

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 31st March 2018

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

Rs '000

For the quarter ended 31st March 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	37,250	-	2,35,894	1,81,968	4,17,861	-	8,285	1,09,922	-	-	-	-	18,842	5,54,910	5,92,160
Add: Premium on reinsurance accepted	3,567	-	-	-	-	-	-	-	-	904	-	-	-	904	4,471
Less : Premium on reinsurance ceded	29,081	-	15,322	11,847	27,169	-	6,440	5,496	-	134	-	-	12,378	51,616	80,698
Net Premium	11,735	-	2,20,572	1,70,121	3,90,692	-	1,845	1,04,426	-	770	-	-	6,463	5,04,197	5,15,932
Adjustment for change in reserve for unexpired risks	4,609	-	40,948	49,629	90,577	-	(4,216)	60,913	-	(264)	-	-	7,476	1,54,488	1,59,096
Total Premium Earned (Net)	7,126	-	1,79,623	1,20,492	3,00,116	-	6,061	43,513	-	1,033	-	-	(1,013)	3,49,710	3,56,836

Upto the quarter ended 31st March 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	81,556	-	8,14,659	5,79,048	13,93,707	-	71,015	2,52,789	-	-	-	-	54,848	17,72,358	18,53,915
Add: Premium on reinsurance accepted	22,029	-	-	-	-	-	-	-	-	4,668	-	-	-	4,668	26,697
Less : Premium on reinsurance ceded	59,897	-	60,029	37,699	97,728	-	45,623	12,723	-	542	-	-	34,693	1,91,309	2,51,206
Net Premium	43,688	-	7,54,630	5,41,349	12,95,979	-	25,392	2,40,066	-	4,126	-	-	20,155	15,85,718	16,29,406
Adjustment for change in reserve for unexpired risks: Change in Unexpired Risk Reserve	20,124	-	1,52,304	1,60,952	3,13,256	-	4,004	1,10,445	-	104	-	-	22,725	4,50,534	4,70,658
Total Premium Earned (Net)	23,564	-	6,02,326	3,80,397	9,82,723	-	21,388	1,29,621	-	4,022	-	-	(2,570)	11,35,184	11,58,748

For the quarter ended 31st March 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	9,281	-	1,56,786	83,666	2,40,451	-	19,325	36,816	-	-	-	-	53	2,96,646	3,05,926
Add: Premium on reinsurance accepted	4,168	-	-	-	-	-	-	-	-	906	-	-	-	906	5,076
Less : Premium on reinsurance ceded	9,671	-	11,130	5,940	17,071	-	14,214	1,841	-	147	-	-	39	33,313	42,984
Net Premium	3,778	-	1,45,655	77,725	2,23,381	-	5,111	34,975	-	759	-	-	14	2,64,239	2,68,017
Adjustment for change in reserve for unexpired risks: Change in Unexpired Risk Reserve	1,585	-	58,157	31,206	89,363	-	6,063	17,774	-	421	-	-	21	1,13,642	1,15,227
Total Premium Earned (Net)	2,193	-	87,499	46,519	1,34,018	-	(953)	17,201	-	337	-	-	(7)	1,50,598	1,52,790

Upto the quarter ended 31st March 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	9,281	-	4,48,954	2,40,298	6,89,252	-	27,452	94,492	-	-	-	-	53	8,11,248	8,20,529
Add: Premium on reinsurance accepted	23,906	-	-	(0.4)	(0.4)	-	-	-	-	4,227	-	-	-	4,227	28,133
Less : Premium on reinsurance ceded	11,096	-	30,933	16,557	47,490	-	17,656	4,725	-	374	-	-	39	70,284	81,380
Net Premium	22,091	-	4,18,021	2,23,741	6,41,762	-	9,795	89,767	-	3,853	-	-	14	7,45,191	7,67,282
Adjustment for change in reserve for unexpired risks: Change in Unexpired Risk Reserve	7,830	-	2,38,099	1,26,974	3,65,073	-	11,172	53,219	-	1,394	-	-	21	4,30,879	4,38,709
Total Premium Earned (Net)	14,261	-	1,79,922	96,767	2,76,689	-	(1,377)	36,548	-	2,459	-	-	(7)	3,14,312	3,28,573