

**PERIODIC DISCLOSURES**  
**FORM NL-4-PREMIUM SCHEDULE**

Royal Sundaram General Insurance Co. Ltd

31-Dec-20

FOR THE QUARTER ENDED 31st DECEMBER 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	476,037	95,484	-	95,484	2,794,631	3,074,541	5,869,172	17,950	9,394	226,861	101,123	767,285	521,395	19,437	7,532,617	8,104,138
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Earned Premium</b>	<b>476,037</b>	<b>95,484</b>	<b>-</b>	<b>95,484</b>	<b>2,794,631</b>	<b>3,074,541</b>	<b>5,869,172</b>	<b>17,950</b>	<b>9,394</b>	<b>226,861</b>	<b>101,123</b>	<b>767,285</b>	<b>521,395</b>	<b>19,437</b>	<b>7,532,617</b>	<b>8,104,138</b>
4	Add: Premium on reinsurance accepted	109,183	3,218	-	3,218	-	-	-	-	-	24,486	(101)	-	-	-	24,385	136,786
5	Less : Premium on reinsurance ceded	(473,987)	(44,574)	-	(44,574)	(718,343)	(171,824)	(890,167)	(1,605)	(5,198)	(226,291)	(8,559)	(141,941)	(26,070)	(12,148)	(1,311,979)	(1,830,540)
	<b>Net Premium</b>	<b>111,233</b>	<b>54,128</b>	<b>-</b>	<b>54,128</b>	<b>2,076,288</b>	<b>2,902,717</b>	<b>4,979,005</b>	<b>16,345</b>	<b>4,196</b>	<b>25,056</b>	<b>92,463</b>	<b>625,344</b>	<b>495,325</b>	<b>7,289</b>	<b>6,245,023</b>	<b>6,410,384</b>
6	Adjustment for change in reserve for unexpired risks	42,621	(107)	-	(107)	(181,190)	(826,410)	(1,007,600)	(3,495)	3,059	1,671	21,048	100,574	1	2,701	(882,041)	(839,527)
	<b>Premium Earned (Net)</b>	<b>153,854</b>	<b>54,021</b>	<b>-</b>	<b>54,021</b>	<b>1,895,098</b>	<b>2,076,307</b>	<b>3,971,405</b>	<b>12,850</b>	<b>7,255</b>	<b>26,727</b>	<b>113,511</b>	<b>725,918</b>	<b>495,326</b>	<b>9,990</b>	<b>5,362,982</b>	<b>5,570,857</b>

FOR THE QUARTER ENDED 31st DECEMBER 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Earned Premium</b>	<b>315,706</b>	<b>87,086</b>	<b>-</b>	<b>87,086</b>	<b>3,171,273</b>	<b>2,433,667</b>	<b>5,604,940</b>	<b>18,592</b>	<b>12,557</b>	<b>299,881</b>	<b>127,243</b>	<b>948,309</b>	<b>2,378,739</b>	<b>26,125</b>	<b>9,416,386</b>	<b>9,819,178</b>
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)
	<b>Net Premium</b>	<b>76,284</b>	<b>49,756</b>	<b>-</b>	<b>49,756</b>	<b>2,371,609</b>	<b>2,302,761</b>	<b>4,674,370</b>	<b>16,773</b>	<b>5,785</b>	<b>31,167</b>	<b>116,870</b>	<b>763,421</b>	<b>(246,001)</b>	<b>9,228</b>	<b>5,371,613</b>	<b>5,497,653</b>
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
	<b>Premium Earned (Net)</b>	<b>108,933</b>	<b>48,883</b>	<b>34</b>	<b>48,917</b>	<b>2,212,128</b>	<b>2,047,845</b>	<b>4,259,973</b>	<b>15,998</b>	<b>8,036</b>	<b>35,804</b>	<b>123,635</b>	<b>770,443</b>	<b>530,814</b>	<b>12,959</b>	<b>5,757,662</b>	<b>5,915,512</b>

