

**Go Digit General Insurance Limited**
**Form NL 4 : Premium Earned (net)**
**For the year ended 31 Mar 2021**

₹ in thousands

Form NL 4 : Premium Earned (net)	2021						2020					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Premium from direct business written (net of GST)	16,21,665	9,847	-	9,847	2,25,44,682	2,41,76,194	4,23,484	18,640	-	18,640	1,72,36,433	1,76,78,557
Add: Premium on reinsurance accepted	26,82,593	776	1,954	2,730	55,72,361	82,57,684	16,36,751	666	-	666	32,07,500	48,44,917
Less : Premium on reinsurance ceded	38,01,679	3	98	101	23,09,049	61,10,829	18,19,564	18,939	-	18,939	50,78,714	69,17,217
<b>Net Premium</b>	<b>5,02,579</b>	<b>10,620</b>	<b>1,856</b>	<b>12,476</b>	<b>2,58,07,994</b>	<b>2,63,23,049</b>	<b>2,40,671</b>	<b>367</b>	<b>-</b>	<b>367</b>	<b>1,53,65,219</b>	<b>1,56,06,257</b>
Adjustment for change in reserve for unexpired risks	1,29,158	1,863	1,857	3,720	67,53,285	68,86,163	90,049	21	(99)	(78)	31,02,824	31,92,795
<b>Total Premium Earned (Net)</b>	<b>3,73,421</b>	<b>8,757</b>	<b>(1)</b>	<b>8,756</b>	<b>1,90,54,709</b>	<b>1,94,36,886</b>	<b>1,50,622</b>	<b>346</b>	<b>99</b>	<b>445</b>	<b>1,22,62,395</b>	<b>1,24,13,462</b>

Form NL 4 : Premium Earned (net) Miscellaneous Class of Business	2021												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Premium from direct business written (net of GST)	52,51,444	1,43,21,678	1,95,73,122	73,224	102	-	84,216	-	2,80,755	18,59,618	-	6,73,645	2,25,44,682
Add: Premium on reinsurance accepted	3,64,809	43,90,405	47,55,214	-	-	-	24,291	-	-	-	7,51,590	41,266	55,72,361
Less : Premium on reinsurance ceded	4,58,860	7,09,351	11,68,211	3,661	73	-	86,014	-	22,039	4,99,077	3,36,777	1,93,197	23,09,049
<b>Net Premium</b>	<b>51,57,393</b>	<b>1,80,02,732</b>	<b>2,31,60,125</b>	<b>69,563</b>	<b>29</b>	<b>-</b>	<b>22,493</b>	<b>-</b>	<b>2,58,716</b>	<b>13,60,541</b>	<b>4,14,813</b>	<b>5,21,714</b>	<b>2,58,07,994</b>
Adjustment for change in reserve for unexpired risks	11,59,287	49,70,636	61,29,923	33,198	6	-	2,112	-	1,18,094	4,00,726	-	69,226	67,53,285
<b>Total Premium Earned (Net)</b>	<b>39,98,106</b>	<b>1,30,32,096</b>	<b>1,70,30,202</b>	<b>36,365</b>	<b>23</b>	<b>-</b>	<b>20,381</b>	<b>-</b>	<b>1,40,622</b>	<b>9,59,815</b>	<b>4,14,813</b>	<b>4,52,488</b>	<b>1,90,54,709</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 (net of GST)	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
<b>Net Premium</b>	<b>35,48,541</b>	<b>1,08,34,045</b>	<b>1,43,82,586</b>	<b>6,306</b>	<b>-</b>	<b>-</b>	<b>10,582</b>	<b>-</b>	<b>1,14,531</b>	<b>3,36,898</b>	<b>3,14,826</b>	<b>1,99,489</b>	<b>1,53,65,219</b>
Adjustment for change in reserve for unexpired risks	6,22,758	22,64,166	28,86,924	5,221	-	-	1,698	-	60,278	1,08,286	-	40,417	31,02,824
<b>Total Premium Earned (Net)</b>	<b>29,25,783</b>	<b>85,69,879</b>	<b>1,14,95,662</b>	<b>1,085</b>	<b>-</b>	<b>-</b>	<b>8,884</b>	<b>-</b>	<b>54,253</b>	<b>2,28,612</b>	<b>3,14,826</b>	<b>1,59,072</b>	<b>1,22,62,395</b>

