

Go Digit General Insurance Limited

Form NL 4 : Premium Earned (net)

For the year ended 31 March 2020

₹ in thousands



Form NL 4 : Premium Earned (net)	2020						2019					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Premium from direct business written	4,23,484	18,640	-	18,640	1,72,36,433	1,76,78,557	1,12,477	142	9,928	10,070	88,25,618	89,48,165
Add: Premium on reinsurance accepted	16,36,751	666	-	666	32,07,500	48,44,917	7,24,900	237	10,048	10,285	23,66,483	31,01,668
Less : Premium on reinsurance ceded	18,19,564	18,939	-	18,939	50,78,714	69,17,217	7,54,798	336	19,877	20,213	17,21,105	24,96,116
Net Premium	2,40,671	367	-	367	1,53,65,219	1,56,06,257	82,579	43	99	142	94,70,996	95,53,717
Adjustment for changes in Unearned Premium	90,049	21	(99)	(78)	31,02,824	31,92,795	46,979	30	66	96	45,06,873	45,53,948
Total Premium Earned (Net)	1,50,622	346	99	445	1,22,62,395	1,24,13,462	35,600	13	33	46	49,64,123	49,99,769

Form NL 4 : Premium Earned (net) Miscellaneous Class of Business	2020												
	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Premium from direct business written	46,51,499	1,18,43,617	1,64,95,116	6,638	-	-	39,382	-	1,20,559	3,54,632	-	2,20,105	1,72,36,433
Add: Premium on reinsurance accepted	2,24,628	23,60,020	25,84,648	-	-	-	22,609	-	-	-	5,83,581	16,662	32,07,500
Less : Premium on reinsurance ceded	13,27,586	33,69,592	46,97,178	332	-	-	51,409	-	6,028	17,734	2,68,755	37,278	50,78,714
Net Premium	35,48,541	1,08,34,045	1,43,82,586	6,306	-	-	10,582	-	1,14,531	3,36,898	3,14,826	1,99,489	1,53,65,219
Adjustment for changes in Unearned Premium	6,22,758	22,64,166	28,86,924	5,221	-	-	1,698	-	60,278	1,08,286	-	40,417	31,02,824
Total Premium Earned (Net)	29,25,783	85,69,879	1,14,95,662	1,085	-	-	8,884	-	54,253	2,28,612	3,14,826	1,59,072	1,22,62,395

Form NL 4 : Premium Earned (net) Miscellaneous Class of Business	2019												
	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Premium from direct business written	23,42,451	62,02,854	85,45,305	-	-	-	24,818	-	1,046	1,52,528	-	1,01,921	88,25,618
Add: Premium on reinsurance accepted	-	-	-	-	-	-	18,156	-	-	-	23,48,327	-	23,66,483
Less : Premium on reinsurance ceded	2,63,238	3,10,548	5,73,786	-	-	-	35,900	-	52	7,667	10,96,835	6,865	17,21,105
Net Premium	20,79,213	58,92,306	79,71,519	-	-	-	7,074	-	994	1,44,861	12,51,492	95,056	94,70,996
Adjustment for changes in Unearned Premium	12,34,089	32,06,245	44,40,334	-	-	-	5,078	-	947	(354)	-	60,868	45,06,873
Total Premium Earned (Net)	8,45,124	26,86,061	35,31,185	-	-	-	1,996	-	47	1,45,215	12,51,492	34,188	49,64,123

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For the quarter ended 31 March 2020
₹ in thousands



Form NL 4 : Premium Earned (net)	2020						2019					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Premium from direct business written	1,79,288	6,249	-	6,249	28,51,148	30,36,685	20,643	0	9,841	9,842	36,24,259	36,54,744
Add: Premium on reinsurance accepted	2,34,923	193	-	193	28,28,896	30,64,011	1,46,757	(710)	0	(710)	19,22,180	20,68,227
Less : Premium on reinsurance ceded	3,67,265	6,369	-	6,369	12,96,814	16,70,447	1,59,215	(533)	9,748	9,215	11,38,070	13,06,500
Net Premium	46,945	73	-	73	43,83,230	44,30,249	8,185	(177)	94	(83)	44,08,370	44,16,471
Adjustment for changes in Unearned Premium	9,051	(1)	(99)	(100)	6,84,447	6,93,397	(1,447)	(177)	59	(119)	16,85,291	16,83,725
Total Premium Earned (Net)	37,894	75	99	173	36,98,784	37,36,851	9,632	1	35	35	27,23,079	27,32,746

Form NL 4 : Premium Earned (net) Miscellaneous Class of Business	2020												
	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Premium from direct business written	10,49,091	15,27,541	25,76,632	5,278	-	-	12,090	-	36,677	1,30,494	-	89,977	28,51,148
Add: Premium on reinsurance accepted	2,24,628	23,60,020	25,84,648	-	-	-	4,130	-	-	-	2,37,020	3,098	28,28,896
Less : Premium on reinsurance ceded	3,32,060	8,26,550	11,58,610	264	-	-	13,644	-	1,834	6,527	1,08,913	7,022	12,96,814
Net Premium	9,41,659	30,61,011	40,02,670	5,014	-	-	2,576	-	34,843	1,23,967	1,28,108	86,053	43,83,230
Adjustment for changes in Unearned Premium	72,367	4,99,576	5,71,943	4,021	-	-	(630)	-	8,860	64,001	-	36,252	6,84,447
Total Premium Earned (Net)	8,69,292	25,61,435	34,30,726	993	-	-	3,205	-	25,983	59,967	1,28,108	49,801	36,98,784

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	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Premium from direct business written	8,64,899	26,54,457	35,19,356	-	-	-	7,397	-	1,046	34,692	-	61,769	36,24,259
Add: Premium on reinsurance accepted	-	-	-	-	-	-	4,169	-	-	-	23,48,327	(4,30,316)	19,22,180
Less : Premium on reinsurance ceded	1,01,334	1,32,753	2,34,087	-	-	-	10,390	-	52	1,734	10,96,835	(2,05,029)	11,38,070
Net Premium	7,63,565	25,21,704	32,85,269	-	-	-	1,175	-	994	32,957	12,51,492	(1,63,518)	44,08,370
Adjustment for changes in Unearned Premium	3,57,925	13,40,541	16,98,467	-	-	-	74	-	947	(118)	-	(14,078)	16,85,291
Total Premium Earned (Net)	4,05,640	11,81,163	15,86,803	-	-	-	1,102	-	47	33,075	12,51,492	(1,49,440)	27,23,079