

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 March 31,2020

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

Rs '000

For the quarter ended March 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	106,691	-	387,604	329,506	717,110	918	87,240	319,016	-	1,347	-	-	32,758	1,158,389	1,265,080
Add: Premium on reinsurance accepted	4,560	-	-	-	-	-	-	-	-	957	-	-	-	957	5,517
Less : Premium on reinsurance ceded	59,913	-	22,208	19,082	41,290	53	48,842	17,816	-	1,210	-	-	10,448	119,659	179,572
Net Premium	51,338	-	365,396	310,424	675,820	865	38,398	301,200	-	1,094	-	-	22,310	1,039,687	1,091,025
Adjustment for change in reserve for unexpired risks	31,071	-	63,671	50,309	113,980	11	13,789	100,894	-	(437)	-	-	14,251	242,488	273,559
Total Premium Earned (Net)	20,267	-	301,725	260,115	561,840	854	24,609	200,306	-	1,531	-	-	8,059	797,199	817,466

Upto the quarter ended March 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	350,693	-	1,334,636	1,163,247	2,497,883	3,816	278,291	1,056,809	-	14,523	-	-	131,894	3,983,216	4,333,909
Add: Premium on reinsurance accepted	24,877	-	-	-	-	-	-	-	-	4,889	-	-	-	4,889	29,766
Less : Premium on reinsurance ceded	155,143	-	78,536	66,861	145,397	219	166,080	74,545	-	13,577	-	-	37,324	437,142	592,285
Net Premium	220,427	-	1,256,100	1,096,386	2,352,486	3,597	112,211	982,264	-	5,835	-	-	94,570	3,550,963	3,771,390
Adjustment for change in reserve for unexpired risks: Change in Unexpired Risk Reserve	146,907	-	156,172	123,641	279,813	438	29,865	335,153	-	102	-	-	70,217	715,588	862,495
Total Premium Earned (Net)	73,520	-	1,099,928	972,745	2,072,673	3,159	82,346	647,111	-	5,733	-	-	24,353	2,835,375	2,908,895

For the quarter ended March 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	52,924	-	293,673	256,112	549,785	2,920	75,928	228,833	-	1,834	-	-	23,159	882,459	935,383
Add: Premium on reinsurance accepted	4,323	-	-	-	-	-	-	-	-	969	-	-	-	969	5,292
Less : Premium on reinsurance ceded	25,889	-	18,567	15,713	34,280	179	43,856	16,911	-	1,677	-	-	5,543	102,446	128,335
Net Premium	31,358	-	275,106	240,399	515,505	2,741	32,072	211,922	-	1,126	-	-	17,616	780,982	812,340
Adjustment for change in reserve for unexpired risks: Change in Unexpired Risk Reserve	16,390	-	42,926	32,884	75,810	999	18,686	102,518	-	(105)	-	-	14,820	212,728	229,118
Total Premium Earned (Net)	14,968	-	232,180	207,515	439,695	1,742	13,386	109,404	-	1,231	-	-	2,796	568,254	583,222

Upto the quarter ended March 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	162,254	-	1,036,087	939,914	1,976,001	2,920	149,791	607,617	-	3,622	-	-	108,894	2,848,845	3,011,099
Add: Premium on reinsurance accepted	21,515	-	-	-	-	-	-	-	-	5,045	-	-	-	5,045	26,560
Less : Premium on reinsurance ceded	90,386	-	64,010	57,806	121,816	179	89,238	38,354	-	3,642	-	-	22,592	275,821	366,207
Net Premium	93,383	-	972,077	882,108	1,854,185	2,741	60,553	569,263	-	5,025	-	-	86,302	2,578,069	2,671,452
Adjustment for change in reserve for unexpired risks: Change in Unexpired Risk Reserve	43,624	-	124,672	194,343	319,015	999	26,889	225,916	-	702	-	-	80,760	654,281	697,905
Total Premium Earned (Net)	49,759	-	847,405	687,765	1,535,170	1,742	33,664	343,347	-	4,323	-	-	5,542	1,923,788	1,973,547