

FORM NL-4-PREMIUM SCHEDULE

Name of the Insurer: Zurich Kotak General Insurance Company (India) Limited  
(Formerly Known as Kotak Mahindra General Insurance Company Limited)



Registration No. 152 and Date of Registration with the IRDAI November 18, 2015

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024
	Gross Direct Premium	1,971	4,824	317	703	-	-	317	703	12,786	24,741	9,120	18,311	21,906	43,052	21,654	37,828	2,184	3,870	12	14	23,850
Add: Premium on reinsurance accepted	201	473	6	6	-	-	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	1,322	3,530	111	272	-	-	111	272	5,299	10,297	526	1,060	5,825	11,357	5,276	9,396	672	1,088	1	1	5,949	10,485
<b>Net Written Premium</b>	<b>850</b>	<b>1,767</b>	<b>212</b>	<b>437</b>	-	-	<b>212</b>	<b>437</b>	<b>7,487</b>	<b>14,444</b>	<b>8,594</b>	<b>17,251</b>	<b>16,081</b>	<b>31,695</b>	<b>16,378</b>	<b>28,432</b>	<b>1,512</b>	<b>2,782</b>	<b>11</b>	<b>13</b>	<b>17,901</b>	<b>31,227</b>
Add: Opening balance of LIPR	5,313	4,881	264	79	-	-	264	79	19,071	14,462	18,580	17,828	33,451	33,310	34,364	32,175	4,988	4,802	0	0	39,352	36,977
Less: Closing balance of LIPR	5,540	5,540	361	361	-	-	361	361	15,168	15,168	18,414	18,414	33,582	33,582	39,040	39,040	5,310	5,310	4	4	44,363	44,363
<b>Net Earned Premium</b>	<b>623</b>	<b>1,108</b>	<b>115</b>	<b>155</b>	-	-	<b>115</b>	<b>155</b>	<b>7,190</b>	<b>13,758</b>	<b>8,760</b>	<b>16,665</b>	<b>15,950</b>	<b>30,423</b>	<b>11,702</b>	<b>21,567</b>	<b>1,181</b>	<b>2,265</b>	<b>7</b>	<b>9</b>	<b>12,890</b>	<b>23,841</b>
<b>Gross Direct Premium</b>																						
- In India	1,971	4,824	317	703	-	-	317	703	12,786	24,741	9,120	18,311	21,906	43,052	21,654	37,828	2,184	3,870	12	14	23,850	41,712
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

\* If exceeds value less than 50000

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023
	Gross Direct Premium	1,738	4,012	188	417	-	-	188	417	8,769	16,391	5,999	12,458	14,768	28,849	15,995	28,408	1,562	3,003	-	-	17,557
Add: Premium on reinsurance accepted	253	611	-	3	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	1,325	3,280	181	394	-	-	181	394	3,467	6,481	255	730	3,722	7,211	4,880	8,244	433	868	-	-	5,313	9,112
<b>Net Written Premium</b>	<b>666</b>	<b>1,343</b>	<b>7</b>	<b>26</b>	-	-	<b>7</b>	<b>26</b>	<b>5,302</b>	<b>9,910</b>	<b>5,744</b>	<b>11,728</b>	<b>11,046</b>	<b>21,638</b>	<b>11,115</b>	<b>20,164</b>	<b>1,129</b>	<b>2,135</b>	-	-	<b>12,244</b>	<b>22,299</b>
Add: Opening balance of LIPR	4,496	4,327	66	63	-	-	66	63	9,162	8,792	13,337	13,544	22,499	22,336	23,494	22,739	2,671	3,553	-	-	27,165	26,292
Less: Closing balance of LIPR	4,637	4,637	64	64	-	-	64	64	9,925	9,925	12,663	12,663	22,588	22,588	25,788	25,788	3,894	3,894	-	-	29,682	29,682
<b>Net Earned Premium</b>	<b>525</b>	<b>1,033</b>	<b>9</b>	<b>25</b>	-	-	<b>9</b>	<b>25</b>	<b>4,539</b>	<b>8,777</b>	<b>6,418</b>	<b>12,609</b>	<b>10,957</b>	<b>21,386</b>	<b>8,821</b>	<b>17,115</b>	<b>906</b>	<b>1,794</b>	-	-	<b>9,727</b>	<b>18,909</b>
<b>Gross Direct Premium</b>																						
- In India	1,738	4,012	188	417	-	-	188	417	8,769	16,391	5,999	12,458	14,768	28,849	15,995	28,408	1,562	3,003	-	-	17,557	31,411
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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(Amount in Rs. Lakhs)

