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 ended September 30, 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
		30-09-2023	30-06-2023	30-09-2022	30-09-2023	30-09-2022	31-03-2023
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	***Segment Income:***						
	(I) Fire						
	Net Premium	666.86	677.34	653.94	1,344.20	1,244.17	2,373.77
	Income form Investments	169.12	150.95	123.39	320.07	211.50	472.27
	Other Income	1.06	0.37	0.83	1.43	0.88	2.45
	(II) Marine						
	Net Premium	7.03	18.87	80.37	25.90	145.03	275.47
	Income form Investments	2.46	2.37	4.48	4.83	5.85	6.61
	Other Income	0.02	0.01	0.03	0.03	0.03	0.04
	(III) Health Including Personal Accident:-						
	(a) Health Retail						
	Net Premium	2,183.10	1,516.39	2,098.29	3,699.49	3,712.00	7,379.60
	Income form Investments	138.99	115.41	131.40	254.40	215.03	442.64
	Other Income	1.20	0.42	1.07	1.62	1.13	1,275.44
	(b) Health Group						
	Net Premium	10,061.71	8,537.82	6,566.21	18,599.53	11,925.48	28,034.43
	Income form Investments	607.80	481.35	396.82	1,089.15	638.77	1,511.13
	Other Income	5.17	1.75	3.17	6.92	3.36	4,188.05
	(b) Health Government Schemes						
	Net Premium	-	-	-	-	-	-
	Income form Investments	-	-	-	-		-
	Other Income	-	-	-			
	(iv) Motor						
	Net Premium	11,046.28	10,593.10	10,175.39	21,639.38	18,691.20	40,757.11
	Income form Investments	1,704.71	1,443.96	1,376.86	3,148.67	2,262.65	4,974.43
	Other Income	8.60	(1.36)	4.42	7.23	0.35	4,787.67
	(v) Miscellaneous :						
	(a) Retail						
	Net Premium	586.49	465.74	461.12	1,052.23	773.67	1,690.11
	Income form Investments	86.81	69.57	57.65	156.38	92.27	213.90
	Other Income	0.74	0.25	0.46	0.99	0.49	57.34
	(b) Group /Corporate						
	Net Premium	87.88	78.73	87.60	166.61	153.85	301.31
	Income form Investments	9.79	8.45	5.55	18.24	9.48	22.81
	Other Income	0.06	0.02	0.04	0.08	0.04	0.12
2	***Premium Deficiency***						
	(I) Fire	-	-	-	-	-	-
	(II) Marine	(11.40)	12.00	-	0.60	-	9.00
	(III) Health Including Personal Accident:-						
	(a) Health Retail	-	-	-	-	-	-
	(b) Health Group	-	-	-	-	-	-
	(c) Health Government Schemes	-	-	-	-	-	-
	(iv) Motor	-	-	-	-	-	-
	(v) Miscellaneous :	-	-	-			
	(a) Retail	-	-	-	-	-	-
	(b) Group /Corporate	-	-	-	-	-	-

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 ended September 30, 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
		30-09-2023	30-06-2023	30-09-2022	30-09-2023	30-09-2022	31-03-2023
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
3	Segment Underwriting profit/ Loss:						
	(I) Fire	45.35	204.77	140.98	250.11	196.30	257.95
	(II) Marine	(47.90)	(106.75)	(176.59)	(154.65)	(248.72)	(383.14)
	(III) Health Including Personal Accident:-						
	(a) Health Retail	(159.87)	(154.71)	(648.56)	(314.58)	(907.54)	(2,133.81)
	(b) Health Group	(1,298.31)	258.39	(589.12)	(1,039.93)	(394.73)	(3,654.56)
	(c) Health Government Schemes	-	-	-	-	-	-
	(iv) Motor	(2,354.68)	(3,273.43)	(2,882.88)	(5,628.11)	(6,254.19)	(14,533.06)
	(v) Miscellaneous :	-	-	-			
	(a) Retail	(254.66)	(282.06)	(122.82)	(536.73)	(197.85)	(563.46)
	(b) Group /Corporate	(38.03)	(19.23)	(13.89)	(57.26)	(27.61)	(23.59)
4	Segment Operating profit/Loss:						
	(I) Fire	215.53	356.09	265.20	571.61	408.68	732.67
	(II) Marine	(45.42)	(104.37)	(172.08)	(149.79)	(242.84)	(376.49)
	(III) Health Including Personal Accident:-						
	(a) Health Retail	(19.69)	(38.88)	(516.09)	(58.57)	(691.37)	(415.74)
	(b) Health Group	(685.35)	741.49	(189.12)	56.14	247.40	2,044.63
	(c) Health Government Schemes						
	(iv) Motor	(641.37)	(1,830.84)	(1,501.60)	(2,472.21)	(3,991.19)	(4,770.96)
	(v) Miscellaneous :						
	(a) Retail	(167.11)	(212.24)	(64.71)	(379.35)	(105.10)	(292.23)
	(b) Group /Corporate	(28.17)	(10.76)	(8.30)	(38.94)	(18.10)	(0.66)
5	Segment Technical Liabilities:						
	(I) Fire	6,261.32	5,966.95	5,360.26	6,261.32	5,360.26	5,485.70
	(II) Marine	134.89	147.03	262.95	134.89	262.95	110.22
	(III) Health Including Personal Accident:-	-	-	-			
	(a) Health Retail	6,618.95	6,244.20	6,364.27	6,618.95	6,364.27	6,276.28
	(b) Health Group	29,895.16	26,909.23	20,122.67	29,895.16	20,122.67	25,312.60
	(c) Health Government Schemes	-	-	-	-	-	-
	(iv) Motor	83,367.32	80,419.26	68,360.37	83,367.32	68,360.37	76,235.50
	(v) Miscellaneous :						
	(a) Retail	4,371.02	3,991.52	2,929.63	4,371.02	2,929.63	3,555.79
	(b) Group /Corporate	373.20	338.11	262.67	373.20	262.67	305.40

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 Miscellneous 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 period ended september 30, 2023 is based on unaudited Financial Statements for the period ended September 30, 2023 which have been approved by the Audit Committee Board of Directors at their meeting held on October 20, 2023 and have been subjected to limited review by the statutory auditors.