

**Go Digit General Insurance Limited**

Form NL 4 : Premium Earned (net)

For the period ended 30 June 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       | 2,26,814        | 10,362       | -        | 10,362       | 38,26,625        | 40,63,801        | 65,150        | 29        | -        | 29        | 37,25,479        | 37,90,657        |
| Add: Premium on reinsurance accepted       | 16,74,926       | 68           | -        | 68           | 3,69,207         | 20,44,200        | 8,00,595      | 237       | -        | 237       | 12,444           | 8,13,275         |
| Less : Premium on reinsurance ceded        | 17,20,950       | 585          | -        | 585          | 5,18,891         | 22,40,427        | 7,70,963      | 216       | -        | 216       | 2,56,377         | 10,27,556        |
| <b>Net Premium</b>                         | <b>1,80,790</b> | <b>9,844</b> | <b>-</b> | <b>9,844</b> | <b>36,76,940</b> | <b>38,67,575</b> | <b>94,781</b> | <b>50</b> | <b>-</b> | <b>50</b> | <b>34,81,546</b> | <b>35,76,376</b> |
| Adjustment for changes in Unearned Premium | 1,47,396        | 8,736        | (0)      | 8,736        | (1,71,200)       | (15,069)         | 63,198        | 22        | -        | 22        | 11,28,274        | 11,91,494        |
| <b>Total Premium Earned (Net)</b>          | <b>33,394</b>   | <b>1,109</b> | <b>0</b> | <b>1,109</b> | <b>38,48,141</b> | <b>38,82,644</b> | <b>31,583</b> | <b>28</b> | <b>-</b> | <b>28</b> | <b>23,53,272</b> | <b>23,84,882</b> |

| Form NL 4 : Premium Earned (net)<br>Miscellaneous Class of Business | 2020            |                  |                  |                        |                     |                      |              |          |                      |                 |               |               |                  |
|---|-----------------|------------------|------------------|------------------------|---------------------|----------------------|--------------|----------|----------------------|-----------------|---------------|---------------|------------------|
|   | Motor           |                  |                  | Workmen<br>Compensatio | Public<br>Liability | Product<br>Liability | Engineering  | Aviation | Personal<br>Accident | Health          | Crop          | Others        | Total            |
|   | OD              | TP               | Total            |                        |                     |                      |              |          |                      |                 |               |               |                  |
| Premium from direct business written                                | 7,16,851        | 21,44,199        | 28,61,050        | 7,484                  | -                   | -                    | 11,069       | -        | 48,874               | 7,67,955        | -             | 1,30,194      | 38,26,625        |
| Add: Premium on reinsurance accepted                                | 19,090          | 2,50,667         | 2,69,756         | -                      | -                   | -                    | 8,368        | -        | -                    | -               | 66,511        | 24,572        | 3,69,207         |
| Less : Premium on reinsurance ceded                                 | 65,104          | 94,267           | 1,59,370         | 374                    | -                   | -                    | 16,777       | -        | 3,837                | 2,47,572        | 28,751        | 62,209        | 5,18,891         |
| <b>Net Premium</b>  | <b>6,70,837</b> | <b>23,00,598</b> | <b>29,71,435</b> | <b>7,110</b>           | <b>-</b>            | <b>-</b>             | <b>2,660</b> | <b>-</b> | <b>45,037</b>        | <b>5,20,383</b> | <b>37,759</b> | <b>92,557</b> | <b>36,76,940</b> |
| Adjustment for changes in Unearned Premium                          | (2,06,241)      | (4,43,147)       | (6,49,388)       | 4,522                  | -                   | -                    | (29)         | -        | 20,654               | 4,07,715        | -             | 45,325        | (1,71,200)       |
| <b>Total Premium Earned (Net)</b>                                   | <b>8,77,078</b> | <b>27,43,745</b> | <b>36,20,823</b> | <b>2,587</b>           | <b>-</b>            | <b>-</b>             | <b>2,689</b> | <b>-</b> | <b>24,383</b>        | <b>1,12,667</b> | <b>37,759</b> | <b>47,232</b> | <b>38,48,141</b> |