Particulars	Miscellaneous																Total Miscellaneous		Grand Total	
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments		Other Miscellaneous segment		For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024		
	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024						
Gross Direct Premium	47	80	18	29	330	605	-	-	-	-	-	-	1,427	2,519	47,578	87,997	49,866	93,524		
Add: Premium on reinsurance accepted	-	-	-	-	20	44	-	-	-	-	-	-	-	-	20	44	227	523		
Less : Premium on reinsurance ceded	2	4	39	78	278	517	-	-	-	-	-	-	694	1,327	12,787	23,768	14,220	27,570		
<b>Net Written Premium</b>	<b>45</b>	<b>76</b>	<b>(21)</b>	<b>(49)</b>	<b>72</b>	<b>132</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>733</b>	<b>1,192</b>	<b>34,811</b>	<b>64,273</b>	<b>35,873</b>	<b>66,477</b>		
Add: Opening balance of LPR	78	86	9	2	125	108	-	-	-	-	-	-	4,887	4,677	77,902	74,160	83,479	79,120		
Less: Closing balance of LPR	81	81	21	21	135	135	-	-	-	-	-	-	5,311	5,311	83,493	83,493	89,394	89,394		
<b>Net Earned Premium</b>	<b>42</b>	<b>81</b>	<b>(33)</b>	<b>(68)</b>	<b>62</b>	<b>105</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>309</b>	<b>558</b>	<b>29,220</b>	<b>54,940</b>	<b>29,958</b>	<b>56,203</b>		
<b>Gross Direct Premium</b>																				
- In India	47	80	18	29	330	605	-	-	-	-	-	-	1,427	2,519	47,578	87,997	49,866	93,524		
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

\* Figures below Rs.5000

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																Total Miscellaneous		Grand Total	
	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments		Other Miscellaneous segment		For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023		
	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023						
Gross Direct Premium	36	67	7	11	308	560	-	-	-	-	-	-	1,056	2,033	33,732	62,931	35,658	67,360		
Add: Premium on reinsurance accepted	-	-	-	-	18	37	-	-	-	-	-	-	0	1	18	38	271	652		
Less : Premium on reinsurance ceded	1	3	6	10	271	494	-	-	-	-	-	-	470	982	9,783	17,812	11,289	21,486		
<b>Net Written Premium</b>	<b>35</b>	<b>64</b>	<b>1</b>	<b>1</b>	<b>55</b>	<b>103</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>586</b>	<b>1,052</b>	<b>23,967</b>	<b>45,157</b>	<b>24,640</b>	<b>46,526</b>		
Add: Opening balance of LPR	57	54	1	1	101	92	-	-	-	-	-	-	2,477	3,193	53,200	51,968	57,862	56,358		
Less: Closing balance of LPR	61	61	1	1	113	113	-	-	-	-	-	-	3,856	3,856	56,301	56,301	61,002	61,002		
<b>Net Earned Premium</b>	<b>31</b>	<b>57</b>	<b>1</b>	<b>1</b>	<b>43</b>	<b>82</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>43</b>	<b>207</b>	<b>20,966</b>	<b>40,824</b>	<b>21,500</b>	<b>41,882</b>		
<b>Gross Direct Premium</b>																				
- In India	36	67	7	11	308	560	-	-	-	-	-	-	1,056	2,033	33,732	62,931	35,658	67,360		
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

\* Figures below Rs.5000