

**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 December 31,2020

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

Rs '000

For the quarter ended December 31,2020

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	97,734	51	451,605	357,131	808,736	1,870	79,384	450,704	-	3,953	-	-	44,827	1,389,474	1,487,259
Add: Premium on reinsurance accepted	4,869	-	-	-	-	-	-	-	-	1,029	-	-	-	1,029	5,898
Less : Premium on reinsurance ceded	50,952	43	25,274	23,423	48,697	102	42,419	23,669	-	3,428	-	-	20,373	138,688	189,683
<b>Net Premium</b>	<b>51,651</b>	<b>8</b>	<b>426,331</b>	<b>333,708</b>	<b>760,039</b>	<b>1,768</b>	<b>36,965</b>	<b>427,035</b>	<b>-</b>	<b>1,554</b>	<b>-</b>	<b>-</b>	<b>24,454</b>	<b>1,251,815</b>	<b>1,303,474</b>
Adjustment for change in reserve for unexpired risks	29,914	10	92,345	55,914	148,259	258	10,047	79,455	-	154	-	-	14,214	252,387	282,311
<b>Total Premium Earned (Net)</b>	<b>21,737</b>	<b>(2)</b>	<b>333,986</b>	<b>277,794</b>	<b>611,780</b>	<b>1,510</b>	<b>26,918</b>	<b>347,580</b>	<b>-</b>	<b>1,400</b>	<b>-</b>	<b>-</b>	<b>10,240</b>	<b>999,428</b>	<b>1,021,163</b>

Upto the quarter ended December 31,2020

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	235,031	51	1,065,582	879,252	1,944,834	5,483	207,571	1,331,033	-	6,670	-	-	92,422	3,588,013	3,823,095
Add: Premium on reinsurance accepted	20,758	-	-	-	-	-	-	-	-	3,135	-	-	521	3,656	24,414
Less : Premium on reinsurance ceded	136,425	43	60,731	53,606	114,337	311	114,237	69,760	-	5,841	-	-	38,396	342,882	479,350
<b>Net Premium</b>	<b>119,364</b>	<b>8</b>	<b>1,004,851</b>	<b>825,646</b>	<b>1,830,497</b>	<b>5,172</b>	<b>93,334</b>	<b>1,261,273</b>	<b>-</b>	<b>3,964</b>	<b>-</b>	<b>-</b>	<b>54,547</b>	<b>3,248,787</b>	<b>3,368,159</b>
Adjustment for change in reserve for unexpired risks: Change in Unexpired Risk Reserve	54,455	10	36,646	4,106	40,752	1,594	13,805	403,081	-	25	-	-	26,772	486,029	540,494
<b>Total Premium Earned (Net)</b>	<b>64,909</b>	<b>(2)</b>	<b>968,205</b>	<b>821,540</b>	<b>1,789,745</b>	<b>3,578</b>	<b>79,529</b>	<b>858,192</b>	<b>-</b>	<b>3,939</b>	<b>-</b>	<b>-</b>	<b>27,775</b>	<b>2,762,758</b>	<b>2,827,665</b>

For the quarter ended December 31,2019

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	92,139	-	395,321	325,065	720,386	1,114	66,797	320,065	-	3,132	-	-	37,981	1,149,475	1,241,614
Add: Premium on reinsurance accepted	5,260	-	-	-	-	-	-	-	-	1,232	-	-	-	1,232	6,492
Less : Premium on reinsurance ceded	36,505	-	24,050	18,281	42,331	63	39,140	22,108	-	2,931	-	-	10,953	117,526	154,031
<b>Net Premium</b>	<b>60,894</b>	<b>-</b>	<b>371,271</b>	<b>306,784</b>	<b>678,055</b>	<b>1,051</b>	<b>27,657</b>	<b>297,957</b>	<b>-</b>	<b>1,433</b>	<b>-</b>	<b>-</b>	<b>27,028</b>	<b>1,033,181</b>	<b>1,094,075</b>
Adjustment for change in reserve for unexpired risks: Change in Unexpired Risk Reserve	41,535	-	86,878	52,202	139,080	225	5,064	129,507	-	76	-	-	20,498	294,450	335,985
<b>Total Premium Earned (Net)</b>	<b>19,359</b>	<b>-</b>	<b>284,393</b>	<b>254,582</b>	<b>538,975</b>	<b>826</b>	<b>22,593</b>	<b>168,450</b>	<b>-</b>	<b>1,357</b>	<b>-</b>	<b>-</b>	<b>6,530</b>	<b>738,731</b>	<b>758,090</b>

Upto the quarter ended December 31,2019

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	244,002	-	947,032	833,741	1,780,773	2,898	191,051	737,793	-	13,176	-	-	99,136	2,824,827	3,068,829
Add: Premium on reinsurance accepted	20,317	-	-	-	-	-	-	-	-	3,932	-	-	-	3,932	24,249
Less : Premium on reinsurance ceded	95,230	-	56,328	47,779	104,107	166	117,238	56,729	-	12,367	-	-	26,876	317,483	412,713
<b>Net Premium</b>	<b>169,089</b>	<b>-</b>	<b>890,704</b>	<b>785,962</b>	<b>1,676,666</b>	<b>2,732</b>	<b>73,813</b>	<b>681,064</b>	<b>-</b>	<b>4,741</b>	<b>-</b>	<b>-</b>	<b>72,260</b>	<b>2,511,276</b>	<b>2,680,365</b>
Adjustment for change in reserve for unexpired risks: Change in Unexpired Risk Reserve	115,836	-	92,501	73,332	165,833	427	16,076	234,259	-	539	-	-	55,966	473,100	588,936
<b>Total Premium Earned (Net)</b>	<b>53,253</b>	<b>-</b>	<b>798,203</b>	<b>712,630</b>	<b>1,510,833</b>	<b>2,305</b>	<b>57,737</b>	<b>446,805</b>	<b>-</b>	<b>4,202</b>	<b>-</b>	<b>-</b>	<b>16,294</b>	<b>2,038,176</b>	<b>2,091,429</b>