

**PERIODIC DISCLOSURES**  
**FORM NL-4-PREMIUM SCHEDULE**

 Royal Sundaram General Insurance Co. Limited  
 (Formerly known as Royal Sundaram Alliance Insurance Company Ltd)

31-Mar-19

FOR THE QUARTER ENDED 31st Mar 2019																	
No.	Particulars	Fire Revenue Account	Marine Revenue Account			Miscellaneous Revenue Revenue Account										Total	
		Fire	Marine	Marine Hull	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation / Employers Liability	Total Public / Product Liability	Engineering	Total Personal Accident	Total Health Insurance	Crop	Others		Miscellaneous Total
																	( '000)
1	Premium from direct business written	362,736	87,531	-	87,531	2,933,500	2,192,976	5,126,476	15,802	28,739	145,361	137,945	996,896	423,646	36,364	6,911,229	7,361,496
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Earned Premium</b>	<b>362,736</b>	<b>87,531</b>	<b>-</b>	<b>87,531</b>	<b>2,933,500</b>	<b>2,192,976</b>	<b>5,126,476</b>	<b>15,802</b>	<b>28,739</b>	<b>145,361</b>	<b>137,945</b>	<b>996,896</b>	<b>423,646</b>	<b>36,364</b>	<b>6,911,229</b>	<b>7,361,496</b>
4	Add: Premium on reinsurance accepted	27,055	304	-	304	-	-	-	-	7,467	1,587	-	-	-	-	9,054	36,413
5	Less : Premium on reinsurance ceded	(285,990)	(41,819)	(30)	(41,849)	(743,958)	(118,695)	(862,653)	(2,907)	(24,888)	(132,457)	(16,560)	(216,318)	(151,147)	(23,782)	(1,430,712)	(1,758,551)
	<b>Net Premium</b>	<b>103,801</b>	<b>46,016</b>	<b>(30)</b>	<b>45,986</b>	<b>2,189,542</b>	<b>2,074,281</b>	<b>4,263,823</b>	<b>12,895</b>	<b>3,851</b>	<b>20,371</b>	<b>122,972</b>	<b>780,578</b>	<b>272,499</b>	<b>12,582</b>	<b>5,489,571</b>	<b>5,639,358</b>
6	Adjustment for change in reserve for unexpired risks	(15,214)	(2,976)	104	(2,872)	100,247	(92,417)	7,830	3,723	4,311	1,037	(2,195)	(97,805)	(5,357)	(184)	(88,640)	(106,726)
	<b>Premium Earned (Net)</b>	<b>88,587</b>	<b>43,040</b>	<b>74</b>	<b>43,114</b>	<b>2,289,789</b>	<b>1,981,864</b>	<b>4,271,653</b>	<b>16,618</b>	<b>8,162</b>	<b>21,408</b>	<b>120,777</b>	<b>682,773</b>	<b>267,142</b>	<b>12,398</b>	<b>5,400,931</b>	<b>5,532,632</b>

FOR THE QUARTER ENDED 31st Mar 2018																	
No.	Particulars	Fire Revenue Account	Marine Revenue Account			Miscellaneous Revenue Revenue Account										Total	
		Fire	Marine	Marine Hull	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation / Employers Liability	Total Public / Product Liability	Engineering	Total Personal Accident	Total Health Insurance	Crop	Others		Miscellaneous Total
																	( '000)
1	Premium from direct business written	325,078	65,207	4,792	69,999	3,189,913	2,259,083	5,448,996	14,458	22,058	117,598	137,160	783,044	(2,753)	18,883	6,539,444	6,934,521
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Earned Premium</b>	<b>325,078</b>	<b>65,207</b>	<b>4,792</b>	<b>69,999</b>	<b>3,189,913</b>	<b>2,259,083</b>	<b>5,448,996</b>	<b>14,458</b>	<b>22,058</b>	<b>117,598</b>	<b>137,160</b>	<b>783,044</b>	<b>(2,753)</b>	<b>18,883</b>	<b>6,539,444</b>	<b>6,934,521</b>
4	Add: Premium on reinsurance accepted	59,974	-	-	-	-	-	-	-	6,285	2,285	-	-	-	-	8,570	68,544
5	Less : Premium on reinsurance ceded	(281,740)	(34,049)	(4,620)	(38,669)	(821,468)	(120,784)	(942,252)	(1,900)	(16,376)	(104,713)	(25,767)	(179,968)	2,340	(6,662)	(1,275,298)	(1,595,707)
	<b>Net Premium</b>	<b>103,312</b>	<b>31,158</b>	<b>172</b>	<b>31,330</b>	<b>2,368,445</b>	<b>2,138,299</b>	<b>4,506,744</b>	<b>12,558</b>	<b>5,682</b>	<b>19,170</b>	<b>113,678</b>	<b>603,076</b>	<b>(413)</b>	<b>12,221</b>	<b>5,272,716</b>	<b>5,407,358</b>
6	Adjustment for change in reserve for unexpired risks	(24,829)	2,768	5	2,773	(75,794)	(386,432)	(462,226)	1,002	2,246	(1,968)	10,459	(65,146)	810	3,894	(510,929)	(532,985)
	<b>Premium Earned (Net)</b>	<b>78,483</b>	<b>33,926</b>	<b>177</b>	<b>34,103</b>	<b>2,292,651</b>	<b>1,751,867</b>	<b>4,044,518</b>	<b>13,560</b>	<b>7,928</b>	<b>17,202</b>	<b>124,137</b>	<b>537,930</b>	<b>397</b>	<b>16,115</b>	<b>4,761,787</b>	<b>4,874,373</b>

