

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2021 - 31st March, 2022

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PERIODIC DISCLOSURES

FORM NL-1-B-RA

Name of the Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Registration No. 106 dated 4.12.2000

FIRE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST MARCH 2022

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2022	PERIOD ENDED 31ST MARCH 2022	QUARTER ENDED 31ST MARCH 2021	PERIOD ENDED 31ST MARCH 2021
1	Premiums earned (Net)	NL-4-Premium Schedule	4,556	12,471	2,393	8,317
2	Profit/ (Loss) on sale/redemption of Investments		61	359	3	76
3	Interest, Dividend & Rent – Gross *		341	1,265	236	1,037
4	a) Other Income:					
	i) Transfer & Duplicate Fee		-	-	-	-
	ii) Exchange Gain / (Loss)		-	-	-	(3)
	iii) Handling Charges		(71)	(200)	(50)	(131)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	TOTAL (A)		4,887	13,895	2,581	9,296
1	Claims Incurred (Net)	NL-5-Claims Schedule	2,412	7,932	627	5,187
2	Commission	NL-6-Commission Schedule	(1,463)	(6,551)	1,574	(3,728)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	756	2,886	272	1,093
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,705	4,267	2,472	2,552
	Operating Profit/(Loss) from Fire Business C= (A - B)		3,182	9,628	109	6,744
	APPROPRIATIONS					
	Transfer to Shareholders' Account		3,182	9,628	109	6,744
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		3,182	9,628	109	6,744

* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST MARCH 2022	PERIOD ENDED 31ST MARCH 2022	QUARTER ENDED 31ST MARCH 2021	PERIOD ENDED 31ST MARCH 2021
Interest, Dividend & Rent	332	1,255	244	1,078
Add/Less:-				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	(1)	(13)	(14)	(65)
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded	-	-	-	-
Investment income from Pool	10	23	5	23
Interest, Dividend & Rent – Gross	341	1,265	236	1,037

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST MARCH 2022

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2022	PERIOD ENDED 31ST MARCH 2022	QUARTER ENDED 31ST MARCH 2021	PERIOD ENDED 31ST MARCH 2021
1	Premiums earned (Net)	NL-4-Premium Schedule	4,017	11,496	2,182	7,554
2	Profit/ (Loss) on sale/redemption of Investments		31	188	1	43
3	Interest, Dividend & Rent – Gross *		178	663	126	582
4	a) Other Income:					
	i) Transfer & Duplicate Fee		-	-	-	-
	ii) Exchange Gain / (Loss)		-	-	-	(0)
	iii) Handling Charges		(7)	(11)	(2)	(10)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	TOTAL (A)		4,219	12,336	2,307	8,169
1	Claims Incurred (Net)	NL-5-Claims Schedule	3,593	12,027	1,435	5,145
2	Commission	NL-6-Commission Schedule	101	748	219	609
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	519	1,970	326	1,163
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		4,213	14,745	1,979	6,917
	Operating Profit/(Loss) from Marine Business C= (A - B)		6	(2,409)	328	1,251
	APPROPRIATIONS					
	Transfer to Shareholders' Account		6	(2,409)	328	1,251
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		6	(2,409)	328	1,251

*** Note 1**

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST MARCH 2022	PERIOD ENDED 31ST MARCH 2022	QUARTER ENDED 31ST MARCH 2021	PERIOD ENDED 31ST MARCH 2021
Interest, Dividend & Rent	174	658	130	605
Add/Less:-				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	(1)	(7)	(7)	(36)
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded	-	-	-	-
Investment income from Pool	5	12	3	13
Interest, Dividend & Rent – Gross	178	663	126	582

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST MARCH 2022

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2022	PERIOD ENDED 31ST MARCH 2022	QUARTER ENDED 31ST MARCH 2021	PERIOD ENDED 31ST MARCH 2021
1	Premiums earned (Net)	NL-4-Premium Schedule	1,35,618	5,32,558	1,23,997	4,74,006
2	Profit/ (Loss) on sale/redemption of Investments		2,556	17,119	278	4,058
3	Interest, Dividend & Rent – Gross *		15,078	60,200	14,083	55,287
4	a) Other Income:					
	i) Transfer & Duplicate Fee		9	45	8	40
	ii) Exchange Gain / (Loss)		(6)	(9)	(2)	(7)
	iii) Handling Charges		(53)	(178)	(30)	(51)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	TOTAL (A)		1,53,202	6,09,735	1,38,334	5,33,332
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,30,536	5,03,731	1,09,928	4,06,564
2	Commission	NL-6-Commission Schedule	12,787	43,471	4,008	24,435
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	23,054	89,670	23,097	75,981
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,66,377	6,36,872	1,37,033	5,06,981
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(13,175)	(27,137)	1,301	26,351
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(13,175)	(27,137)	1,301	26,351
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		(13,175)	(27,137)	1,301	26,351

* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST MARCH 2022	PERIOD ENDED 31ST MARCH 2022	QUARTER ENDED 31ST MARCH 2021	PERIOD ENDED 31ST MARCH 2021
Interest, Dividend & Rent	14,614	59,683	14,589	57,487
Add/Less:-				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	(18)	(598)	(822)	(3,450)
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded	-	-	-	-
Investment income from Pool	482	1,115	316	1,250
Interest, Dividend & Rent – Gross	15,078	60,200	14,083	55,287

PERIODIC DISCLOSURES

FORM NL-1-B-RA

TOTAL REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST MARCH 2022

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2022	PERIOD ENDED 31ST MARCH 2022	QUARTER ENDED 31ST MARCH 2021	PERIOD ENDED 31ST MARCH 2021
1	Premiums earned (Net)	NL-4-Premium Schedule	1,44,191	5,56,525	1,28,572	4,89,876
2	Profit/ (Loss) on sale/redemption of Investments		2,648	17,666	281	4,177
3	Interest, Dividend & Rent – Gross *		15,597	62,128	14,445	56,906
4	a) Other Income:					
	i) Transfer & Duplicate Fee		9	45	8	40
	ii) Exchange Gain / (Loss)		(6)	(9)	(2)	(10)
	iii) Handling Charges		(131)	(389)	(83)	(192)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	TOTAL (A)		1,62,308	6,35,966	1,43,222	5,50,797
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,36,541	5,23,690	1,11,990	4,16,896
2	Commission	NL-6-Commission Schedule	11,425	37,668	5,800	21,316
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	24,329	94,526	23,694	78,238
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,72,295	6,55,884	1,41,484	5,16,450
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(9,987)	(19,918)	1,738	34,346
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(9,987)	(19,918)	1,738	34,346
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		(9,987)	(19,918)	1,738	34,346

* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST MARCH 2022	PERIOD ENDED 31ST MARCH 2022	QUARTER ENDED 31ST MARCH 2021	PERIOD ENDED 31ST MARCH 2021
Interest, Dividend & Rent	15,120	61,596	14,964	59,171
Add/Less:-				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	(20)	(618)	(843)	(3,551)
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded	-	-	-	-
Investment income from Pool	497	1,150	324	1,286
Interest, Dividend & Rent – Gross	15,597.00	62,128	14,445	56,906

PERIODIC DISCLOSURES

FORM NL-2-B-PL

Name of the Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Registration No. 106 dated 4.12.2000

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31ST MARCH 2022

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2022	PERIOD ENDED 31ST MARCH 2022	QUARTER ENDED 31ST MARCH 2021	PERIOD ENDED 31ST MARCH 2021
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		3,182	9,628	109	6,744
	(b) Marine Insurance		6	(2,409)	328	1,251
	(c) Miscellaneous Insurance		(13,175)	(27,137)	1,301	26,351
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		4,812	20,975	5,205	19,516
	(b) Profit on sale of investments		756	5,906	114	1,348
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		(1)	(206)	(288)	(1,146)
3	OTHER INCOME					
	a) Miscellaneous Income		173	286	200	591
	b) Profit on Sale of Fixed Assets		-	-	(0)	0
	TOTAL (A)		(4,247)	7,043	6,968	54,656

4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments	-	(1,515)	(8,985)	(6,985)	
	(b) For doubtful debts	-	-	-	-	
	(c) For Others	-	-	-	-	
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business					
	(b) Bad Debts/ Advances written off	-	-	-	-	
	(c) Interest on Subordinated Debts	-	-	-	-	
	(d) Expenses towards Corporate Social Responsibility (CSR) Activities	156	623	130	521	
	(e) Penalties	-	5	-	-	
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management	-	-	-	-	
	(ii) Towards Excess Employees Remuneration	35	68	17	17	
	(iii) Others	-	-	-	-	
	(g) Others					
	(i) Investment Write Off	-	1,307	20,000	20,000	
	(ii) Loss on Sale of Fixed Assets	30	35	-	-	
	TOTAL (B)	221	523	11,163	13,554	
	Profit/ (Loss) Before Tax	(4,468)	6,520	(4,194)	41,103	
	Less: Provision for Taxation					
	Current Tax	(1,703)	275	(3,720)	7,400	
	Deferred Tax	525	415	2,554	1,653	
	Less: Short / (Excess) provision for taxation for earlier years					
	Current Tax	(22)	(22)	109	109	
	Deferred Tax	17	17	(4)	(4)	
	Profit/ (Loss) After Tax	(3,285)	5,835	(3,133)	31,945	
	APPROPRIATIONS					
	(a) Interim dividends paid during the year	-	-	-	-	
	(b) Final dividend paid	-	-	-	-	
	(c) Transfer to any Reserves or Other Accounts	-	-	-	-	
	Balance of Profit/ (Loss) brought forward from last year		2,05,139		1,73,194	
	Balance carried forward to Balance Sheet		2,10,974		2,05,139	

PERIODIC DISCLOSURES

FORM NL-3-B-BS

Name of the Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Registration No. 106 dated 4.12.2000

BALANCE SHEET AS AT 31ST MARCH 2022

(₹ In Lakhs)

	Schedule	AS AT 31ST MARCH 2022	AS AT 31ST MARCH 2021
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	28,025	27,422
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	2,95,585	2,50,349
FAIR VALUE CHANGE ACCOUNT			
- Shareholders' Funds		25	(14)
- Policyholders' Funds		108	(56)
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		3,23,743	2,77,700

APPLICATION OF FUNDS				
INVESTMENTS				
Investments - Shareholders'	NL-12-Investment Schedule	2,55,260	2,47,008	
Investments - Policyholders'	NL-12(A)-Investment Schedule	10,89,360	9,61,318	
LOANS				
	NL-13-Loans Schedule	-	-	
FIXED ASSETS				
	NL-14-Fixed Assets Schedule	15,324	8,980	
DEFERRED TAX ASSET (NET)				
		2,258	2,689	
CURRENT ASSETS :				
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	27,775	12,961	
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	2,09,367	1,98,477	
Sub-Total (A)		2,37,142	2,11,438	
CURRENT LIABILITIES				
	NL-17-Current Liabilities Schedule	9,82,663	8,93,913	
PROVISIONS				
	NL-18-Provisions Schedule	2,92,938	2,59,820	
Sub-Total (B)		12,75,601	11,53,734	
NET CURRENT ASSETS (C) = (A - B)				
		(10,38,459)	(9,42,296)	
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)				
	NL-19-Miscellaneous Expenditure Schedule	-	-	
DEBIT BALANCE IN PROFIT & LOSS A/C				
		-	-	
TOTAL		3,23,743	2,77,700	

CONTINGENT LIABILITIES**(₹ In Lakhs)**

	Particulars		AS AT 31ST MARCH 2022	AS AT 31ST MARCH 2021
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debt by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		25,347	17,963
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	TOTAL		25,347	17,963

