

**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 June 30, 2018

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

Rs '000

**For the quarter ended June 30, 2018**

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	23,471	-	1,97,423	1,80,486	3,77,909	-	11,318	70,545	-	212	-	-	12,568	4,72,552	4,96,023
Add: Premium on reinsurance accepted	4,226	-	-	-	-	-	-	-	-	1,306	-	-	-	1,306	5,532
Less : Premium on reinsurance ceded	15,046	-	12,292	11,237	23,529	-	6,623	4,288	-	346	-	-	3,749	38,535	53,581
<b>Net Premium</b>	<b>12,651</b>	<b>-</b>	<b>1,85,131</b>	<b>1,69,249</b>	<b>3,54,380</b>	<b>-</b>	<b>4,695</b>	<b>66,257</b>	<b>-</b>	<b>1,172</b>	<b>-</b>	<b>-</b>	<b>8,819</b>	<b>4,35,323</b>	<b>4,47,974</b>
Adjustment for change in reserve for unexpired risks	3,804	-	(6,680)	30,183	23,503	-	(1,864)	6,643	-	210	-	-	9,597	38,089	41,893
<b>Total Premium Earned (Net)</b>	<b>8,847</b>	<b>-</b>	<b>1,91,811</b>	<b>1,39,066</b>	<b>3,30,877</b>	<b>-</b>	<b>6,559</b>	<b>59,614</b>	<b>-</b>	<b>962</b>	<b>-</b>	<b>-</b>	<b>(778)</b>	<b>3,97,234</b>	<b>4,06,081</b>

**Upto the quarter ended June 30, 2018**

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	
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Add: Premium on reinsurance accepted	4,226	-	-	-	-	-	-	-	-	1,306	-	-	-	1,306	5,532
Less : Premium on reinsurance ceded	15,046	-	12,292	11,237	23,529	-	6,623	4,288	-	346	-	-	3,749	38,535	53,581
<b>Net Premium</b>	<b>12,651</b>	<b>-</b>	<b>1,85,131</b>	<b>1,69,249</b>	<b>3,54,380</b>	<b>-</b>	<b>4,695</b>	<b>66,257</b>	<b>-</b>	<b>1,172</b>	<b>-</b>	<b>-</b>	<b>8,819</b>	<b>4,35,323</b>	<b>4,47,974</b>
Adjustment for change in reserve for unexpired risks:	3,804	-	(6,680)	30,183	23,503	-	(1,864)	6,643	-	210	-	-	9,597	38,089	41,893
Change in Unexpired Risk Reserve															
<b>Total Premium Earned (Net)</b>	<b>8,847</b>	<b>-</b>	<b>1,91,811</b>	<b>1,39,066</b>	<b>3,30,877</b>	<b>-</b>	<b>6,559</b>	<b>59,614</b>	<b>-</b>	<b>962</b>	<b>-</b>	<b>-</b>	<b>(778)</b>	<b>3,97,234</b>	<b>4,06,081</b>

**For the quarter ended June 30, 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	5,249	-	1,70,607	1,26,125	2,96,733	-	16,836	35,486	0	0	0	0	5,447	3,54,502	3,59,751
Add: Premium on reinsurance accepted	4,938	-	-	-	-	-	-	-	-	1,482.50	-	-	-	1,482.50	6,420.46
Less : Premium on reinsurance ceded	4,367	-	13,911	10,066	23,976	-	11,153	1,774	0	191	0	0	3,656	40,750	45,118
<b>Net Premium</b>	<b>5,820</b>	<b>-</b>	<b>1,56,697</b>	<b>1,16,060</b>	<b>2,72,757</b>	<b>-</b>	<b>5,683</b>	<b>33,712</b>	<b>0</b>	<b>1,292</b>	<b>0</b>	<b>0</b>	<b>1,791</b>	<b>3,15,234</b>	<b>3,21,054</b>
Adjustment for change in reserve for unexpired risks:	1,340	-	41,205	52,019	93,224	-	3,439	11,427	0	399	0	0	2,417	1,10,906	1,12,246
Change in Unexpired Risk Reserve															
<b>Total Premium Earned (Net)</b>	<b>4,480</b>	<b>-</b>	<b>1,15,492</b>	<b>64,041</b>	<b>1,79,532</b>	<b>-</b>	<b>2,244</b>	<b>22,284</b>	<b>0</b>	<b>893</b>	<b>0</b>	<b>0</b>	<b>(626)</b>	<b>2,04,328</b>	<b>2,08,808</b>

**Upto the quarter ended June 30, 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	
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Add: Premium on reinsurance accepted	4,938	-	-	-	-	-	-	-	-	1,483	-	-	-	1,483	6,420
Less : Premium on reinsurance ceded	4,367	-	13,911	10,066	23,976	-	11,153	1,774	-	191	-	-	3,656	40,750	45,118
<b>Net Premium</b>	<b>5,820</b>	<b>-</b>	<b>1,56,697</b>	<b>1,16,060</b>	<b>2,72,757</b>	<b>-</b>	<b>5,683</b>	<b>33,712</b>	<b>-</b>	<b>1,292</b>	<b>-</b>	<b>-</b>	<b>1,791</b>	<b>3,15,234</b>	<b>3,21,054</b>
Adjustment for change in reserve for unexpired risks:	1,340	-	41,205	52,019	93,224	-	3,439	11,427	-	399	-	-	2,417	1,10,906	1,12,246
Change in Unexpired Risk Reserve															
<b>Total Premium Earned (Net)</b>	<b>4,480</b>	<b>-</b>	<b>1,15,492</b>	<b>64,041</b>	<b>1,79,532</b>	<b>-</b>	<b>2,244</b>	<b>22,284</b>	<b>-</b>	<b>893</b>	<b>-</b>	<b>-</b>	<b>(626)</b>	<b>2,04,328</b>	<b>2,08,808</b>