FORM NL-40-UNDERWRITING PERFORMANCE
Name of the Insurer: Kotak Mahindra General Insurance Company Limited
Registration No. 152 and Date of Registration with the IRDAI November 18,2015

Segmental performance upto the __Dec 21__ Quarter of FY 2021-22

(Amount in Rs. Lakhs)

Particulars	FIRE	MARINE			Miscellaneous																				
					Motor										HEALTH				PERSONAL ACCIDENT			TRAVEL		Health Total		
					Motor OD			Motor TP					Motor Other													
		Marine Cargo	Marine-Other than Marine Cargo	Total	Motor OD-Private car	Motor OD-Two Wheeler	Motor OD-Commercial Vehicle	Motor TP-Private car	Motor TP-Two Wheeler	Motor TP-Commercial Vehicle (Declined Pool)	Motor TP-commercial Vehicle (TP Pool)	Motor TP-commercial Vehicle (Other than Pool)		Total	Health Insurance - Individual	Health Insurance - Group-Government Schemes	Health Insurance - Group-Employer/Employee Schemes	Health Insurance - Group-Other Schemes	Personal Accident - Individual	Personal Accident-Group(Government Schemes)	Personal Accident-Group(Others)	Overseas Travel	Domestic Travel	Retail	Group	Government Schemes
Premium																										
Gross Direct Premium	3,685.49	271.76	-	271.76	14,268.19	229.96	1,063.42	5,648.75	1,477.78	-	-	3,245.59	-	25,933.69	6,224.97	-	1,885.98	8,129.64	2.79	-	2,737.47	-	-	6,227.76	12,753.09	-
Gross Written Premium	4,487.81	277.72	-	277.72	14,268.19	229.96	1,063.42	5,648.75	1,477.78	-	-	3,245.59	-	25,933.69	6,224.97	-	1,885.98	8,129.64	2.79	-	2,737.47	-	-	6,227.76	12,753.09	-
Net Written Premium	1,405.46	43.91	-	43.91	10,624.20	171.44	793.34	5,301.86	1,394.61	-	-	3,030.99	-	21,316.44	5,298.10	-	1,791.68	6,995.86	2.35	-	2,213.71	-	-	5,300.45	11,001.25	-
Net Earned Premium (A)	764.29	6.07	-	6.07	10,045.76	273.24	1,082.52	4,847.84	1,425.23	-	-	2,991.56	-	20,666.15	5,073.94	-	1,847.71	5,201.06	1.88	-	1,162.62	-	-	5,075.82	8,211.39	-
Claims																										
Claims (Gross)	70.27	45.57	-	45.57	8,887.85	117.47	614.82	4,514.02	1,345.09	-	-	3,096.73	-	18,575.98	5,188.21	-	2,050.60	3,371.30	0.89	-	171.09	-	-	5,189.10	5,592.99	-
Claims incurred (Net) (B)	63.41	8.67	-	8.67	7,702.43	104.26	537.05	4,207.96	1,277.83	-	-	2,852.58	-	16,682.11	4,764.40	-	1,948.06	3,062.03	0.38	-	47.22	-	-	4,764.78	5,057.31	-
Commission																										
Commission-Gross	339.93	53.79	-	53.79	2,482.69	30.11	66.41	30.82	29.49	-	-	0.29	-	2,639.81	820.97	-	63.05	127.31	0.27	-	48.27	-	-	821.24	238.63	-
Commission-Net (C)	-141.20	20.06	-	20.06	1,526.47	14.61	-5.05	16.69	25.79	-	-	-7.84	-	1,570.67	497.25	-	53.62	-240.30	0.09	-	-112.75	-	-	497.34	-299.43	-
Total Operating expenses (D)	696.64	30.05	-	30.05	4,467.28	71.90	341.66	2,341.31	612.51	-	-	984.61	-	8,819.27	1,855.32	-	617.19	2,409.90	0.94	-	902.97	-	-	1,856.26	3,930.06	-
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Underwriting Result (F=A-B-C-D-E)	145.44	-52.71	-	-52.71	-3,650.42	82.47	208.86	-1,718.12	-490.90	-	-	-837.79	-	-6,405.90	-2,043.03	-	-771.16	-30.57	0.47	-	325.18	-	-	-2,042.56	-476.55	-
Underwriting Ratio =(f)*100/(A)	19.03	-868.37	-	-868.37	-36.34	30.18	19.29	-35.44	-34.44	-	-	-28.01	-	-31.00	-40.27	-	-41.74	-0.59	25.00	-	27.97	-	-	-40.24	-5.80	-

Particulars	OTHER MISCELLANEOUS								Miscellaneous Total			Grand Total
	Engineering	Aviation	Product Liability	Liability Insurance	Workmen Compensation/ Employer's Liability	Crop Insurance	Credit Insurance	Others [a]	Retail	Group	Government Schemes	
Premium												
Gross Direct Premium	243.84	-	-	-	40.71	-	-	898.88	33,060.33	13,037.64	-	50,055.22
Gross Written Premium	275.14	-	-	-	40.71	-	-	916.98	33,078.43	13,068.94	-	50,912.90
Net Written Premium	-40.50	-	-	-	38.42	-	-	259.04	26,875.93	10,999.17	-	39,324.47
Net Earned Premium (A)	-55.87	-	-	-	47.06	-	-	375.80	26,117.77	8,202.58	-	35,090.71
Claims												
Claims (Gross)	151.25	-	-	-	24.90	-	-	209.60	23,974.68	5,769.14	-	29,859.67
Claims incurred (Net) (B)	12.46	-	-	-	23.66	-	-	104.74	21,551.63	5,093.43	-	26,717.14
Commission												
Commission-Gross	31.87	-	-	-	3.29	-	-	77.35	3,538.40	273.79	-	4,205.91
Commission-Net (C)	-19.35	-	-	-	2.98	-	-	-34.89	2,033.12	-315.80	-	1,596.18
Total Operating expenses (D)	23.23	-	-	-	20.21	-	-	167.02	10,842.55	3,973.50	-	15,542.74
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-
Underwriting Result (F=A-B-C-D-E)	-72.21	-	-	-	0.21	-	-	138.93	-8,309.53	-548.55	-	-8,765.35
Underwriting Ratio =(f)*100/(A)	129.25	-	-	-	0.45	-	-	36.97	-31.82	-6.69	-	-24.98

Note:
(a) Other segments ** Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium