

**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 MARCH 2017

**FORM NL-4-PREMIUM SCHEDULE**

**PREMIUM EARNED [NET]**

Rs '000

For the quarter ended 31st March 2017

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 :	9,281	-	156,786	83,666	240,451	-	19,325	36,816	-	-	-	-	53	296,646	305,926
Add : Premium on reinsurance accepted	4,168	-	-	-	-	-	-	-	-	906	-	-	-	906	5,075
Less : Premium on reinsurance ceded	9,671	-	11,130	5,940	17,071	-	14,214	1,841	-	147	-	-	39	33,313	42,984
<b>Net Premium</b>	<b>3,778</b>	<b>-</b>	<b>145,655</b>	<b>77,725</b>	<b>223,381</b>	<b>-</b>	<b>5,111</b>	<b>34,975</b>	<b>-</b>	<b>759</b>	<b>-</b>	<b>-</b>	<b>14</b>	<b>264,239</b>	<b>268,017</b>
<b>Adjustment for change in reserve for unexpired risks :</b>															
Change in the unexpired risk reserve	1,585	-	58,157	31,206	89,363	-	6,063	17,774	-	421	-	-	21	113,643	115,228
<b>Total Premium Earned (Net)</b>	<b>2,193</b>	<b>-</b>	<b>87,499</b>	<b>46,519</b>	<b>134,018</b>	<b>-</b>	<b>(953)</b>	<b>17,201</b>	<b>-</b>	<b>337</b>	<b>-</b>	<b>-</b>	<b>(7)</b>	<b>150,597</b>	<b>152,789</b>

Upto the quarter ended 31st March 2017

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 :	9,281	-	448,954	240,298	689,252	-	27,452	94,492	-	-	-	-	53	811,248	820,529
Add : Premium on reinsurance accepted	23,906	-	-	(0.4)	(0.4)	-	-	-	-	4,227	-	-	-	4,227	28,133
Less : Premium on reinsurance ceded	11,096	-	30,933	16,557	47,490	-	17,656	4,725	-	374	-	-	39	70,284	81,380
<b>Net Premium</b>	<b>22,091</b>	<b>-</b>	<b>418,021</b>	<b>223,741</b>	<b>641,762</b>	<b>-</b>	<b>9,795</b>	<b>89,767</b>	<b>-</b>	<b>3,853</b>	<b>-</b>	<b>-</b>	<b>14</b>	<b>745,191</b>	<b>767,282</b>
<b>Adjustment for change in reserve for unexpired risks :</b>															
Change in the unexpired risk reserve	7,830	-	238,099	126,974	365,073	-	11,172	53,219	-	1,394	-	-	21	430,879	438,709
<b>Total Premium Earned (Net)</b>	<b>14,261</b>	<b>-</b>	<b>179,922</b>	<b>96,767</b>	<b>276,689</b>	<b>-</b>	<b>(1,377)</b>	<b>36,548</b>	<b>-</b>	<b>2,459</b>	<b>-</b>	<b>-</b>	<b>(7)</b>	<b>314,312</b>	<b>328,573</b>

For the quarter ended 31st March 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 :	-	-	24,545	11,666	36,211	-	-	857	-	-	-	-	-	37,068	37,068
Add : Premium on reinsurance accepted	-	-	-	0.4	0.4	-	-	-	-	-	-	-	-	0.4	0.4
Less : Premium on reinsurance ceded	-	-	2,773	1,242	4,015	-	-	43	-	-	-	-	-	4,058	4,058
<b>Net Premium</b>	<b>-</b>	<b>-</b>	<b>21,772</b>	<b>10,424</b>	<b>32,196.0</b>	<b>-</b>	<b>-</b>	<b>814</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>33,010</b>	<b>33,010</b>
<b>Adjustment for change in reserve for unexpired risks :</b>															
Change in the unexpired risk reserve	-	-	21,352	10,274	31,626	-	-	779	-	-	-	-	-	32,406	32,406
<b>Total Premium Earned (Net)</b>	<b>-</b>	<b>-</b>	<b>420</b>	<b>150</b>	<b>570</b>	<b>-</b>	<b>-</b>	<b>35</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>605</b>	<b>605</b>

Upto the quarter ended 31st March 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 :	-	-	24,558	11,675	36,232	-	-	857	-	-	-	-	-	37,089	37,089
Add : Premium on reinsurance accepted	-	-	-	0.4	0.4	-	-	-	-	-	-	-	-	0.4	0.4
Less : Premium on reinsurance ceded	-	-	2,773	1,243	4,016	-	-	43	-	-	-	-	-	4,059	4,059
<b>Net Premium</b>	<b>-</b>	<b>-</b>	<b>21,784</b>	<b>10,432</b>	<b>32,216</b>	<b>-</b>	<b>-</b>	<b>814</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>33,031</b>	<b>33,031</b>
<b>Adjustment for change in reserve for unexpired risks :</b>															
Change in the unexpired risk reserve	-	-	21,364	10,283	31,646	-	-	779	-	-	-	-	-	32,426	32,426
<b>Total Premium Earned (Net)</b>	<b>-</b>	<b>-</b>	<b>420</b>	<b>150</b>	<b>570</b>	<b>-</b>	<b>-</b>	<b>35</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>605</b>	<b>605</b>