

PERIODIC DISCLOSURES
FORM NL-4-PREMIUM SCHEDULE

Royal Sundaram General Insurance Co. Ltd

30-Sep-19

FOR THE QUARTER ENDED 30th Sep 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	435,249	69,969	-	69,969	2,970,445	2,275,075	5,245,520	16,450	17,955	171,995	161,566	994,673	3,605,653	39,615	10,253,427	10,758,645
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	435,249	69,969	-	69,969	2,970,445	2,275,075	5,245,520	16,450	17,955	171,995	161,566	994,673	3,605,653	39,615	10,253,427	10,758,645
4	Add: Premium on reinsurance accepted	117,851	3,288	-	3,288	-	-	-	-	-	-	90	-	-	-	18,828	139,967
5	Less : Premium on reinsurance ceded	(452,095)	(35,708)	-	(35,708)	(763,361)	(122,393)	(885,754)	(1,786)	(7,835)	(176,916)	(20,009)	(203,502)	(2,316,271)	(28,783)	(3,640,856)	(4,128,659)
	Net Premium	101,005	37,549	-	37,549	2,207,084	2,152,682	4,359,766	14,664	10,120	13,817	141,647	791,171	1,289,382	10,832	6,631,399	6,769,953
6	Adjustment for change in reserve for unexpired risks	(3,395)	5,460	35	5,495	(27,046)	(182,427)	(209,473)	1,277	(1,877)	(709)	(20,245)	(59,805)	(771,285)	3,724	(1,058,393)	(1,056,293)
	Premium Earned (Net)	97,610	43,009	35	43,044	2,180,038	1,970,255	4,150,293	15,941	8,243	13,108	121,402	731,366	518,097	14,556	5,573,006	5,713,660

FOR THE QUARTER ENDED 30th Sep 2018																	
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		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	301,262	76,205	-	76,205	3,077,958	1,998,525	5,076,483	21,629	17,012	134,807	177,554	892,985	3,078,454	55,828	9,454,752	9,832,219
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	301,262	76,205	-	76,205	3,077,958	1,998,525	5,076,483	21,629	17,012	134,807	177,554	892,985	3,078,454	55,828	9,454,752	9,832,219
4	Add: Premium on reinsurance accepted	56,247	3,098	-	3,098	-	-	-	-	-	17,065	3,313	-	-	-	20,378	79,723
5	Less : Premium on reinsurance ceded	(268,625)	(34,815)	-	(34,815)	(804,431)	(108,173)	(912,604)	(3,216)	(10,326)	(140,154)	(29,853)	(189,079)	(2,379,882)	(42,756)	(3,707,870)	(4,011,310)
	Net Premium	88,884	44,488	-	44,488	2,273,527	1,890,352	4,163,879	18,413	6,686	11,718	151,014	703,906	698,572	13,072	5,767,260	5,900,632
6	Adjustment for change in reserve for unexpired risks	(24,246)	838	73	911	132,315	96,961	229,276	(3,242)	1,694	(361)	(28,421)	(70,455)	(527,727)	242	(398,994)	(422,329)
	Premium Earned (Net)	64,638	45,326	73	45,399	2,405,842	1,987,313	4,393,155	15,171	8,380	11,357	122,593	633,451	170,845	13,314	5,368,266	5,478,303

UPTO HALF YEAR ENDED 30th Sep 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	1,392,139	211,535	-	211,535	5,744,820	4,141,324	9,886,144	36,984	34,987	359,949	307,866	1,996,081	3,621,452	89,849	16,333,312	17,936,986
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	1,392,139	211,535	-	211,535	5,744,820	4,141,324	9,886,144	36,984	34,987	359,949	307,866	1,996,081	3,621,452	89,849	16,333,312	17,936,986
4	Add: Premium on reinsurance accepted	266,469	3,686	-	3,686	-	-	-	-	-	24,881	21,572	-	-	8,930	55,383	325,538
5	Less : Premium on reinsurance ceded	(1,373,842)	(112,089)	-	(112,089)	(1,468,341)	(222,768)	(1,691,109)	(4,948)	(15,267)	(310,799)	(56,519)	(389,182)	(2,317,061)	(64,912)	(4,849,797)	(6,335,728)
	Net Premium	284,766	103,132	-	103,132	4,276,479	3,918,556	8,195,035	32,036	19,720	74,031	272,919	1,606,899	1,304,391	33,867	11,538,898	11,926,796
6	Adjustment for change in reserve for unexpired risks	(115,858)	(3,613)	70	(3,543)	135,881	7,839	143,720	687	(3,367)	(8,690)	(27,901)	(164,724)	(771,496)	(3,734)	(835,505)	(954,906)
	Premium Earned (Net)	168,908	99,519	70	99,589	4,412,360	3,926,395	8,338,755	32,723	16,353	65,341	245,018	1,442,175	532,895	30,133	10,703,393	10,971,890

UPTO HALF YEAR ENDED 30th Sep 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	901,069	203,307	1,124	204,431	6,383,592	4,122,661	10,506,253	41,857	38,140	306,065	332,381	1,814,169	3,088,863	89,887	16,217,615	17,323,115
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	901,069	203,307	1,124	204,431	6,383,592	4,122,661	10,506,253	41,857	38,140	306,065	332,381	1,814,169	3,088,863	89,887	16,217,615	17,323,115
4	Add: Premium on reinsurance accepted	120,436	6,274	-	6,274	-	-	-	-	22,292	47,228	-	-	-	-	69,520	196,230
5	Less : Premium on reinsurance ceded	(791,808)	(110,074)	(1,043)	(111,117)	(1,642,878)	(223,132)	(1,866,010)	(6,021)	(18,106)	(289,937)	(82,499)	(359,146)	(2,388,730)	(62,434)	(5,072,883)	(5,975,808)
	Net Premium	229,697	99,507	81	99,588	4,740,714	3,899,529	8,640,243	35,836	20,034	38,420	297,110	1,455,023	700,133	27,453	11,214,252	11,543,537
6	Adjustment for change in reserve for unexpired risks	(93,593)	(6,831)	66	(6,765)	(1,453)	(16,263)	(17,716)	(6,899)	(3,143)	(10,592)	(51,690)	(226,318)	(527,743)	1,363	(842,738)	(943,096)
	Premium Earned (Net)	136,104	92,676	147	92,823	4,739,261	3,883,266	8,622,527	28,937	16,891	27,828	245,420	1,228,705	172,390	28,816	10,371,514	10,600,441

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