| Form NL 4 : Premium Earned (net)<br>Miscellaneous Class of Business | 2018            |                  |                  |                        |                     |                      |              |          |                      |               |          |               |                  |
|---|-----------------|------------------|------------------|------------------------|---------------------|----------------------|--------------|----------|----------------------|---------------|----------|---------------|------------------|
|   | Motor           |                  |                  | Workmen<br>Compensatio | Public<br>Liability | Product<br>Liability | Engineering  | Aviation | Personal<br>Accident | Health        | Crop     | Others        | Total            |
|   | OD              | TP               | Total            |                        |                     |                      |              |          |                      |               |          |               |                  |
| Premium from direct business written                                | 9,65,617        | 26,18,450        | 35,84,067        | -                      | -                   | -                    | 11,402.35    | -        | 22,374.71            | 69,084.64     | -        | 38,550        | 37,25,479        |
| Add: Premium on reinsurance accepted                                | -               | -                | -                | -                      | -                   | -                    | 7,754        | -        | -                    | -             | -        | 4,690         | 12,444           |
| Less : Premium on reinsurance ceded                                 | 96,932          | 1,30,925         | 2,27,858         | -                      | -                   | -                    | 15,515       | -        | 1,119                | 3,454         | -        | 8,431         | 2,56,377         |
| <b>Net Premium</b>  | <b>8,68,684</b> | <b>24,87,524</b> | <b>33,56,209</b> | <b>-</b>               | <b>-</b>            | <b>-</b>             | <b>3,641</b> | <b>-</b> | <b>21,256</b>        | <b>65,630</b> | <b>-</b> | <b>34,809</b> | <b>34,81,546</b> |
| Adjustment for changes in Unearned Premium                          | 2,76,584        | 8,17,535         | 10,94,119        | -                      | -                   | -                    | 1,037        | -        | 18,106               | 5,891         | -        | 9,123         | 11,28,274        |
| <b>Total Premium Earned (Net)</b>                                   | <b>5,92,101</b> | <b>16,69,989</b> | <b>22,62,090</b> | <b>-</b>               | <b>-</b>            | <b>-</b>             | <b>2,605</b> | <b>-</b> | <b>3,150</b>         | <b>59,740</b> | <b>-</b> | <b>25,687</b> | <b>23,53,272</b> |

**Go Digit General Insurance Limited**

Form NL 4 : Premium Earned (net)

For the quarter ended 30 June 2019

₹ 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       | 2,26,814        | 10,362       | -        | 10,362       | 38,26,625        | 40,63,801        | 65,150        | 29        | -        | 29        | 37,25,479        | 37,90,657        |
| Add: Premium on reinsurance accepted       | 16,74,926       | 68           | -        | 68           | 3,69,207         | 20,44,200        | 8,00,595      | 237       | -        | 237       | 12,444           | 8,13,275         |
| Less : Premium on reinsurance ceded        | 17,20,950       | 585          | -        | 585          | 5,18,891         | 22,40,427        | 7,70,963      | 216       | -        | 216       | 2,56,377         | 10,27,556        |
| <b>Net Premium</b>                         | <b>1,80,790</b> | <b>9,844</b> | <b>-</b> | <b>9,844</b> | <b>36,76,940</b> | <b>38,67,575</b> | <b>94,781</b> | <b>50</b> | <b>-</b> | <b>50</b> | <b>34,81,546</b> | <b>35,76,376</b> |
| Adjustment for changes in Unearned Premium | 1,47,396        | 8,736        | (0)      | 8,736        | (1,71,200)       | (15,069)         | 63,198        | 22        | -        | 22        | 11,28,274        | 11,91,494        |
| <b>Total Premium Earned (Net)</b>          | <b>33,394</b>   | <b>1,109</b> | <b>0</b> | <b>1,109</b> | <b>38,48,141</b> | <b>38,82,644</b> | <b>31,583</b> | <b>28</b> | <b>-</b> | <b>28</b> | <b>23,53,272</b> | <b>23,84,882</b> |