PERIODIC DISCLOSURES
FORM NL-4 (A) - PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2022			PERIOD ENDED 31ST MARCH 2022		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	6,418	415	6,833	23,229	1,990	25,219
Add: Premium on reinsurance accepted	(21)	80	59	(10)	242	232
Less : Premium on reinsurance ceded	3,109	486	3,595	10,980	2,173	13,153
Net Premium	3,288	9	3,297	12,239	59	12,298
Add: Opening balance of UPR	-	-	-	2,804	163	2,967
Less: Closing balance of UPR	(678)	(42)	(720)	3,710	59	3,769
Premium Earned (Net)	3,966	51	4,017	11,333	163	11,496

Gross Direct Premium						
- In India	6,418	415	6,833	23,229	1,990	25,219
- Outside India	-	-	-	-	-	-

PREMIUM EARNED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2021			PERIOD ENDED 31ST MARCH 2021		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	3,943	410	4,354	14,301	1,301	15,601
Add: Premium on reinsurance accepted	75	81	155	237	81	318
Less : Premium on reinsurance ceded	2,112	479	2,591	6,836	1,218	8,054
Net Premium	1,906	12	1,918	7,702	163	7,865
Add: Opening balance of UPR	-	-	-	2,453	202	2,655
Less: Closing balance of UPR	(223)	(41)	(264)	2,804	163	2,967
Premium Earned (Net)	2,130	53	2,182	7,352	202	7,554

Gross Direct Premium						
- In India	3,943	410	4,354	14,301	1,301	15,601
- Outside India	-	-	-	-	-	-

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2022				PERIOD ENDED 31ST MARCH 2022			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	19,554	4,059	1,40,609	1,64,222	39,391	14,192	5,60,260	6,13,843
Add :Re-insurance accepted	1,227	169	2,018	3,414	2,570	179	2,110	4,859
Less :Re-insurance Ceded	19,359	1,946	29,740	51,045	37,008	6,404	1,44,595	1,88,007
Net Claim Paid	1,422	2,282	1,12,887	1,16,591	4,953	7,967	4,17,775	4,30,695
Add Claims Outstanding at the end of the year	990	1,311	17,649	19,950	11,462	8,187	7,08,117	7,27,766
Less Claims Outstanding at the beginning of the year	-	-	-	-	8,483	4,127	6,22,161	6,34,771
Net Incurred Claims	2,412	3,593	1,30,536	1,36,541	7,932	12,027	5,03,731	5,23,690

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2022				PERIOD ENDED 31ST MARCH 2022			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims Paid (Direct)								
- In India	19,550	4,059	1,40,605	1,64,214	39,386	14,191	5,60,256	6,13,833
- Outside India	4	-	4	8	5	1	4	10
	19,554	4,059	1,40,609	1,64,222	39,391	14,192	5,60,260	6,13,843
Estimates of IBNR and IBNER at the end of the period (net)	129	1,290	11,712	13,131	1,351	3,032	4,25,287	4,29,670
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	1,093	1,394	3,63,564	3,66,051

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2021				PERIOD ENDED 31ST MARCH 2021			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	3,331	4,352	1,29,790	1,37,472	14,617	6,342	5,09,511	5,30,470
Add :Re-insurance accepted	15	54	76	144	1,625	549	241	2,416
Less :Re-insurance ceded	2,797	2,051	34,252	39,099	12,855	32	2,06,040	2,18,926
Net Claim Paid	549	2,355	95,614	98,517	3,387	6,860	3,03,713	3,13,959
Add Claims Outstanding at the end of the year	78	(920)	14,315	13,473	8,483	4,127	6,22,161	6,34,771
Less Claims Outstanding at the beginning of the year	-	-	-	-	6,683	5,841	5,19,310	5,31,834
Net Incurred Claims	627	1,435	1,09,928	1,11,990	5,187	5,145	4,06,564	4,16,896

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2021				PERIOD ENDED 31ST MARCH 2021			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims Paid (Direct)								
- In India	3,331	4,352	1,29,790	1,37,472	14,534	6,341	5,09,511	5,30,386
- Outside India	0	-	-	0	82	1	-	84
	3,331	4,352	1,29,790	1,37,472	14,617	6,342	5,09,511	5,30,470
Estimates of IBNR and IBNER at the end of the period (net)	(371)	(32)	3,779	3,375	1,093	1,394	3,63,564	3,66,051
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	817	1,185	2,93,649	2,95,651

PERIODIC DISCLOSURES

FORM NL-5 (A) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST MARCH 2022			PERIOD ENDED 31ST MARCH 2022		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
	Claims paid						
	Direct claims	4,018	41	4,059	13,860	332	14,192
	Add :Re-insurance accepted	169	-	169	178	1	179
	Less :Re-insurance Ceded	1,921	25	1,946	6,236	168	6,404
	Net Claim Paid	2,266	16	2,282	7,802	165	7,967
	Add Claims Outstanding at the end of the year	1,322	(11)	1,311	7,563	624	8,187
	Less Claims Outstanding at the beginning of the year	-	-	-	3,623	504	4,127
	Net Incurred Claims	3,588	5	3,593	11,742	285	12,027

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST MARCH 2022			PERIOD ENDED 31ST MARCH 2022		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
	Claims Paid (Direct)						
	- In India	4,018	41	4,059	13,860	331	14,191
	- Outside India	-	-	-	-	1	1
		4,018	41	4,059	13,860	332	14,192
	Estimates of IBNR and IBNER at the end of the period (net)	1,317	(27)	1,290	2,976	56	3,032
	Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	1,287	107	1,394

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2021			PERIOD ENDED 31ST MARCH 2021		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
Direct claims	4,347	5	4,352	5,669	673	6,342
Add :Re-insurance accepted	54	-	54	548	1	549
Less :Re-insurance ceded	2,049	2	2,051	(223)	254	32
Net Claim Paid	2,352	3	2,355	6,440	420	6,860
Add Claims Outstanding at the end of the year	(905)	(14)	(920)	3,623	504	4,127
Less Claims Outstanding at the beginning of the year	-	-	-	4,943	898	5,841
Net Incurred Claims	1,446	(11)	1,435	5,120	26	5,145

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2021			PERIOD ENDED 31ST MARCH 2021		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims Paid (Direct)						
- In India	4,347	5	4,352	5,669	672	6,341
- Outside India	-	-	-	-	1	1
	4,347	5	4,352	5,669	673	6,342
Estimates of IBNR and IBNER at the end of the period (net)	(7)	(25)	(32)	1,287	107	1,394
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	1,083	101	1,185

PERIODIC DISCLOSURES
FORM NL-5 (B) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2022														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
Claims paid															
Direct claims	39,448	29,476	68,924	1,067	-	672	75	2,151	41,853	49	44,053	20,149	5,669	1,40,609	
Add :Re-insurance accepted	-	-	-	8	-	-	-	97	1,913	-	2,010	-	-	2,018	
Less :Re-insurance Ceded	7,425	2,825	10,250	770	-	34	34	299	1,865	3	2,167	15,113	1,372	29,740	
Net Claim Paid	32,023	26,651	58,674	305	-	638	41	1,949	41,901	46	43,896	5,036	4,297	1,12,887	
Add Claims Outstanding at the end of the year	1,384	14,570	15,954	80	-	849	(58)	697	3,581	3	4,281	(3,763)	306	17,649	
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Incurred Claims	33,407	41,221	74,628	385	-	1,487	(17)	2,646	45,482	49	48,177	1,273	4,603	1,30,536	

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2022														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
Claims Paid (Direct)															
- In India	39,448	29,476	68,924	1,063	-	672	75	2,151	41,853	49	44,053	20,149	5,669	1,40,605	
- Outside India	-	-	-	4	-	-	-	-	-	-	-	-	-	4	
	39,448	29,476	68,924	1,067	-	672	75	2,151	41,853	49	44,053	20,149	5,669	1,40,609	
Estimates of IBNR and IBNER at the end of the period (net)	1,095	10,498	11,593	(15)	-	369	151	221	3,465	2	3,688	(4,635)	561	11,712	
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	PERIOD ENDED 31ST MARCH 2022														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
Claims paid															
Direct claims	1,37,891	89,609	2,27,500	3,682	-	1,906	1,382	7,038	1,99,892	56	2,06,986	1,03,608	15,196	5,60,260	
Add :Re-insurance accepted	-	-	-	83	-	-	-	97	1,930	-	2,027	-	-	2,110	
Less :Re-insurance ceded	29,924	9,477	39,401	2,735	-	97	376	888	19,456	3	20,347	77,768	3,871	1,44,595	
Net Claim Paid	1,07,967	80,132	1,88,099	1,030	-	1,809	1,006	6,247	1,82,366	53	1,88,666	25,840	11,325	4,17,775	
Add Claims Outstanding at the end of the year	20,764	6,29,447	6,50,211	1,653	-	2,376	2,680	6,067	23,268	94	29,429	12,438	9,330	7,08,117	
Less Claims Outstanding at the beginning of the year	15,212	5,45,693	5,60,905	1,717	-	942	2,767	3,922	20,934	62	24,918	24,616	6,296	6,22,161	
Net Incurred Claims	1,13,519	1,63,886	2,77,405	966	-	3,243	919	8,392	1,84,700	85	1,93,177	13,662	14,359	5,03,731	

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	PERIOD ENDED 31ST MARCH 2021													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid														
Direct claims	1,22,903	45,239	1,68,142	3,898	-	1,088	401	6,282	1,55,058	111	1,61,451	1,61,667	12,866	5,09,511
Add :Re-insurance accepted	-	-	-	98	7	-	1	60	74	-	134	-	-	241
Less :Re-insurance ceded	36,117	6,121	42,238	2,749	-	54	45	1,718	31,934	35	33,686	1,21,135	6,131	2,06,040
Net Claim Paid	86,785	39,119	1,25,904	1,247	7	1,033	356	4,624	1,23,199	76	1,27,899	40,531	6,735	3,03,713
Add Claims Outstanding at the end of the year	15,212	5,45,693	5,60,905	1,717	-	942	2,767	3,922	20,934	62	24,917	24,616	6,296	6,22,161
Less Claims Outstanding at the beginning of the year	18,314	4,27,463	4,45,777	2,169	8	1,483	1,913	3,555	14,823	120	18,498	42,644	6,818	5,19,310
Net Incurred Claims	83,683	1,57,348	2,41,031	796	(1)	492	1,210	4,990	1,29,310	18	1,34,318	22,503	6,214	4,06,564

(₹ In Lakhs)

Particulars	PERIOD ENDED 31ST MARCH 2021													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Claims Paid (Direct)														
- In India	1,22,903	45,239	1,68,142	3,898	-	1,088	401	6,282	1,55,058	111	1,61,451	1,61,667	12,866	5,09,511
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	1,22,903	45,239	1,68,142	3,898	-	1,088	401	6,282	1,55,058	111	1,61,451	1,61,667	12,866	5,09,511
Estimates of IBNR and IBNER at the end of the period (net)	8,795	3,22,822	3,31,617	367	-	533	742	2,267	17,655	24	19,946	8,242	2,117	3,63,564
Estimates of IBNR and IBNER at the beginning of the period (net)	8,006	2,67,636	2,75,643	453	-	979	734	2,698	9,323	62	12,083	1,770	1,987	2,93,649

COMMISSION

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2021			PERIOD ENDED 31ST MARCH 2021		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Commission & Remuneration	308	5	313	1,191	21	1,212
Rewards	148	1	149	422	6	427
Distribution fees	-	-	-	-	-	-
Gross Commission	456	6	462	1,613	27	1,640
Add: Commission on Re-insurance Accepted	2	2	4	9	2	12
Less: Commission on Re-insurance Ceded	227	20	247	987	55	1,042
Net Commission	230	(12)	219	635	(26)	609
Break-up of the expenses (Gross) incurred to procure business:						
Individual Agents	177	4	181	548	14	562
Corporate Agents (Banks / FII / HFC)	0	-	0	1	-	1
Corporate Agents (Others)						
Insurance Brokers	278	2	280	1,061	13	1,074
Direct Business (Online)	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-
Insurance Marketing Firm	1	-	1	3	-	3
Common Service Centers	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-
Others	-	-	-	-	-	-
TOTAL (B)	456	6	462	1,613	27	1,640
Commission and Rewards on (Excluding Reinsurance) Business written :						
- In India	456	6	462	1,613	27	1,640
- Outside India	-	-	-	-	-	-

