

PERIODIC DISCLOSURES
FORM NL-4-PREMIUM SCHEDULE

Royal Sundaram General Insurance Co. Ltd

31-Mar-20

FOR THE QUARTER ENDED 31st Mar 2020																	
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	544,519	83,898	-	83,898	2,744,391	2,580,571	5,324,962	14,124	23,277	128,697	136,014	1,036,131	1,607,616	14,170	8,284,991	8,913,408
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	544,519	83,898	-	83,898	2,744,391	2,580,571	5,324,962	14,124	23,277	128,697	136,014	1,036,131	1,607,616	14,170	8,284,991	8,913,408
4	Add: Premium on reinsurance accepted	45,413	1,653	-	1,653	-	-	-	-	15,410	-	-	-	-	10,938	26,348	73,414
5	Less : Premium on reinsurance ceded	(486,673)	(34,642)	-	(34,642)	(694,067)	(139,137)	(833,204)	(1,388)	(16,341)	(119,465)	(15,731)	(204,483)	(1,129,399)	(15,638)	(2,335,649)	(2,856,964)
	Net Premium	103,259	50,909	-	50,909	2,050,324	2,441,434	4,491,758	12,736	6,936	24,642	120,283	831,648	478,217	9,470	5,975,690	6,129,858
6	Adjustment for change in reserve for unexpired risks	(388)	253	35	288	150,140	(326,540)	(176,400)	3,198	1,090	4,570	1,633	(50,398)	(3,033)	3,336	(216,004)	(216,104)
	Premium Earned (Net)	102,871	51,162	35	51,197	2,200,464	2,114,894	4,315,358	15,934	8,026	29,212	121,916	781,250	475,184	12,806	5,759,686	5,913,754

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																	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	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
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)
	Net Premium	103,801	46,016	(30)	45,986	2,189,542	2,074,281	4,263,823	12,895	3,851	20,371	122,972	780,578	272,499	12,582	5,489,571	5,639,358
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)
	Premium Earned (Net)	88,587	43,040	74	43,114	2,289,789	1,981,864	4,271,653	16,618	8,162	21,408	120,777	682,773	267,142	12,398	5,400,931	5,532,632

YEAR ENDED 31st Mar 2020																	
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	2,252,364	382,519	-	382,519	11,660,484	9,155,562	20,816,046	69,700	70,821	788,527	571,123	3,980,521	7,607,807	130,144	34,034,689	36,669,572
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	2,252,364	382,519	-	382,519	11,660,484	9,155,562	20,816,046	69,700	70,821	788,527	571,123	3,980,521	7,607,807	130,144	34,034,689	36,669,572
4	Add: Premium on reinsurance accepted	414,073	7,954	-	7,954	-	-	-	-	-	47,292	21,984	-	-	19,868	89,144	511,171
5	Less : Premium on reinsurance ceded	(2,202,128)	(186,676)	-	(186,676)	(2,962,072)	(492,811)	(3,454,883)	(8,155)	(38,380)	(705,979)	(83,035)	(778,553)	(6,071,200)	(97,447)	(11,237,632)	(13,626,436)
	Net Premium	464,309	203,797	-	203,797	8,698,412	8,662,751	17,361,163	61,545	32,441	129,840	510,072	3,201,968	1,536,607	52,565	22,886,201	23,554,307
6	Adjustment for change in reserve for unexpired risks	(83,597)	(4,233)	139	(4,094)	126,540	(573,617)	(447,077)	3,110	(26)	517	(19,503)	(208,100)	2,286	3,333	(665,460)	(753,151)
	Premium Earned (Net)	380,712	199,564	139	199,703	8,824,952	8,089,134	16,914,086	64,655	32,415	130,357	490,569	2,993,868	1,538,893	55,898	22,220,741	22,801,156

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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	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	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
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)
	Net Premium	394,493	195,330	139	195,469	9,162,694	7,999,394	17,162,088	67,687	33,408	81,199	521,392	2,828,927	773,808	51,497	21,520,006	22,109,968
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)
	Premium Earned (Net)	308,193	183,215	294	183,509	9,431,410	7,883,349	17,314,759	62,782	33,898	71,792	490,905	2,574,104	768,451	53,498	21,370,189	21,861,891

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