

**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 HALF YEAR ENDED ON AND TO BALANCE SHEET AS AT 30th September 2017

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

Rs '000

For the quarter ended 30th September 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	15,776	-	185,176	128,514	313,690	-	25,398	51,274	-	-	-	-	12,785	403,146	418,923
Add: Premium on reinsurance accepted	8,482	-	-	-	-	-	-	-	-	1,282	-	-	-	1,282	9,764
Less : Premium on reinsurance ceded	10,883	-	16,472	6,513	22,985	-	15,681	2,564	-	87	-	-	7,907	49,224	60,107
<b>Net Premium</b>	<b>13,375</b>	<b>-</b>	<b>168,703</b>	<b>122,001</b>	<b>290,704</b>	<b>-</b>	<b>9,717</b>	<b>48,710</b>	<b>-</b>	<b>1,195</b>	<b>-</b>	<b>-</b>	<b>4,878</b>	<b>355,205</b>	<b>368,580</b>
Adjustment for change in reserve for unexpired risks	7,987	-	26,500	30,489	56,989	-	4,466	20,222	-	136	-	-	5,411	89,225	95,212
<b>Total Premium Earned (Net)</b>	<b>5,388</b>	<b>-</b>	<b>142,203</b>	<b>91,512</b>	<b>233,715</b>	<b>-</b>	<b>5,251</b>	<b>28,488</b>	<b>-</b>	<b>1,059</b>	<b>-</b>	<b>-</b>	<b>(533)</b>	<b>267,979</b>	<b>273,367</b>

Upto the quarter ended 30th September 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	21,025	-	355,783	254,639	610,422	-	42,234	86,760	-	-	-	-	18,232	757,648	778,674
Add: Premium on reinsurance accepted	13,420	-	-	-	-	-	-	-	-	2,764	-	-	-	2,764	16,184
Less : Premium on reinsurance ceded	15,250	-	30,383	16,578	46,961	-	26,834	4,338	-	278	-	-	11,563	89,974	105,225
<b>Net Premium</b>	<b>19,195</b>	<b>-</b>	<b>325,400</b>	<b>238,061</b>	<b>563,461</b>	<b>-</b>	<b>15,400</b>	<b>82,422</b>	<b>-</b>	<b>2,487</b>	<b>-</b>	<b>-</b>	<b>6,669</b>	<b>670,439</b>	<b>689,633</b>
Adjustment for change in reserve for unexpired risks:	9,327	-	67,705	82,508	150,214	-	7,905	31,650	-	535	-	-	7,828	198,131	207,458
Change in Unexpired Risk Reserve															
<b>Total Premium Earned (Net)</b>	<b>9,868</b>	<b>-</b>	<b>257,695</b>	<b>155,553</b>	<b>413,247</b>	<b>-</b>	<b>7,495</b>	<b>50,772</b>	<b>-</b>	<b>1,951</b>	<b>-</b>	<b>-</b>	<b>(1,159)</b>	<b>472,307</b>	<b>482,175</b>

For the quarter ended 30th September 2016

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	-	-	83,829	48,791	132,620	-	-	19,267	-	-	-	-	-	151,888	151,888
Add: Premium on reinsurance accepted	14,693	-	-	-	-	-	-	-	-	2,408	-	-	-	2,408	17,101
Less : Premium on reinsurance ceded	725	-	5,581	3,254	8,836	-	-	963	-	100	-	-	-	9,899	10,624
<b>Net Premium</b>	<b>13,968</b>	<b>-</b>	<b>78,248</b>	<b>45,537</b>	<b>123,785</b>	<b>-</b>	<b>-</b>	<b>18,304</b>	<b>-</b>	<b>2,308</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>144,396</b>	<b>158,365</b>
Adjustment for change in reserve for unexpired risks:	3,723	-	51,218	30,319	81,537	-	-	11,695	-	516	-	-	-	93,747	97,471
Change in Unexpired Risk Reserve															
<b>Total Premium Earned (Net)</b>	<b>10,245</b>	<b>-</b>	<b>27,030</b>	<b>15,218</b>	<b>42,248</b>	<b>-</b>	<b>-</b>	<b>6,609</b>	<b>-</b>	<b>1,792</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>50,649</b>	<b>60,894</b>

Upto the quarter ended 30th September 2016

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	-	-	138,470	79,529	217,999	-	-	36,035	-	-	-	-	-	254,034	254,034
Add: Premium on reinsurance accepted	14,693	-	-	-	-	-	-	-	-	2,408	-	-	-	2,408	17,101
Less : Premium on reinsurance ceded	725	-	9,724	5,585	15,309	-	-	1,802	-	100	-	-	-	17,211	17,936
<b>Net Premium</b>	<b>13,968</b>	<b>-</b>	<b>128,746</b>	<b>73,944</b>	<b>202,690</b>	<b>-</b>	<b>-</b>	<b>34,233</b>	<b>-</b>	<b>2,308</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>239,231</b>	<b>253,199</b>
Adjustment for change in reserve for unexpired risks:	3,723	-	91,487	53,636	145,124	-	-	25,651	-	516	-	-	-	171,291	175,014
Change in Unexpired Risk Reserve															
<b>Total Premium Earned (Net)</b>	<b>10,245</b>	<b>-</b>	<b>37,259</b>	<b>20,308</b>	<b>57,567</b>	<b>-</b>	<b>-</b>	<b>8,582</b>	<b>-</b>	<b>1,792</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>67,940</b>	<b>78,186</b>