

**PERIODIC DISCLOSURES**  
**FORM NL-4-PREMIUM SCHEDULE**

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

31-Dec-17

QUARTER ENDED 31st December 2017																
No.	Particulars	Fire Revenue Account		Marine Revenue Account		Miscellaneous 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	2,32,850	70,234	657	70,891	33,23,600	20,31,019	53,54,619	15,986	17,889	1,44,056	1,24,485	6,30,169	16,161	63,03,365	66,07,106
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Earned Premium</b>	<b>2,32,850</b>	<b>70,234</b>	<b>657</b>	<b>70,891</b>	<b>33,23,600</b>	<b>20,31,019</b>	<b>53,54,619</b>	<b>15,986</b>	<b>17,889</b>	<b>1,44,056</b>	<b>1,24,485</b>	<b>6,30,169</b>	<b>16,161</b>	<b>63,03,365</b>	<b>66,07,106</b>
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	(1,73,138)	(32,801)	(591)	(33,392)	(8,42,703)	(1,10,702)	(9,53,405)	(2,320)	(9,661)	(1,37,024)	(17,513)	(1,36,191)	(7,226)	(12,63,340)	(14,69,870)
	<b>Net Premium</b>	<b>95,856</b>	<b>38,674</b>	<b>66</b>	<b>38,740</b>	<b>24,80,897</b>	<b>19,20,317</b>	<b>44,01,214</b>	<b>13,666</b>	<b>8,228</b>	<b>17,400</b>	<b>1,07,240</b>	<b>4,93,978</b>	<b>8,935</b>	<b>50,50,661</b>	<b>51,85,257</b>
6	Adjustment for change in reserve for unexpired risks	(14,191)	188	112	300	(78,160)	-	(3,21,628)	(481)	(29)	191	17,267	32,815	6,578	(2,65,287)	(2,79,178)
	<b>Premium Earned (Net)</b>	<b>81,665</b>	<b>38,862</b>	<b>178</b>	<b>39,040</b>	<b>24,02,737</b>	<b>19,20,317</b>	<b>40,79,586</b>	<b>13,185</b>	<b>8,199</b>	<b>17,591</b>	<b>1,24,507</b>	<b>5,26,793</b>	<b>15,513</b>	<b>47,85,374</b>	<b>49,06,079</b>

QUARTER ENDED 31st December 2016																
No.	Particulars	Fire Revenue Account		Marine Revenue Account		Miscellaneous 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	2,07,131	66,758	192	66,950	28,85,861	16,53,088	45,38,949	13,151	14,285	1,07,315	1,04,969	5,11,058	19,083	53,08,810	55,82,891
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Earned Premium</b>	<b>2,07,131</b>	<b>66,758</b>	<b>192</b>	<b>66,950</b>	<b>28,85,861</b>	<b>16,53,088</b>	<b>45,38,949</b>	<b>13,151</b>	<b>14,285</b>	<b>1,07,315</b>	<b>1,04,969</b>	<b>5,11,058</b>	<b>19,083</b>	<b>53,08,810</b>	<b>55,82,891</b>
4	Add: Premium on reinsurance accepted	23,660	-	-	-	-	-	-	-	-	3,871	-	-	-	3,871	27,531
5	Less : Premium on reinsurance ceded	(1,73,211)	(32,278)	(173)	(32,451)	(1,57,239)	(90,677)	(2,47,916)	(2,031)	(6,263)	(97,793)	(10,312)	(87,300)	(9,571)	(4,61,186)	(6,66,848)
	<b>Net Premium</b>	<b>57,580</b>	<b>34,480</b>	<b>19</b>	<b>34,499</b>	<b>27,28,622</b>	<b>15,62,411</b>	<b>42,91,033</b>	<b>11,120</b>	<b>8,022</b>	<b>13,393</b>	<b>94,657</b>	<b>4,23,758</b>	<b>9,512</b>	<b>48,51,495</b>	<b>49,43,574</b>
6	Adjustment for change in reserve for unexpired risks	7,035	213	102	315	(2,92,299)	(1,82,810)	(4,75,109)	701	(174)	3,585	12,767	57,850	1,035	(3,99,345)	(3,91,995)
	<b>Premium Earned (Net)</b>	<b>64,615</b>	<b>34,693</b>	<b>121</b>	<b>34,814</b>	<b>24,36,323</b>	<b>13,79,601</b>	<b>38,15,924</b>	<b>11,821</b>	<b>7,848</b>	<b>16,978</b>	<b>1,07,424</b>	<b>4,81,608</b>	<b>10,547</b>	<b>44,52,150</b>	<b>45,51,579</b>

