

Go Digit General Insurance Limited
Form NL 4 : Premium Earned (net)
For the period ended 30 June 2021

₹ in thousands

Form NL 4 : Premium Earned (net)	2021						2020					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Premium from direct business written	9,77,977	95,208	-	95,208	68,07,855	78,81,040	2,26,814	10,362	-	10,362	38,26,625	40,63,801
Add: Premium on reinsurance accepted	13,57,716	2,900	-	2,900	7,18,066	20,78,682	16,74,926	68	-	68	3,69,207	20,44,201
Less : Premium on reinsurance ceded	20,56,564	90,646	-	90,646	5,60,531	27,07,741	17,20,950	585	-	585	5,18,891	22,40,426
Net Premium	2,79,129	7,462	-	7,462	69,65,390	72,51,981	1,80,790	9,845	-	9,845	36,76,941	38,67,576
Adjustment for changes in Unearned Premium	2,10,746	3,214	-	3,214	1,74,373	3,88,333	1,47,396	8,736	-	8,736	(1,71,200)	(15,068)
Total Premium Earned (Net)	68,383	4,248	-	4,248	67,91,017	68,63,648	33,394	1,109	-	1,109	38,48,141	38,82,644

Form NL 4 : Premium Earned (net) Miscellaneous Class of Business	2021												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Premium from direct business written	12,74,484	29,17,898	41,92,382	6,68,017	185	-	55,445	-	70,064	17,35,237	-	86,525	68,07,855
Add: Premium on reinsurance accepted	57,149	6,17,841	6,74,990	-	-	-	9,107	-	-	-	2,998	30,971	7,18,066
Less : Premium on reinsurance ceded	1,59,137	1,48,513	3,07,650	33,401	170	-	54,788	-	3,560	97,946	873	62,143	5,60,531
Net Premium	11,72,496	33,87,226	45,59,722	6,34,616	15	-	9,764	-	66,504	16,37,291	2,125	55,353	69,65,390
Adjustment for changes in Unearned Premium	(1,87,706)	(12,63,623)	(14,51,329)	5,55,032	12	-	5,818	-	11,694	11,32,778	-	(79,632)	1,74,373
Total Premium Earned (Net)	13,60,202	46,50,849	60,11,051	79,584	3	-	3,946	-	54,810	5,04,513	2,125	1,34,985	67,91,017

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	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Premium from direct business written	7,16,851	21,44,199	28,61,050	7,484.00	-	-	11,069	-	48,874.00	7,67,955.00	-	1,30,194	38,26,626
Add: Premium on reinsurance accepted	19,090	2,50,667	2,69,757	-	-	-	8,368	-	-	-	66,511	24,572	3,69,208
Less : Premium on reinsurance ceded	65,104	94,267	1,59,371	374	-	-	16,777	-	3,837	2,47,572	28,751	62,209	5,18,891
Net Premium	6,70,837	23,00,599	29,71,436	7,110	-	-	2,660	-	45,037	5,20,383	37,760	92,557	36,76,943
Adjustment for changes in Unearned Premium	(2,06,241)	(4,43,147)	(6,49,388)	4,522	-	-	(29)	-	20,654	4,07,715	-	45,325	(1,71,201)
Total Premium Earned (Net)	8,77,078	27,43,746	36,20,824	2,588	-	-	2,689	-	24,383	1,12,668	37,760	47,232	38,48,144

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Add: Premium on reinsurance accepted	13,57,716	2,900	-	2,900	7,18,066	20,78,682	16,74,926	68	-	68	3,69,208	20,44,202
Less : Premium on reinsurance ceded	20,56,564	90,646	-	90,646	5,60,531	27,07,741	17,20,950	585	-	585	5,18,891	22,40,426
Net Premium	2,79,129	7,462	-	7,462	69,65,390	72,51,981	1,80,790	9,845	-	9,845	36,76,943	38,67,578
Adjustment for changes in Unearned Premium	2,10,746	3,214	-	3,214	1,74,373	3,88,333	1,47,396	8,736	-	8,736	(1,71,201)	(15,068)
Total Premium Earned (Net)	68,383	4,248	-	4,248	67,91,017	68,63,648	33,394	1,109	-	1,109	38,48,144	38,82,646

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Net Premium	11,72,496	33,87,226	45,59,722	6,34,616	15	-	9,764	-	66,504	16,37,291	2,125	55,353	69,65,390
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Total Premium Earned (Net)	8,77,078	27,43,746	36,20,824	2,588	-	-	2,689	-	24,383	1,12,668	37,760	47,232	38,48,144