

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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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