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 31ST MARCH 2022	AS AT 31ST MARCH 2021
1	Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each)	40,000	40,000
2	Issued Capital 280254362 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	28,025	27,422
3	Subscribed Capital 280254362 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	28,025	27,422
4	Called up Capital 280254362 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	28,025	27,422
	Less: Calls unpaid		
	Add: Equity Shares forfeited (amount originally paid up)	-	-
	Less: Par Value of Equity Shares bought back	-	-
	Less: Preliminary Expenses	-	-
	Expenses including commission or brokerage on underwriting or subscription of shares	-	-
5	Paid up Capital 280254362 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	28,025	27,422
	TOTAL	28,025	27,422

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 31ST MARCH 2022		AS AT 31ST MARCH 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	14,29,29,725	51	13,98,51,333	51
· Foreign	13,73,24,637	49	13,43,66,967	49
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	-	-	-	-
TOTAL	28,02,54,362	100	27,42,18,300	100

DETAILS OF EQUITY HOLDING OF INSURERS**PART A:****PARTICULARS OF THE SHREHOLDING PATTERN OF THE IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
AS AT QUARTER ENDED 31ST MARCH, 2022**

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i) Indian Farmers Fertiliser Cooperative Ltd. and its nominees	1	142929725	51	14292.97	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
v)	Persons acting in Concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
A.2	Foreign Promoters	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i) Tokio Marine Asia Pte. Ltd.	1	137324637	49	13732.46	-	-	61943945	45.11
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1	Institutions	-	-	-	-	-	-	-	-
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign Promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
1.3	Non-Institutions	-	-	-	-	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others	-	-	-	-	-	-	-	-
	Trusts	-	-	-	-	-	-	-	-
	Non Resident Indian (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	2	280254362	100	28025.43	0	0	61943945	22.1

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Name of the Indian Promoter/Indian Investor: INDIAN FARMERS FERTILISER COOPERATIVE LIMITED									
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i) Cooperative Societies	35004	414371	67.27	42667.13	-	-	-	-
	(ii) Cooperative Banks	333	12424	11.33	7188.25	-	-	-	-
	(iii) Federations	29	24537	21.40	13574.10	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
v)	Persons acting in Concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1	Institutions	-	-	-	-	-	-	-	-
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign Promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
1.3	Non-Institutions	-	-	-	-	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others	-	-	-	-	-	-	-	-
	Trusts	-	-	-	-	-	-	-	-
	Non Resident Indian (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	35366	451332	100.00	63429.48	0	0	0	0

PERIODIC DISCLOSURES

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 31ST MARCH 2022	AS AT 31ST MARCH 2021
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	45,198	45,198
	Additions during the year	39,401	-
	Closing Balance	84,599	45,198
4	General Reserves	-	-
	Less: Amount utilized for Buy-back		
	Less: Amount utilized for issue of Bonus shares		
5	Catastrophe Reserve	12	12
6	Other Reserve	-	-
7	Balance of Profit in Profit and Loss Account	2,10,974	2,05,139
	TOTAL	2,95,585	2,50,349

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 31ST MARCH 2022	AS AT 31ST MARCH 2021
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

Disclosure For Secured Borrowings

S. No.	Source / Instrument	Amount Borrowed	Amount Of Security	Nature Of Security
1				

PERIODIC DISCLOSURES

FORM NL-12 & 12A -INVESTMENT SCHEDULE

(₹ In Lakhs)

	Particulars	NL - 12		NL - 12A		TOTAL	
		SHAREHOLDERS		POLICYHOLDERS		AS AT 31ST MARCH 2022	AS AT 31ST MARCH 2021
		AS AT 31ST MARCH 2022	AS AT 31ST MARCH 2021	AS AT 31ST MARCH 2022	AS AT 31ST MARCH 2021		
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,02,670	94,123	4,38,158	3,66,313	5,40,828	4,60,436
2	Other Approved Securities	1,211	6,557	5,169	25,521	6,380	32,078
3	Other Investments						
	(a) Shares						
	(i) Equity Shares	158	54	675	209	833	263
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Debenture/ Bonds	8,667	5,858	36,985	22,798	45,652	28,657
	(d) Investment Property - Real Estate	-	-	-	-	-	-
	(e) Subsidiaries	9	10	41	40	50	50
	(f) Other than approved investments						
	Mutual Funds	54	48	228	187	282	234
	Equity Shares	7	-	28	-	35	-
	Non Convertible Debenture	-	-	-	-	-	-
	Less: Provision for diminution in the value of investments	-	-	-	-	-	-
	(g) Other Securities	-	-	-	-	-	-
4	Investments in Infrastructure & Housing	83,865	90,265	3,57,908	3,51,297	4,41,773	4,41,562

SHORT TERM INVESTMENTS							
1	Government securities and Government guaranteed bonds including Treasury Bills	2,126	2,735	9,075	10,646	11,201	13,381
2	Other Approved Securities	21,739	29,359	92,775	1,14,261	1,14,514	1,43,620
3	Other Investments						
	(a) Shares						
	(i) Equity Shares	-	-	-	-	-	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	856	4,602	3,654	17,911	4,510	22,514
	(c) Debenture/ Bonds	10,465	1,534	44,661	5,972	55,126	7,506
	(d) Investment Property - Real Estate	-	-	-	-	-	-
	(e) Subsidiaries	-	-	-	-	-	-
	(f) Other than approved investments						
	Mutual Funds	-	-	-	-	-	-
	Non Convertible Debenture	-	511	-	1,989	-	2,500
	Less: Provision for diminution in the value of investments	-	(310)	-	(1,205)	-	(1,515)
	(g) Other Securities						
	Certificate of Deposit	474	-	2,023	-	2,497	-
	Commercial Paper	1,894	-	8,082	-	9,976	-
4	Investments in Infrastructure & Housing	21,065	11,661	89,898	45,381	1,10,963	57,041
	TOTAL	2,55,260	2,47,008	10,89,360	9,61,318	13,44,620	12,08,327

A) Aggregate value of Investments other than Listed Equity Securities and

(₹ In Lakhs)

Particulars	SHAREHOLDERS		POLICYHOLDERS		TOTAL	
	AS AT	AS AT	AS AT	AS AT	AS AT	AS AT
	31ST MARCH 2022	31ST MARCH 2021	31ST MARCH 2022	31ST MARCH 2021	31ST MARCH 2022	31ST MARCH 2021
Long Term Investments						
Book Value	1,96,476	1,96,862	8,38,489	7,66,155	10,34,965	9,63,017
Market Value	1,95,838	2,02,280	8,35,769	7,87,241	10,31,607	9,89,520
Short Term Investments						
Book Value	58,619	50,093	2,50,168	1,94,954	3,08,787	2,45,047
Market Value	58,673	50,227	2,50,394	1,95,476	3,09,067	2,45,703

PERIODIC DISCLOSURES**FORM NL-13-LOANS SCHEDULE**

(₹ In Lakhs)

	Particulars	AS AT 31ST MARCH 2022	AS AT 31ST MARCH 2021
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Provisions against Non-performing Loans

	Non-Performing Loans	Loan Amount	Provision
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(₹ In Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2021	Additions during the Year	Sales/ Adjustments during the Year	As at 31st March, 2022	Upto 31st March 2021	For the Year	On sales / adjustments	Upto 31st March, 2022	As at 31st March, 2022	As at 31st March, 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										
- Computer Software	7,499	1,455	1,161	7,793	5,496	1,355	1,161	5,690	2,103	2,003
Land - Freehold	378	-	-	378	-	-	-	-	378	378
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	123	-	-	123	22	2	-	24	99	100
Furniture & Fittings	6,387	2,614	986	8,015	3,477	648	972	3,153	4,862	2,911
Information Technology Equip	10,335	2,168	3,505	8,998	8,620	1,470	3,504	6,586	2,412	1,715
Vehicles	296	18	72	242	108	33	28	113	129	187
Office Equipment	1,605	1,171	239	2,537	1,137	279	235	1,181	1,356	467
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	26,623	7,426	5,963	28,086	18,860	3,787	5,900	16,747	11,339	7,762
Capital Work In Progress	1,218	3,037	270	3,985	-	-	-	-	3,985	1,218
Grand Total	27,841	10,463	6,233	32,071	18,860	3,787	5,900	16,747	15,324	8,980
Previous Period Total	22,697	5,934	791	27,840	16,093	2,841	73	18,860	8,980	

PERIODIC DISCLOSURES**FORM NL-15-CASH AND BANK BALANCE SCHEDULE**

(₹ In Lakhs)

	Particulars	AS AT 31ST MARCH 2022	AS AT 31ST MARCH 2021
1	Cash (including cheques, drafts and stamps)	115	159
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	27,660	12,802
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	27,775	12,961
	Balances with non-scheduled banks included in 2 above	-	-
	Cash and Bank Balances		
	In India	27,775	12,961
	Outside India	-	-

Notes:

1. Balance with Banks in current accounts above, includes liquid flexi term deposit of ₹ 27,194 Lacs (Previous year ₹ 9,161 Lacs)
2. Balance with Banks in current accounts above, includes Earmarked amount of NIL (Previous year NIL) towards CSR activities.
3. Balance with Banks in current accounts above, includes Cheques in hand of ₹ 588 Lakhs (Previous year ₹ 639 Lakhs).
4. Balance with Banks in current accounts above, includes remittances in transit of ₹ 1,358 Lakhs (Previous year ₹ 1,808 Lakhs).

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 31ST MARCH 2022	AS AT 31ST MARCH 2021
	ADVANCES		
1	Reserve deposits with ceding companies	35,524	29,776
2	Application money for investments	-	-
3	Prepayments	1,707	1,327
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	6,754	2,958
6	Deposit towards Rent	1,078	1,019
7	Goods and Service Tax Recoverable	-	-
8	Deposit towards Claim	5,000	-
9	Others	2,987	1,812
	TOTAL (A)	53,050	36,893
	OTHER ASSETS		
1	Income accrued on investments/ FDRs	36,396	34,926
2	Outstanding Premiums	90,347	1,02,436
	Less : Provisions for doubtful	-	-
3	Agents' Balances	71	70
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	27,403	21,798
	Less : Provisions for doubtful	-	-
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,679	1,884
	Add: Investment Income accruing on unclaimed amount	421	471
8	Unsettled Investment contract receivable	-	-
	TOTAL (B)	1,56,317	1,61,584
	TOTAL (A+B)	2,09,367	1,98,477

PERIODIC DISCLOSURES**FORM NL-17-CURRENT LIABILITIES SCHEDULE****(₹ In Lakhs)**

	Particulars	AS AT 31ST MARCH 2022	AS AT 31ST MARCH 2021
1	Agents' Balances	6,912	6,699
2	Balances due to other insurance companies (including reinsurers)	1,06,975	1,17,461
3	Deposits held on re-insurance ceded	3,380	2,157
4	Premiums received in advance		
	(a) For Long term policies	74,062	78,397
	(b) for Other Policies	18,428	16,979
5	Unallocated Premium	1,589	1,969
6	Sundry creditors	9,519	9,906
7	Due to subsidiaries/ holding company	15	26
8	Claims Outstanding	7,27,766	6,34,771
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of Policyholders	1,671	1,822
11	Income accrued on Unclaimed amounts	421	471
12	Statutory Dues	3,721	3,577
13	Goods & Service Tax Liabilities	4,689	4,797
14	Deposit towards Claim Settlement	14,744	-
15	Deposit Premium	8,771	9,887
16	Unsettled Investment contract payable	-	4,993
	TOTAL	9,82,663	8,93,913

PERIODIC DISCLOSURES**FORM NL-18-PROVISIONS SCHEDULE**

(₹ In Lakhs)

