

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
<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	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>

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
<b>Net Premium</b>	<b>22,479</b>	<b>-</b>	<b>291,588</b>	<b>271,872</b>	<b>563,460</b>	<b>-</b>	<b>15,390</b>	<b>125,429</b>	<b>-</b>	<b>1,396</b>	<b>-</b>	<b>-</b>	<b>27,356</b>	<b>733,031</b>	<b>755,510</b>
Adjustment for change in reserve for unexpired risks: Change in Unexpired Risk Reserve	8,188	-	71,659	87,311	158,970	-	8,682	28,562	-	321	-	-	25,182	221,717	229,905
<b>Total Premium Earned (Net)</b>	<b>14,291</b>	<b>-</b>	<b>219,929</b>	<b>184,561</b>	<b>404,490</b>	<b>-</b>	<b>6,708</b>	<b>96,867</b>	<b>-</b>	<b>1,075</b>	<b>-</b>	<b>-</b>	<b>2,174</b>	<b>511,314</b>	<b>525,605</b>

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
<b>Net Premium</b>	<b>62,025</b>	<b>-</b>	<b>696,971</b>	<b>641,709</b>	<b>1,338,680</b>	<b>-</b>	<b>28,481</b>	<b>357,341</b>	<b>-</b>	<b>3,899</b>	<b>-</b>	<b>-</b>	<b>68,686</b>	<b>1,797,087</b>	<b>1,859,112</b>
Adjustment for change in reserve for unexpired risks: Change in Unexpired Risk Reserve	27,234	-	81,746	161,459	243,205	-	8,203	123,398	-	807	-	-	65,940	441,553	468,787
<b>Total Premium Earned (Net)</b>	<b>34,791</b>	<b>-</b>	<b>615,225</b>	<b>480,250</b>	<b>1,095,475</b>	<b>-</b>	<b>20,278</b>	<b>233,943</b>	<b>-</b>	<b>3,092</b>	<b>-</b>	<b>-</b>	<b>2,746</b>	<b>1,355,534</b>	<b>1,390,325</b>