

**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 September 30,2020

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

Rs '000

For the quarter ended September 30,2020

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	85,581	-	348,943	293,823	642,766	1,907	78,010	522,720	-	1,555	-	-	29,024	1,275,982	1,361,563
Add: Premium on reinsurance accepted	7,854	-	-	-	-	-	-	-	-	1,014	-	-	-	1,014	8,868
Less : Premium on reinsurance ceded	45,753	-	19,842	16,732	36,574	108	41,752	27,672	-	1,365	-	-	8,688	116,159	161,912
<b>Net Premium</b>	<b>47,682</b>	<b>-</b>	<b>329,101</b>	<b>277,091</b>	<b>606,192</b>	<b>1,799</b>	<b>36,258</b>	<b>495,048</b>	<b>-</b>	<b>1,204</b>	<b>-</b>	<b>-</b>	<b>20,336</b>	<b>1,160,837</b>	<b>1,208,519</b>
Adjustment for change in reserve for unexpired risks	26,386	-	4,395	764	5,159	634	9,431	201,611	-	(169)	-	-	10,946	227,612	253,998
<b>Total Premium Earned (Net)</b>	<b>21,296</b>	<b>-</b>	<b>324,706</b>	<b>276,327</b>	<b>601,033</b>	<b>1,165</b>	<b>26,827</b>	<b>293,437</b>	<b>-</b>	<b>1,373</b>	<b>-</b>	<b>-</b>	<b>9,390</b>	<b>933,225</b>	<b>954,521</b>

Upto the quarter ended September 30,2020

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	137,297	-	613,977	522,121	1,136,098	3,613	128,187	880,329	-	2,717	-	-	47,595	2,198,539	2,335,836
Add: Premium on reinsurance accepted	15,889	-	-	-	-	-	-	-	-	2,106	-	-	521.00	2,627	18,516
Less : Premium on reinsurance ceded	85,473	-	35,457	30,183	65,640	209	71,818	46,091	-	2,413	-	-	18,023	204,194	289,667
<b>Net Premium</b>	<b>67,713</b>	<b>-</b>	<b>578,520</b>	<b>491,938</b>	<b>1,070,458</b>	<b>3,404</b>	<b>56,369</b>	<b>834,238</b>	<b>-</b>	<b>2,410</b>	<b>-</b>	<b>-</b>	<b>30,093</b>	<b>1,996,972</b>	<b>2,064,685</b>
Adjustment for change in reserve for unexpired risks: Change in Unexpired Risk Reserve	24,541	-	(55,699)	(51,808)	(107,507)	1,336	3,758	323,626	-	(129)	-	-	12,558	233,642	258,183
<b>Total Premium Earned (Net)</b>	<b>43,172</b>	<b>-</b>	<b>634,219</b>	<b>543,746</b>	<b>1,177,965</b>	<b>2,068</b>	<b>52,611</b>	<b>510,612</b>	<b>-</b>	<b>2,539</b>	<b>-</b>	<b>-</b>	<b>17,535</b>	<b>1,763,330</b>	<b>1,806,502</b>

For the quarter ended September 30,2019

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	90,201	-	295,423	280,967	576,390	881	67,817	229,555	-	1,240	-	-	40,621	916,504	1,006,705
Add: Premium on reinsurance accepted	8,519	-	-	-	-	-	-	-	-	1,047	-	-	-	1,047	9,566
Less : Premium on reinsurance ceded	35,168	-	17,171	16,116	33,287	58	39,019	17,238	-	1,118	-	-	8,326	99,046	134,214
<b>Net Premium</b>	<b>63,552</b>	<b>-</b>	<b>278,252</b>	<b>264,851</b>	<b>543,103</b>	<b>823</b>	<b>28,798</b>	<b>212,317</b>	<b>-</b>	<b>1,169</b>	<b>-</b>	<b>-</b>	<b>32,295</b>	<b>818,505</b>	<b>882,057</b>
Adjustment for change in reserve for unexpired risks: Change in Unexpired Risk Reserve	46,062	-	14,270	30,369	44,639	116	9,372	66,115	-	(305)	-	-	27,563	147,500	193,562
<b>Total Premium Earned (Net)</b>	<b>17,490</b>	<b>-</b>	<b>263,982</b>	<b>234,482</b>	<b>498,464</b>	<b>707</b>	<b>19,426</b>	<b>146,202</b>	<b>-</b>	<b>1,474</b>	<b>-</b>	<b>-</b>	<b>4,732</b>	<b>671,005</b>	<b>688,495</b>

Upto the quarter ended September 30,2019

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	151,863	-	551,711	508,676	1,060,387	1,784	124,254	417,728	-	10,044	-	-	61,155	1,675,352	1,827,215
Add: Premium on reinsurance accepted	15,057	-	-	-	-	-	-	-	-	2,700	-	-	-	2,700	17,757
Less : Premium on reinsurance ceded	58,725	-	32,278	29,498	61,776	103	78,098	34,621	-	9,436	-	-	15,923	199,957	258,682
<b>Net Premium</b>	<b>108,195</b>	<b>-</b>	<b>519,433</b>	<b>479,178</b>	<b>998,611</b>	<b>1,681</b>	<b>46,156</b>	<b>383,107</b>	<b>-</b>	<b>3,308</b>	<b>-</b>	<b>-</b>	<b>45,232</b>	<b>1,478,095</b>	<b>1,586,290</b>
Adjustment for change in reserve for unexpired risks: Change in Unexpired Risk Reserve	74,301	-	5,623	21,130	26,753	202	11,012	104,752	-	463	-	-	35,468	178,650	252,951
<b>Total Premium Earned (Net)</b>	<b>33,894</b>	<b>-</b>	<b>513,810</b>	<b>458,048</b>	<b>971,858</b>	<b>1,479</b>	<b>35,144</b>	<b>278,355</b>	<b>-</b>	<b>2,845</b>	<b>-</b>	<b>-</b>	<b>9,764</b>	<b>1,299,445</b>	<b>1,333,339</b>