

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

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

30-Sep-18

FOR THE QUARTER ENDED 30th Sep 2018																
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	301,262	76,205	-	76,205	3,077,958	1,998,525	5,076,483	21,629	17,012	134,807	177,554	892,985	3,134,282	9,454,752	9,832,219
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Earned Premium</b>	<b>301,262</b>	<b>76,205</b>	<b>-</b>	<b>76,205</b>	<b>3,077,958</b>	<b>1,998,525</b>	<b>5,076,483</b>	<b>21,629</b>	<b>17,012</b>	<b>134,807</b>	<b>177,554</b>	<b>892,985</b>	<b>3,134,282</b>	<b>9,454,752</b>	<b>9,832,219</b>
4	Add: Premium on reinsurance accepted	56,247	3,098	-	3,098	-	-	-	-	17,065	3,313	-	-	-	20,378	79,723
5	Less : Premium on reinsurance ceded	(268,625)	(34,815)	-	(34,815)	(804,431)	(108,173)	(912,604)	(3,216)	(10,326)	(140,154)	(29,853)	(189,079)	(2,422,638)	(3,707,870)	(4,011,310)
	<b>Net Premium</b>	<b>88,884</b>	<b>44,488</b>	<b>-</b>	<b>44,488</b>	<b>2,273,527</b>	<b>1,890,352</b>	<b>4,163,879</b>	<b>18,413</b>	<b>6,686</b>	<b>11,718</b>	<b>151,014</b>	<b>703,906</b>	<b>711,644</b>	<b>5,767,260</b>	<b>5,900,632</b>
6	Adjustment for change in reserve for unexpired risks	(24,246)	838	73	911	132,315	96,961	229,276	(3,242)	1,694	(361)	(28,421)	(70,455)	(527,485)	(398,994)	(422,329)
	<b>Premium Earned (Net)</b>	<b>64,638</b>	<b>45,326</b>	<b>73</b>	<b>45,399</b>	<b>2,405,842</b>	<b>1,987,313</b>	<b>4,393,155</b>	<b>15,171</b>	<b>8,380</b>	<b>11,357</b>	<b>122,593</b>	<b>633,451</b>	<b>184,159</b>	<b>5,368,266</b>	<b>5,478,303</b>

FOR THE QUARTER ENDED 30th Sep 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	281,950	78,022	-	78,022	2,912,132	1,818,343	4,730,475	15,398	21,420	102,397	155,925	682,029	38,148	5,745,792	6,105,764
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Earned Premium</b>	<b>281,950</b>	<b>78,022</b>	<b>-</b>	<b>78,022</b>	<b>2,912,132</b>	<b>1,818,343</b>	<b>4,730,475</b>	<b>15,398</b>	<b>21,420</b>	<b>102,397</b>	<b>155,925</b>	<b>682,029</b>	<b>38,148</b>	<b>5,745,792</b>	<b>6,105,764</b>
4	Add: Premium on reinsurance accepted	36,715	-	-	-	-	-	-	-	6,544	27,629	-	-	-	34,173	70,888
5	Less : Premium on reinsurance ceded	(220,700)	(41,559)	-	(41,559)	(736,054)	(93,763)	(829,817)	(2,322)	(11,870)	(94,265)	(42,676)	(135,965)	(30,030)	(1,146,945)	(1,409,204)
	<b>Net Premium</b>	<b>97,965</b>	<b>36,463</b>	<b>-</b>	<b>36,463</b>	<b>2,176,078</b>	<b>1,724,580</b>	<b>3,900,658</b>	<b>13,076</b>	<b>9,550</b>	<b>14,676</b>	<b>140,878</b>	<b>546,064</b>	<b>8,118</b>	<b>4,633,020</b>	<b>4,767,448</b>
6	Adjustment for change in reserve for unexpired risks	(19,057)	1,104	178	1,282	270,685	(126,948)	143,737	92	(1,675)	2,295	(22,849)	(43,944)	2,684	80,340	62,565
	<b>Premium Earned (Net)</b>	<b>78,908</b>	<b>37,567</b>	<b>178</b>	<b>37,745</b>	<b>2,446,763</b>	<b>1,597,632</b>	<b>4,044,395</b>	<b>13,168</b>	<b>7,875</b>	<b>16,971</b>	<b>118,029</b>	<b>502,120</b>	<b>10,802</b>	<b>4,713,360</b>	<b>4,830,013</b>

