

**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, 2021

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

Rs '000

For the quarter ended March 31, 2021

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	119,670	876	532,303	385,945	918,248	1,862	77,849	460,653	-	5,452	-	-	32,218	1,496,282	1,616,828
Add: Premium on reinsurance accepted	17,557	-	-	-	-	-	-	-	-	953	-	-	-	953	18,510
Less : Premium on reinsurance ceded	86,032	727	30,049	23,500	53,549	105	43,229	24,327	-	4,984	-	-	13,654	139,848	226,607
<b>Net Premium</b>	<b>51,195</b>	<b>149</b>	<b>502,254</b>	<b>362,445</b>	<b>864,699</b>	<b>1,757</b>	<b>34,620</b>	<b>436,326</b>	<b>-</b>	<b>1,421</b>	<b>-</b>	<b>-</b>	<b>18,564</b>	<b>1,357,387</b>	<b>1,408,731</b>
Adjustment for change in reserve for unexpired risks	29,353	149	149,893	77,841	227,734	14	8,703	70,061	-	129	-	-	7,128	313,769	343,271
<b>Total Premium Earned (Net)</b>	<b>21,842</b>	<b>-</b>	<b>352,361</b>	<b>284,604</b>	<b>636,965</b>	<b>1,743</b>	<b>25,917</b>	<b>366,265</b>	<b>-</b>	<b>1,292</b>	<b>-</b>	<b>-</b>	<b>11,436</b>	<b>1,043,618</b>	<b>1,065,460</b>

Upto the quarter ended March 31, 2021

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	354,701	927	1,597,885	1,265,197	2,863,082	7,345	285,420	1,791,686	-	12,122	-	-	124,640	5,084,295	5,439,923
Add: Premium on reinsurance accepted	38,315	-	-	-	-	-	-	-	-	4,088	-	-	521	4,609	42,924
Less : Premium on reinsurance ceded	222,457	770	90,780	77,106	167,886	416	157,466	94,087	-	10,825	-	-	52,050	482,730	705,957
<b>Net Premium</b>	<b>170,559</b>	<b>157</b>	<b>1,507,105</b>	<b>1,188,091</b>	<b>2,695,196</b>	<b>6,929</b>	<b>127,954</b>	<b>1,697,599</b>	<b>-</b>	<b>5,385</b>	<b>-</b>	<b>-</b>	<b>73,111</b>	<b>4,606,174</b>	<b>4,776,890</b>
Adjustment for change in reserve for unexpired risks: Change in Unexpired Risk Reserve	83,808	159	186,539	81,947	268,486	1,608	22,508	473,142	-	154	-	-	33,900	799,798	883,765
<b>Total Premium Earned (Net)</b>	<b>86,751</b>	<b>(2)</b>	<b>1,320,566</b>	<b>1,106,144</b>	<b>2,426,710</b>	<b>5,321</b>	<b>105,446</b>	<b>1,224,457</b>	<b>-</b>	<b>5,231</b>	<b>-</b>	<b>-</b>	<b>39,211</b>	<b>3,806,376</b>	<b>3,893,125</b>

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
<b>Net Premium</b>	<b>51,338</b>	<b>-</b>	<b>365,396</b>	<b>310,424</b>	<b>675,820</b>	<b>865</b>	<b>38,398</b>	<b>301,200</b>	<b>-</b>	<b>1,094</b>	<b>-</b>	<b>-</b>	<b>22,310</b>	<b>1,039,687</b>	<b>1,091,025</b>
Adjustment for change in reserve for unexpired risks: Change in Unexpired Risk Reserve	31,071	-	63,671	50,309	113,980	11	13,789	100,894	-	(437)	-	-	14,251	242,488	273,559
<b>Total Premium Earned (Net)</b>	<b>20,267</b>	<b>-</b>	<b>301,725</b>	<b>260,115</b>	<b>561,840</b>	<b>854</b>	<b>24,609</b>	<b>200,306</b>	<b>-</b>	<b>1,531</b>	<b>-</b>	<b>-</b>	<b>8,059</b>	<b>797,199</b>	<b>817,466</b>

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
<b>Net Premium</b>	<b>220,427</b>	<b>-</b>	<b>1,256,100</b>	<b>1,096,386</b>	<b>2,352,486</b>	<b>3,597</b>	<b>112,211</b>	<b>982,264</b>	<b>-</b>	<b>5,835</b>	<b>-</b>	<b>-</b>	<b>94,570</b>	<b>3,550,963</b>	<b>3,771,390</b>
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
<b>Total Premium Earned (Net)</b>	<b>73,520</b>	<b>-</b>	<b>1,099,928</b>	<b>972,745</b>	<b>2,072,673</b>	<b>3,159</b>	<b>82,346</b>	<b>647,111</b>	<b>-</b>	<b>5,733</b>	<b>-</b>	<b>-</b>	<b>24,353</b>	<b>2,835,375</b>	<b>2,908,895</b>