**Go Digit General Insurance Limited**

Form NL 4 : Premium Earned (net)

For the quarter ended 31 Mar 2021

₹ in thousands

Form NL 4 : Premium Earned (net)	2021						2020					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Premium from direct business written (net of GST)	3,02,483	488	-	488	73,40,891	76,43,862	1,79,288	6,249	-	6,249	28,51,147	30,36,684
Add: Premium on reinsurance accepted	3,73,537	776	-	776	22,02,024	25,76,337	2,34,923	193	-	193	28,28,896	30,64,011
Less : Premium on reinsurance ceded	5,67,965	(1,459)	-	(1,459)	5,12,614	10,79,121	3,67,265	6,369	-	6,369	12,96,814	16,70,447
<b>Net Premium</b>	<b>1,08,055</b>	<b>2,723</b>	<b>(1)</b>	<b>2,723</b>	<b>90,30,301</b>	<b>91,41,078</b>	<b>46,945</b>	<b>73</b>	<b>-</b>	<b>73</b>	<b>43,83,230</b>	<b>44,30,248</b>
Adjustment for change in reserve for unexpired risks	651	(1,606)	-	(1,605)	34,08,490	34,07,536	9,051	(1)	(99)	(100)	6,84,447	6,93,397
<b>Total Premium Earned (Net)</b>	<b>1,07,404</b>	<b>4,329</b>	<b>(1)</b>	<b>4,328</b>	<b>56,21,811</b>	<b>57,33,542</b>	<b>37,895</b>	<b>74</b>	<b>99</b>	<b>173</b>	<b>36,98,783</b>	<b>37,36,851</b>

Form NL 4 : Premium Earned (net) Miscellaneous Class of Business	2021												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Premium from direct business written (net of GST)	16,91,841	50,16,638	67,08,479	30,228	68	-	28,798	-	1,20,375	3,08,115	-	1,44,827	73,40,891
Add: Premium on reinsurance accepted	1,62,935	19,75,136	21,38,071	-	-	-	8,340	-	-	-	46,870	8,744	22,02,024
Less : Premium on reinsurance ceded	1,59,719	2,52,303	4,12,022	1,511	42	-	32,164	-	11,700	25,405	(542)	30,313	5,12,614
<b>Net Premium</b>	<b>16,95,057</b>	<b>67,39,472</b>	<b>84,34,529</b>	<b>28,717</b>	<b>26</b>	<b>-</b>	<b>4,974</b>	<b>-</b>	<b>1,08,675</b>	<b>2,82,710</b>	<b>47,412</b>	<b>1,23,258</b>	<b>90,30,301</b>
Adjustment for change in reserve for unexpired risks	5,56,413	28,59,469	34,15,882	11,817	3	-	1,761	-	68,465	(25,346)	-	(64,093)	34,08,490
<b>Total Premium Earned (Net)</b>	<b>11,38,644</b>	<b>38,80,003</b>	<b>50,18,646</b>	<b>16,899</b>	<b>23</b>	<b>-</b>	<b>3,213</b>	<b>-</b>	<b>40,210</b>	<b>3,08,056</b>	<b>47,412</b>	<b>1,87,351</b>	<b>56,21,811</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 (net of GST)	10,49,092	15,27,540	25,76,632	5,278	-	-	12,090	-	36,677	1,30,494	-	89,976	28,51,147
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
<b>Net Premium</b>	<b>9,41,659</b>	<b>30,61,011</b>	<b>40,02,670</b>	<b>5,014</b>	<b>-</b>	<b>-</b>	<b>2,576</b>	<b>-</b>	<b>34,843</b>	<b>1,23,967</b>	<b>1,28,108</b>	<b>86,053</b>	<b>43,83,230</b>
Adjustment for change in reserve for unexpired risks	72,367	4,99,576	5,71,943	4,021	-	-	(630)	-	8,860	64,001	-	36,252	6,84,447
<b>Total Premium Earned (Net)</b>	<b>8,69,292</b>	<b>25,61,435</b>	<b>34,30,726</b>	<b>993</b>	<b>-</b>	<b>-</b>	<b>3,205</b>	<b>-</b>	<b>25,983</b>	<b>59,967</b>	<b>1,28,108</b>	<b>49,801</b>	<b>36,98,783</b>