	Particulars	AS AT 31ST MARCH 2022	AS AT 31ST MARCH 2021
1	Reserve for Unexpired Risk	2,86,916	2,53,756
2	Reserve for Premium Deficiency	-	-
3	Provision for Taxation (less advance tax paid and taxes deducted at source)	-	-
4	Provision for Employee Benefits	6,022	6,064
5	Others	-	-
	TOTAL	2,92,938	2,59,820

PERIODIC DISCLOSURES**FORM NL-19 MISC EXPENDITURE SCHEDULE**

(₹ In Lakhs)

	Particulars	AS AT 31ST MARCH 2022	AS AT 31ST MARCH 2021
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES
FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Analytical Ratios for Non-Life companies					
S.No.	Particulars	QUARTER ENDED 31ST MARCH 2022	PERIOD ENDED 31ST MARCH 2022	QUARTER ENDED 31ST MARCH 2021	PERIOD ENDED 31ST MARCH 2021
1	Gross Direct Premium Growth Rate *	8.50%	0.50%	12.05%	5.65%
2	Gross Direct Premium to Net Worth Ratio (In Times)	NA	2.61	NA	3.03
3	Growth rate of Net Worth	NA	16.50%	NA	13.00%
4	Net Retention Ratio *	70.67%	68.43%	71.54%	62.02%
5	Net Commission Ratio *	7.41%	6.39%	4.10%	4.03%
6	Expense of Management to Gross Direct Premium Ratio *	19.79%	19.36%	21.43%	16.95%
7	Expense of Management to Net Written Premium Ratio *	23.19%	22.42%	20.84%	18.83%
8	Net Incurred Claims to Net Earned Premium *	94.69%	94.10%	87.10%	85.10%
9	Claims paid to claims provisions *	10.80%	22.12%	24.86%	22.56%
10	Combined Ratio *	117.89%	116.52%	107.94%	103.93%
11	Investment Income Ratio	1.82%	8.19%	1.69%	7.26%
12	Technical Reserves to Net Premium Ratio (In Times) *	NA	1.72	NA	1.68
13	Underwriting Balance Ratio *	-19.49%	-17.85%	-10.04%	-5.42%
14	Operating Profit Ratio	-6.84%	-3.52%	1.41%	7.04%

15	Liquid Assets to liabilities ratio (In Times)	NA	0.31	NA	0.27
16	Net earning ratio	-2.13%	0.99%	-2.21%	6.04%
17	Return on Net worth ratio	NA	1.80%	NA	11.50%
18	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.68	NA	1.73
19	NPA Ratio				
	Gross NPA Ratio	NA	0.00%	NA	0.21%
	Net NPA Ratio	NA	0.00%	NA	0.08%
20	Debt Equity Ratio	NA	0.00%	NA	0.00%
21	Debt Service Coverage Ratio	0.00%	0.00%	0.00%	0.00%
22	Interest Service Coverage Ratio	0.00%	0.00%	0.00%	0.00%
23	Earnings per share	NA	2.11	NA	11.65
24	Book value per share	NA	115.47	NA	101.30

* Segmental Reporting											
	Particulars	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to claims provisions	Combined Ratio	Technical Reserves to Net Premium Ratio (In Times)	Underwriting Balance Ratio
	Fire										
	Current Period	13.47%	17.61%	-36.38%	12.54%	-20.35%	63.60%	37.23%	43.25%	1.25	65.78%
	Previous Period	53.50%	8.11%	-50.46%	12.49%	-35.66%	62.37%	28.60%	26.71%	1.90	69.31%
	Marine										
	Current Period	61.65%	48.32%	6.08%	18.56%	22.10%	104.62%	67.40%	126.72%	0.97	-28.26%
	Previous Period	-11.75%	49.41%	7.74%	17.97%	22.53%	68.12%	47.03%	90.65%	0.90	8.42%
	Miscellaneous										
	Current Period	-2.20%	76.20%	7.77%	20.26%	23.80%	94.59%	21.61%	118.39%	1.75	-19.59%
	Previous Period	2.57%	68.88%	4.76%	17.42%	19.56%	85.77%	22.21%	105.33%	1.69	-6.96%
	Total										
	Current Period	0.50%	68.43%	6.39%	19.36%	22.42%	94.10%	22.12%	116.52%	1.72	-17.85%
	Previous Period	5.65%	62.02%	4.03%	16.95%	18.83%	85.10%	22.56%	103.93%	1.68	-5.42%
	Marine Cargo										
	Current Period	62.43%	52.71%	6.95%	20.07%	22.97%	103.61%	72.64%	126.58%	0.92	-28.41%
	Previous Period	-17.07%	52.98%	8.24%	19.24%	23.03%	69.64%	47.28%	92.67%	0.83	6.23%
	Marine Hull										
	Current Period	53.02%	2.64%	-172.88%	0.90%	-157.63%	174.85%	29.74%	17.22%	11.58	-17.79%
	Previous Period	199.14%	11.80%	-16.00%	3.92%	-1.21%	12.73%	45.67%	11.52%	4.09	88.25%
	Marine Total										
	Current Period	61.65%	48.32%	6.08%	18.56%	22.10%	104.62%	67.40%	126.72%	0.97	-28.26%
	Previous Period	-11.75%	49.41%	7.74%	17.97%	22.53%	68.12%	47.03%	90.65%	0.90	8.42%
	Motor-OD										
	Current Period	-4.25%	84.90%	17.62%	31.77%	33.66%	83.07%	101.75%	116.73%	0.69	-17.57%
	Previous Period	4.79%	74.93%	17.17%	30.17%	31.97%	74.91%	89.47%	106.89%	0.68	-11.87%
	Motor-TP										
	Current Period	2.74%	94.66%	1.71%	17.04%	17.74%	84.87%	13.87%	102.61%	3.82	-2.72%
	Previous Period	6.15%	94.61%	1.80%	16.09%	16.60%	89.86%	8.80%	106.46%	3.47	-7.79%
	Motor-Total										
	Current Period	-0.50%	90.31%	8.38%	23.60%	24.41%	84.12%	16.26%	108.53%	2.51	-8.87%
	Previous Period	5.51%	85.50%	8.04%	22.61%	22.84%	84.04%	12.12%	106.88%	2.34	-9.38%
	Engineering										
	Current Period	19.16%	17.35%	36.80%	17.40%	52.84%	46.33%	38.26%	99.17%	1.29	-1.63%
	Previous Period	18.94%	16.42%	-68.82%	15.72%	-54.03%	45.94%	42.61%	-8.09%	1.62	107.74%

	Aviation											
	Current Period	-100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	0.00%	
	Previous Period	-72.95%	97.79%	13.17%	2.36%	13.17%	1.95%	91.10%	15.12%	-	84.28%	
	Workmen Compensation											
	Current Period	20.60%	94.99%	21.79%	36.72%	37.86%	81.96%	108.36%	119.81%	1.00	-22.62%	
	Previous Period	15.88%	94.98%	18.83%	32.73%	33.67%	15.28%	34.92%	48.95%	0.71	47.90%	
	Public/Product Liability											
	Current Period	10.01%	66.62%	29.26%	34.37%	45.27%	25.12%	37.99%	70.40%	1.11	26.57%	
	Previous Period	45.04%	56.44%	26.32%	28.73%	41.11%	44.45%	14.12%	85.56%	1.34	8.61%	
	Personal Accident											
	Current Period	3.87%	93.01%	12.24%	28.75%	28.27%	80.72%	70.29%	108.98%	1.00	-12.02%	
	Previous Period	12.69%	87.04%	10.79%	23.79%	25.58%	58.95%	61.82%	84.54%	0.93	14.29%	
	Health (Excl Travel)											
	Current Period	12.21%	83.30%	5.31%	18.71%	21.33%	134.46%	111.98%	155.79%	0.52	-57.51%	
	Previous Period	18.69%	84.46%	5.22%	17.85%	20.01%	102.24%	112.76%	122.25%	0.48	-23.10%	
	Travel Insurance											
	Current Period	87.27%	71.88%	14.78%	24.38%	30.43%	85.00%	60.71%	115.43%	1.10	-20.00%	
	Previous Period	-76.90%	65.25%	11.62%	19.41%	26.40%	26.03%	-65.61%	52.44%	1.41	52.29%	
	Total Health (Incl PA & Travel)											
	Current Period	11.74%	83.92%	5.82%	19.29%	21.84%	130.65%	111.82%	152.48%	0.55	-54.29%	
	Previous Period	18.05%	84.60%	5.57%	18.21%	20.36%	99.49%	111.34%	119.85%	0.51	-20.72%	
	Crop											
	Current Period	-38.98%	21.76%	-18.53%	3.49%	-2.51%	64.53%	45.83%	62.02%	0.67	37.89%	
	Previous Period	-18.16%	21.03%	-32.63%	3.11%	-17.84%	70.07%	87.55%	52.23%	0.82	47.93%	
	Other Miscellaneous											
	Current Period	70.48%	60.82%	20.73%	27.48%	36.77%	59.69%	50.07%	96.46%	0.84	-11.85%	
	Previous Period	15.19%	41.55%	9.50%	18.70%	24.30%	49.95%	54.62%	74.25%	1.13	23.16%	
	Total Miscellaneous											
	Current Period	-2.20%	76.20%	7.77%	20.26%	23.80%	94.59%	21.61%	118.39%	1.75	-19.59%	
	Previous Period	2.57%	68.88%	4.76%	17.42%	19.56%	85.77%	22.21%	105.33%	1.69	-6.96%	

PERIODIC DISCLOSURES
FORM NL-21: Related Party Transactions

IFFCO TOKIO General
Insurer: Insurance Co.Ltd.

For the Quarter Ending: 31st March
2022

PART - A - Related Party Transactions

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 31ST MARCH 2022	PERIOD ENDED 31ST MARCH 2022	QUARTER ENDED 31ST MARCH 2021	PERIOD ENDED 31ST MARCH 2021
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	Premium collected from direct business	1,097.59	8,160.59	258.93	7,285.35
			Claims paid on direct basis	481.43	1,741.95	283.50	1,179.73
			Payment of Rent and other expenses	760.64	2,537.89	814.31	2,476.09
			Deposit of Insurance Premium	-	25.00	-	25.00
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	1,291.79	1,844.55	414.66	738.41
			Deposit of Insurance Premium	-	1.00	-	1.00
			Claims paid on direct basis	155.13	224.71	65.84	129.89
			Payment of Rent and other expenses	3.56	18.36	6.28	135.99
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte	Promoters with more than 20% Voting	Payment of Fee	1.86	1.86	-	-
			Claim/Reimbursement of Expenses	-	-	21.73	21.73
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting	Premium on Cession of Re-insurance	1,153.82	5,431.67	929.94	4,595.37
			Commission Earned on Premium Ceded	262.24	1,395.19	200.19	1,220.38
			Losses Recovered from Re-insurer	2,194.42	4,980.31	831.06	1,929.27
5	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting	Losses Recovered (/ Claim Paid to) from Re-insurer	-	-	7.22	(262.39)
6	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,026.45	6,003.98	1,137.89	6,334.26
			Commission Earned on Premium Ceded	725.67	1,510.63	473.63	1,025.93
			Losses Recovered from Re-insurer	729.40	2,042.19	221.55	1,081.13
			Claim/Reimbursement of Expenses	-	0.67	-	-
			Payment of Fee	-	5.45	-	1.48
7	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	28.86	74.65	18.07	40.13
			Commission Earned on Premium Ceded	3.06	4.86	0.54	2.42
			Losses Recovered from Re-insurer	-	0.03	-	-
8	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	51.65	479.51	9.56	386.30
			Commission Earned on Premium Ceded	11.47	84.43	2.33	45.22
			Losses Recovered from Re-insurer	-	3.33	-	-
9	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	3.05	-	1.31
			Claim/Reimbursement of Expenses	-	-	-	1.18

