

PERIODIC DISCLOSURES
FORM NL-4-PREMIUM SCHEDULE

Royal Sundaram General Insurance Co. Ltd

30-Sep-21

FOR THE QUARTER ENDED 30th Sep 2021																
No.	Particulars	Fire Revenue Account	Marine Revenue Account			Miscellaneous Revenue Revenue Account									Total	
			Fire	Marine	Marine Hull	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation / Employers Liability	Total Public / Product Liability	Engineering	Total Personal Accident	Total Health Insurance		Others
															(000)	
1	Premium from direct business written	7,98,885	88,467	-	88,467	26,56,640	24,85,063	51,41,703	13,799	22,925	1,03,338	1,18,779	10,28,203	18,646	64,47,393	73,34,745
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	7,98,885	88,467	-	88,467	26,56,640	24,85,063	51,41,703	13,799	22,925	1,03,338	1,18,779	10,28,203	18,646	64,47,393	73,34,745
4	Add: Premium on reinsurance accepted	1,66,805	376	-	376	-	-	-	-	-	-	13,812	31,824	185	45,821	2,13,002
5	Less : Premium on reinsurance ceded	(8,04,088)	(34,264)	-	(34,264)	(6,65,328)	(1,32,879)	(7,98,207)	(1,479)	(11,179)	(93,243)	(46,704)	(1,61,480)	(11,044)	(11,23,336)	(19,61,688)
	Net Premium	1,61,602	54,579	-	54,579	19,91,312	23,52,184	43,43,496	12,320	11,746	23,907	1,03,899	8,66,723	7,787	53,69,878	55,86,059
6	Adjustment for change in reserve for unexpired risks	14,549	(3,248)	-	(3,248)	(99,470)	1,27,428	27,958	1,715	(5,002)	3,088	11,096	(83,482)	1,944	(42,683)	(31,382)
	Premium Earned (Net)	1,76,151	51,331	-	51,331	18,91,842	24,79,612	43,71,454	14,035	6,744	26,995	1,14,995	7,83,241	9,731	53,27,195	55,54,677

FOR THE QUARTER ENDED 30th Sep 2020																
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			Fire	Marine	Marine Hull	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation / Employers Liability	Total Public / Product Liability	Engineering	Total Personal Accident	Total Health Insurance		Others
																(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	8,87,659	31,945	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	8,87,659	31,945	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
5	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)	21,935	(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	53,880	46,26,759	47,92,350
6	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	2,871	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	56,751	49,85,029	51,86,203

UPTO PERIOD ENDED 30th SEPTEMBER 2021																
No.	Particulars	Fire Revenue Account	Marine Revenue Account			Miscellaneous Revenue Revenue Account									Total	
			Fire	Marine	Marine Hull	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation / Employers Liability	Total Public / Product Liability	Engineering	Total Personal Accident	Total Health Insurance		Others
																(000)
1	Premium from direct business written	18,66,097	2,41,614	-	2,41,614	45,79,076	41,88,475	87,67,551	26,771	38,860	2,87,120	2,50,409	19,98,233	51,254	1,14,20,198	1,35,27,909
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	18,66,097	2,41,614	-	2,41,614	45,79,076	41,88,475	87,67,551	26,771	38,860	2,87,120	2,50,409	19,98,233	51,254	1,14,20,198	1,35,27,909
4	Add: Premium on reinsurance accepted	4,99,880	(1,132)	-	(1,132)	-	-	-	-	-	33,448	1,35,999	-	208	1,69,655	6,68,403
5	Less : Premium on reinsurance ceded	(20,33,835)	(1,13,081)	-	(1,13,081)	(11,61,946)	(2,24,136)	(13,86,082)	(2,961)	(20,190)	(2,64,723)	(1,36,166)	(3,08,767)	(28,501)	(21,47,390)	(42,94,306)
	Net Premium	3,32,142	1,27,401	-	1,27,401	34,17,130	39,64,339	73,81,469	23,810	18,670	55,845	2,50,242	16,89,466	22,961	94,42,463	99,02,006
6	Adjustment for change in reserve for unexpired risks	(21,451)	(16,601)	-	(16,601)	3,17,007	8,61,339	11,78,346	3,843	(5,565)	(5,299)	(24,929)	(1,97,366)	(3,316)	9,45,714	9,07,662
	Premium Earned (Net)	3,10,691	1,10,800	-	1,10,800	37,34,137	48,25,678	85,59,815	27,653	13,105	50,546	2,25,313	14,92,100	19,645	1,03,88,177	1,08,09,668

UPTO PERIOD ENDED 30th SEPTEMBER 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 Total	Workmen's Compensation / Employers Liability	Total Public / Product Liability	Engineering	Total Personal Accident	Total Health Insurance		Others
																(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	67,949	1,03,51,259	1,21,98,741
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	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	67,949	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	3,71,636
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)	1,972	(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	70,076	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	1,549	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	71,625	1,01,04,846	1,04,41,703

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