

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 2017

**FORM NL-4-PREMIUM SCHEDULE
PREMIUM EARNED [NET]**

Rs '000

For the quarter ended 31st December 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	23,281	-	222,982	142,441	365,423	-	20,496	56,107	-	-	-	-	17,774	459,801	483,082
Add: Premium on reinsurance accepted	5,042	-	-	-	-	-	-	-	-	1,001	-	-	-	1,001	6,042
Less : Premium on reinsurance ceded	15,565	-	14,324	9,274	23,598	-	12,350	2,890	-	130	-	-	10,751	49,719	65,284
Net Premium	12,758	-	208,658	133,167	341,826	-	8,147	53,217	-	870	-	-	7,023	411,082	423,840
Adjustment for change in reserve for unexpired risks	6,188	-	43,650	28,815	72,465	-	315	17,882	-	(167)	-	-	7,421	97,915	104,103
Total Premium Earned (Net)	6,570	-	165,008	104,352	269,361	-	7,832	35,336	-	1,037	-	-	(398)	313,167	319,737

Upto the quarter ended 31st December 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	44,307	-	578,766	397,080	975,846	-	62,730	142,867	-	-	-	-	36,006	1,217,449	1,261,755
Add: Premium on reinsurance accepted	18,462	-	-	-	-	-	-	-	-	3,765	-	-	-	3,765	22,227
Less : Premium on reinsurance ceded	30,815	-	44,707	25,852	70,559	-	39,183	7,228	-	408	-	-	22,314	139,693	170,508
Net Premium	31,953	-	534,059	371,228	905,287	-	23,547	135,639	-	3,357	-	-	13,692	1,081,521	1,113,474
Adjustment for change in reserve for unexpired risks:	15,515	-	111,355	111,323	222,679	-	8,219	49,531	-	368	-	-	15,249	296,046	311,562
Change in Unexpired Risk Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Premium Earned (Net)	16,438	-	422,703	259,905	682,608	-	15,327	86,108	-	2,989	-	-	(1,558)	785,474	801,912

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	-	-	153,698	77,103	230,801	-	8,127	21,641	-	-	-	-	-	260,569	260,569
Add: Premium on reinsurance accepted	5,044	-	-	(0)	(0.4)	-	-	-	-	913	-	-	-	912	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	-	143,619	72,072	215,691	-	4,685	20,559	-	786	-	-	-	241,721	246,065
Adjustment for change in reserve for unexpired risks:	2,522	-	88,455	42,132	130,586	-	5,109	9,794	-	456	-	-	-	145,946	148,468
Change in Unexpired Risk Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	292,168	156,632	448,801	-	8,127	57,675	-	-	-	-	-	514,603	514,603
Add: Premium on reinsurance accepted	19,737	-	-	(0)	(0.4)	-	-	-	-	3,321	-	-	-	3,320	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	-	272,365	146,016	418,381	-	4,685	54,792	-	3,094	-	-	-	480,952	499,265
Adjustment for change in reserve for unexpired risks:	6,245	-	179,942	95,768	275,710	-	5,109	35,445	-	972	-	-	-	317,237	323,482
Change in Unexpired Risk Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Premium Earned (Net)	12,068	-	92,423	50,248	142,671	-	(424)	19,346	-	2,121	-	-	-	163,715	175,783