

**Go Digit General Insurance Limited**

Form NL 4 : Premium Earned (net)

For the period ended 31 December 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	2,44,196	12,391	-	12,391	1,43,85,285	1,46,41,872	91,834	142	87	228	52,01,359	52,93,421
Add: Premium on reinsurance accepted	14,01,828	473	-	473	3,78,604	17,80,906	5,78,143	947	10,048	10,995	4,44,303	10,33,441
Less : Premium on reinsurance ceded	14,52,299	12,570	-	12,570	37,81,900	52,46,770	5,95,583	869	10,129	10,998	5,83,035	11,89,616
	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Premium</b>	<b>1,93,726</b>	<b>294</b>	<b>-</b>	<b>294</b>	<b>1,09,81,988</b>	<b>1,11,76,008</b>	<b>74,394</b>	<b>220</b>	<b>5</b>	<b>225</b>	<b>50,62,626</b>	<b>51,37,246</b>
Adjustment for changes in Unearned Premium	80,998	22	-	22	24,18,377	24,99,398	48,426	207	7	215	28,21,582	28,70,223
	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Premium Earned (Net)</b>	<b>1,12,727</b>	<b>272</b>	<b>-</b>	<b>272</b>	<b>85,63,611</b>	<b>86,76,610</b>	<b>25,968</b>	<b>12</b>	<b>(2)</b>	<b>11</b>	<b>22,41,044</b>	<b>22,67,023</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	36,02,407	1,03,16,077	1,39,18,484	1,360	-	-	27,292	-	83,882	2,24,138	-	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
	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Premium</b>	<b>26,06,882</b>	<b>77,73,034</b>	<b>1,03,79,916</b>	<b>1,292</b>	<b>-</b>	<b>-</b>	<b>8,006</b>	<b>-</b>	<b>79,688</b>	<b>2,12,931</b>	<b>1,86,718</b>	<b>1,13,436</b>	<b>1,09,81,988</b>
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
	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Premium Earned (Net)</b>	<b>20,56,491</b>	<b>60,08,444</b>	<b>80,64,936</b>	<b>92</b>	<b>-</b>	<b>-</b>	<b>5,679</b>	<b>-</b>	<b>28,270</b>	<b>1,68,645</b>	<b>1,86,718</b>	<b>1,09,271</b>	<b>85,63,611</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	14,77,552	35,48,397	50,25,949	-	-	-	17,421	-	-	1,17,836	-	40,152	52,01,359
Add: Premium on reinsurance accepted	-	-	-	-	-	-	13,987	-	-	-	-	4,30,316	4,44,303
Less : Premium on reinsurance ceded	1,61,904	1,77,795	3,39,699	-	-	-	25,510	-	-	5,933	-	2,11,894	5,83,035
	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Premium</b>	<b>13,15,648</b>	<b>33,70,602</b>	<b>46,86,250</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,899</b>	<b>-</b>	<b>-</b>	<b>1,11,904</b>	<b>-</b>	<b>2,58,574</b>	<b>50,62,626</b>
Adjustment for changes in Unearned Premium	8,76,164	18,65,704	27,41,867	-	-	-	5,004	-	-	(236)	-	74,946	28,21,582
	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Premium Earned (Net)</b>	<b>4,39,484</b>	<b>15,04,898</b>	<b>19,44,382</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>894</b>	<b>-</b>	<b>-</b>	<b>1,12,140</b>	<b>-</b>	<b>1,83,628</b>	<b>22,41,044</b>

**Go Digit General Insurance Limited**

Form NL 4 : Premium Earned (net)

For the quarter ended 31 December 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	1,35,342	3,474	-	3,474	56,90,410	58,29,227	81,096	142	87	228	24,76,208	25,57,532
Add: Premium on reinsurance accepted	2,94,415	0	-	0	3,54,423	6,48,839	2,06,543	947	10,048	10,995	3,70,852	5,88,389
Less : Premium on reinsurance ceded	3,70,702	3,405	-	3,405	15,12,604	18,86,712	2,57,253	869	10,129	10,998	3,61,388	6,29,638
	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Premium</b>	<b>59,056</b>	<b>69</b>	<b>-</b>	<b>69</b>	<b>45,32,229</b>	<b>45,91,354</b>	<b>30,386</b>	<b>220</b>	<b>5</b>	<b>225</b>	<b>24,85,672</b>	<b>25,16,283</b>
	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for changes in Unearned Premium	15,380	(55)	-	(55)	9,74,684	9,90,010	14,306	207	7	215	12,14,969	12,29,490
	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Premium Earned (Net)</b>	<b>43,675</b>	<b>124</b>	<b>-</b>	<b>124</b>	<b>35,57,545</b>	<b>36,01,344</b>	<b>16,079</b>	<b>12</b>	<b>(2)</b>	<b>11</b>	<b>12,70,703</b>	<b>12,86,793</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	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
	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Premium</b>	<b>11,42,589</b>	<b>30,38,787</b>	<b>41,81,376</b>	<b>1,283</b>	<b>-</b>	<b>-</b>	<b>2,438</b>	<b>-</b>	<b>35,576</b>	<b>90,193</b>	<b>1,86,718</b>	<b>34,644</b>	<b>45,32,229</b>
	-	-	-	-	-	-	-	-	-	-	-	-	-
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
	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Premium Earned (Net)</b>	<b>8,14,028</b>	<b>24,36,247</b>	<b>32,50,275</b>	<b>89</b>	<b>-</b>	<b>-</b>	<b>503</b>	<b>-</b>	<b>16,782</b>	<b>57,112</b>	<b>1,86,718</b>	<b>46,065</b>	<b>35,57,545</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	7,30,208	16,88,128	24,18,336	-	-	-	17,421	-	-	32,275	-	8,176	24,76,208
Add: Premium on reinsurance accepted	-	-	-	-	-	-	9,156	-	-	-	-	3,61,696	3,70,852
Less : Premium on reinsurance ceded	74,802	84,408	1,59,210	-	-	-	23,884	-	-	1,614	-	1,76,679	3,61,388
	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Premium</b>	<b>6,55,406</b>	<b>16,03,719</b>	<b>22,59,126</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,693</b>	<b>-</b>	<b>-</b>	<b>30,661</b>	<b>-</b>	<b>1,93,192</b>	<b>24,85,672</b>
	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for changes in Unearned Premium	3,82,729	8,03,036	11,85,765	-	-	-	2,125	-	-	(6,194)	-	33,273	12,14,969
	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Premium Earned (Net)</b>	<b>2,72,677</b>	<b>8,00,684</b>	<b>10,73,361</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>567</b>	<b>-</b>	<b>-</b>	<b>36,855</b>	<b>-</b>	<b>1,59,919</b>	<b>12,70,703</b>