

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

Royal Sundaram General Insurance Co. Ltd

31-Mar-21

FOR THE QUARTER ENDED 31st Mar 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	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	576,711	82,932	-	82,932	2,714,291	3,274,450	5,988,741	15,328	22,212	140,208	129,295	911,535	35,532	17,460	7,260,311	7,919,954
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Earned Premium</b>	<b>576,711</b>	<b>82,932</b>	<b>-</b>	<b>82,932</b>	<b>2,714,291</b>	<b>3,274,450</b>	<b>5,988,741</b>	<b>15,328</b>	<b>22,212</b>	<b>140,208</b>	<b>129,295</b>	<b>911,535</b>	<b>35,532</b>	<b>17,460</b>	<b>7,260,311</b>	<b>7,919,954</b>
4	Add: Premium on reinsurance accepted	73,751	1,381	-	1,381	-	-	-	-	-	6,744	16,204	-	-	8	22,956	98,088
5	Less : Premium on reinsurance ceded	(538,241)	(38,610)	-	(38,610)	(684,737)	(181,295)	(866,032)	(1,331)	(16,119)	(122,487)	(43,936)	(150,236)	(1,777)	(8,586)	(1,210,504)	(1,787,355)
	<b>Net Premium</b>	<b>112,221</b>	<b>45,703</b>	<b>-</b>	<b>45,703</b>	<b>2,029,554</b>	<b>3,093,155</b>	<b>5,122,709</b>	<b>13,997</b>	<b>6,093</b>	<b>24,465</b>	<b>101,563</b>	<b>761,299</b>	<b>33,755</b>	<b>8,882</b>	<b>6,072,763</b>	<b>6,230,687</b>
6	Adjustment for change in reserve for unexpired risks	43,114	1,746	-	1,746	(192,930)	(890,125)	(1,083,055)	(299)	517	1,837	3,528	(60,110)	6	1,478	(1,136,098)	(1,091,238)
	<b>Premium Earned (Net)</b>	<b>155,335</b>	<b>47,449</b>	<b>-</b>	<b>47,449</b>	<b>1,836,624</b>	<b>2,203,030</b>	<b>4,039,654</b>	<b>13,698</b>	<b>6,610</b>	<b>26,302</b>	<b>105,091</b>	<b>701,189</b>	<b>33,761</b>	<b>10,360</b>	<b>4,936,665</b>	<b>5,139,449</b>

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	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Earned Premium</b>	<b>544,519</b>	<b>83,898</b>	<b>-</b>	<b>83,898</b>	<b>2,744,391</b>	<b>2,580,571</b>	<b>5,324,962</b>	<b>14,124</b>	<b>23,277</b>	<b>128,697</b>	<b>136,014</b>	<b>1,036,131</b>	<b>1,607,616</b>	<b>14,170</b>	<b>8,284,991</b>	<b>8,913,408</b>
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)
	<b>Net Premium</b>	<b>103,259</b>	<b>50,909</b>	<b>-</b>	<b>50,909</b>	<b>2,050,324</b>	<b>2,441,434</b>	<b>4,491,758</b>	<b>12,736</b>	<b>6,936</b>	<b>24,642</b>	<b>120,283</b>	<b>831,648</b>	<b>478,217</b>	<b>9,470</b>	<b>5,975,690</b>	<b>6,129,858</b>
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)
	<b>Premium Earned (Net)</b>	<b>102,871</b>	<b>51,162</b>	<b>35</b>	<b>51,197</b>	<b>2,200,464</b>	<b>2,114,894</b>	<b>4,315,358</b>	<b>15,934</b>	<b>8,026</b>	<b>29,212</b>	<b>121,916</b>	<b>781,250</b>	<b>475,184</b>	<b>12,806</b>	<b>5,759,686</b>	<b>5,913,754</b>

YEAR ENDED 31st Mar 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	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	2,725,928	352,718	-	352,718	9,961,479	9,824,660	19,786,139	60,542	60,339	620,077	518,531	3,436,786	569,115	92,658	25,144,187	28,222,833
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Earned Premium</b>	<b>2,725,928</b>	<b>352,718</b>	<b>-</b>	<b>352,718</b>	<b>9,961,479</b>	<b>9,824,660</b>	<b>19,786,139</b>	<b>60,542</b>	<b>60,339</b>	<b>620,077</b>	<b>518,531</b>	<b>3,436,786</b>	<b>569,115</b>	<b>92,658</b>	<b>25,144,187</b>	<b>28,222,833</b>
4	Add: Premium on reinsurance accepted	536,706	5,900	-	5,900	-	-	-	-	-	45,995	17,736	-	-	163	63,894	606,500
5	Less : Premium on reinsurance ceded	(2,741,376)	(169,313)	-	(169,313)	(2,549,269)	(545,869)	(3,095,138)	(6,058)	(34,132)	(566,616)	(95,209)	(689,331)	6,544	(53,153)	(4,533,093)	(7,443,782)
	<b>Net Premium</b>	<b>521,258</b>	<b>189,305</b>	<b>-</b>	<b>189,305</b>	<b>7,412,210</b>	<b>9,278,791</b>	<b>16,691,001</b>	<b>54,484</b>	<b>26,207</b>	<b>99,456</b>	<b>441,058</b>	<b>2,747,455</b>	<b>575,659</b>	<b>39,668</b>	<b>20,674,988</b>	<b>21,385,551</b>
6	Adjustment for change in reserve for unexpired risks	29,707	7,246	-	7,246	384,689	(866,022)	(481,333)	(1,433)	2,243	1,748	22,013	180,532	3,072	2,663	(270,495)	(233,542)
	<b>Premium Earned (Net)</b>	<b>550,965</b>	<b>196,551</b>	<b>-</b>	<b>196,551</b>	<b>7,796,899</b>	<b>8,412,769</b>	<b>16,209,668</b>	<b>53,051</b>	<b>28,450</b>	<b>101,204</b>	<b>463,071</b>	<b>2,927,987</b>	<b>578,731</b>	<b>42,331</b>	<b>20,404,493</b>	<b>21,152,009</b>

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	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Earned Premium</b>	<b>2,252,364</b>	<b>382,519</b>	<b>-</b>	<b>382,519</b>	<b>11,660,484</b>	<b>9,155,562</b>	<b>20,816,046</b>	<b>69,700</b>	<b>70,821</b>	<b>788,527</b>	<b>571,123</b>	<b>3,980,521</b>	<b>7,607,807</b>	<b>130,144</b>	<b>34,034,689</b>	<b>36,669,572</b>
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)
	<b>Net Premium</b>	<b>464,309</b>	<b>203,797</b>	<b>-</b>	<b>203,797</b>	<b>8,698,412</b>	<b>8,662,751</b>	<b>17,361,163</b>	<b>61,545</b>	<b>32,441</b>	<b>129,840</b>	<b>510,072</b>	<b>3,201,968</b>	<b>1,536,607</b>	<b>52,565</b>	<b>22,886,201</b>	<b>23,554,307</b>
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)
	<b>Premium Earned (Net)</b>	<b>380,712</b>	<b>199,564</b>	<b>139</b>	<b>199,703</b>	<b>8,824,952</b>	<b>8,089,134</b>	<b>16,914,086</b>	<b>64,655</b>	<b>32,415</b>	<b>130,357</b>	<b>490,569</b>	<b>2,993,868</b>	<b>1,538,893</b>	<b>55,898</b>	<b>22,220,741</b>	<b>22,801,156</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.