

**Go Digit General Insurance Limited**

Form NL 4 : Premium Earned (net)

For the period ended 30 Sep 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	6,91,990	10,636	-	10,636	90,27,796	97,30,422	1,08,854	8,917	-	8,917	86,94,874	88,12,645
Add: Premium on reinsurance accepted	18,85,296	-	1,954	1,954	15,01,953	33,89,204	11,07,413	473	-	473	24,181	11,32,067
Less : Premium on reinsurance ceded	23,16,841	483	98	580	10,61,133	33,78,554	10,81,597	9,165	-	9,165	22,69,296	33,60,058
<b>Net Premium</b>	<b>2,60,446</b>	<b>10,153</b>	<b>1,857</b>	<b>12,010</b>	<b>94,68,616</b>	<b>97,41,072</b>	<b>1,34,670</b>	<b>225</b>	<b>-</b>	<b>225</b>	<b>64,49,759</b>	<b>65,84,654</b>
Adjustment for changes in Unearned Premium	1,26,570	6,376	1,857	8,233	13,04,790	14,39,593	65,618	77	-	77	14,43,693	15,09,388
<b>Total Premium Earned (Net)</b>	<b>1,33,876</b>	<b>3,777</b>	<b>0</b>	<b>3,777</b>	<b>81,63,826</b>	<b>83,01,479</b>	<b>69,052</b>	<b>148</b>	<b>-</b>	<b>148</b>	<b>50,06,066</b>	<b>50,75,266</b>

Form NL 4 : Premium Earned (net) Miscellaneous Class of Business	2020												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Premium from direct business written	19,05,741	52,18,457	71,24,199	22,604	2	-	36,448	-	96,370	13,65,347	-	3,82,825	90,27,796
Add: Premium on reinsurance accepted	1,00,880	12,39,448	13,40,328	-	-	-	11,313	-	-	-	1,19,387	30,926	15,01,953
Less : Premium on reinsurance ceded	1,56,011	2,49,498	4,05,508	1,130	3	-	36,819	-	6,208	4,38,020	49,369	1,24,075	10,61,133
<b>Net Premium</b>	<b>18,50,611</b>	<b>62,08,408</b>	<b>80,59,018</b>	<b>21,474</b>	<b>(1)</b>	<b>-</b>	<b>10,942</b>	<b>-</b>	<b>90,162</b>	<b>9,27,327</b>	<b>70,017</b>	<b>2,89,676</b>	<b>94,68,616</b>
Adjustment for changes in Unearned Premium	59,270	4,86,192	5,45,461	12,752	0	-	254	-	28,036	5,69,812	-	1,48,474	13,04,790
<b>Total Premium Earned (Net)</b>	<b>17,91,341</b>	<b>57,22,216</b>	<b>75,13,557</b>	<b>8,722</b>	<b>(1)</b>	<b>-</b>	<b>10,689</b>	<b>-</b>	<b>62,126</b>	<b>3,57,515</b>	<b>70,017</b>	<b>1,41,201</b>	<b>81,63,826</b>

Form NL 4 : Premium Earned (net) Miscellaneous Class of Business	2018												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Premium from direct business written	20,64,811	63,45,531	84,10,342	9.00	-	-	17,228.00	-	46,434.00	1,29,198.00	-	91,663	86,94,874
Add: Premium on reinsurance accepted	-	-	-	-	-	-	12,648	-	-	-	-	11,533	24,181
Less : Premium on reinsurance ceded	6,00,518	16,11,284	22,11,802	-	-	-	24,308	-	2,322	6,460	-	24,404	22,69,296
<b>Net Premium</b>	<b>14,64,293</b>	<b>47,34,247</b>	<b>61,98,540</b>	<b>9</b>	<b>-</b>	<b>-</b>	<b>5,568</b>	<b>-</b>	<b>44,112</b>	<b>1,22,738</b>	<b>-</b>	<b>78,792</b>	<b>64,49,759</b>
Adjustment for changes in Unearned Premium	2,21,830	11,62,050	13,83,880	6	-	-	392	-	32,624	11,205	-	15,586	14,43,693
<b>Total Premium Earned (Net)</b>	<b>12,42,463</b>	<b>35,72,197</b>	<b>48,14,660</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>5,176</b>	<b>-</b>	<b>11,488</b>	<b>1,11,533</b>	<b>-</b>	<b>63,206</b>	<b>50,06,066</b>