YEAR ENDED 31st Mar 2019																	
No.	Particulars	Fire Revenue Account	Marine Revenue Account			Miscellaneous Revenue Revenue Account										Total	
		Fire	Marine	Marine Hull	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation / Employers Liability	Total Public / Product Liability	Engineering	Total Personal Accident	Total Health Insurance	Crop	Others	Miscellaneous Total	Total
																	( '000)
1	Premium from direct business written	1,504,742	371,839	2,051	373,890	12,301,783	8,456,964	20,758,747	78,982	84,994	609,344	581,512	3,579,232	3,999,296	154,966	29,847,073	31,725,705
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Earned Premium</b>	<b>1,504,742</b>	<b>371,839</b>	<b>2,051</b>	<b>373,890</b>	<b>12,301,783</b>	<b>8,456,964</b>	<b>20,758,747</b>	<b>78,982</b>	<b>84,994</b>	<b>609,344</b>	<b>581,512</b>	<b>3,579,232</b>	<b>3,999,296</b>	<b>154,966</b>	<b>29,847,073</b>	<b>31,725,705</b>
4	Add: Premium on reinsurance accepted	212,237	6,578	-	6,578	-	-	-	-	-	41,192	49,050	-	-	-	90,242	309,057
5	Less : Premium on reinsurance ceded	(1,322,486)	(183,087)	(1,912)	(184,999)	(3,139,089)	(457,570)	(3,596,659)	(11,295)	(51,586)	(569,337)	(109,170)	(750,305)	(3,225,488)	(103,469)	(8,417,309)	(9,924,794)
	<b>Net Premium</b>	<b>394,493</b>	<b>195,330</b>	<b>139</b>	<b>195,469</b>	<b>9,162,694</b>	<b>7,999,394</b>	<b>17,162,088</b>	<b>67,687</b>	<b>33,408</b>	<b>81,199</b>	<b>521,392</b>	<b>2,828,927</b>	<b>773,808</b>	<b>51,497</b>	<b>21,520,006</b>	<b>22,109,968</b>
6	Adjustment for change in reserve for unexpired risks	(86,300)	(12,115)	155	(11,960)	268,716	(116,045)	152,671	(4,905)	490	(9,407)	(30,487)	(254,823)	(5,357)	2,001	(149,817)	(248,077)
	<b>Premium Earned (Net)</b>	<b>308,193</b>	<b>183,215</b>	<b>294</b>	<b>183,509</b>	<b>9,431,410</b>	<b>7,883,349</b>	<b>17,314,759</b>	<b>62,782</b>	<b>33,898</b>	<b>71,792</b>	<b>490,905</b>	<b>2,574,104</b>	<b>768,451</b>	<b>53,498</b>	<b>21,370,189</b>	<b>21,861,891</b>

YEAR ENDED 31st Mar 2018																	
No.	Particulars	Fire Revenue Account	Marine Revenue Account			Miscellaneous Revenue Revenue Account										Total	
		Fire	Marine	Marine Hull	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation / Employers Liability	Total Public / Product Liability	Engineering	Total Personal Accident	Total Health Insurance	Crop	Others	Miscellaneous Total	Total
																	( '000)
1	Premium from direct business written	1,412,017	359,085	6,207	365,292	12,390,023	7,875,107	20,265,130	63,423	79,505	489,319	606,014	2,849,889	18,884	84,878	24,457,042	26,234,351
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Earned Premium</b>	<b>1,412,017</b>	<b>359,085</b>	<b>6,207</b>	<b>365,292</b>	<b>12,390,023</b>	<b>7,875,107</b>	<b>20,265,130</b>	<b>63,423</b>	<b>79,505</b>	<b>489,319</b>	<b>606,014</b>	<b>2,849,889</b>	<b>18,884</b>	<b>84,878</b>	<b>24,457,042</b>	<b>26,234,351</b>
4	Add: Premium on reinsurance accepted	211,103	1,241	-	1,241	-	-	-	-	-	30,469	30,181	-	-	-	60,650	272,995
5	Less : Premium on reinsurance ceded	(1,182,316)	(192,069)	(5,913)	(197,982)	(3,110,055)	(418,102)	(3,528,157)	(8,581)	(47,538)	(446,075)	(127,856)	(590,244)	(18,403)	(39,331)	(4,806,185)	(6,186,483)
	<b>Net Premium</b>	<b>440,804</b>	<b>168,257</b>	<b>294</b>	<b>168,551</b>	<b>9,279,968</b>	<b>7,457,005</b>	<b>16,736,973</b>	<b>54,842</b>	<b>31,967</b>	<b>73,713</b>	<b>508,339</b>	<b>2,259,645</b>	<b>481</b>	<b>45,547</b>	<b>19,711,507</b>	<b>20,320,862</b>
6	Adjustment for change in reserve for unexpired risks	(141,564)	(8,269)	417	(7,852)	353,656	(892,869)	(539,213)	(2,167)	189	(4,402)	(24,110)	(208,090)	-	10,757	(767,036)	(916,452)
	<b>Premium Earned (Net)</b>	<b>299,240</b>	<b>159,988</b>	<b>711</b>	<b>160,699</b>	<b>9,633,624</b>	<b>6,564,136</b>	<b>16,197,760</b>	<b>52,675</b>	<b>32,156</b>	<b>69,311</b>	<b>484,229</b>	<b>2,051,555</b>	<b>481</b>	<b>56,304</b>	<b>18,944,471</b>	<b>19,404,410</b>

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.