a) Retail	(101.35)	(85.79)	(12.92)	(292.23)	239.48	239.48
	(b) Group /Corporate	5.06	12.38	7.44	(0.66)	(53.34)	(53.34)
	<b>Segment Technical Liabilities:</b>						
	(i) Fire	5,485.70	5,276.42	4,547.97	5,485.70	4,547.97	4,547.97
	(ii) Marine	110.22	110.68	73.53	110.22	73.53	73.53
	(iii) Health including Personal Accident:-	-		-			
	(a) Health Retail	6,276.28	6,157.99	6,017.97	6,276.28	6,017.97	6,017.97
	(b) Health Group	25,312.60	21,996.66	16,659.28	25,312.60	16,659.28	16,659.28
	(c) Health Government Schemes	-	-	-	-	-	-
	(iv) Motor	76,235.50	71,583.86	61,929.58	76,235.50	61,929.58	61,929.58

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		Unaudited	Unaudited	Unaudited	Audited	Audited	Audited
	<b>(v) Miscellaneous :</b>						
	<b>(a) Retail</b>	3,555.79	3,189.30	2,385.30	3,555.79	2,385.30	2,385.30
	<b>(b) Group / Corporate</b>	305.40	268.51	177.05	305.40	177.05	177.05

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 year ended March 31, 2023 is based on Audited Financial Statements for the year ended March 31, 2023 which have been approved by the Audit Committee and the Board of Directors at their meeting held on April 21,2023 and have been subjected to audit by the statutory auditors.The above financial results for the year ended March 31, 2022 is based on Audited Financial Statements for the year ended March 31, 2022 which have been approved by the Audit Committee and the Board of Directors at their meeting held on April 25,2022 and have been subjected to audit by the statutory auditors.