**Go Digit General Insurance Limited**

Form NL 4 : Premium Earned (net)

For the quarter ended 30 Sep 2020

₹ in thousands



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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	4,65,176	274	-	274	52,01,171	56,66,621	43,704	8,888	-	8,888	49,69,395	50,21,988
Add: Premium on reinsurance accepted	2,10,371	(68)	1,954	1,886	11,32,746	13,45,004	3,06,818	236	-	236	11,737	3,18,792
Less : Premium on reinsurance ceded	5,95,891	(103)	98	(5)	5,42,242	11,38,127	3,10,634	8,949	-	8,949	20,12,919	23,32,502
<b>Net Premium</b>	<b>79,656</b>	<b>309</b>	<b>1,857</b>	<b>2,166</b>	<b>57,91,676</b>	<b>58,73,497</b>	<b>39,889</b>	<b>175</b>	<b>-</b>	<b>175</b>	<b>29,68,213</b>	<b>30,08,278</b>
Adjustment for changes in Unearned Premium	(20,826)	(2,359)	1,857	(503)	14,75,991	14,54,662	2,420	55	-	55	3,15,419	3,17,894
<b>Total Premium Earned (Net)</b>	<b>1,00,482</b>	<b>2,668</b>	<b>0</b>	<b>2,668</b>	<b>43,15,685</b>	<b>44,18,835</b>	<b>37,469</b>	<b>120</b>	<b>-</b>	<b>120</b>	<b>26,52,795</b>	<b>26,90,384</b>

Form NL 4 : Premium Earned (net) Miscellaneous Class of Business	2020												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Premium from direct business written	11,88,891	30,74,259	42,63,149	15,120	2	-	25,379	-	47,497	5,97,392	-	2,52,631	52,01,171
Add: Premium on reinsurance accepted	81,790	9,88,781	10,70,571	-	-	-	2,946	-	-	-	52,876	6,353	11,32,746
Less : Premium on reinsurance ceded	90,907	1,55,231	2,46,138	756	3	-	20,042	-	2,371	1,90,448	20,618	61,865	5,42,242
<b>Net Premium</b>	<b>11,79,774</b>	<b>39,07,809</b>	<b>50,87,583</b>	<b>14,364</b>	<b>(1)</b>	<b>-</b>	<b>8,283</b>	<b>-</b>	<b>45,125</b>	<b>4,06,944</b>	<b>32,258</b>	<b>1,97,119</b>	<b>57,91,676</b>
Adjustment for changes in Unearned Premium	2,65,510	9,29,339	11,94,849	8,230	0	-	282	-	7,382	1,62,097	-	1,03,150	14,75,991
<b>Total Premium Earned (Net)</b>	<b>9,14,263</b>	<b>29,78,470</b>	<b>38,92,734</b>	<b>6,134</b>	<b>(1)</b>	<b>-</b>	<b>8,000</b>	<b>-</b>	<b>37,743</b>	<b>2,44,847</b>	<b>32,258</b>	<b>93,969</b>	<b>43,15,685</b>

Form NL 4 : Premium Earned (net) Miscellaneous Class of Business	2019												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Premium from direct business written	10,99,194	37,27,081	48,26,276	9	-	-	5,826	-	24,059	60,113	-	53,113	49,69,395
Add: Premium on reinsurance accepted	-	-	-	-	-	-	4,894	-	-	-	-	6,843	11,737
Less : Premium on reinsurance ceded	5,03,586	14,80,359	19,83,944	-	-	-	8,793	-	1,203	3,006	-	15,973	20,12,919
<b>Net Premium</b>	<b>5,95,609</b>	<b>22,46,723</b>	<b>28,42,331</b>	<b>9</b>	<b>-</b>	<b>-</b>	<b>1,927</b>	<b>-</b>	<b>22,856</b>	<b>57,108</b>	<b>-</b>	<b>43,983</b>	<b>29,68,213</b>
Adjustment for changes in Unearned Premium	(54,754)	3,44,515	2,89,761	6	-	-	(645)	-	14,518	5,314	-	6,463	3,15,419
<b>Total Premium Earned (Net)</b>	<b>6,50,362</b>	<b>19,02,208</b>	<b>25,52,570</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>2,571</b>	<b>-</b>	<b>8,338</b>	<b>51,793</b>	<b>-</b>	<b>37,519</b>	<b>26,52,795</b>