

PERIODIC DISCLOSURES
FORM NL-4-PREMIUM SCHEDULE

 Royal Sundaram General Insurance Co. Ltd
 (Formerly known as Royal Sundaram Alliance Insurance Company Ltd)

31-Dec-18

FOR THE QUARTER ENDED 31st Dec 2018																
No.	Particulars	Fire Revenue Account	Marine Revenue Account			Miscellaneous Revenue Revenue Account									Total	
		Fire	Marine	Marine Hull	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation / Employers Liability	Total Public / Product Liability	Engineering	Total Personal Accident	Total Health Insurance	Others	Miscellaneous Total	Total
																(`000)
1	Premium from direct business written	240,937	81,001	927	81,928	2,984,691	2,141,327	5,126,018	21,323	18,115	157,918	111,186	768,167	515,502	6,718,229	7,041,094
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	240,937	81,001	927	81,928	2,984,691	2,141,327	5,126,018	21,323	18,115	157,918	111,186	768,167	515,502	6,718,229	7,041,094
4	Add: Premium on reinsurance accepted	64,746	(0)	-	(0)	-	-	-	-	-	11,433	235	-	-	11,668	76,414
5	Less : Premium on reinsurance ceded	(244,688)	(31,194)	(839)	(32,033)	(752,253)	(115,743)	(867,996)	(2,367)	(8,592)	(146,943)	(10,111)	(174,841)	(702,864)	(1,913,714)	(2,190,435)
	Net Premium	60,995	49,807	88	49,895	2,232,438	2,025,584	4,258,022	18,956	9,523	22,408	101,310	593,326	(187,362)	4,816,183	4,927,073
6	Adjustment for change in reserve for unexpired risks	22,507	(2,308)	(15)	(2,323)	169,922	(7,365)	162,557	(1,729)	(678)	148	23,398	69,300	528,565	781,561	801,745
	Premium Earned (Net)	83,502	47,499	73	47,572	2,402,360	2,018,219	4,420,579	17,227	8,845	22,556	124,708	662,626	341,203	5,597,744	5,728,818

FOR THE QUARTER ENDED 31st Dec 2017																
No.	Particulars	Fire Revenue Account	Marine Revenue Account			Miscellaneous Revenue Revenue Account									Total	
		Fire	Marine	Marine Hull	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation / Employers Liability	Total Public / Product Liability	Engineering	Total Personal Accident	Total Health Insurance	Others	Miscellaneous Total	Total
																(`000)
1	Premium from direct business written	232,850	70,234	657	70,891	3,323,600	2,031,019	5,354,619	15,986	17,889	144,056	124,485	630,169	16,161	6,303,365	6,607,106
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	232,850	70,234	657	70,891	3,323,600	2,031,019	5,354,619	15,986	17,889	144,056	124,485	630,169	16,161	6,303,365	6,607,106
4	Add: Premium on reinsurance accepted	36,144	1,241	-	1,241	-	-	-	-	-	10,368	268	-	-	10,636	48,021
5	Less : Premium on reinsurance ceded	(173,138)	(32,801)	(591)	(33,392)	(842,703)	(110,702)	(953,405)	(2,320)	(9,661)	(137,024)	(17,513)	(136,191)	(7,226)	(1,263,340)	(1,469,870)
	Net Premium	95,856	38,674	66	38,740	2,480,897	1,920,317	4,401,214	13,666	8,228	17,400	107,240	493,978	8,935	5,050,661	5,185,257
6	Adjustment for change in reserve for unexpired risks	(14,191)	188	112	300	(78,160)	(243,468)	(321,628)	(481)	(29)	191	17,267	32,815	6,578	(265,287)	(279,178)
	Premium Earned (Net)	81,665	38,862	178	39,040	2,402,737	1,676,849	4,079,586	13,185	8,199	17,591	124,507	526,793	15,513	4,785,374	4,906,079

FOR THE PERIOD ENDED 31st Dec 2018																
No.	Particulars	Fire Revenue Account	Marine Revenue Account			Miscellaneous Revenue Revenue Account									Total	
		Fire	Marine	Marine Hull	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation / Employers Liability	Total Public / Product Liability	Engineering	Total Personal Accident	Total Health Insurance	Others	Miscellaneous Total	Total
															(C 000)	
1	Premium from direct business written	1,142,006	284,308	2,051	286,359	9,368,283	6,263,988	15,632,271	63,180	56,255	463,983	443,567	2,582,336	3,694,252	22,935,844	24,364,209
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	1,142,006	284,308	2,051	286,359	9,368,283	6,263,988	15,632,271	63,180	56,255	463,983	443,567	2,582,336	3,694,252	22,935,844	24,364,209
4	Add: Premium on reinsurance accepted	185,182	6,274	-	6,274	-	-	-	-	33,725	47,463	-	-	-	81,188	272,644
5	Less : Premium on reinsurance ceded	(1,036,496)	(141,268)	(1,882)	(143,150)	(2,395,131)	(338,875)	(2,734,006)	(8,388)	(26,698)	(436,880)	(92,610)	(533,987)	(3,154,028)	(6,986,597)	(8,166,243)
	Net Premium	290,692	149,314	169	149,483	6,973,152	5,925,113	12,898,265	54,792	29,557	60,828	398,420	2,048,349	540,224	16,030,435	16,470,610
6	Adjustment for change in reserve for unexpired risks	(71,086)	(9,139)	51	(9,088)	168,469	(23,628)	144,841	(8,628)	(3,821)	(10,444)	(28,292)	(157,018)	2,185	(61,177)	(141,351)
	Premium Earned (Net)	219,606	140,175	220	140,395	7,141,621	5,901,485	13,043,106	46,164	25,736	50,384	370,128	1,891,331	542,409	15,969,258	16,329,259

FOR THE PERIOD ENDED 31st Dec 2017																
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		Fire	Marine	Marine Hull	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation / Employers Liability	Total Public / Product Liability	Engineering	Total Personal Accident	Total Health Insurance	Others	Miscellaneous Total	Total
															(C 000)	
1	Premium from direct business written	1,086,939	293,878	1,415	295,293	9,200,110	5,616,024	14,816,134	48,965	57,447	371,721	468,853	2,066,845	87,632	17,917,597	19,299,829
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	1,086,939	293,878	1,415	295,293	9,200,110	5,616,024	14,816,134	48,965	57,447	371,721	468,853	2,066,845	87,632	17,917,597	19,299,829
4	Add: Premium on reinsurance accepted	151,129	1,241	-	1,241	-	-	-	-	24,184	27,897	-	-	-	52,081	204,451
5	Less : Premium on reinsurance ceded	(900,576)	(158,020)	(1,293)	(159,313)	(2,288,587)	(297,318)	(2,585,905)	(6,681)	(31,162)	(341,362)	(102,089)	(410,276)	(53,412)	(3,530,887)	(4,590,776)
	Net Premium	337,492	137,099	122	137,221	6,911,523	5,318,706	12,230,229	42,284	26,285	54,543	394,661	1,656,569	34,220	14,438,791	14,913,504
6	Adjustment for change in reserve for unexpired risks	(116,735)	(11,037)	412	(10,625)	429,450	(506,437)	(76,987)	(3,169)	(2,057)	(2,434)	(34,569)	(142,944)	6,053	(256,107)	(383,467)
	Premium Earned (Net)	220,757	126,062	534	126,596	7,340,973	4,812,269	12,153,242	39,115	24,228	52,109	360,092	1,513,625	40,273	14,182,684	14,530,037

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.