

Go Digit General Insurance Limited

Form NL 4 : Premium Earned (net)

For the period ended 31 Dec 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	13,19,182	9,359	-	9,359	1,52,03,791	1,65,32,332	2,44,196	12,391	-	12,391	1,43,85,285	1,46,41,872
Add: Premium on reinsurance accepted	23,09,056	-	1,954	1,954	33,70,337	56,81,347	14,01,828	473	-	473	3,78,604	17,80,906
Less : Premium on reinsurance ceded	32,33,714	1,462	98	1,560	17,96,435	50,31,708	14,52,299	12,570	-	12,570	37,81,900	52,46,770
Net Premium	3,94,524	7,897	1,857	9,753	1,67,77,693	1,71,81,971	1,93,726	294	-	294	1,09,81,988	1,11,76,008
Adjustment for changes in Unearned Premium	1,28,507	3,469	1,857	5,325	33,44,795	34,78,627	80,998	22	-	22	24,18,377	24,99,398
Total Premium Earned (Net)	2,66,017	4,428	0	4,428	1,34,32,898	1,37,03,344	1,12,727	272	-	272	85,63,611	86,76,610

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	35,59,603	93,05,040	1,28,64,643	42,996	34	-	55,418	-	1,60,380	15,51,503	-	5,28,818	1,52,03,791
Add: Premium on reinsurance accepted	2,01,874	24,15,269	26,17,143	-	-	-	15,951	-	-	-	7,04,720	32,522	33,70,337
Less : Premium on reinsurance ceded	2,99,141	4,57,048	7,56,189	2,150	31	-	53,850	-	10,339	4,73,672	3,37,319	1,62,884	17,96,435
Net Premium	34,62,336	1,12,63,260	1,47,25,596	40,846	3	-	17,519	-	1,50,041	10,77,831	3,67,401	3,98,456	1,67,77,693
Adjustment for changes in Unearned Premium	6,02,874	21,11,167	27,14,041	21,381	3	-	351	-	49,629	4,26,072	-	1,33,319	33,44,795
Total Premium Earned (Net)	28,59,462	91,52,093	1,20,11,556	19,466	0	-	17,168	-	1,00,412	6,51,759	3,67,401	2,65,137	1,34,32,898

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	36,02,407	1,03,16,077	1,39,18,484	1,360.21	-	-	27,291.75	-	83,882.26	2,24,137.73	-	1,30,129	1,43,85,285
Add: Premium on reinsurance accepted	-	-	-	-	-	-	18,479	-	-	-	3,46,561	13,564	3,78,604
Less : Premium on reinsurance ceded	9,95,526	25,43,042	35,38,568	68	-	-	37,765	-	4,194	11,207	1,59,842	30,256	37,81,900
Net Premium	26,06,882	77,73,034	1,03,79,916	1,292	-	-	8,006	-	79,688	2,12,931	1,86,718	1,13,436	1,09,81,988
Adjustment for changes in Unearned Premium	5,50,391	17,64,590	23,14,981	1,200	-	-	2,328	-	51,418	44,285	-	4,165	24,18,377
Total Premium Earned (Net)	20,56,491	60,08,444	80,64,936	92	-	-	5,679	-	28,270	1,68,645	1,86,718	1,09,271	85,63,611

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For the quarter ended 31 Dec 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	6,27,192	(1,277)	-	(1,277)	61,75,996	68,01,910	1,35,342	3,474	-	3,474	56,90,410	58,29,227
Add: Premium on reinsurance accepted	4,23,760	-	-	-	18,68,383	22,92,143	2,94,415	0	-	0	3,54,423	6,48,839
Less : Premium on reinsurance ceded	9,16,873	979	-	979	7,35,302	16,53,154	3,70,702	3,405	-	3,405	15,12,604	18,86,712
Net Premium	1,34,079	(2,257)	-	(2,257)	73,09,077	74,40,899	59,056	69	-	69	45,32,229	45,91,354
Adjustment for changes in Unearned Premium	1,937	(2,908)	-	(2,908)	20,40,004	20,39,034	15,380	(55)	-	(55)	9,74,684	9,90,010
Total Premium Earned (Net)	1,32,141	651	-	651	52,69,073	54,01,865	43,675	124	-	124	35,57,545	36,01,344

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	16,53,862	40,86,582	57,40,444	20,392	32	-	18,970	-	64,010	1,86,156	-	1,45,993	61,75,996
Add: Premium on reinsurance accepted	1,00,994	11,75,821	12,76,815	-	-	-	4,638	-	-	-	5,85,334	1,597	18,68,383
Less : Premium on reinsurance ceded	1,43,130	2,07,551	3,50,681	1,020	29	-	17,031	-	4,131	35,652	2,87,950	38,809	7,35,302
Net Premium	16,11,726	50,54,852	66,66,578	19,372	4	-	6,577	-	59,879	1,50,504	2,97,384	1,08,780	73,09,077
Adjustment for changes in Unearned Premium	5,43,605	16,24,975	21,68,579	8,628	3	-	97	-	21,593	(1,43,740)	-	(15,155)	20,40,004
Total Premium Earned (Net)	10,68,121	34,29,878	44,97,999	10,744	1	-	6,479	-	38,286	2,94,244	2,97,384	1,23,935	52,69,073

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	15,37,596	39,70,546	55,08,142	1,351	-	-	10,064	-	37,448	94,940	-	38,466	56,90,410
Add: Premium on reinsurance accepted	-	-	-	-	-	-	5,831	-	-	-	3,46,561	2,031	3,54,423
Less : Premium on reinsurance ceded	3,95,008	9,31,758	13,26,766	68	-	-	13,457	-	1,872	4,747	1,59,842	5,852	15,12,604
Net Premium	11,42,589	30,38,787	41,81,376	1,283	-	-	2,438	-	35,576	90,193	1,86,718	34,644	45,32,229
Adjustment for changes in Unearned Premium	3,28,561	6,02,540	9,31,101	1,194	-	-	1,936	-	18,794	33,080	-	(11,421)	9,74,684
Total Premium Earned (Net)	8,14,028	24,36,247	32,50,275	89	-	-	503	-	16,782	57,112	1,86,718	46,065	35,57,545