

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE



Name of the Insurer: Kotak Mahindra General Insurance Company Limited

Sl.No.	Particular	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2020	Up to the quarter December 31, 2020
1	Gross Direct Premium Growth Rate**	50%	31%	20%	25%
2	Gross Direct Premium to Net worth Ratio	0.80	1.79	0.72	1.85
3	Growth rate of Net Worth	35%	35%	19%	19%
4	Net Retention Ratio**	77%	77%	87%	88%
5	Net Commission Ratio**	5%	4%	6%	6%
6	Expense of Management to Gross Direct Premium Ratio**	36%	39%	35%	38%
7	Expense of Management to Net Written Premium Ratio**	40%	44%	37%	40%
8	Net Incurred Claims to Net Earned Premium**	71%	76%	72%	65%
9	Claims paid to claims provisions**	2%	28%	6%	23%
10	Combined Ratio**	111%	120%	109%	105%
11	Investment income ratio	6.24%	6.46%	8.09%	8.98%
12	Technical Reserves to net premium ratio **	4.77	2.11	4.90	1.90
13	Underwriting balance ratio	(0.28)	(0.25)	(0.19)	(0.12)
14	Operating Profit Ratio	-16%	-14%	-7%	2%
15	Liquid Assets to liabilities ratio	0.11	0.11	0.16	0.16
16	Net earning ratio	-10%	-10%	-2%	5%
17	Return on net worth ratio	-6%	-13%	-2%	8%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.35	2.35	2.24	2.24
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)	(0.91)	(0.10)	0.54
24	Book value per share	6.13	6.13	6.25	6.25

** Segmental Reporting up to the quarter

Segments Upto the quarter ended on 31 December 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 **	Underwriting balance ratio
FIRE										
Current Period	57%	31%	-10%	27%	40%	8%	42%	48%	3.14	0.19
Previous Period	-4%	47%	5%	30%	44%	51%	34%	95%	2.98	(0.32)
Marine Cargo										
Current Period	53186%	16%	46%	30%	114%	143%	NA	257%	0.99	(8.68)
Previous Period	NA	16%	50%	29%	113%	0%	NA	113%	1.22	6.15
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	53186%	16%	46%	30%	114%	143%	NA	257%	0.99	(8.68)
Previous Period	NA	16%	50%	29%	113%	0%	NA	113%	1.22	6.15
Motor OD										
Current Period	46%	74%	13%	48%	55%	73%	66%	129%	1.03	(0.29)
Previous Period	13%	94%	16%	50%	52%	56%	58%	107%	0.95	(0.09)
Motor TP										
Current Period	18%	94%	0%	39%	41%	90%	13%	131%	4.57	(0.33)
Previous Period	5%	94%	0%	32%	34%	90%	9%	124%	4.04	(0.24)
Total Motor										
Current Period	33%	82%	7%	44%	49%	81%	22%	129%	2.64	(0.31)
Previous Period	9%	94%	9%	42%	44%	72%	20%	115%	2.34	(0.16)
Health										
Current Period	22%	87%	2%	36%	37%	81%	79%	117%	1.24	(0.23)
Previous Period	80%	95%	8%	37%	38%	57%	45%	95%	1.11	(0.13)
Personal Accident										
Current Period	32%	81%	-5%	35%	36%	4%	44%	40%	1.05	0.28
Previous Period	9%	45%	-62%	20%	-20%	23%	45%	3%	1.24	1.00
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	23%	86%	1%	36%	37%	74%	75%	111%	1.21	(0.19)
Previous Period	66%	88%	3%	35%	34%	54%	45%	88%	1.12	(0.03)
Workmen's Compensation/ Employer's liability										
Current Period	-26%	94%	8%	58%	60%	50%	47%	111%	2.78	0.00
Previous Period	89%	94%	8%	45%	47%	81%	1%	128%	1.93	(0.49)
Public/ Product Liability										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Engineering										
Current Period	266%	-15%	48%	22%	-10%	-22%	45%	-32%	(1.66)	1.29
Previous Period	-49%	40%	0%	24%	20%	14%	58%	34%	0.96	0.66
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	-3%	28%	-13%	27%	51%	28%	87%	79%	8.34	0.37
Previous Period	-7%	59%	12%	38%	56%	27%	32%	83%	3.95	(0.37)
Total Miscellaneous										
Current Period	28%	82%	5%	40%	44%	78%	28%	121%	2.07	(0.26)
Previous Period	27%	90%	6%	38%	40%	65%	23%	105%	1.86	(0.12)
Total-Current Period	31%	77%	4%	39%	44%	76%	28%	120%	2.11	(0.25)
Total-Previous Period	25%	88%	6%	38%	40%	65%	23%	105%	1.90	(0.12)