

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 December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024
	Gross Direct Premium	1,693	6,517	401	1,104	-	-	401	1,104	17,707	42,448	10,767	29,078	28,474	71,526	13,552	51,380	1,536	5,406	13	27	15,101
Add: Premium on reinsurance accepted	1,239	1,712	3	9	-	-	3	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Premium on reinsurance ceded	2,298	5,928	129	401	-	-	129	401	7,224	17,531	572	1,631	7,796	19,162	3,623	13,019	466	1,949	1	2	4,064	14,570
Net Written Premium	534	2,301	275	712	-	-	275	712	10,483	24,927	10,195	27,447	20,678	52,374	9,929	38,361	1,070	3,857	12	25	11,017	42,243
Add: Opening balance of UPR	5,540	4,881	361	79	-	-	361	79	15,168	14,482	17,828	18,414	33,582	32,310	39,040	32,175	5,319	4,802	4	-	44,363	36,977
Less: Closing balance of UPR	5,433	5,433	439	439	-	-	439	439	17,660	17,660	19,161	19,161	36,821	36,821	36,676	36,676	5,162	5,162	3	3	41,841	41,841
Net Earned Premium	641	1,749	197	352	-	-	197	352	7,991	21,749	9,448	26,114	17,439	47,863	12,293	33,860	1,233	3,497	13	22	13,539	37,379
Gross Direct Premium																						
- In India	1,693	6,517	401	1,104	-	-	401	1,104	17,707	42,448	10,767	29,078	28,474	71,526	13,552	51,380	1,536	5,406	13	27	15,101	56,813
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

\* Denotes value less than 5000

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 December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023
	Gross Direct Premium	1,718	5,730	186	603	-	-	186	603	10,783	27,174	8,553	21,011	19,336	48,185	15,638	44,046	1,797	4,800	-	-	17,435
Add: Premium on reinsurance accepted	165	776	3	6	-	-	3	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Premium on reinsurance ceded	1,390	4,670	178	572	-	-	178	572	4,281	10,762	479	1,209	4,760	11,971	4,561	12,805	512	1,380	-	-	5,073	14,185
Net Written Premium	493	1,836	11	37	-	-	11	37	6,502	16,412	8,074	19,802	14,576	36,214	11,077	31,241	1,285	3,420	-	-	12,362	34,661
Add: Opening balance of UPR	4,637	4,327	64	63	-	-	64	63	9,925	8,792	12,663	13,544	22,588	22,336	25,788	22,739	3,894	3,553	-	-	29,682	26,292
Less: Closing balance of UPR	4,676	4,676	61	61	-	-	61	61	11,503	11,503	14,302	14,302	25,804	25,804	27,917	27,917	4,225	4,225	-	-	32,142	32,142
Net Earned Premium	454	1,487	14	39	-	-	14	39	4,925	13,702	6,435	19,044	11,360	32,746	8,948	26,063	954	2,748	-	-	9,902	28,811
Gross Direct Premium																						
- In India	1,718	5,730	186	603	-	-	186	603	10,783	27,174	8,553	21,011	19,336	48,185	15,638	44,046	1,797	4,800	-	-	17,435	48,846
- 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 December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024		
	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024	For the Quarter Ended December,31 2024	Up to the Quarter Ended December,31 2024						
Gross Direct Premium	34	114	12	41	240	845	-	-	-	-	-	-	581	3,100	44,442	132,439	46,536	140,060		
Add: Premium on reinsurance accepted	-	-	1	1	10	54	-	-	-	-	-	-	23	23	34	78	1,276	1,799		
Less: Premium on reinsurance ceded	2	6	39	117	200	718	-	-	-	-	-	-	529	1,855	12,659	36,418	15,177	42,947		
<b>Net Written Premium</b>	<b>32</b>	<b>108</b>	<b>(26)</b>	<b>(75)</b>	<b>50</b>	<b>181</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>75</b>	<b>1,268</b>	<b>31,826</b>	<b>96,099</b>	<b>32,635</b>	<b>96,112</b>		
Add: Opening balance of UPR	81	86	21	2	135	108	-	-	-	-	-	-	5,311	4,677	83,493	74,160	89,394	79,120		
Less: Closing balance of UPR	72	72	24	24	129	129	-	-	-	-	-	-	5,020	5,020	83,907	83,907	89,779	89,779		
<b>Net Earned Premium</b>	<b>41</b>	<b>122</b>	<b>(29)</b>	<b>(97)</b>	<b>56</b>	<b>160</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>366</b>	<b>925</b>	<b>31,412</b>	<b>86,352</b>	<b>32,250</b>	<b>88,453</b>		
Gross Direct Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
- In India	34	114	12	41	240	845	-	-	-	-	-	-	581	3,100	44,442	132,439	46,536	140,060		
- 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 December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023		
	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023	For the Quarter Ended December,31 2023	Up to the Quarter Ended December,31 2023						
Gross Direct Premium	40	107	7	18	304	864	-	-	-	-	-	-	1,127	3,160	38,249	101,180	40,153	107,513		
Add: Premium on reinsurance accepted	-	-	-	-	24	61	-	-	-	-	-	-	8	9	32	70	200	652		
Less: Premium on reinsurance ceded	2	5	6	16	274	768	-	-	-	-	-	-	620	1,602	10,735	28,547	12,303	33,789		
<b>Net Written Premium</b>	<b>38</b>	<b>102</b>	<b>1</b>	<b>2</b>	<b>54</b>	<b>157</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>515</b>	<b>1,567</b>	<b>27,546</b>	<b>72,703</b>	<b>28,050</b>	<b>74,576</b>		
Add: Opening balance of UPR	61	54	1	1	113	92	-	-	-	-	-	-	3,856	3,193	56,301	51,968	61,002	56,358		
Less: Closing balance of UPR	66	66	1	1	117	117	-	-	-	-	-	-	4,162	4,162	62,292	62,292	67,029	67,029		
<b>Net Earned Premium</b>	<b>33</b>	<b>90</b>	<b>1</b>	<b>2</b>	<b>50</b>	<b>132</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>209</b>	<b>598</b>	<b>21,555</b>	<b>62,379</b>	<b>22,023</b>	<b>63,905</b>		
Gross Direct Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
- In India	40	107	7	18	304	864	-	-	-	-	-	-	1,127	3,160	38,249	101,180	40,153	107,513		
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

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