

PERIODIC DISCLOSURES
FORM NL-4-PREMIUM SCHEDULE

Royal Sundaram General Insurance Co. Ltd

31-Dec-19

FOR THE QUARTER ENDED 31st Dec 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	315,706	87,086	-	87,086	3,171,273	2,433,667	5,604,940	18,592	12,557	299,881	127,243	948,309	2,378,739	26,125	9,416,386	9,819,178
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	315,706	87,086	-	87,086	3,171,273	2,433,667	5,604,940	18,592	12,557	299,881	127,243	948,309	2,378,739	26,125	9,416,386	9,819,178
4	Add: Premium on reinsurance accepted	102,191	2,615	-	2,615	-	-	-	-	7,001	-	412	-	-	-	7,413	112,219
5	Less : Premium on reinsurance ceded	(341,613)	(39,945)	-	(39,945)	(799,664)	(130,906)	(930,570)	(1,819)	(6,772)	(275,715)	(10,785)	(184,888)	(2,624,740)	(16,897)	(4,052,186)	(4,433,744)
	Net Premium	76,284	49,756	-	49,756	2,371,609	2,302,761	4,674,370	16,773	5,785	31,167	116,870	763,421	(246,001)	9,228	5,371,613	5,497,653
6	Adjustment for change in reserve for unexpired risks	32,649	(873)	34	(839)	(159,481)	(254,916)	(414,397)	(775)	2,251	4,637	6,765	7,022	776,815	3,731	386,049	417,859
	Premium Earned (Net)	108,933	48,883	34	48,917	2,212,128	2,047,845	4,259,973	15,998	8,036	35,804	123,635	770,443	530,814	12,959	5,757,662	5,915,512

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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	240,937	81,001	927	81,928	2,984,691	2,141,327	5,126,018	21,323	18,115	157,918	111,186	768,167	486,787	28,715	6,718,229	7,041,094
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	240,937	81,001	927	81,928	2,984,691	2,141,327	5,126,018	21,323	18,115	157,918	111,186	768,167	486,787	28,715	6,718,229	7,041,094
4	Add: Premium on reinsurance accepted	64,746	(0)	-	(0)	-	-	-	-	-	11,433	235	-	-	-	11,668	76,414
5	Less : Premium on reinsurance ceded	(244,688)	(31,194)	(839)	(32,033)	(752,253)	(115,743)	(867,996)	(2,367)	(8,592)	(146,943)	(10,111)	(174,841)	(685,611)	(17,253)	(1,913,714)	(2,190,435)
	Net Premium	60,995	49,807	88	49,895	2,232,438	2,025,584	4,258,022	18,956	9,523	22,408	101,310	593,326	(198,824)	11,462	4,816,183	4,927,073
6	Adjustment for change in reserve for unexpired risks	22,507	(2,308)	(15)	(2,323)	169,922	(7,365)	162,557	(1,729)	(678)	148	23,398	69,300	527,743	822	781,561	801,745
	Premium Earned (Net)	83,502	47,499	73	47,572	2,402,360	2,018,219	4,420,579	17,227	8,845	22,556	124,708	662,626	328,919	12,284	5,597,744	5,728,818

UPTO PERIOD ENDED 31st Dec 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	1,707,845	298,621	-	298,621	8,916,093	6,574,991	15,491,084	55,576	47,544	659,830	435,109	2,944,390	6,000,191	115,974	25,749,698	27,756,164
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	1,707,845	298,621	-	298,621	8,916,093	6,574,991	15,491,084	55,576	47,544	659,830	435,109	2,944,390	6,000,191	115,974	25,749,698	27,756,164
4	Add: Premium on reinsurance accepted	368,660	6,301	-	6,301	-	-	-	-	-	31,882	21,984	-	-	8,930	62,796	437,757
5	Less : Premium on reinsurance ceded	(1,715,455)	(152,034)	-	(152,034)	(2,268,005)	(353,674)	(2,621,679)	(6,767)	(22,039)	(586,514)	(67,304)	(574,070)	(4,941,801)	(81,809)	(8,901,983)	(10,769,472)
	Net Premium	361,050	152,888	-	152,888	6,648,088	6,221,317	12,869,405	48,809	25,505	105,198	389,789	2,370,320	1,058,390	43,095	16,910,511	17,424,449
6	Adjustment for change in reserve for unexpired risks	(83,209)	(4,486)	104	(4,382)	(23,600)	(247,077)	(270,677)	(88)	(1,116)	(4,053)	(21,136)	(157,702)	5,319	(3)	(449,456)	(537,047)
	Premium Earned (Net)	277,841	148,402	104	148,506	6,624,488	5,974,240	12,598,728	48,721	24,389	101,145	368,653	2,212,618	1,063,709	43,092	16,461,055	16,887,402

UPTO PERIOD ENDED 31st Dec 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	Total
																	('000)
1	Premium from direct business written	1,142,006	284,308	2,051	286,359	9,368,283	6,263,988	15,632,271	63,180	56,255	463,983	443,567	2,582,336	3,575,650	118,602	22,935,844	24,364,209
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	1,142,006	284,308	2,051	286,359	9,368,283	6,263,988	15,632,271	63,180	56,255	463,983	443,567	2,582,336	3,575,650	118,602	22,935,844	24,364,209
4	Add: Premium on reinsurance accepted	185,182	6,274	-	6,274	-	-	-	-	-	33,725	47,463	-	-	-	81,188	272,644
5	Less : Premium on reinsurance ceded	(1,036,496)	(141,268)	(1,882)	(143,150)	(2,395,131)	(338,875)	(2,734,006)	(8,388)	(26,698)	(436,880)	(92,610)	(533,987)	(3,074,341)	(79,687)	(6,986,597)	(8,166,243)
	Net Premium	290,692	149,314	169	149,483	6,973,152	5,925,113	12,898,265	54,792	29,557	60,828	398,420	2,048,349	501,309	38,915	16,030,435	16,470,610
6	Adjustment for change in reserve for unexpired risks	(71,086)	(9,139)	51	(9,088)	168,469	(23,628)	144,841	(8,628)	(3,821)	(10,444)	(28,292)	(157,018)	-	2,185	(61,177)	(141,351)
	Premium Earned (Net)	219,606	140,175	220	140,395	7,141,621	5,901,485	13,043,106	46,164	25,736	50,384	370,128	1,891,331	501,309	41,100	15,969,258	16,329,259

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