Kotak Mahindra General Insurance Company Limited

IRDAI Registration No. 152 Dated November 18, 2015

SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET AS AT 31st DECEMBER 2016

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

Rs '000

For the quarter ended 31st December 2016

Particulars	Fire	Marine	Miscellaneous												Grand Total
			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	
Premium from direct business written	-	-	1,53,698	77,103	2,30,801	-	8,127	21,641	-	-	-	-	-	2,60,569	2,60,569
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	(93,110)	(44,349)	(1,37,459)	-	(7,674)	(10,310)	-	-	-	-	-	(1,55,443)	(1,55,443)
Gross Earned Premium	-	-	60,587	32,754	93,342	-	453	11,331	-	-	-	-	-	1,05,126	1,05,126
Add: Premium on reinsurance accepted	5,044	-	-	(0)	(0.4)	-	-	-	-	913	-	-	-	912.4	5,956
Less : Premium on reinsurance ceded	699	-	10,079	5,031	15,110	-	3,442	1,082	-	127	-	-	-	19,760	20,460
Net Premium	**4,345**	**-**	**1,43,619**	**72,072**	**2,15,691**	**-**	**4,685**	**20,559**	**-**	**786**	**-**	**-**	**-**	**2,41,721**	**2,46,065**
Adjustment for change in reserve for unexpired risks	**2,522**	**-**	88,455	42,132	1,30,586	**-**	**5,109**	9,794	**-**	**456**	**-**	**-**	**-**	1,45,946	**1,48,468**
Total Premium Earned (Net)	**1,823**	**-**	**55,164**	**29,940**	**85,104**	**-**	**(424)**	**10,764**	**-**	**330**	**-**	**-**	**-**	**95,774**	**97,597**

Upto the quarter ended 31st December 2016

Particulars	Fire	Marine	Miscellaneous												Grand Total
			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	
Premium from direct business written	-	-	2,92,168	1,56,632	4,48,801	-	8,127	57,675	-	-	-	-	-	5,14,603	5,14,603
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	(1,89,413)	(1,00,808)	(2,90,221)	-	(7,674)	(37,311)	-	-	-	-	-	(3,35,205)	(3,35,205)
Gross Earned Premium	-	-	1,02,755	55,824	1,58,579	-	453	20,365	-	-	-	-	-	1,79,397	1,79,397
Add: Premium on reinsurance accepted	19,737	-	-	(0.4)	(0.4)	-	-	-	-	3,321	-	-	-	3,320.5	23,058
Less : Premium on reinsurance ceded	1,424	-	19,803	10,616	30,419	-	3,442	2,884	-	227	-	-	-	36,972	38,396
Net Premium	**18,313**	**-**	**2,72,365**	**1,46,016**	**4,18,381**	**-**	**4,685**	**54,792**	**-**	**3,094**	**-**	**-**	**-**	**4,80,952**	**4,99,265**
Adjustment for change in reserve for unexpired risks	**6,245**	**-**	1,79,942	95,768	2,75,710	**-**	5,109	35,445	**-**	**972**	**-**	**-**	**-**	3,17,237	**3,23,482**
Total Premium Earned (Net)	**12,068**	**-**	**92,423**	**50,248**	**1,42,671**	**-**	**(424)**	**19,346**	**-**	**2,121**	**-**	**-**	**-**	**1,63,715**	**1,75,783**

For the quarter ended 31st December 2015

Particulars	Fire	Marine	Miscellaneous												Grand Total
			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	
Premium from direct business written	-	-	13	9	21	-	-	-	-	-	-	-	-	21	21
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	(12)	(9)	(21)	-	-	-	-	-	-	-	-	(21)	(21)
Gross Earned Premium	-	-	0.2	0.2	0.4	-	-	-	-	-	-	-	-	0.4	0.4
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	-	-	1	0	1	-	-	-	-	-	-	-	-	1	1
Net Premium	**-**	**-**	12	8	20	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**20**	**20**
Adjustment for change in reserve for unexpired risks	**-**	**-**	12	8	20	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	20	20
Total Premium Earned (Net)	**-**	**-**	0.2	0.2	0.4	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**0.4**	**0.4**

Upto the quarter ended 31st December 2015

Particulars	Fire	Marine	Miscellaneous												Grand Total
			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	
Premium from direct business written	-	-	13	9	21	-	-	-	-	-	-	-	-	21	21
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	(12)	(9)	(21)	-	-	-	-	-	-	-	-	(21)	(21)
Gross Earned Premium	-	-	0.2	0.2	0.4	-	-	-	-	-	-	-	-	0.4	0.4
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	-	-	1	0	1	-	-	-	-	-	-	-	-	1	1
Net Premium	**-**	**-**	**12**	**8**	20	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**20**	**20**
Adjustment for change in reserve for unexpired risks	**-**	**-**	12	8	20	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	20	20
Total Premium Earned (Net)	**-**	**-**	**0.2**	**0.2**	**0.4**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**0.4**	**0.4**