Kotak Mahindra General Insurance Company Limited

IRDA 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 31st March 2016

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 Premium Growth Rate	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	Gross Premium to shareholders' fund ratio	0.03	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of shareholders'fund	15872%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	89%	NA	NA	89%	89%	89%	NA	NA	95%	NA	NA	NA	NA	NA	89%
5	Net Commission Ratio	6%	NA	NA	9%	0%	6%	NA	NA	14%	NA	NA	NA	NA	NA	6%
6	Expense of Management to Gross Direct Premium Ratio	239%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Premium Ratio	268%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	348%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	615%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	1.04	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-148.47	NA	NA	-154.94	-139.82	-150.97	NA	NA	-107.69	NA	NA	NA	NA	NA	-148.47
12	Operationg Profit Ratio	-14582%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	3.58	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-191%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	return on net worth ratio	-5.03%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	2.45	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio															
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Analytical Ratios for the Year ended 31st March 2016

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 Premium Growth Rate	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	Gross Premium to shareholders' fund ratio	0.03	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of shareholders'fund	15872%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	89%	NA	NA	89%	89%	89%	NA	NA	95%	NA	NA	NA	NA	NA	89%
5	Net Commission Ratio	6%	NA	NA	9%	0%	6%	NA	NA	14%	NA	NA	NA	NA	NA	6%
6	Expense of Management to Gross Direct Premium Ratio	434%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Premium Ratio	487%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	348%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	834%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	1.04	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-268	NA	NA	-256	-340	-278	NA	NA	-108	NA	NA	NA	NA	NA	-268
12	Operationg Profit Ratio	-26550%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	3.58	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-295%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	return on net worth ratio	-7.78%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	2.45	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio															
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Kotak Mahindra General Insurance Company Limited

IRDA 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 31st March 2015

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 Premium Growth Rate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Gross Premium to shareholders' fund ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of shareholders'fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Net Commission Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Expense of Management to Gross Direct Premium Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Premium Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Operationg Profit Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	return on net worth ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio															
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Analytical Ratios for the Year ended 31st March 2015

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 Premium Growth Rate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Gross Premium to shareholders' fund ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of shareholders'fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Net Commission Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Expense of Management to Gross Direct Premium Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Premium Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Operationg Profit Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	return on net worth ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio															
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-