Kotak Mahindra General Insurance Company Limited

IRDAI Registration No. 152 Dated November 18, 2015

PERIODIC DISCLOSURES

FORM NL-30 ANALYTICAL RATIOS

Analytical Ratios for Non-Life companies

Analytical Ratios for the Quarter ended December 31, 2020

Sl.No.	Particular	Total	Fire	Marine	Miscellaneous											
					Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total
1	Gross Direct Premium Growth Rate	20%	6%	NA	14%	10%	12%	68%	19%	41%	NA	26%	NA	NA	18%	21%
2	Gross Direct Premium to Net worth ratio	0.72	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	19%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	87%	50%	16%	94%	93%	94%	95%	47%	95%	NA	31%	NA	NA	55%	90%
5	Net Commission Ratio	6%	3%	50%	16%	-0.13%	9%	9%	-64%	7%	NA	-5%	NA	NA	9%	6%
6	Expense of Management to Gross Direct Premium Ratio	35%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	40%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	72%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	109%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	4.90	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	(0.19)	(0.47)	5.50	(0.31)	(0.27)	(0.30)	0.55	1.07	(0.09)	NA	0.53	NA	NA	(0.40)	(0.19)
12	Operationg Profit Ratio	-7%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	0.17	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-2%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	-2%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio															
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Analytical Ratios upto the Quarter ended December 31, 2020

Sl.No.	Particular	Total	Fire	Marine	Miscellaneous											
					Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total
1	Gross Direct Premium Growth Rate	25%	-4%	NA	13%	5%	9%	89%	9%	80%	NA	-49%	NA	NA	-7%	27%
2	Gross Direct Premium to Net worth ratio	1.85	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	19%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	88%	47%	16%	94%	94%	94%	94%	45%	95%	NA	40%	NA	NA	59%	90%
5	Net Commission Ratio	6%	5%	50%	16%	0%	9%	8%	-62%	8%	NA	0%	NA	NA	12%	6%
6	Expense of Management to Gross Direct Premium Ratio	38%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	43%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	65%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	105%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	1.90	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	(0.12)	(0.32)	5.50	(0.09)	(0.24)	(0.16)	(0.49)	1.00	(0.13)	NA	0.66	NA	NA	(0.37)	(0.12)
12	Operationg Profit Ratio	2%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	0.17	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	8%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio															
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Kotak Mahindra General Insurance Company Limited

IRDAI Registration No. 152 Dated November 18, 2015

PERIODIC DISCLOSURES

FORM NL-30 ANALYTICAL RATIOS

Analytical Ratios for Non-Life companies

Analytical Ratios for the Quarter ended December 31, 2019

Sl.No.	Particular	Total	Fire	Marine	Miscellaneous											
					Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total
1	Gross Direct Premium Growth Rate	46%	113%	NA	27%	12%	20%	NA	64%	142%	NA	137%	NA	NA	10%	42%
2	Gross Direct Premium to Net worth ratio	0.71	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	88%	63%	NA	94%	94%	94%	94%	41%	93%	NA	33%	NA	NA	71%	90%
5	Net Commission Ratio	8%	14%	NA	18%	-0.23%	10%	17%	-57%	7%	NA	29%	NA	NA	17%	7%
6	Expense of Management to Gross Direct Premium Ratio	37%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	42%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	68%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	107%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	4.02	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	(0.24)	(0.90)	NA	(0.27)	(0.27)	(0.27)	(0.15)	0.90	(0.19)	NA	0.47	NA	NA	-1.48	(0.23)
12	Operationg Profit Ratio	-14%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	0.10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-8%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	-5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.44	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio															
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Analytical Ratios upto the Quarter ended December 31, 2019

Sl.No.	Particular	Total	Fire	Marine	Miscellaneous											
					Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total
1	Gross Direct Premium Growth Rate	48%	123%	NA	28%	22%	25%	NA	159%	95%	NA	637%	NA	NA	16%	44%
2	Gross Direct Premium to Net worth ratio	1.77	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	87%	64%	NA	94%	94%	94%	94%	39%	92%	NA	28%	NA	NA	73%	89%
5	Net Commission Ratio	8%	14%	NA	17%	-0.3%	9%	14%	-55%	9%	NA	17%	NA	NA	15%	7%
6	Expense of Management to Gross Direct Premium Ratio	41%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	47%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	70%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	114%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	1.64	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	(0.26)	(1.47)	NA	(0.25)	(0.29)	(0.27)	(0.16)	0.76	-0.16	NA	0.45	NA	NA	(2)	(0.23)
12	Operationg Profit Ratio	-13%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	0.10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-7%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	-11%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.44	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio															
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

S.No	Particulars	For the quarter ended December 31,2020	Upto the quarter ended December 31,2020	For the quarter ended December 31,2019	Upto the quarter ended December 31,2019
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	330,000,000	330,000,000	305,000,000	305,000,000
2	(b) Percentage of shareholding (Indian / Foreign)	100% /0%	100% /0%	100% /0%	100% /0%
3	(c) %of Government holding (in case of public sector insurance companies)	0%	0%	0%	0%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.10)	0.54	(0.33)	(0.69)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.10)	0.54	(0.33)	(0.69)
6	(iv) Book value per share (Rs)	6.25	6.25	5.70	5.70