PERIODIC DISCLOSURES
FORM NL-21: Related Party Transactions

10	TM Claims Services Inc	Associate of Promoters with more	Claim/Reimbursement of Expenses	5.97	38.21	41.88	66.77
			Payment of Fee	4.93	42.41	19.95	33.71
11	Tokio Marine Management Australasia Pty. Ltd.	Associate of Promoters with more	Payment of Fee	-	2.51	-	-
12	TM Claim Service Asia PTE Ltd	Associate of Promoters with more	Payment of Fee	-	3.85	-	-
13	Baoviet Tokio Marine Insurance Company Limited-	Associate of Promoters with more	Payment of Fee	-	-	-	4.28
14	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	0.45	39.73	1.22	34.51
			Claims paid on direct basis	22.36	49.99	15.94	60.39
			Payment of Rent and other expenses	-	0.10	1.28	2.38
			Payment of Commission	0.06	0.52	0.30	0.39
15	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more	Payment of Fee	-	0.97	-	-
			Claim/Reimbursement of Expenses	-	0.51	-	-
16	Tokio Marine Holdings INC	Associate of Promoters with more	Payment of Fee	-	-	19.00	19.00
17	Tokio Marine Newa Insurance Co Ltd	Associate of Promoters with more	Payment of Fee	-	-	-	0.51
18	Tokio Marine Safety Insurance (Thailand) Public Company Limited	Associate of Promoters with more than 20% Voting	Payment of Fee	2.51	2.51	0.18	1.18
			Claim/Reimbursement of Expenses	32.21	32.21	0.13	1.54
19	The Tokio Marine and Fire Insurance Company (Hong	Associate of Promoters with more	Payment of Fee	-	-	-	0.47
20	Tokio Marine Insurance Vietnam Company Limited	Associate of Promoters with more	Payment of Fee	5.19	18.70	-	-
21	PT Asuransi Tokio Marine Indonesia	Associate of Promoters with more than 20% Voting	Payment of Fee	0.15	0.42	0.00	3.26
			Claim/Reimbursement of Expenses	0.01	0.25	-	8.05
22	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting	Premium accounted from direct business	2.29	72.99	3.58	44.99
			Claims paid on direct basis	17.97	65.92	12.02	44.41
			Payment of Rent and other expenses	72.05	116.01	53.41	100.70
23	IFFCO Kisan Finance Limited	Associate of Promoters with more than 20% Voting	Premium accounted from direct business	23.11	138.89	20.91	65.48
			Claims paid on direct basis	38.71	165.31	17.80	39.38
24	K. Srinivasa Gowda	Chairman	Honorarium Charges	4.50	18.00	4.50	18.00
			Payment of Rent and other expenses	23.20	85.85	49.21	104.52

PERIODIC DISCLOSURES

FORM NL-21: Related Party Transactions

25	IFFCO KISAN LOGISTICS LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	11.40	-	11.00
26	IFFCO MC CROP SCIENCE LTD.	Associate of Promoters with more than 20% Voting	Premium accounted from direct business	13.56	72.19	5.55	91.24
			Claims paid on direct basis	13.54	48.08	16.18	31.17
27	IFFCO KISAN SEZ LTD	Associate of Promoters with more than 20% Voting	Premium accounted from direct business	-	6.83	-	7.84
			Claims paid on direct basis	-	-	-	0.54
28	INDIAN FARM FORESTRY DEVELOPMENT COOPERATIVE LTD	Associate of Promoters with more than 20% Voting	Premium accounted from direct business	0.01	26.06	-	24.94
			Payment for CSR activity-IFDC being implementation agency	30.82	276.42	153.34	176.04
29	COOPERATIVE RURAL DEVELOPMENT TRUST	Associate of Promoters with more	Premium accounted from direct business	0.49	8.44	0.65	9.36
			Claims paid on direct basis	0.19	2.88	0.50	5.07
30	CN IFFCO PRIVATE LIMITED	Associate of Promoters with more than 20% Voting	Premium accounted from direct business	-	3.29	0.82	9.56
			Claims paid on direct basis	-	0.50	-	0.01
31	TRIUMPH OFFSHORE PRIVATE LIMITED	Associate of Promoters with more	Premium accounted from direct business	-	191.97	29.08	87.24
30	H O Suri	Managing Director & Chief Executive Officer (wef 13.10.2021)	Remuneration-Key Management Personnel	34.53	69.40	-	-
	ANAMIKA ROY RASHTRAWAR	Managing Director & Chief Executive Officer (upto 01.10.2021)		-	148.83	41.92	167.45
	SHINIJIRO HAMADA	Director-Operation (wef 01.04.2021)		14.47	55.77	-	-
	mitsutaka SATO	Director-Operation (upto 31.03.2021)		-	-	13.30	55.00
	SANJEEV CHOPRA	Chief Financial Officer (upto 28.02.2022)		84.77	148.00	18.07	72.80
	AMIT JAIN	Company Secretary		10.76	50.43	10.28	45.06

PERIODIC DISCLOSURES
FORM NL-21: Related Party Transactions

PART- B - Related Party Transaction Balances - As at the end of the Quarter Ending 31st March 2022

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments	Whether Payable / Receivable	Whether Secured? If secured, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received.	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	51.11	Payable	Unsecured	No	-	-
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	5.09	Receivable	Unsecured	No	-	-
3	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	1,073.39	Payable	Unsecured	No	-	-
4	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	260.75	Payable	Unsecured	No	-	-
5	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	192.63	Payable	Unsecured	No	-	-
6	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	1.16	Payable	Unsecured	No	-	-
7	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	17.50	Payable	Unsecured	No	-	-
8	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	305.12	Payable	Unsecured	No	-	-

PERIODIC DISCLOSURES

FORM NL-21: Related Party Transactions

9	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	0.01	Payable	Unsecured	No	-	-
10	K. Srinivasa Gowda	Chairman	110.40	Receivable	Unsecured	No	-	-
11	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	30.58	Payable	Unsecured	No	-	-
12	IFFCO TOKIO Insurance Services Ltd	Subsidiary of the company with 100% voting rights	14.88	Payable	Unsecured	No	-	-

PERIODIC DISCLOSURES

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE (DIRECT BASIS) FOR THE YEAR ENDED 31st MARCH, 2022

(₹ In Lakhs)

Particulars	Year Ended 31st March, 2022	Year Ended 31st March, 2021
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	10,12,491	11,35,199
Other receipts	286	591
Payments to re-insurers, net of commission and claims	(87,155)	(86,064)
Payments to co-insurers, net of claims recovery	(2,939)	(1,21,928)
Payments of claims	(6,52,556)	(5,57,753)
Payments of commission and brokerage	(75,779)	(70,021)
Payments of other operating expenses	(1,00,625)	(80,789)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(5,992)	756
Income taxes paid (Net)	(4,049)	(7,734)
Goods and Service Tax paid	(60,476)	(56,241)
Other payments	-	-
Cash flows before extraordinary items	23,206	1,56,017
Cash flows from extraordinary operations	-	-
Net cash flows from operating activities	23,206	1,56,017
Cash flows from investing activities:		
Purchase of fixed assets	(11,014)	(5,583)
Proceeds from sale of fixed assets	28	5
Purchases of investments	(11,55,280)	(8,80,947)
Loans disbursed	-	-
Sales of investments	10,62,018	6,29,123
Repayments received	-	-
Rents/Interests/ Dividends received	64,315	69,888
Investments in money market instruments and in liquid mutual funds (Net)	(8,464)	7,462
Expenses related to investments	-	-
Net cash flow from investing activities	(48,397)	(1,80,052)
Cash flows from financing activities:		
Proceeds from issuance of share capital	40,005	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	40,005	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	14,814	(24,035)
Cash and cash equivalents at the beginning of the year	12,961	36,996
Cash and cash equivalents at the end of the year	27,775	12,961

PERIODIC DISCLOSURES
FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)

Form IRDAI - GI-TA
Insurance Regulatory and Development Authority of India
(Assets, Liabilities, and Solvency Margin of General Insurance Business) Regulations, 2016

STATEMENT OF ADMISSIBLE ASSETS: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
As at 31st March, 2022

Name of Insurer : IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED			
Registration Number :106			
Date of Registration: 4.12.2000			
Classification : Business within India / Total Business (All Business underwritten in India)			
(₹ In Lakhs)			
Particulars	Policyholder's A/C	Shareholder's A/C	Total
Investments			
Investments Shareholder' SCH 8	-	2,55,260	2,55,260
Policyholders' SCH 8A	10,89,360	-	10,89,360
Total Investments as per BS.....(A)	10,89,360	2,55,260	13,44,620
Inadmissible investment assets as per Clause (1) of Schedule I....(B)	-	-	-
Fixed Assets			
Fixed assets as per BS.....(C)	-	15,324	15,324
Inadmissible Fixed assets as per Clause (1) of Schedule I....(D)	-	4,862	4,862
Current Assets			
Cash & Bank Balance as per BS....(E)	-	27,775	27,775
Advances and Other assets as per BS.....(F)	-	2,09,367	2,09,367
Total Current Assets as per BS.....(G)=(E)+(F)	-	2,37,142	2,37,142
Inadmissible Current assets as per Clause (1) of Schedule-I(H)	-	13,018	13,018
Loans			
Loans as per BS.....(I)	-	-	-
Fair Value Change Account subject to minimum of zero...(J)	-	(133)	(133)
Total Assets as per BS.....(K) = (A) + (C) + (G) + (I) (Excluding current liabilities and provisions)	10,89,360	5,07,726	15,97,086
Total Inadmissible assets.....(L)=(B)+(D)+(H)+(J)	-	17,747	17,747
Total Admissible assets for Solvency ...(K) - (L) (Excluding current liabilities and provisions)	10,89,360	4,89,979	15,79,339
(₹ In Lakhs)			
Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
Inadmissible Fixed assets			
(a) Furniture & Fixture	-	4,862	4,862
Total	-	4,862	4,862
Inadmissible current assets			
(a) Agents' and Intermediaries' balances and outstanding premium in India, to the extent they are not realized within a period of 30 days.	-	71	71
(b) Premium receivables relating to State/ Central government sponsored schemes, to the extent they are not realized within a period of 270 days.	-	10,845	10,845
(c) Co-insurer's balances outstanding for more than 90 days	-	933	933
(d) Balances of Indian Reinsurers and Foreign Reinsurers having branches in India outstanding for more than 365 days.	-	8	8
(e) Other Reinsurer's balances outstanding for more than 180 days.	-	1,153	1,153
(f) Excess of Asset Over Unclaimed amount of Policyholders.	-	8	8
Total	-	13,018	13,018

PERIODIC DISCLOSURES

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

FORM IRDAI-GI-TR

Insurance Regulatory and Development Authority of India

(Assets, Liabilities, and Solvency Margin of General Insurance Business) Regulations, 2016

STATEMENT OF LIABILITIES: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED

As at 31st March, 2022

Name of Insurer : IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED

Registration Number :106

Date of Registration: 4.12.2000

Classification : Business within India / Total Business (All Business underwritten in India)

(₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	3,85,254	2,86,916
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	3,85,254	2,86,916
Outstanding Claim Reserve (other than IBNR reserve)...(d)	4,94,749	2,98,096
IBNR Reserve....(e)	4,98,405	4,29,670
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	13,78,408	10,14,682

PERIODIC DISCLOSURES**FORM NL-25 - SOLVENCY MARGIN (TABLE IA)****FORM IRDAI - GI - SM**

Insurance Regulatory and Development Authority of India

(Assets, Liabilities, and Solvency Margin of General Insurance Business) Regulations, 2016

STATEMENT OF SOLVENCY MARGIN: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED

As at 31st March, 2022

Name of Insurer: IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED

Registration Number: 106

Date of Registration: 4.12.2000

Classification : Business within India / Total Business (All Business underwritten in India)

REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON 31ST MARCH 2022*(₹ In Lakhs)*