No.	Particulars	PERIOD ENDED 31st December 2017														
		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	10,86,939	2,93,878	1,415	2,95,293	92,00,110	56,16,024	1,48,16,134	48,965	57,447	3,71,721	4,68,853	20,66,845	87,632	1,79,17,597	1,92,99,829
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Earned Premium</b>	<b>10,86,939</b>	<b>2,93,878</b>	<b>1,415</b>	<b>2,95,293</b>	<b>92,00,110</b>	<b>56,16,024</b>	<b>1,48,16,134</b>	<b>48,965</b>	<b>57,447</b>	<b>3,71,721</b>	<b>4,68,853</b>	<b>20,66,845</b>	<b>87,632</b>	<b>1,79,17,597</b>	<b>1,92,99,829</b>
4	Add: Premium on reinsurance accepted	1,51,129	1,241	-	1,241	-	-	-	-	-	-	24,184	27,897	-	52,081	2,04,451
5	Less : Premium on reinsurance ceded	(9,00,576)	(1,58,020)	(1,293)	(1,59,313)	(22,88,587)	(2,97,318)	(25,85,905)	(6,681)	(31,162)	(3,41,362)	(1,02,089)	(4,10,276)	(53,412)	(35,30,887)	(45,90,776)
	<b>Net Premium</b>	<b>3,37,492</b>	<b>1,37,099</b>	<b>122</b>	<b>1,37,221</b>	<b>69,11,523</b>	<b>53,18,706</b>	<b>1,22,30,229</b>	<b>42,284</b>	<b>26,285</b>	<b>54,543</b>	<b>3,94,661</b>	<b>16,56,569</b>	<b>34,220</b>	<b>1,44,38,791</b>	<b>1,49,13,504</b>
6	Adjustment for change in reserve for unexpired risks	(1,16,735)	(11,037)	412	(10,625)	4,29,450	(5,06,437)	(76,987)	(3,169)	(2,057)	(2,434)	(34,569)	(1,42,944)	6,053	(2,56,107)	(3,83,467)
	<b>Premium Earned (Net)</b>	<b>2,20,757</b>	<b>1,26,062</b>	<b>534</b>	<b>1,26,596</b>	<b>73,40,973</b>	<b>48,12,269</b>	<b>1,21,53,242</b>	<b>39,115</b>	<b>24,228</b>	<b>52,109</b>	<b>3,60,092</b>	<b>15,13,625</b>	<b>40,273</b>	<b>1,41,82,684</b>	<b>1,45,30,037</b>

No.	Particulars	PERIOD ENDED 31st December 2016														
		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	9,15,380	2,64,230	7,687	2,71,917	79,27,775	46,75,764	1,26,03,539	45,731	53,252	3,30,739	3,41,428	15,85,672	73,361	1,50,33,722	1,62,21,019
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Earned Premium</b>	<b>9,15,380</b>	<b>2,64,230</b>	<b>7,687</b>	<b>2,71,917</b>	<b>79,27,775</b>	<b>46,75,764</b>	<b>1,26,03,539</b>	<b>45,731</b>	<b>53,252</b>	<b>3,30,739</b>	<b>3,41,428</b>	<b>15,85,672</b>	<b>73,361</b>	<b>1,50,33,722</b>	<b>1,62,21,019</b>
4	Add: Premium on reinsurance accepted	1,76,163	-	-	-	-	-	-	-	-	16,950	-	-	-	16,950	1,93,113
5	Less : Premium on reinsurance ceded	(8,59,870)	(1,45,323)	(7,212)	(1,52,535)	(4,30,263)	(2,60,529)	(6,90,792)	(6,705)	(27,428)	(2,96,519)	(31,663)	(2,05,857)	(39,597)	(12,98,561)	(23,10,966)
	<b>Net Premium</b>	<b>2,31,673</b>	<b>1,18,907</b>	<b>475</b>	<b>1,19,382</b>	<b>74,97,512</b>	<b>44,15,235</b>	<b>1,19,12,747</b>	<b>39,026</b>	<b>25,824</b>	<b>51,170</b>	<b>3,09,765</b>	<b>13,79,815</b>	<b>33,764</b>	<b>1,37,52,111</b>	<b>1,41,03,166</b>
6	Adjustment for change in reserve for unexpired risks	(54,795)	(7,091)	(112)	(7,203)	(6,29,921)	(8,34,965)	(14,64,886)	(4,776)	(2,052)	(3,123)	(17,305)	14,734	(6,393)	(14,83,801)	(15,45,799)
	<b>Premium Earned (Net)</b>	<b>1,76,878</b>	<b>1,11,816</b>	<b>363</b>	<b>1,12,179</b>	<b>68,67,591</b>	<b>35,80,270</b>	<b>1,04,47,861</b>	<b>34,250</b>	<b>23,772</b>	<b>48,047</b>	<b>2,92,460</b>	<b>13,94,549</b>	<b>27,371</b>	<b>1,22,68,310</b>	<b>1,25,57,367</b>

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