| Form NL 4 : Premium Earned (net)<br>Miscellaneous Class of Business | 2020            |                  |                  |                        |                     |                      |              |          |                      |                 |               |               |                  |
|---|-----------------|------------------|------------------|------------------------|---------------------|----------------------|--------------|----------|----------------------|-----------------|---------------|---------------|------------------|
|   | Motor           |                  |                  | Workmen<br>Compensatio | Public<br>Liability | Product<br>Liability | Engineering  | Aviation | Personal<br>Accident | Health          | Crop          | Others        | Total            |
|   | OD              | TP               | Total            |                        |                     |                      |              |          |                      |                 |               |               |                  |
| Premium from direct business written                                | 7,16,851        | 21,44,199        | 28,61,050        | 7,484                  | -                   | -                    | 11,069       | -        | 48,874               | 7,67,955        | -             | 1,30,194      | 38,26,625        |
| Add: Premium on reinsurance accepted                                | 19,090          | 2,50,667         | 2,69,756         | -                      | -                   | -                    | 8,368        | -        | -                    | -               | 66,511        | 24,572        | 3,69,207         |
| Less : Premium on reinsurance ceded                                 | 65,104          | 94,267           | 1,59,370         | 374                    | -                   | -                    | 16,777       | -        | 3,837                | 2,47,572        | 28,751        | 62,209        | 5,18,891         |
| <b>Net Premium</b>  | <b>6,70,837</b> | <b>23,00,598</b> | <b>29,71,435</b> | <b>7,110</b>           | <b>-</b>            | <b>-</b>             | <b>2,660</b> | <b>-</b> | <b>45,037</b>        | <b>5,20,383</b> | <b>37,759</b> | <b>92,557</b> | <b>36,76,940</b> |
| Adjustment for changes in Unearned Premium                          | (2,06,241)      | (4,43,147)       | (6,49,388)       | 4,522                  | -                   | -                    | (29)         | -        | 20,654               | 4,07,715        | -             | 45,325        | (1,71,200)       |
| <b>Total Premium Earned (Net)</b>                                   | <b>8,77,078</b> | <b>27,43,745</b> | <b>36,20,823</b> | <b>2,587</b>           | <b>-</b>            | <b>-</b>             | <b>2,689</b> | <b>-</b> | <b>24,383</b>        | <b>1,12,667</b> | <b>37,759</b> | <b>47,232</b> | <b>38,48,141</b> |

| Form NL 4 : Premium Earned (net)<br>Miscellaneous Class of Business | 2019            |                  |                  |                        |                     |                      |              |          |                      |               |          |               |                  |
|---|-----------------|------------------|------------------|------------------------|---------------------|----------------------|--------------|----------|----------------------|---------------|----------|---------------|------------------|
|   | Motor           |                  |                  | Workmen<br>Compensatio | Public<br>Liability | Product<br>Liability | Engineering  | Aviation | Personal<br>Accident | Health        | Crop     | Others        | Total            |
|   | OD              | TP               | Total            |                        |                     |                      |              |          |                      |               |          |               |                  |
| Premium from direct business written                                | 9,65,617        | 26,18,450        | 35,84,067        | -                      | -                   | -                    | 11,402       | -        | 22,375               | 69,085        | -        | 38,550        | 37,25,479        |
| Add: Premium on reinsurance accepted                                | -               | -                | -                | -                      | -                   | -                    | 7,754        | -        | -                    | -             | -        | 4,690         | 12,444           |
| Less : Premium on reinsurance ceded                                 | 96,932          | 1,30,925         | 2,27,858         | -                      | -                   | -                    | 15,515       | -        | 1,119                | 3,454         | -        | 8,431         | 2,56,377         |
| <b>Net Premium</b>  | <b>8,68,684</b> | <b>24,87,524</b> | <b>33,56,209</b> | <b>-</b>               | <b>-</b>            | <b>-</b>             | <b>3,641</b> | <b>-</b> | <b>21,256</b>        | <b>65,630</b> | <b>-</b> | <b>34,809</b> | <b>34,81,546</b> |
| Adjustment for changes in Unearned Premium                          | 2,76,584        | 8,17,535         | 10,94,119        | -                      | -                   | -                    | 1,037        | -        | 18,106               | 5,891         | -        | 9,123         | 11,28,274        |
| <b>Total Premium Earned (Net)</b>                                   | <b>5,92,101</b> | <b>16,69,989</b> | <b>22,62,090</b> | <b>-</b>               | <b>-</b>            | <b>-</b>             | <b>2,605</b> | <b>-</b> | <b>3,150</b>         | <b>59,740</b> | <b>-</b> | <b>25,687</b> | <b>23,53,272</b> |