

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 31,2019

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

Rs '000

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
Net Premium	60,894	-	371,271	306,784	678,055	1,051	27,657	297,957	-	1,433	-	-	27,028	1,033,181	1,094,075
Adjustment for change in reserve for unexpired risks	41,535	-	86,878	52,202	139,080	225	5,064	129,507	-	76	-	-	20,498	294,450	335,985
Total Premium Earned (Net)	19,359	-	284,393	254,582	538,975	826	22,593	168,450	-	1,357	-	-	6,530	738,731	758,090

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
Net Premium	169,089	-	890,704	785,962	1,676,666	2,732	73,813	681,064	-	4,741	-	-	72,260	2,511,276	2,680,365
Adjustment for change in reserve for unexpired risks:	115,836	-	92,501	73,332	165,833	427	16,076	234,259	-	539	-	-	55,966	473,100	588,936
Change in Unexpired Risk Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Premium Earned (Net)	53,253	-	798,203	712,630	1,510,833	2,305	57,737	446,805	-	4,202	-	-	16,294	2,038,176	2,091,429

For the quarter ended December 31,2018

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	43,185	-	310,599	289,850	600,449	-	40,637	132,359	-	1,320	-	-	34,556	809,321	852,506
Add: Premium on reinsurance accepted	4,734	-	-	-	-	-	-	-	-	1,450	-	-	-	1,450	6,184
Less : Premium on reinsurance ceded	25,440	-	19,011	17,978	36,989	-	25,247	6,930	-	1,374	-	-	7,200	77,740	103,180
Net Premium	22,479	-	291,588	271,872	563,460	-	15,390	125,429	-	1,396	-	-	27,356	733,031	755,510
Adjustment for change in reserve for unexpired risks:	8,188	-	71,659	87,311	158,970	-	8,682	28,562	-	321	-	-	25,182	221,717	229,905
Change in Unexpired Risk Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Premium Earned (Net)	14,291	-	219,929	184,561	404,490	-	6,708	96,867	-	1,075	-	-	2,174	511,314	525,605

Upto the quarter ended December 31,2018

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	109,330	-	742,414	683,802	1,426,216	-	73,863	378,784	-	1,788	-	-	85,735	1,966,386	2,075,716
Add: Premium on reinsurance accepted	17,192	-	-	-	-	-	-	-	-	4,076	-	-	-	4,076	21,268
Less : Premium on reinsurance ceded	64,497	-	45,443	42,093	87,536	-	45,382	21,443	-	1,965	-	-	17,049	173,375	237,872
Net Premium	62,025	-	696,971	641,709	1,338,680	-	28,481	357,341	-	3,899	-	-	68,686	1,797,087	1,859,112
Adjustment for change in reserve for unexpired risks:	27,234	-	81,746	161,459	243,205	-	8,203	123,398	-	807	-	-	65,940	441,553	468,787
Change in Unexpired Risk Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Premium Earned (Net)	34,791	-	615,225	480,250	1,095,475	-	20,278	233,943	-	3,092	-	-	2,746	1,355,534	1,390,325