

Royal Sundaram General Insurance Co. Ltd

| Royal Sundaram General Insurance Co. Ltd | 30-Sep-20 | |
|--|---|--|
| | FOR THE QUARTER ENDED 30th SEPTEMBER 2020 | |

| | | FOR THE QUARTER ENDED 30th SEPTEMBER 2020 | | | | | | | | | | | | | | | | |
|-----|---|---|---------------------------|-------------|--------------|--|------------|------------|--|--|-------------|----------------------------|---------------------------|--------|----------|---------------------|-------------|--|
| No. | . Particulars | Fire Revenue Account | Marine Revenue Account | | | Miscellaneous Revenue Revenue Account | | | | | | | | | | | | |
| | | 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 | Сгор | Others | Miscellaneous Total | Total | |
| | | | | | | | | | | | | | | | | | (₹000) | |
| 1 | Premium from direct business written | 5,95,113 | 72,013 | - | 72,013 | 24,54,479 | 20,25,446 | 44,79,925 | 13,145 | 15,631 | 1,21,200 | 1,37,731 | 8,87,639 | 10,523 | 21,422 | 56,87,216 | 63,54,342 | |
| | 2 Service Tax | - | - | - | | | | | | - | | - | | | - | - | - | |
| 3 | Adjustment for change in reserve for unexpired risks | - | - | - | | - | | | - | - | - | | - | - | - | - | - | |
| | Gross Earned Premium | 5,95,113 | 72,013 | - | 72,013 | 24,54,479 | 20,25,446 | 44,79,925 | 13,145 | 15,631 | 1,21,200 | 1,37,731 | 8,87,639 | 10,523 | 21,422 | 56,87,216 | 63,54,342 | |
| - 4 | Add: Premium on reinsurance accepted | 1,08,536 | 952 | - | 952 | | | | - | - | 9,745 | 56 | | | - | 9,801 | 1,19,289 | |
| | Less : Premium on reinsurance ceded | (5,77,687) | (33,336) | - | (33,336) | (6,31,747) | (1,14,930) | (7,46,677) | (1,345) | (6,528) | (1,05,148) | (19,557) | (2,12,938) | 34,474 | (12,539) | (10,70,258) | (16,81,281) | |
| | Net Premium | 1,25,962 | 39,629 | - | 39,629 | 18,22,732 | 19,10,516 | 37,33,248 | 11,800 | 9,103 | 25,797 | 1,18,230 | 6,74,701 | 44,997 | 8,883 | 46,26,759 | 47,92,350 | |
| - | Adjustment for change in reserve for unexpired risks | 29,814 | 5,769 | - | 5,769 | 1,66,129 | 1,22,614 | 2,88,743 | 1,092 | (2,008) | 396 | 2,232 | 64,944 | 1,135 | 1,736 | 3,58,270 | 3,93,853 | |
| | Premium Earned (Net) | 1,55,776 | 45,398 | - | 45,398 | 19,88,861 | 20,33,130 | 40,21,991 | 12,892 | 7,095 | 26,193 | 1,20,462 | 7,39,645 | 46,132 | 10,619 | 49,85,029 | 51,86,203 | |

