

PERIODIC DISCLOSURES
FORM NL-4-PREMIUM SCHEDULE

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

31-Dec-16

No.	Particulars	QUARTER ENDED 31ST DECEMBER 2016				PERIOD ENDED 31ST DECEMBER 2016			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
					(` 000)				(` 000)
1	Premium from direct business written	207,131	66,950	5,308,810	5,582,891	915,380	271,917	15,033,722	16,221,019
2	Service Tax	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-
	Gross Earned Premium	207,131	66,950	5,308,810	5,582,891	915,380	271,917	15,033,722	16,221,019
4	Add: Premium on reinsurance accepted	23,660	-	3,871	27,531	176,163	-	16,950	193,113
5	Less : Premium on reinsurance ceded	(173,211)	(32,451)	(461,186)	(666,848)	(859,870)	(152,535)	(1,298,561)	(2,310,966)
	Net Premium	57,580	34,499	4,851,495	4,943,574	231,673	119,382	13,752,111	14,103,166
6	Adjustment for change in reserve for unexpired risks	7,035	315	(399,345)	(391,995)	(54,795)	(7,203)	(1,483,801)	(1,545,799)
	Premium Earned (Net)	64,615	34,814	4,452,150	4,551,579	176,878	112,179	12,268,310	12,557,367

No.	Particulars	QUARTER ENDED 31ST DECEMBER 2015				PERIOD ENDED 31ST DECEMBER 2015			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
					(` 000)				(` 000)
1	Premium from direct business written	163,936	61,413	3,992,417	4,217,766	740,578	263,741	11,021,804	12,026,123
2	Service Tax	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-
	Gross Earned Premium	163,936	61,413	3,992,417	4,217,766	740,578	263,741	11,021,804	12,026,123
4	Add: Premium on reinsurance accepted	20,145	-	35,518	55,663	95,006	-	99,014	194,020
5	Less : Premium on reinsurance ceded	(138,365)	(31,333)	(311,390)	(481,088)	(647,471)	(153,295)	(883,158)	(1,683,924)
	Net Premium	45,716	30,080	3,716,545	3,792,341	188,113	110,446	10,237,660	10,536,219
6	Adjustment for change in reserve for unexpired risks	16,619	3,505	(281,105)	(260,981)	(21,919)	(1,692)	(116,417)	(140,028)
	Premium Earned (Net)	62,335	33,585	3,435,440	3,531,360	166,194	108,754	10,121,243	10,396,191

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