UPTO PERIOD ENDED 31st DECEMBER 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	Total
																	( '000)
1	Premium from direct business written	2,149,217	269,786	-	269,786	7,247,188	6,550,210	13,797,398	45,214	38,127	479,869	389,236	2,525,251	533,583	75,198	17,883,876	20,302,879
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Earned Premium</b>	<b>2,149,217</b>	<b>269,786</b>	<b>-</b>	<b>269,786</b>	<b>7,247,188</b>	<b>6,550,210</b>	<b>13,797,398</b>	<b>45,214</b>	<b>38,127</b>	<b>479,869</b>	<b>389,236</b>	<b>2,525,251</b>	<b>533,583</b>	<b>75,198</b>	<b>17,883,876</b>	<b>20,302,879</b>
4	Add: Premium on reinsurance accepted	462,955	4,519	-	4,519	-	-	-	-	-	39,251	1,532	-	-	155	40,938	508,412
5	Less : Premium on reinsurance ceded	(2,203,135)	(130,703)	-	(130,703)	(1,864,532)	(364,574)	(2,229,106)	(4,727)	(18,013)	(444,129)	(51,273)	(539,095)	8,321	(44,567)	(3,322,589)	(5,656,427)
	<b>Net Premium</b>	<b>409,037</b>	<b>143,602</b>	<b>-</b>	<b>143,602</b>	<b>5,382,656</b>	<b>6,185,636</b>	<b>11,568,292</b>	<b>40,487</b>	<b>20,114</b>	<b>74,991</b>	<b>339,495</b>	<b>1,986,156</b>	<b>541,904</b>	<b>30,786</b>	<b>14,602,225</b>	<b>15,154,864</b>
6	Adjustment for change in reserve for unexpired risks	(13,407)	5,500	-	5,500	577,619	24,103	601,722	(1,134)	1,726	(89)	18,485	240,642	3,066	1,185	865,603	857,696
	<b>Premium Earned (Net)</b>	<b>395,630</b>	<b>149,102</b>	<b>-</b>	<b>149,102</b>	<b>5,960,275</b>	<b>6,209,739</b>	<b>12,170,014</b>	<b>39,353</b>	<b>21,840</b>	<b>74,902</b>	<b>357,980</b>	<b>2,226,798</b>	<b>544,970</b>	<b>31,971</b>	<b>15,467,828</b>	<b>16,012,560</b>

UPTO PERIOD ENDED 31st DECEMBER 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Earned Premium</b>	<b>1,707,845</b>	<b>298,621</b>	<b>-</b>	<b>298,621</b>	<b>8,916,093</b>	<b>6,574,991</b>	<b>15,491,084</b>	<b>55,576</b>	<b>47,544</b>	<b>659,830</b>	<b>435,109</b>	<b>2,944,390</b>	<b>6,000,191</b>	<b>115,974</b>	<b>25,749,698</b>	<b>27,756,164</b>
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)
	<b>Net Premium</b>	<b>361,050</b>	<b>152,888</b>	<b>-</b>	<b>152,888</b>	<b>6,648,088</b>	<b>6,221,317</b>	<b>12,869,405</b>	<b>48,809</b>	<b>25,505</b>	<b>105,198</b>	<b>389,789</b>	<b>2,370,320</b>	<b>1,058,390</b>	<b>43,095</b>	<b>16,910,511</b>	<b>17,424,449</b>
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)
	<b>Premium Earned (Net)</b>	<b>277,841</b>	<b>148,402</b>	<b>104</b>	<b>148,506</b>	<b>6,624,488</b>	<b>5,974,240</b>	<b>12,598,728</b>	<b>48,721</b>	<b>24,389</b>	<b>101,145</b>	<b>368,653</b>	<b>2,212,618</b>	<b>1,063,709</b>	<b>43,092</b>	<b>16,461,055</b>	<b>16,887,402</b>

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