| | | | | | | | F | OR THE QUARTER I | ENDED 30th SEPT | EMBER 2019 | | | | | | | |
|--|-------------------------|----------|-------------|--------------|------------|--|------------|--|--|-------------|----------------------------|---------------------------|-------------|---------|---------------------|-------------|--|
| No. Particulars | Fire Revenue Account | | | | | Miscellaneous Revenue Revenue Account | | | | | | | | | | | |
| | 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 | |
| | | 1 | | | | | | | | | | | | | | (₹000) | |
| 1 Premium from direct business writte | n 4,35,249 | 69,969 | - | 69,969 | 29,70,445 | 22,75,075 | 52,45,520 | 16,450 | 17,955 | 1,71,995 | 1,61,566 | 9,94,673 | 36,05,653 | 39,615 | 1,02,53,427 | 1,07,58,645 | |
| 2 Service Tax | - | - | - | | | | | - | - | - | - | - | | - | - | | |
| 3 Adjustment for change in reserve for unexpired risks | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| Gross Earned Premium | 4,35,249 | 69,969 | - | 69,969 | 29,70,445 | 22,75,075 | 52,45,520 | 16,450 | 17,955 | 1,71,995 | 1,61,566 | 9,94,673 | 36,05,653 | 39,615 | 1,02,53,427 | 1,07,58,645 | |
| 4 Add: Premium on reinsurance accep | ted 1,17,851 | 3,288 | - | 3,288 | - | - | - | - | - | 18,738 | 90 | - | - | - | 18,828 | 1,39,967 | |
| 5 Less : Premium on reinsurance cede | 1 (4,52,09 | (35,708) | - | (35,708) | (7,63,361) | (1,22,393) | (8,85,754) | (1,786) | (7,835) | (1,76,916) | (20,009) | (2,03,502) | (23,16,271) | (28,783 | (36,40,856) | (41,28,659) | |
| Net Premium | 1,01,005 | 37,549 | - | 37,549 | 22,07,084 | 21,52,682 | 43,59,766 | 14,664 | 10,120 | 13,817 | 1,41,647 | 7,91,171 | 12,89,382 | 10,832 | 66,31,399 | 67,69,953 | |
| | | | | | | | | | | | | | | | | | |
| Adjustment for change in reserve for unexpired risks | (3,39 | 5,460 | 35 | 5,495 | (27,046) | (1,82,427) | (2,09,473) | 1,277 | (1,877) | (709) | (20,245) | (59,805) | (7,71,285) | 3,724 | (10,58,393) | (10,56,293) | |
| Premium Earned (Net) | 97.610 | 43,009 | 35 | 43,044 | 21,80,038 | 19,70,255 | 41,50,293 | 15,941 | 8,243 | 13,108 | 1,21,402 | 7.31.366 | 5,18,097 | 14,556 | 55,73,006 | 57,13,660 | |

PERIODIC DISCLOSURES FORM NL-4-PREMIUM SCHEDULE



| | | | | | | | | UPTO PERIOD END | ED 30th SEPTEM | BER 2020 | | | | | | | |
|---|-------------------------|----------|--------------------------|--------------|--|------------|-------------|--|--|-------------|----------------------------|---------------------------|--------|----------|---------------------|-------------|--|
| No. Particulars | Fire Revenue Account | | Marine Revenue Accour | nt | Miscellaneous Revenue Revenue Account | | | | | | | | | | | | |
| | 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 | 16,73,180 | 1,74,302 | - | 1,74,302 | 44,52,557 | 34,75,669 | 79,28,226 | 27,264 | 28,733 | 2,53,008 | 2,88,113 | 17,57,966 | 12,188 | 55,761 | 1,03,51,259 | 1,21,98,741 | |
| 2 Service Tax | - | - | - | - | - | - | - | - | - | - | - | | - | - | - | - | |
| Adjustment for change in reserve for unexpired risks | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| Gross Earned Premium | 16,73,180 | 1,74,302 | - | 1,74,302 | 44,52,557 | 34,75,669 | 79,28,226 | 27,264 | 28,733 | 2,53,008 | 2,88,113 | 17,57,966 | 12,188 | 55,761 | 1,03,51,259 | 1,21,98,741 | |
| 4 Add: Premium on reinsurance accepted | 3,53,772 | 1,301 | - | 1,301 | - | - | - | - | - | 14,765 | 1,633 | - | - | 155 | 16,553 | 3,71,626 | |
| 5 Less : Premium on reinsurance ceded | (17,29,148) | (86,129) | - | (86,129) | (11,46,189) | (1,92,750) | (13,38,939) | (3,122) | (12,815) | (2,17,838) | (42,714) | (3,97,154) | 34,391 | (32,419) | (20,10,610) | (38,25,887) | |
| Net Premium | 2,97,804 | 89,474 | _ | 89,474 | 33,06,368 | 32,82,919 | 65,89,287 | 24,142 | 15,918 | 49,935 | 2,47,032 | 13,60,812 | 46,579 | 23,497 | 83,57,202 | 87,44,480 | |
| 6 Adjustment for change in reserve for unexpired risks | (56,028) | 5,607 | - | 5,607 | 7,58,809 | 8,50,513 | 16,09,322 | 2,361 | (1,333) | (1,760) | (2,563) | 1,40,068 | 3,065 | (1,516) | 17,47,644 | 16,97,223 | |
| Premium Earned (Net) | 2,41,776 | 95,081 | - | 95,081 | 40,65,177 | 41,33,432 | 81,98,609 | 26,503 | 14,585 | 48,175 | 2,44,469 | 15,00,880 | 49,644 | 21,981 | 1,01,04,846 | 1,04,41,703 | |

