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, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022
1	Gross Direct Premium Growth Rate**	46%	46%	83%	83%
2	Gross Direct Premium to Net worth Ratio	0.82	0.82	0.60	0.60
3	Growth rate of Net Worth	6%	6%	96%	96%
4	Net Retention Ratio**	68%	68%	74%	74%
5	Net Commission Ratio**	16%	16%	3%	3%
6	Expense of Management to Gross Direct Premium Ratio**	40%	40%	44%	44%
7	Expense of Management to Net Written Premium Ratio**	48%	48%	50%	50%
8	Net Incurred Claims to Net Earned Premium**	64%	64%	68%	68%
9	Claims paid to claims provisions**	11%	11%	17%	17%
10	Combined Ratio**	113%	113%	118%	118%
11	Investment income ratio	6%	6%	5%	5%
12	Technical Reserves to net premium ratio **	5.67	5.67	5.87	5.87
13	Underwriting balance ratio	(0.16)	(0.16)	(0.24)	(0.24)
14	Operating Profit Ratio	-5%	-5%	-15%	-15%
15	Liquid Assets to liabilities ratio	0.02	0.02	0.11	0.11
16	Net earning ratio	-2%	-2%	-11%	-11%
17	Return on net worth ratio	-1%	-1%	-5%	-5%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.98	1.98	2.55	2.55
19	NPA Ratio			-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	NA	NA	NIL	NIL
21	Debt Service Coverage Ratio	NA	NA	NIL	NIL
22	Interest Service Coverage Ratio	NA	NA	NIL	NIL
23	Earnings per share	(0.07)	(0.07)	(0.40)	(0.40)
24	Book value per share	5.29	5.29	6.03	6.03

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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 Period	18%	26%	3%	26%	43%	2%	3%	45%	8.81	0.40
Previous Period	97%	24%	-16%	24%	36%	38%	52%	74%	8.53	0.13
Marine Cargo										
Current Period	-44%	8%	96%	29%	211%	453%	19%	665%	7.31	-6.10
Previous Period	3977%	16%	48%	32%	124%	76%	74%	201%	1.89	-2.04
Marine Hull										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total Marine										
Current Period	-44%	8%	96%	29%	211%	453%	19%	665%	7.31	-6.10
Previous Period	3977%	16%	48%	32%	124%	76%	74%	201%	1.89	-2.04
Motor OD										
Current Period	41%	60%	34%	49%	67%	76%	38%	143%	2.67	-0.49
Previous Period	87%	76%	14%	52%	61%	89%	52%	150%	3.34	-0.42
Motor TP										
Current Period	39%	93%	18%	47%	50%	71%	3%	121%	11.38	-0.19
Previous Period	94%	95%	1%	44%	46%	84%	6%	129%	11.62	-0.36
Total Motor										
Current Period	40%	75%	25%	48%	57%	73%	7%	130%	7.59	-0.31
Previous Period	90%	85%	7%	48%	53%	86%	13%	140%	7.64	-0.40
Health										
Current Period	71%	73%	6%	33%	37%	61%	45%	98%	3.14	-0.02
Previous Period	51%	83%	-1%	44%	46%	50%	58%	96%	3.44	-0.05
Personal Accident										
Current Period	28%	70%	15%	43%	46%	21%	17%	67%	4.72	0.27
Previous Period	84%	82%	-6%	45%	47%	13%	17%	60%	3.45	0.27
Travel Insurance										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total Health										
Current Period	65%	73%	7%	34%	38%	57%	39%	95%	3.30	0.01
Previous Period	55%	83%	-1%	44%	46%	45%	53%	91%	3.44	-0.01
Workmen's Compensation/ Employer's liability										
Current Period	81%	95%	14%	52%	54%	40%	2%	94%	5.87	0.01
Previous Period	28%	95%	9%	66%	69%	50%	37%	119%	7.08	-0.24
Public/ Product Liability										
Current Period	560%	9%	50%	79%	711%	60%	NA	771%	4.32	-5.11
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Engineering										
Current Period	24%	18%	34%	31%	80%	45%	27%	125%	3.33	-0.44
Previous Period	310%	21%	0%	27%	56%	29%	21%	85%	2.05	-0.40
Aviation										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Crop Insurance										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other segments **										
Current Period	29%	48%	16%	38%	64%	92%	5%	155%	8.57	-1.55
Previous Period	442%	39%	-9%	36%	60%	19%	6%	79%	8.26	-0.54
Total Miscellaneous										
Current Period	50%	73%	16%	41%	48%	66%	11%	114%	5.56	-0.17
Previous Period	78%	81%	3%	46%	50%	69%	17%	119%	5.79	-0.24
Total-Current Period	46%	68%	16%	40%	48%	64%	11%	113%	5.67	-0.16
Total-Previous Period	83%	74%	3%	44%	50%	68%	17%	118%	5.87	-0.24