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 June 30, 2018

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	0.38	3.47	NA	0.16	0.43	0.27	NA	(0.33)	0.99	NA	NA	NA	NA	1.31	0.33
2	Gross Direct Premium to Net worth ratio	0.37	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	11%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	89%	46%	NA	94%	94%	94%	NA	41%	94%	NA	77%	NA	NA	70%	92%
5	Net Commission Ratio	8%	3%	NA	17%	-0.26%	9%	NA	-80%	12%	NA	0.26%	NA	NA	21%	8%
6	Expense of Management to Gross Direct Premium Ratio	54%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	60%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	70%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	127%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	4.11	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-0.33	-0.46	NA	-0.16	-0.63	-0.36	NA	0.83	-0.17	NA	0.50	NA	NA	10.62	-0.33
12	Operationg Profit Ratio	-25%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	0.18	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-18%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	-6%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.57	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio															
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Analytical Ratios upto the Quarter ended June 30, 2018

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	0.38	3.47	NA	0.16	0.43	0.27	NA	(0.33)	0.99	NA	NA	NA	NA	1.31	0.33
2	Gross Direct Premium to Net worth ratio	0.37	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	11%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	89%	46%	NA	94%	94%	94%	NA	41%	94%	NA	77%	NA	NA	70%	92%
5	Net Commission Ratio	8%	3%	NA	17%	0%	9%	NA	-80%	12%	NA	0%	NA	NA	21%	8%
6	Expense of Management to Gross Direct Premium Ratio	54%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	60%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	70%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	127%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	4.11	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-0.33	-0.46	NA	-0.16	-0.63	-0.36	NA	0.83	-0.17	NA	0.50	NA	NA	10.62	-0.33
12	Operationg Profit Ratio	-25%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	0.18	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-18%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	-6%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.57	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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 June 30, 2017

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	2.52	NA	NA	2	3	2	NA	NA	1	NA	NA	NA	NA	NA	2
2	Gross Direct Premium to Net worth ratio	0.30	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	4%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	88%	57%	NA	92%	92%	92%	NA	34%	95%	NA	87%	NA	NA	33%	89%
5	Net Commission Ratio	7%	1%	NA	14%	-0.3%	8%	NA	-94%	15%	NA	1%	NA	NA	13%	7%
6	Expense of Management to Gross Direct Premium Ratio	54%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	61%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	73%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	131%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	2.67	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-0.63	0.24	NA	-0.49	-1.04	-0.68	NA	0.26	-0.38	NA	0.91	NA	NA	2.72	-0.64
12	Operationg Profit Ratio	-55%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	0.37	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-29%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	-8%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.41	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio															
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Analytical Ratios upto the Quarter ended June 30, 2017

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	2.52	NA	NA	2	3	2	NA	NA	1	NA	NA	NA	NA	NA	2
2	Gross Direct Premium to Net worth ratio	0.30	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of Net Worth	4%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	88%	57%	NA	92%	92%	92%	NA	34%	95%	NA	87%	NA	NA	33%	89%
5	Net Commission Ratio	7%	1%	NA	14%	0%	8%	NA	-94%	15%	NA	1%	NA	NA	13%	7%
6	Expense of Management to Gross Direct Premium Ratio	54%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Written Premium Ratio	61%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	73%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	131%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	2.67	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-0.63	0.24	NA	-0.49	-1.04	-0.68	NA	0.26	-0.38	NA	0.91	NA	NA	2.72	-0.64
12	Operationg Profit Ratio	-55%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	0.37	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-29%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Return on Net Worth Ratio	-8%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency Margin to Required Solvency Margin Ratio	2.41	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio															
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

S.No	Particulars	For the quarter ended June 30, 2018	Upto the quarter ended June 30, 2018	For the quarter ended June 30, 2017	Upto the quarter ended June 30, 2017
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	220,000,000	220,000,000	175,000,000	175,000,000
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)	(0.00040)	(0.00040)	(0.59)	(0.59)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.00040)	(0.00040)	(0.59)	(0.59)
6	(iv) Book value per share (Rs)	0.006	0.006	6.90	6.90