

**Go Digit General Insurance Limited**

Form NL 4 : Premium Earned (net)

For the period ended 31 Dec 2018

₹ in thousands



Form NL 4 : Premium Earned (net)	2018						2017					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Premium from direct business written	91,834	142	87	228	52,01,359	52,93,421	-	-	-	-	26,585	26,585
Add: Premium on reinsurance accepted	5,78,143	947	10,048	10,995	4,44,303	10,33,441	10,931	-	-	-	-	10,931
Less : Premium on reinsurance ceded	5,95,583	869	10,129	10,998	5,83,035	11,89,616	9,947	-	-	-	1,328	11,275
<b>Net Premium</b>	<b>74,394</b>	<b>220</b>	<b>5</b>	<b>225</b>	<b>50,62,626</b>	<b>51,37,246</b>	<b>984</b>	-	-	-	<b>25,257</b>	<b>26,241</b>
Adjustment for changes in Unearned Premium	48,426	207	7	215	28,21,582	28,70,223	1,143	-	-	-	21,683	22,825
<b>Total Premium Earned (Net)</b>	<b>25,968</b>	<b>12</b>	<b>(2)</b>	<b>11</b>	<b>22,41,044</b>	<b>22,67,023</b>	<b>(159)</b>	-	-	-	<b>3,574</b>	<b>3,415</b>

Form NL 4 : Premium Earned (net) Miscellaneous Class of Business	2018											
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	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>5,899</b>	-	-	<b>1,11,904</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>894</b>	-	-	<b>1,12,140</b>	<b>1,83,628</b>	<b>22,41,044</b>

Form NL 4 : Premium Earned (net) Miscellaneous Class of Business	2017											
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Others	Total
	OD	TP	Total									
Premium from direct business written	-	22,558.22	22,558.22	-	-	-	-	-	-	4,027.26	-	26,585.47
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	-	1,129	1,129	-	-	-	-	-	-	200	-	1,328
<b>Net Premium</b>	-	<b>21,430</b>	<b>21,430</b>	-	-	-	-	-	-	<b>3,827</b>	-	<b>25,257</b>
Adjustment for changes in Unearned Premium	-	20,909	20,909	-	-	-	-	-	-	774	-	21,683
<b>Total Premium Earned (Net)</b>	-	<b>521</b>	<b>521</b>	-	-	-	-	-	-	<b>3,054</b>	-	<b>3,574</b>

**Go Digit General Insurance Limited**

Form NL 4 : Premium Earned (net)

For the quarter ended 31 Dec 2018

₹ in thousands



Form NL 4 : Premium Earned (net)	2018						2017					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Premium from direct business written	81,096	142	87	228	24,76,208	25,57,532	-	-	-	-	26,585	26,585
Add: Premium on reinsurance accepted	2,06,543	947	10,048	10,995	3,70,852	5,88,389	10,931	-	-	-	-	10,931
Less : Premium on reinsurance ceded	2,57,253	869	10,129	10,998	3,61,388	6,29,638	9,947	-	-	-	1,328	11,275
<b>Net Premium</b>	<b>30,386</b>	<b>220</b>	<b>5</b>	<b>225</b>	<b>24,85,672</b>	<b>25,16,283</b>	<b>984</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>25,257</b>	<b>26,241</b>
Adjustment for changes in Unearned Premium	14,306	207	7	215	12,14,969	12,29,490	1,143	-	-	-	21,683	22,825
<b>Total Premium Earned (Net)</b>	<b>16,079</b>	<b>12</b>	<b>(2)</b>	<b>11</b>	<b>12,70,703</b>	<b>12,86,793</b>	<b>(159)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,574</b>	<b>3,415</b>

Form NL 4 : Premium Earned (net) Miscellaneous Class of Business	2018											
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	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>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>1,59,919</b>	<b>12,70,703</b>

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	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Others	Total
	OD	TP	Total									
Premium from direct business written	-	22,558.22	22,558.22	-	-	-	-	-	-	4,027.26	-	26,585.47
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	-	1,129	1,129	-	-	-	-	-	-	200	-	1,328
<b>Net Premium</b>	<b>-</b>	<b>21,430</b>	<b>21,430</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,827</b>	<b>-</b>	<b>25,257</b>
Adjustment for changes in Unearned Premium	-	20,909	20,909	-	-	-	-	-	-	774	-	21,683
<b>Total Premium Earned (Net)</b>	<b>-</b>	<b>521</b>	<b>521</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,054</b>	<b>-</b>	<b>3,574</b>