Item No	Line of Business	Gross Premiums	Net Premiums	Gross Incurred claims	Net Incurred claims	RSM-1	RSM-2	RSM
1	Fire	1,02,287.83	18,007.66	43,380.29	7,932.38	10,228.78	6,507.04	10,228.78
2	Marine Cargo	23,218.85	12,239.06	19,240.98	11,742.31	2,786.26	3,522.69	3,522.69
3	Marine Hull	2,232.14	58.98	945.96	284.69	223.21	141.89	223.21
4	Motor	3,70,264.55	3,34,391.02	3,14,454.18	2,77,405.60	66,878.20	83,221.68	83,221.68
5	Engineering	12,575.58	2,181.49	6,521.40	965.62	1,257.56	978.21	1,257.56
6	Aviation	-	-	-	-	-	-	-
7	Liability	5,858.93	3,902.75	1,285.90	918.54	878.84	289.33	878.84
8	Health & PA	1,90,722.99	1,60,060.70	2,15,161.06	1,93,176.22	32,012.14	57,952.87	57,952.87
9	Miscellaneous	60,588.99	38,377.20	24,464.59	17,602.23	8,482.46	5,280.67	8,482.46
10	Crop	94,047.55	20,466.23	1,03,384.30	25,461.90	9,404.75	15,507.64	15,507.64
	Total	8,61,797.40	5,89,685.10	7,28,838.65	5,35,489.50	1,32,152.21	1,73,402.03	1,81,275.74

PERIODIC DISCLOSURES

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

TABLE IB : AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO

As at 31st March, 2022

Name of Insurer: IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED
Registration Number: 106
Date of Registration: 4.12.2000
Classification : Business within India / Total Business (All Business underwritten in India)

(₹ In Lakhs)

Item	Description	Amount
(A)	Policyholder's FUNDS	
	Available assets	10,89,360
	Deduct :	
(B)	Current Liabilities as per BS	7,27,766
(C)	Provisions as per BS	2,86,916
(D)	Other Liabilities	74,678
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	-
	Shareholder's FUNDS	
(F)	Available Assets	4,89,979
	Deduct :	
(G)	Other Liabilities	1,86,241
(H)	Excess in Shareholder's funds (F-G)	3,03,738
(I)	Total ASM (E+H)	3,03,738
(J)	Total RSM	1,81,276
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.68

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: IFFCO Tokio General Insurance Company Ltd.

Date: 1st January, 2022 to 31st March 2022

Products Information						
<i>List below the products and/or add-ons introduced during the period</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	Family Health Protector	IFFCO-TOKIO/PRO/1008/2021-22	IFFHLIP22198V042122	Health Insurance	19(i) – Internal Tariff Rated	2022-01-27
2	Health Protector	IFFCO-TOKIO/PRO/1008/2021-22	IFFHLIP22197V042122	Health Insurance	19(i) – Internal Tariff Rated	2022-01-27
3	All In One Home Protector Policy	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106RP0064V03201819	Miscellaneous Insurance	19(i) – Internal Tariff Rated	2022-01-06
4	AYUSHMAN BHARAT – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) & Ayushman Bharat PMJAY-SEHAT in the Union Territory of Jammu & Kashmir	IFFCO-TOKIO/PRO/1008/2021-22	IFFHLGP22216V012122	Health Insurance	Government Scheme	2022-03-03
5	Credit Insurance Policy for Financial Institutions	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106CP0016V01202122	Miscellaneous Insurance	19(i) – Internal Tariff Rated	2022-02-09

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

PART - A

Name of the Insurer: IFFCO Tokio General Insurance Company Ltd.

Registration Number: 106

Statement as on: 31-03-2022

**Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)
(Business within India)**

Periodicity of Submission: Quarterly

(Rs. in Lakhs)

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	2,55,260
	Investments (Policyholders)	8A	10,89,360
2	Loans	9	-
3	Fixed Assets	10	15,324
4	Current Assets		
	a. Cash & Bank Balance	11	27,775
	b. Advances & Other Assets	12	2,09,367
5	Current Liabilities		
	a. Current Liabilities	13	-9,82,662
	b. Provisions	14	-2,92,938
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		3,21,485
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	15,324
3	Cash & Bank Balance (if any)	11	27,775
4	Advances & Other Assets (if any)	12	2,09,367
5	Current Liabilities	13	(9,82,662)
6	Provisions	14	(2,92,938)
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		
9	Debit Balance of P&L A/c		
	Total (B)		(10,23,135)
	'Investment Assets'	(A-B)	13,44,620

Section II									
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total
			Balance	FRSM ⁺					
			(a)	(b)					
1	Central Govt. Securities	Not less than 20%		-	-	3,21,465	23.91%		3,21,465
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%		-	-	5,52,029	41.06%		5,52,029
3	Investment subject to Exposure Norms								
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%							
	1. Approved Investments			-	-	5,53,297	41.15%		5,53,297
	2. Other Investments			-	-	-			-
	b. Approved Investments	Not exceeding 55%		-	-	2,38,977	17.77%		2,38,977
	c. Other Investments			-	-	317	0.02%		317
	Investment Assets	100%		-	-	13,44,620	100.00%		13,44,620

Note:

1. (+) FRSM refers 'Funds representing Solvency Margin'
2. Other Investments' are as permitted under 27A(2)
3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
5. SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
6. Investment Regulations, as amended from time to time, to be referred

PART - B

Name of the Insurer: Iffco-Tokio General Insurance Company Ltd.
Registration Number: 106
Statement as on: 31-03-2022
Statement of Accretion of Assets
(Business within India)
Periodicity of Submission : Quarterly

(Rs. Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities	CGSB	2,96,400	23.09	16,071	26.38	3,12,471	23.24
		CTRB	43,365	3.38	(34,371)	(56.41)	8,995	0.67
		CDSS	-	-	-	-	-	-
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	SGGB	2,21,327	17.24	5,640	9.26	2,26,967	16.88
		SGGL	-	-	-	-	-	-
		SGOA	3,605	0.28	(8)	(0.01)	3,597	0.27
3	Investment subject to Exposure Norms			-		-		-
	a. Housing & Loans to SG for Housing and FFE			-		-		
	1. Approved Investments	HTDA	1,71,877	13.39	99	0.16	1,71,976	12.79
		HFHD	9,494	0.74	(1,526)	(2.50)	7,969	0.59
		HTLN	-	-	2,497	4.10	2,497	0.19
		HFDN	584	0.05	(2)	(0.00)	582	0.04
	2. Other Investments	HODS		-	-	-		-
	b. Infrastructure Investments							
	1. Approved Investments	IDDF	5,995	0.47	0	0.00	5,996	0.45
		IPTD	2,76,209	21.52	41,804	68.61	3,18,014	23.65
		EIIT	507	0.04	54	0.09	561	0.04
		IPFD	27,937	2.18	(13,903)	(22.82)	14,034	1.04
		IPCP	-	-	2,499	4.10	2,499	0.19
		ILBI	7,442	0.58	3	0.00	7,444	0.55
		ICTD	7,693	0.60	14,033	23.03	21,727	1.62
	2. Other Investments							
	c. Approved Investments	EAEQ	79	0.01	(35)	(0.06)	44	0.00
		ECDB	1,04,378	8.13	16,516	27.11	1,20,894	8.99
		ECIS	50	0.00	-	-	50	0.00
		EACE	111	0.01	116	0.19	227	0.02
		EPPD	5,033	0.39	1,984	3.26	7,017	0.52
		EGMF	20,095	1.57	(15,585)	(25.58)	4,510	0.34
		EPBT	68,787	5.36	24,975	40.99	93,761	6.97
		EDCD	2,488	0.19	9	0.01	2,497	0.19
		ECCP	9,955	0.78	20	0.03	9,976	0.74
	d. Other Investments (not exceeding 15%)	OETF	279	0.02	2	0.00	282	0.02
		OEPU	-	-	35	0.06	35	0.00
		OLDB	-	-	-	-	-	-
	Total		12,83,692	100	60,928	100	13,44,620	100

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: IFFCO Tokio General Insurance Company Ltd.

Registration Number : 106

Statement as on : 31-03-2022

(Amount in Rs. Lakhs)

	Detail Regarding debt securities							
	Market Value				Book Value			
	As at 31-03-2022	As % of total for this class	As at 31-03-2021	As % of total for this class	As at 31-03-2022	As % of total for this class	As at 31-03-2021	As % of total for this class
Break down by credit rating								
AAA rated	6,39,643	53	5,31,708	52	6,36,617	52	5,13,470	51
AA or better	29,341	2	16,582	2	29,370	3	16,192	2
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A	-	-	-	-	-	-	985	0
Any other ((Sovereign)	5,45,954	45	4,83,317	47	5,52,029	45	4,73,817	47
Total (A)	12,14,938	100	10,31,606	100	12,18,016	100	10,04,465	100
Breakdown by residual maturity								
Up to 1 year	1,90,029	16	79,570	8	1,89,747	16	78,914	8
more than 1 year and upto 3years	2,57,198	21	1,66,359	16	2,56,361	21	1,61,877	16
More than 3years and up to 7years	4,96,104	41	4,52,026	44	4,96,058	41	4,37,953	44
More than 7 years and up to 10 years	2,46,707	20	2,61,895	25	2,50,235	20	2,55,710	25
above 10 years	24,900	2	71,756	7	25,616	2	70,010	7
Any other (Please specify)								
Total (B)	12,14,938	100	10,31,606	100	12,18,016	100	10,04,465	100
Breakdown by type of the issuer								
a. Central Government	3,17,434	26	2,78,740	27	3,21,465	26	2,73,180	27
b. State Government	2,28,519	19	2,04,576	20	2,30,564	19	2,00,638	20
c. Corporate Securities	6,68,984	55	5,48,290	53	6,65,987	55	5,30,647	53
Any other (Please specify)								
Total (C)	12,14,938	100	10,31,606	100	12,18,016	100	10,04,465	100

Note

(a). In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.

(b). Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

(c). Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS
Name of the Insurer: IFFCO Tokio General Insurance Company
Registration No: 106
Statement as on: 31-03-2022

		(Amount in Rs. Lakhs)									
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 31-03-2022)	Prev. FY (As on 31 March 2021)	YTD (As on 31-03-2022)	Prev. FY (As on 31 March 2021)	YTD (As on 31-03-2022)	Prev. FY (As on 31 March 2021)	YTD (As on 31-03-2022)	Prev. FY (As on 31 March 2021)	YTD (As on 31-03-2022)	Prev. FY (As on 31 March 2021)
1	Investments Assets	12,18,016	10,05,980	-	-	-	-	1,26,604	2,03,862	13,44,620	12,09,842
2	Gross NPA	-	2,500	-	-	-	-	-	-	-	2,500
3	% of Gross NPA on Investment Assets (2/1)	-	0.25%	-	-	-	-	-	-	-	0.21%
4	Provision made on NPA	-	1,515	-	-	-	-	-	-	-	1,515
5	Provision as a % of NPA (4/2)	-	60.60%	-	-	-	-	-	-	-	60.60%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	12,18,016	10,04,465	-	-	-	-	1,26,604	2,03,862	13,44,620	12,08,327
8	Net NPA (2-4)	-	985.00	-	-	-	-	-	-	-	985.00
9	% of Net NPA to Net Investment Assets (8/7)	-	0.10%	-	-	-	-	-	-	-	0.08%
10	Write off made during the period	1,307	20,000	-	-	-	-	-	-	1,307	20,000

90	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
91	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECUMES	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
92	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
93	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
94	DERIVATIVE INSTRUMENTS	OCDI	-	-	-	-	-	-	-	-	-	-	-	-
95	SECURITISED ASSETS	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
96	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	-	-	-	-	-	-	-	-	-	-	-	-
97	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	277	-	-	-	264	-	-	-	184	-	-	-
98	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		13,07,423	23,154.52	1.77	1.34	13,00,045.51	1,04,934.15	8.07	6.2	11,13,378.58	79,027.78	7.10	5.41

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

IFFCO Tokio General Insurance Company Ltd.