UPTO HALF YEAR ENDED 30th Sep 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	901,069	203,307	1,124	204,431	6,383,592	4,122,661	10,506,253	41,857	38,140	306,065	332,381	1,814,169	3,178,750	16,217,615	17,323,115
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Earned Premium</b>	<b>901,069</b>	<b>203,307</b>	<b>1,124</b>	<b>204,431</b>	<b>6,383,592</b>	<b>4,122,661</b>	<b>10,506,253</b>	<b>41,857</b>	<b>38,140</b>	<b>306,065</b>	<b>332,381</b>	<b>1,814,169</b>	<b>3,178,750</b>	<b>16,217,615</b>	<b>17,323,115</b>
4	Add: Premium on reinsurance accepted	120,436	6,274	-	6,274	-	-	-	-	-	22,292	47,228	-	-	69,520	196,230
5	Less : Premium on reinsurance ceded	(791,808)	(110,074)	(1,043)	(111,117)	(1,642,878)	(223,132)	(1,866,010)	(6,021)	(18,106)	(289,937)	(82,499)	(359,146)	(2,451,164)	(5,072,883)	(5,975,808)
	<b>Net Premium</b>	<b>229,697</b>	<b>99,507</b>	<b>81</b>	<b>99,588</b>	<b>4,740,714</b>	<b>3,899,529</b>	<b>8,640,243</b>	<b>35,836</b>	<b>20,034</b>	<b>38,420</b>	<b>297,110</b>	<b>1,455,023</b>	<b>727,586</b>	<b>11,214,252</b>	<b>11,543,537</b>
6	Adjustment for change in reserve for unexpired risks	(93,593)	(6,831)	66	(6,765)	(1,453)	(16,263)	(17,716)	(6,899)	(3,143)	(10,592)	(51,690)	(226,318)	(526,380)	(842,738)	(943,096)
	<b>Premium Earned (Net)</b>	<b>136,104</b>	<b>92,676</b>	<b>147</b>	<b>92,823</b>	<b>4,739,261</b>	<b>3,883,266</b>	<b>8,622,527</b>	<b>28,937</b>	<b>16,891</b>	<b>27,828</b>	<b>245,420</b>	<b>1,228,705</b>	<b>201,206</b>	<b>10,371,514</b>	<b>10,600,441</b>

UPTO HALF YEAR ENDED 30th Sep 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	854,089	223,644	758	224,402	5,876,510	3,585,005	9,461,515	32,979	39,558	227,665	344,368	1,436,676	71,471	11,614,232	12,692,723
2	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Gross Earned Premium</b>	<b>854,089</b>	<b>223,644</b>	<b>758</b>	<b>224,402</b>	<b>5,876,510</b>	<b>3,585,005</b>	<b>9,461,515</b>	<b>32,979</b>	<b>39,558</b>	<b>227,665</b>	<b>344,368</b>	<b>1,436,676</b>	<b>71,471</b>	<b>11,614,232</b>	<b>12,692,723</b>
4	Add: Premium on reinsurance accepted	114,985	-	-	-	-	-	-	-	-	13,816	27,629	-	-	41,445	156,430
5	Less : Premium on reinsurance ceded	(727,438)	(125,219)	(702)	(125,921)	(1,445,884)	(186,616)	(1,632,500)	(4,361)	(21,501)	(204,338)	(84,576)	(274,085)	(46,186)	(2,267,547)	(3,120,906)
	<b>Net Premium</b>	<b>241,636</b>	<b>98,425</b>	<b>56</b>	<b>98,481</b>	<b>4,430,626</b>	<b>3,398,389</b>	<b>7,829,015</b>	<b>28,618</b>	<b>18,057</b>	<b>37,143</b>	<b>287,421</b>	<b>1,162,591</b>	<b>25,285</b>	<b>9,388,130</b>	<b>9,728,247</b>
6	Adjustment for change in reserve for unexpired risks	(102,544)	(11,225)	300	(10,925)	507,610	(262,969)	244,641	(2,688)	(2,028)	(2,625)	(51,836)	(175,759)	(525)	9,180	(104,289)
	<b>Premium Earned (Net)</b>	<b>139,092</b>	<b>87,200</b>	<b>356</b>	<b>87,556</b>	<b>4,938,236</b>	<b>3,135,420</b>	<b>8,073,656</b>	<b>25,930</b>	<b>16,029</b>	<b>34,518</b>	<b>235,585</b>	<b>986,832</b>	<b>24,760</b>	<b>9,397,310</b>	<b>9,623,958</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.