| | | | | | | | | UPTO PERIOD END | ED 30th SEPTEM | IBER 2019 | | | | | | | | |
|---|-------------------------|---------------------------|-------------|--------------|--|------------|-------------|--|--|-------------|----------------------------|---------------------------|-------------|----------|---------------------|-------------|--|--|
| No. Particulars | Fire Revenue Account | Marine Revenue Account | | | Miscellaneous Revenue Revenue Account | | | | | | | | | | | | | |
| | 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 | Сгор | Others | Miscellaneous Total | Total | | |
| | | | | | | | | | | | | | | | | (₹000) | | |
| Premium from direct business written | 13,92,139 | 2,11,535 | - | 2,11,535 | 57,44,820 | 41,41,324 | 98,86,144 | 36,984 | 34,987 | 3,59,949 | 3,07,866 | 19,96,081 | 36,21,452 | 89,849 | 1,63,33,312 | 1,79,36,986 | | |
| 2 Service Tax | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 3 Adjustment for change in reserve for unexpired risks | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| Gross Earned Premium | 13,92,139 | 2,11,535 | - | 2,11,535 | 57,44,820 | 41,41,324 | 98,86,144 | 36,984 | 34,987 | 3,59,949 | 3,07,866 | 19,96,081 | 36,21,452 | 89,849 | 1,63,33,312 | 1,79,36,986 | | |
| 4 Add: Premium on reinsurance accepted | 2,66,469 | 3,686 | - | 3,686 | - | - | - | | - | 24,881 | 21,572 | | - | 8,930 | 55,383 | 3,25,538 | | |
| 5 Less : Premium on reinsurance ceded | (13,73,842) | (1,12,089) | - | (1,12,089) | (14,68,341) | (2,22,768) | (16,91,109) | (4,948) | (15,267) | (3,10,799) | (56,519) | (3,89,182) | (23,17,061) | (64,912) | (48,49,797) | (63,35,728) | | |
| Net Premium | 2,84,766 | 1,03,132 | - | 1,03,132 | 42,76,479 | 39,18,556 | 81,95,035 | 32,036 | 19,720 | 74,031 | 2,72,919 | 16,06,899 | 13,04,391 | 33,867 | 1,15,38,898 | 1,19,26,796 | | |
| 6 Adjustment for change in reserve for unexpired risks | (1,15,858) | (3,613) | 70 | (3,543) | 1,35,881 | 7,839 | 1,43,720 | 687 | (3,367) | (8,690) | (27,901) | (1,64,724) | (7,71,496) | (3,734) | (8,35,505) | (9,54,906) | | |
| Premium Earned (Net) | 1,68,908 | 99,519 | 70 | 99,589 | 44,12,360 | 39,26,395 | 83,38,755 | 32,723 | 16,353 | 65,341 | 2,45,018 | 14,42,175 | 5,32,895 | 30,133 | 1,07,03,393 | 1,09,71,890 | | |

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