

Go Digit General Insurance Limited

Form NL 4 : Premium Earned (net)

For the year ended 31 Mar 2019

₹ in thousands



| Form NL 4 : Premium Earned (net) | 2019 | | | | | | 2018 | | | | | |
|--|---------------|-----------|-----------|------------|------------------|------------------|----------------|----------|-----------|-----------|-----------------|-----------------|
| | Fire | Marine | | | Misc | Total | Fire | Marine | | | Misc | Total |
| | | Cargo | Other | Total | | | | Cargo | Other | Total | | |
| Premium from direct business written | 1,12,477 | 142 | 9,928 | 10,070 | 88,25,618 | 89,48,165 | 1,37,452 | - | 17,348 | 17,348 | 7,82,600 | 9,37,400 |
| Add: Premium on reinsurance accepted | 7,24,900 | 237 | 10,048 | 10,285 | 23,66,483 | 31,01,668 | 1,03,117 | - | - | - | - | 1,03,117 |
| Less : Premium on reinsurance ceded | 7,54,798 | 336 | 19,877 | 20,213 | 17,21,105 | 24,96,116 | 2,27,195 | - | 17,315 | 17,315 | 41,596 | 2,86,106 |
| Net Premium | 82,579 | 43 | 99 | 142 | 94,70,996 | 95,53,717 | 13,373 | - | 33 | 33 | 7,41,005 | 7,54,411 |
| Adjustment for changes in Unearned Premium | 46,979 | 30 | 66 | 96 | 45,06,873 | 45,53,948 | 14,403 | - | 33 | 33 | 6,65,325 | 6,79,761 |
| Total Premium Earned (Net) | 35,600 | 13 | 33 | 46 | 49,64,123 | 49,99,769 | (1,030) | - | - | - | 75,680 | 74,650 |

| 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 |

| Form NL 4 : Premium Earned (net) Miscellaneous Class of Business | 2018 | | | | | | | | | | | | |
|---|---------------|-----------------|-----------------|----------------------|------------------|-------------------|-------------|----------|-------------------|---------------|----------|--------------|-----------------|
| | Motor | | | Workmen Compensation | Public Liability | Product Liability | Engineering | Aviation | Personal Accident | Health | Crop | Others | Total |
| | OD | TP | Total | | | | | | | | | | |
| Premium from direct business written | 67,316 | 6,79,743 | 7,47,059 | - | - | - | 13 | - | - | 29,256 | - | 6,272 | 7,82,600 |
| Add: Premium on reinsurance accepted | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Less : Premium on reinsurance ceded | 3,358 | 33,984 | 37,342 | - | - | - | 4 | - | - | 1,492 | - | 2,758 | 41,596 |
| Net Premium | 63,958 | 6,45,759 | 7,09,717 | - | - | - | 9 | - | - | 27,764 | - | 3,514 | 7,41,004 |
| Adjustment for changes in Unearned Premium | 60,716 | 5,91,953 | 6,52,669 | - | - | - | 9 | - | - | 10,203 | - | 2,444 | 6,65,325 |
| Total Premium Earned (Net) | 3,242 | 53,806 | 57,048 | - | - | - | - | - | - | 17,561 | - | 1,070 | 75,679 |

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Form NL 4 : Premium Earned (net)

For the quarter ended 31 Mar 2019

₹ in thousands



| Form NL 4 : Premium Earned (net) | 2019 | | | | | | 2018 | | | | | |
|--|--------------|--------------|-----------|-------------|------------------|------------------|---------------|----------|-----------|-----------|-----------------|-----------------|
| | Fire | Marine | | | Misc | Total | Fire | Marine | | | Misc | Total |
| | | Cargo | Other | Total | | | | Cargo | Other | Total | | |
| Premium from direct business written | 20,643 | 0 | 9,841 | 9,842 | 36,24,259 | 36,54,744 | 1,37,452 | - | 17,348 | 17,348 | 7,56,015 | 9,10,815 |
| Add: Premium on reinsurance accepted | 1,46,757 | (710) | 0 | (710) | 19,22,180 | 20,68,227 | 92,187 | - | - | - | - | 92,187 |
| Less : Premium on reinsurance ceded | 1,59,215 | (533) | 9,748 | 9,215 | 11,38,070 | 13,06,500 | 2,17,248 | - | 17,315 | 17,315 | 40,268 | 2,74,831 |
| Net Premium | 8,185 | (177) | 94 | (83) | 44,08,370 | 44,16,471 | 12,390 | - | 33 | 33 | 7,15,747 | 7,28,170 |
| Adjustment for changes in Unearned Premium | (1,447) | (177) | 59 | (119) | 16,85,291 | 16,83,725 | 13,260 | - | 33 | 33 | 6,43,642 | 6,56,936 |
| Total Premium Earned (Net) | 9,632 | 1 | 35 | 35 | 27,23,079 | 27,32,746 | (871) | - | - | - | 72,105 | 71,235 |

| 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 | 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 |

| Form NL 4 : Premium Earned (net) Miscellaneous Class of Business | 2018 | | | | | | | | | | | | |
|---|---------------|-----------------|-----------------|----------------------|------------------|-------------------|-------------|----------|-------------------|---------------|----------|--------------|-----------------|
| | Motor | | | Workmen Compensation | Public Liability | Product Liability | Engineering | Aviation | Personal Accident | Health | Crop | Others | Total |
| | OD | TP | Total | | | | | | | | | | |
| Premium from direct business written | 67,316.00 | 6,57,184.78 | 7,24,500.78 | - | - | - | 13.00 | - | - | 25,228.74 | - | 6,272.00 | 7,56,014.53 |
| Add: Premium on reinsurance accepted | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Less : Premium on reinsurance ceded | 3,358 | 32,855 | 36,213 | - | - | - | 4 | - | - | 1,292 | - | 2,758 | 40,268 |
| Net Premium | 63,958 | 6,24,329 | 6,88,287 | - | - | - | 9 | - | - | 23,937 | - | 3,514 | 7,15,747 |
| Adjustment for changes in Unearned Premium | 60,716 | 5,71,044 | 6,31,760 | - | - | - | 9 | - | - | 9,429 | - | 2,444 | 6,43,642 |
| Total Premium Earned (Net) | 3,242 | 53,285 | 56,527 | - | - | - | - | - | - | 14,507 | - | 1,070 | 72,105 |