Registration Number: 106

Statement as on: 31-03-2022

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund General Insurance

(Amount in Rs. Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u>								
B.	<u>As on Date</u>								
	<u>7.89% CAN FIN HOME BS 18-05-2022</u>	HTDA	3,502	04-Sep-17	INDIA RATING	AA+	AA	18-Dec-19	
	<u>7.59% PNB HF BS 27-07-2022</u>	HTDA	2,500	01-Aug-17	INDIA RATING	AAA	AA	06-Mar-20	
	<u>9.00% PNB HF BS 30-08-2022</u>	HTDA	5,000	30-Aug-18	CARE	AAA	AA	04-Jul-20	

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority
- 5 Investment Regulations, as amended from time to time, to be referred

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: IFFCO-Tokio General Insurance Company Ltd

Registration No 106

Statement as on :31-03-2022

Figures in Lakhs

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA	6	13,067.17	0.29	1,629.37	5%
3	No. of Reinsurers with rating A but less than AA	132	68,664.47	4,287.22	8,741.76	30%
4	No. of Reinsurers with rating BBB but less than A	29	3,915.06	561.65	163.74	2%
5	No. of Reinsurers with rating less than BBB					
	Total (A)	167	85,646.71	4,849.17	10,534.87	37%
	With In India					
1	Indian Insurance Companies	13	-3.76	-0.35	5,488.25	2%
2	FRBs	7	31,534.91	2,270.38	1,993.80	13%
3	GIC Re		1,09,655.54	7,975.35	12,167.44	48%
4	Other (to be Specified)					
	Total (B)	20	1,41,186.69	10,245.38	19,649.49	63%
	Grand Total (C)= (A)+(B)	187	2,26,833.40	15,094.54	30,184.36	

Note:-

(a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative is consistent with all relevant NL forms; The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

(b) Figures are to be provided upto the quarter

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

Name of the Insurer: IFFCO-Tokio General Insurance Company Ltd
Registration No-106

Dated: 31-03-2022

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter 4 FY 2021-22		For the corresponding quarter of the previous year Q4 FY 2020-21		Upto the quarter 4 FY 2021-22		Up to the corresponding quarter of the previous year Q4 FY 2020-21	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	15909.24	34408	14629.89	32779.00	92471.78	128591	81495.81	121555
2	Marine Cargo	6418.16	9645	3943.41	8986.00	23228.69	39222	14300.73	30906
3	Marine Other than Cargo	414.38	103	410.43	194.00	1990.13	438	1300.52	661
4	Motor OD	42362.05	1043876	51661.12	1276221.00	164992.42	4201727	172309.50	4621642
5	Motor TP	58911.07	1070354	66156.45	1010809.00	205272.13	3890411	199803.91	3060353
6	Health	52092.93	199779	30297.56	70498.00	175233.75	403489	156169.43	430058
7	Personal Accident	2422.73	61807	2004.58	56184.00	10563.11	213832	10169.32	177805
8	Travel	37.48	2595	45.40	945.00	159.63	8386	85.44	1800
9	Workmen's Compensation/ Employer's liability	1145.93	7552	3111.22	7012.00	4474.40	28523	10004.16	24103
10	Public/ Product Liability	1411.27	1563	1317.33	1532.00	5693.78	6374	5175.96	5494
11	Engineering	3411.31	4572	2920.77	4927.00	12009.88	16461	10079.07	15723
12	Aviation	0.00	0	-0.05	0.00	0.00	0	8.50	0
13	Crop Insurance	15600.94	134	13412.59	153.00	94047.55	236	154128.59	261
14	Other segments **	0.00	0	0.00	0.00	0.00	0	0.00	0
15	Miscellaneous	13704.96	189701	7182.95	111451.00	55153.69	773570	26057.36	343216

Notes:

- Premium stands for amount of gross direct premium written in India
- The line of business which are not applicable for any company should be filled up with NA.
- Figure '0' in those fields will imply no business in the segment.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: IFFCO-Tokio General Insurance Company Ltd
Registration No-106

Dated:31-03-2022

Sl.No.	Channels	For the Quarter 4 FY 2021-22		Upto the Quarter 4 FY 2021-22		For the corresponding quarter of the		Up to the corresponding quarter	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	754813	38006.19	2566895	139083.25	689563.00	42135.71	2316919	132770.62
2	Corporate Agents-Banks	75532	1896.01	301140	8173.12	69314.00	1850.18	295145	7962.12
3	Corporate Agents -Others	11428	596.67	41069	2243.64	13869.00	854.31	54944	2732.44
4	Brokers	745452	92321.48	2896855	388971.30	738637.00	88191.58	2462060	346199.90
5	Micro Agents	0	0.00	0	0.00	0.00	0.00	7	5.54
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	134544	55750.89	436060	217706.33	99744.00	35373.44	440474	264982.24
7	Common Service Centres(CSC)	10765	83.85	47109	326.57	11881.00	105.85	18461	180.76
8	Insurance Marketing Firm	757	99.37	2744	395.46	641.00	79.55	2937	309.96
9	Point of sales person (Direct)	399662	19880.55	1459408	65556.65	442473.00	20564.68	1375781	57325.36
10	MISP (Direct)	492328	5188.88	1896038	21147.33	408101.00	5401.74	1570688	20528.79
11	Web Aggregators	808	18.55	63942	1687.42	107468.00	2536.62	296161	8090.59
12	Referral Arrangements	0	0.00	0	-0.16	0.00	0.00	0	-0.01
13	Other (to be sepcified) (i) _____ (ii) _____	0	0.00	0	0.00	0.00	0.00	0	0.00
	Total (A)	2626089.00	213842.44	9711260.00	845290.93	2581691.00	197093.64	8833577.00	841088.30
14	Business outside India (B)								
	Grand Total (A+B)	2626089.00	213842.44	9711260.00	845290.93	2581691.00	197093.64	8833577.00	841088.30

FORM NL-37-CLAIMS DATA

Name of the Insurer: **IFFCO-Tokio General Insurance Company Limited**
 Registration No-106

Upto the quarter ending on 31st March'2022

Sl. No.	Claims Experience	No. of claims only																	
		Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/Employer'	Public/Product Liability	Engineering	Aviation	Crop Insurance	Miscellaneous	Total
1	Claims O/S at the beginning of the period	778	1066	17	1083	18150	39559	57709	4323	1064	30	5417	279	128	650	0	619	1897	68560
2	Claims reported during the period	3282	29735	33	29768	536726	18879	555605	517061	7893	48	525002	1709	35	2242	0	1197	28264	1147104
	(a) Booked During the period	3282	29735	33	29768	536726	18879	555605	517061	7893	48	525002	1709	35	2242	0	1197	28264	1147104
	(b) Reopened during the Period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(c) Other Adjustment (to be specified)																		
	(i) _____																		
	(ii) _____																		
3	Claims Settled during the period	2541	24317	23	24340	501688	16607	518295	496757	5067	19	501843	683	31	1937	0	1088	23310	1074068
	(a) paid during the period																		
	(b) Other Adjustment (to be specified)																		
	(i) _____																		
	(ii) _____																		
4	Claims Repudiated during the period	0	2	0	2	538	1	539	19324	1548	15	20887	1	0	0	0	0	98	21527
	Other Adjustment (to be specified)																		
	(i) _____																		
	(ii) _____																		
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	468	4289	1	4290	26004	494	26498	0	0	0	0	448	5	168	0	25	3578	35480
6	Claims O/S at End of the period	1051	2192	26	2218	26646	41336	67982	5303	2342	44	7689	856	85	788	0	703	3217	84589
	Less than 3months	227	1294	4	1298	20973	4273	25246	4464	1337	7	5808	374	10	315	0	155	1839	35272
	3 months to 6 months	164	404	1	405	3864	3941	7805	386	543	7	936	216	18	165	0	47	596	10352
	6months to 1 year	404	342	14	356	1704	4687	6391	324	419	11	754	237	17	196	0	157	549	9061
	1year and above	256	152	7	159	105	28435	28540	129	43	19	191	29	40	112	0	344	233	29904

Upto the quarter ending on March'2022

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/Employer's liability	Public/Product Liability	Engineering	Aviation	Crop Insurance	Miscellaneous	Total
1	Claims O/S at the beginning of	122687.12	5244.64	2450.88	7695.52	9222.78	253992.16	263214.94	3433.30	1830.92	39.48	5303.70	429.84	3134.04	7164.53	0.00	66652.21	7163.39	483445.30
2	Claims reported during the period	34761.82	20599.59	546.36	21145.95	139024.31	99858.74	238883.05	211853.16	9389.31	34.28	221276.75	1646.59	389.96	8400.96	0.00	191216.71	23758.50	741480.28
	(a) Booked During the period	34761.82	20599.59	546.36	21145.95	139024.31	99858.74	238883.05	211853.16	9389.31	34.28	221276.75	1646.59	389.96	8400.96	0.00	191216.71	23758.50	741480.28
	(b) Reopened during the Period	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(c) Other Adjustment (to be specified)																		
	(i) _____																		
	(ii) _____																		
3	Claims Settled during the period	41961.31	14037.41	333.04	14370.44	137891.96	89608.73	227500.69	201820.88	7134.65	56.02	209011.55	1905.69	1379.77	3765.30	0.00	103608.10	15198.34	618701.19
	(a) paid during the period																		
	(b) Other Adjustment (to be specified)																		
	(i) _____																		
	(ii) _____																		
4	Claims Repudiated during the period	0.00	0.17	0.00	0.17	109.33	0.02	109.35	11069.85	1218.23	10.22	12298.30	0.65	0.00	0.00	0.00	0.00	68.10	12476.57
	Other Adjustment (to be specified)																		
	(i) _____																		
	(ii) _____																		
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	2738.21	1669.11	60.00	1729.11	5780.17	2151.78	7931.95	0.00	0.00	0.00	0.00	375.16	42.93	318.74	0.00	120055.66	2728.23	135920.00
6	Claims O/S at End of the period	122836.02	7286.26	3081.93	10368.19	13234.55	271114.68	284349.24	6086.08	4125.40	44.75	10256.23	1444.14	2474.67	9867.49	0.00	40867.31	12284.95	494748.24
	Less than 3months	9119.15	1958.09	20.54	1978.62	8462.52	23067.30	31529.82	5405.02	1784.49	7.37	7196.88	568.45	39.21	1287.84	0.00	17020.98	3405.08	72146.02
	3 months to 6 months	6725.30	933.33	6.68	940.00	2851.43	23627.32	26478.76	474.91	1035.85	5.69	1516.46	319.28	225.86	1846.02	0.00	263.85	1988.33	40303.87
	6months to 1 year	17530.54	1246.39	1205.08	2451.47	1746.66	29184.94	30931.60	144.76	1113.34	0.00	1258.10	390.00	67.43	3450.54	0.00	8054.03	5170.83	69304.53
	1year and above	89461.03	3148.46	1849.63	4998.09	173.94	195235.13	195409.07	61.38	191.72	31.69	284.79	166.41	2142.18	3283.08	0.00	15528.44	1720.72	312993.82

Form NL-38-Development of Losses (Annual Submission)

Name of the Insurer: IFFCO Tokio General Insurance Co.Ltd.

