

Go Digit General Insurance Limited

Form NL 4 : Premium Earned (net)

For the period ended 30 Sep 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	6,91,990	10,636	-	10,636	90,27,796	97,30,422	1,08,854	8,917	-	8,917	86,94,874	88,12,645
Add: Premium on reinsurance accepted	18,85,296	-	1,954	1,954	15,01,953	33,89,204	11,07,413	473	-	473	24,181	11,32,067
Less : Premium on reinsurance ceded	23,16,841	483	98	580	10,61,133	33,78,554	10,81,597	9,165	-	9,165	22,69,296	33,60,058
Net Premium	2,60,446	10,153	1,857	12,010	94,68,616	97,41,072	1,34,670	225	-	225	64,49,759	65,84,654
Adjustment for changes in Unearned Premium	1,26,570	6,376	1,857	8,233	13,04,790	14,39,593	65,618	77	-	77	14,43,693	15,09,388
Total Premium Earned (Net)	1,33,876	3,777	0	3,777	81,63,826	83,01,479	69,052	148	-	148	50,06,066	50,75,266

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	19,05,741	52,18,457	71,24,199	22,604	2	-	36,448	-	96,370	13,65,347	-	3,82,825	90,27,796
Add: Premium on reinsurance accepted	1,00,880	12,39,448	13,40,328	-	-	-	11,313	-	-	-	1,19,387	30,926	15,01,953
Less : Premium on reinsurance ceded	1,56,011	2,49,498	4,05,508	1,130	3	-	36,819	-	6,208	4,38,020	49,369	1,24,075	10,61,133
Net Premium	18,50,611	62,08,408	80,59,018	21,474	(1)	-	10,942	-	90,162	9,27,327	70,017	2,89,676	94,68,616
Adjustment for changes in Unearned Premium	59,270	4,86,192	5,45,461	12,752	0	-	254	-	28,036	5,69,812	-	1,48,474	13,04,790
Total Premium Earned (Net)	17,91,341	57,22,216	75,13,557	8,722	(1)	-	10,689	-	62,126	3,57,515	70,017	1,41,201	81,63,826

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	20,64,811	63,45,531	84,10,342	9.00	-	-	17,228.00	-	46,434.00	1,29,198.00	-	91,663	86,94,874
Add: Premium on reinsurance accepted	-	-	-	-	-	-	12,648	-	-	-	-	11,533	24,181
Less : Premium on reinsurance ceded	6,00,518	16,11,284	22,11,802	-	-	-	24,308	-	2,322	6,460	-	24,404	22,69,296
Net Premium	14,64,293	47,34,247	61,98,540	9	-	-	5,568	-	44,112	1,22,738	-	78,792	64,49,759
Adjustment for changes in Unearned Premium	2,21,830	11,62,050	13,83,880	6	-	-	392	-	32,624	11,205	-	15,586	14,43,693
Total Premium Earned (Net)	12,42,463	35,72,197	48,14,660	3	-	-	5,176	-	11,488	1,11,533	-	63,206	50,06,066

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For the quarter ended 30 Sep 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	4,65,176	274	-	274	52,01,171	56,66,621	43,704	8,888	-	8,888	49,69,395	50,21,988
Add: Premium on reinsurance accepted	2,10,371	(68)	1,954	1,886	11,32,746	13,45,004	3,06,818	236	-	236	11,737	3,18,792
Less : Premium on reinsurance ceded	5,95,891	(103)	98	(5)	5,42,242	11,38,127	3,10,634	8,949	-	8,949	20,12,919	23,32,502
Net Premium	79,656	309	1,857	2,166	57,91,676	58,73,497	39,889	175	-	175	29,68,213	30,08,278
Adjustment for changes in Unearned Premium	(20,826)	(2,359)	1,857	(503)	14,75,991	14,54,662	2,420	55	-	55	3,15,419	3,17,894
Total Premium Earned (Net)	1,00,482	2,668	0	2,668	43,15,685	44,18,835	37,469	120	-	120	26,52,795	26,90,384

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	11,88,891	30,74,259	42,63,149	15,120	2	-	25,379	-	47,497	5,97,392	-	2,52,631	52,01,171
Add: Premium on reinsurance accepted	81,790	9,88,781	10,70,571	-	-	-	2,946	-	-	-	52,876	6,353	11,32,746
Less : Premium on reinsurance ceded	90,907	1,55,231	2,46,138	756	3	-	20,042	-	2,371	1,90,448	20,618	61,865	5,42,242
Net Premium	11,79,774	39,07,809	50,87,583	14,364	(1)	-	8,283	-	45,125	4,06,944	32,258	1,97,119	57,91,676
Adjustment for changes in Unearned Premium	2,65,510	9,29,339	11,94,849	8,230	0	-	282	-	7,382	1,62,097	-	1,03,150	14,75,991
Total Premium Earned (Net)	9,14,263	29,78,470	38,92,734	6,134	(1)	-	8,000	-	37,743	2,44,847	32,258	93,969	43,15,685

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	10,99,194	37,27,081	48,26,276	9	-	-	5,826	-	24,059	60,113	-	53,113	49,69,395
Add: Premium on reinsurance accepted	-	-	-	-	-	-	4,894	-	-	-	-	6,843	11,737
Less : Premium on reinsurance ceded	5,03,586	14,80,359	19,83,944	-	-	-	8,793	-	1,203	3,006	-	15,973	20,12,919
Net Premium	5,95,609	22,46,723	28,42,331	9	-	-	1,927	-	22,856	57,108	-	43,983	29,68,213
Adjustment for changes in Unearned Premium	(54,754)	3,44,515	2,89,761	6	-	-	(645)	-	14,518	5,314	-	6,463	3,15,419
Total Premium Earned (Net)	6,50,362	19,02,208	25,52,570	3	-	-	2,571	-	8,338	51,793	-	37,519	26,52,795