

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, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
Gross Direct Premium	3,208	7,700	622	1,244	-	-	622	1,244	11,676	23,430	10,543	20,430	22,219	43,860	14,482	41,760	1,326	2,785	52	90	15,860	44,635
Add: Premium on reinsurance accepted	157	1,462	1	3	-	-	1	3	-	-	-	-	-	-	5,361	5,361	500	500	-	-	5,861	5,861
Less: Premium on reinsurance ceded	2,967	8,228	246	478	-	-	246	478	1,041	2,283	615	1,261	1,656	3,544	660	2,115	109	303	4	7	773	2,425
<b>Net Written Premium</b>	<b>398</b>	<b>934</b>	<b>377</b>	<b>769</b>	-	-	<b>377</b>	<b>769</b>	<b>10,635</b>	<b>21,147</b>	<b>9,928</b>	<b>19,169</b>	<b>20,563</b>	<b>40,316</b>	<b>19,183</b>	<b>45,006</b>	<b>1,717</b>	<b>2,982</b>	<b>48</b>	<b>83</b>	<b>20,948</b>	<b>48,071</b>
Add: Opening balance of UPR	5,639	5,554	765	526	-	-	765	526	20,364	19,000	20,913	21,482	41,277	40,482	46,735	38,275	5,147	5,273	10	3	51,892	43,551
Less: Closing balance of UPR	5,302	5,302	905	905	-	-	905	905	21,021	21,021	20,670	20,670	41,691	41,691	46,265	46,265	5,276	5,276	14	14	51,555	51,555
<b>Net Earned Premium</b>	<b>735</b>	<b>1,186</b>	<b>237</b>	<b>390</b>	-	-	<b>237</b>	<b>390</b>	<b>9,978</b>	<b>19,126</b>	<b>10,171</b>	<b>19,981</b>	<b>20,149</b>	<b>39,107</b>	<b>19,653</b>	<b>37,016</b>	<b>1,588</b>	<b>2,979</b>	<b>44</b>	<b>72</b>	<b>21,285</b>	<b>40,067</b>
<b>Gross Direct Premium</b>																						
- In India	3,208	7,700	622	1,244	-	-	622	1,244	11,676	23,430	10,543	20,430	22,219	43,860	14,482	41,760	1,326	2,785	52	90	15,860	44,635
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

"0" denotes 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, 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	2,185	3,870	12	14	23,851	41,712
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>1,513</b>	<b>2,782</b>	<b>11</b>	<b>13</b>	<b>17,902</b>	<b>31,227</b>
Add: Opening balance of UPR	5,313	4,881	264	79	-	-	264	79	14,871	14,482	18,580	17,828	33,451	32,310	34,364	32,175	4,988	4,802	0	-	39,352	36,977
Less: Closing balance of UPR	5,540	5,540	361	361	-	-	361	361	15,168	15,168	18,414	18,414	33,582	33,582	39,040	39,040	5,219	5,219	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	2,185	3,870	12	14	23,851	41,712
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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



(Amount in Rs. Lakhs)

Particulars	Miscellaneous		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	Workmen's Compensation/ Employer's Liability																	
	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
Gross Direct Premium	83	146	347	421	418	948	-	-	-	-	-	-	1,848	3,063	40,775	93,073	44,605	102,017
Add: Premium on reinsurance accepted	-	-	3	77	29	62	-	-	-	-	-	-	-	-	5,893	6,000	6,051	7,465
Less: Premium on reinsurance ceded	11	14	302	466	392	883	-	-	-	-	-	-	1,656	2,805	4,790	10,137	8,003	18,843
<b>Net Written Premium</b>	<b>72</b>	<b>132</b>	<b>48</b>	<b>32</b>	<b>55</b>	<b>127</b>	-	-	-	-	-	-	<b>192</b>	<b>258</b>	<b>41,878</b>	<b>88,936</b>	<b>42,653</b>	<b>90,639</b>
Add: Opening balance of UPR	103	88	143	27	155	121	-	-	-	-	-	-	4,624	4,863	98,194	89,132	104,598	95,212
Less: Closing balance of UPR	125	125	280	280	175	175	-	-	-	-	-	-	4,570	4,570	98,396	98,396	104,603	104,603
<b>Net Earned Premium</b>	<b>50</b>	<b>95</b>	<b>(89)</b>	<b>(221)</b>	<b>35</b>	<b>73</b>	-	-	-	-	-	-	<b>246</b>	<b>551</b>	<b>41,676</b>	<b>79,672</b>	<b>42,648</b>	<b>81,248</b>
<b>Gross Direct Premium</b>																		
- In India	83	146	347	421	418	948	-	-	-	-	-	-	1,848	3,063	40,775	93,073	44,605	102,017
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

^0 denotes value less than 50000

(Amount in Rs. Lakhs)

Particulars	Miscellaneous		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	Workmen's Compensation/ Employer's liability																	
	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	46	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>44</b>	<b>76</b>	<b>(21)</b>	<b>(49)</b>	<b>72</b>	<b>132</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 UPR	78	86	9	2	125	108	-	-	-	-	-	-	4,887	4,677	77,902	74,160	83,479	79,120
Less: Closing balance of UPR	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>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	46	80	18	29	330	605	-	-	-	-	-	-	1,427	2,519	47,578	87,997	49,866	93,524
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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