Date:

31-Mar-2022

LOB

Motor TP

(Amount in Rs Lakhs)

Particulars	Accident year Cohort										
	FYE 31-Mar-2012(a)	FYE 31-Mar-2013	FYE 31-Mar-2014	FYE 31-Mar-2015	FYE 31-Mar-2016	FYE 31-Mar-2017	FYE 31-Mar-2018	FYE 31-Mar-2019	FYE 31-Mar-2020	FYE 31-Mar-2021	FYE 31-Mar-2022
Ultimate Net Loss Cost - Original estimate	1,13,352	40,319	52,293	61,107	75,857	87,065	86,738	1,11,243	1,39,739	1,43,326	1,60,748
Net Claims Provisions*	18,410	8,223	11,951	16,949	26,128	30,990	48,712	73,610	1,11,238	1,26,920	-
Cumulative Payment as of											
one year later	70,520	7,582	13,350	15,274	17,058	17,381	17,672	19,388	12,197	18,280	-
two year later	93,009	16,415	25,510	26,304	34,604	35,335	30,238	26,147	28,500	-	-
three year later	1,11,918	23,733	32,794	36,414	49,881	47,274	35,091	37,633	-	-	-
four year later	1,25,871	28,313	39,462	44,632	59,222	52,430	42,760	-	-	-	-
five year later	1,35,930	32,237	45,637	49,679	63,170	59,468	-	-	-	-	-
six year later	1,45,922	36,174	49,812	52,314	68,897	-	-	-	-	-	-
seven year later	1,56,269	39,088	51,667	55,424	-	-	-	-	-	-	-
eight year later	1,63,571	40,062	53,873	-	-	-	-	-	-	-	-
nine year later	1,66,756	41,524	-	-	-	-	-	-	-	-	-
ten year later	1,70,668	-	-	-	-	-	-	-	-	-	-
Ultimate Net Loss Cost - Re-estimated											
one year later	1,58,748	42,416	52,695	61,097	76,714	84,676	91,471	1,11,243	1,39,739	1,45,199	-
two year later	1,62,800	42,432	52,842	62,150	84,591	90,201	91,471	1,11,243	1,39,739		
three year later	1,65,373	42,743	55,769	67,093	91,496	90,201	91,471	1,11,243			
four year later	1,65,944	43,838	60,644	67,991	92,277	90,201	91,471				
five year later	1,69,282	44,317	60,436	68,221	94,603	90,458					
six year later	1,72,515	43,775	61,196	72,373	95,025						
seven year later	1,82,249	49,500	65,824	72,373							
eight year later	1,85,821	49,747	65,824								
nine year later	1,88,491	49,747									
ten year later	1,89,078										
Favourable / (unfavourable) development	(75,726)	(9,427)	(13,531)	(11,266)	(19,168)	(3,393)	(4,733)	-	-	(1,874)	-
In % (A-D)/A	-67%	-23%	-26%	-18%	-25%	-4%	-5%	0%	0%	-1%	0%

Note:-

(a) Should Include all other prior years

(b) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

(c) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with **the latest diagonal**

Form NL-38-Development of Losses (Annual Submission)

Name of the Insurer: IFFCO Tokio General Insurance Co.Ltd.

Date: 31-Mar-22

LOB Short Tail

(Amount in Rs Lakhs)

Particulars	Accident year Cohort										
	FYE 31-Mar-2012(a)	FYE 31-Mar-2013	FYE 31-Mar-2014	FYE 31-Mar-2015	FYE 31-Mar-2016	FYE 31-Mar-2017	FYE 31-Mar-2018	FYE 31-Mar-2019	FYE 31-Mar-2020	FYE 31-Mar-2021	FYE 31-Mar-2022
Ultimate Net Loss Cost - Original estimate	3,31,226	73,751	90,094	1,04,391	1,45,120	1,88,935	1,67,156	2,26,388	2,60,455	2,54,422	3,64,279
Net Claims Provisions*	174	212	1,002	129	108	395	1,984	1,709	4,630	9,586	-
Cumulative Payment as of											
one year later	3,19,323	65,359	80,333	1,00,023	1,38,684	1,71,940	1,54,094	2,13,955	2,56,041	2,48,192	-
two year later	3,21,769	67,076	82,759	1,01,838	1,41,259	1,77,768	1,57,617	2,18,069	2,61,606	-	-
three year later	3,23,325	67,888	83,255	1,02,630	1,42,446	1,79,034	1,58,445	2,19,614	-	-	-
four year later	3,23,969	68,196	83,897	1,03,152	1,42,858	1,79,281	1,58,931	-	-	-	-
five year later	3,24,534	68,384	84,223	1,03,524	1,43,146	1,79,739	-	-	-	-	-
six year later	3,25,086	68,654	84,383	1,03,192	1,43,368	-	-	-	-	-	-
seven year later	3,25,475	68,795	84,589	1,03,349	-	-	-	-	-	-	-
eight year later	3,25,748	68,852	84,713	-	-	-	-	-	-	-	-
nine year later	3,26,041	68,910	-	-	-	-	-	-	-	-	-
ten year later	3,26,200	-	-	-	-	-	-	-	-	-	-
Ultimate Net Loss Cost - Re-estimated											
one year later	3,29,799	70,937	88,179	1,04,321	1,45,566	1,84,006	1,61,060	2,24,386	2,71,557	2,57,778	-
two year later	3,27,879	69,394	86,534	1,03,893	1,44,384	1,82,170	1,62,662	2,24,139	2,66,236		
three year later	3,27,482	69,143	85,798	1,04,399	1,44,202	1,80,971	1,61,102	2,21,323			
four year later	3,27,151	69,082	86,156	1,04,259	1,44,063	1,79,847	1,60,915				
five year later	3,27,130	69,294	85,678	1,04,366	1,43,508	1,80,134					
six year later	3,27,517	69,309	85,684	1,03,488	1,43,475						
seven year later	3,27,380	69,357	85,276	1,03,478							
eight year later	3,27,533	69,065	85,715								
nine year later	3,26,620	69,121									
ten year later	3,26,374										
Favourable / (unfavourable) development	4,852	4,629	4,379	913	1,644	8,801	6,241	5,064	(5,781)	(3,356)	-
In % (A-D)/A	1%	6%	5%	1%	1%	5%	4%	2%	-2%	-1%	0%

Note:-

(a) Should Include all other prior years

(b) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

(c) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with **the latest diagonal**

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: IFFCO-Tokio General Insurance Company Limited

For the Quarter ending on 31st March-2022

Amount in Rs. Lakhs

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	201	86	182	253	72	8	12	672.24	348.49	826.40	4252.66	1577.73	13071.78	31.92	814	20781.22
2	Marine Cargo	5397	1389	659	237	73	6	10	1666.92	821.19	905.77	509.02	273.52	0.11	9.67	7771	4186.21
3	Marine Other than Cargo	0	1	0	1	2	0	0	0.00	4.51	0.00	19.94	15.88	0.00	0.88	4	41.21
4	Motor OD	109579	23794	4966	1483	359	30	86	20831.77	11086.08	4442.54	2146.02	692.03	65.50	184.86	140297	39448.81
5	Motor TP	176	393	680	679	1524	941	1011	894.57	1662.74	3335.55	3659.78	8995.31	6474.19	4453.23	5404	29475.38
6	Health	43419	11946	3597	3912	2806	31	11	26336.69	14478.18	1831.37	870.91	245.90	-0.26	1.72	65722	43764.52
7	Personal Accident	281	520	421	240	44	3	2	134.09	871.55	568.26	555.55	109.92	7.79	0.07	1511	2247.23
8	Travel	1	4	1	0	1	0	0	2.50	9.22	3.58	0.00	33.37	0.00	0.00	7	48.67
9	Workmen's Compensation/ Employer's liability	11	33	86	67	32	8	4	37.97	85.78	258.08	114.27	94.41	58.61	22.39	241	671.50
10	Public/ Product Liability	0	1	0	0	0	0	0	1.53	0.03	0.16	5.33	11.94	56.71	0.00	1	75.70
11	Engineering	60	117	178	133	49	4	3	82.86	72.63	206.34	423.09	234.47	0.32	55.54	544	1075.26
12	Aviation	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00
13	Crop Insurance	156	82	23	0	1	0	0	19573.88	0.68	567.04	0.74	6.03	0.00	0.56	262	20148.93
14	Other segments ^(a)	0	0	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0	0.00
15	Miscellaneous	4725	2239	826	382	136	7	9	2723.98	1132.96	536.02	731.28	500.23	39.07	2.72	8318	5666.27

FORM NL-39- AGEING OF CLAIMS

Upto the Quarter ending on March'2022

(Rs in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	597	448	667	536	215	41	37	1746.11	1396.66	8076.56	11614.45	4816.67	14162.43	148.43	2541	41961.31
2	Marine Cargo	16653	5113	1700	618	193	21	19	5175.20	3542.16	3004.46	1433.93	752.47	110.81	18.37	24317	14037.41
3	Marine Other than Cargo	3	4	3	4	8	0	1	1.87	6.33	15.38	74.18	233.61	0.00	1.67	23	333.04
4	Motor OD	393710	83215	18056	4902	1348	192	265	71158.12	37572.74	17505.71	8118.48	2739.89	342.40	454.61	501688	137891.96
5	Motor TP	410	1062	1938	2693	5060	2627	2817	1794.28	4799.07	9181.38	14297.21	28216.05	17575.24	13745.50	16607	89608.73
6	Health	225569	209505	41982	12926	4842	1517	416	86995.39	85654.45	23183.83	5047.11	794.03	117.01	29.05	496757	201820.88
7	Personal Accident	933	1733	1467	756	149	18	11	464.49	2138.31	2473.68	1692.72	305.06	51.90	8.49	5067	7134.65
8	Travel	2	8	6	1	2	0	0	5.00	11.49	3.96	0.29	35.29	0.00	0.00	19	56.02
9	Workmen's Compensation/ Employer's liability	32	91	239	198	100	14	9	55.37	193.24	684.97	584.15	256.89	99.22	31.85	683	1905.69
10	Public/ Product Liability	5	3	3	10	8	2	0	6.39	3.20	22.62	733.20	252.50	361.87	0.00	31	1379.77
11	Engineering	260	496	598	426	145	6	6	171.35	312.12	746.76	1381.25	1014.41	41.93	97.47	1937	3765.30
12	Aviation	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00
13	Crop Insurance	603	161	86	57	179	2	0	102343.94	445.36	674.12	147.10	55.36	-37.82	-19.96	1088	103608.10
14	Other segments ^(a)	0									0.00					0	0.00
15	Miscellaneous	13322	6093	2354	1173	311	33	24	6487.80	2984.72	1637.13	2204.88	1567.57	247.36	68.88	23310	15198.34

FORM NL-41 OFFICES INFORMATION

Name of the Insurer: **IFFCO Tokio General Insurance Company Limited**

As on: **31-03-2022**

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the year	340	
2	No. of branches approved during the year	5	
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	5
5	No. of branches closed during the year	6	
6	No of branches at the end of the year	339	
7	No. of branches approved but not opened	0	
8	No. of rural branches	1	
9	No. of urban branches	338	
10	No. of Directors:-		
	(a) Independent Director	3	
	(b) Executive Director **	2	
	(c) Non-executive Director ***	9	
	(d) Women Director*	1	
	(e) Whole time director **	2	
11	No. of Employees		
	(a) On-roll:	4266	
	(b) Off-roll:	1144	
	(c) Total	5410	
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents(Inclusive of 581 terminated IA during the year)	11,722	
	(b) Corporate Agents-Banks	56	
	(c)Corporate Agents-Others	31	
	(d) Insurance Brokers	493	
	(e) Web Aggregators	11	
	(f) Insurance Marketing Firm	34	
	(g) Motor Insurance Service Providers (DIRECT)	1941	
	(h) Point of Sales persons (DIRECT)	43082	
(i) Other as allowed by IRDAI (To be specified)	-		

Note-

(*) As on 31-03-2022, the Company had one woman Director; namely Mrs. Mira Mehrishi

(**) The company has two Executive Directors, which include following MD/CEO and WTD

(i) Mr. H.O. Suri, MD & CEO

(ii) Mr. Shinjiro Hamada, WTD, Director (Operations)

(***) Including two Nominee Non Executive Directors; namely, Mr. Noboru Yamagata and Mr. Yokio Arita, who resigned from the directorship of the Company w.e.f. 31st March, 2022.

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	4293	54069
Recruitments during the quarter	201	4613
Attrition during the quarter	228	1312
Number at the end of the quarter	4266	57370

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: M/s IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st January, 2022 to 31st March, 2022

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. K. Srinivasa Gowda	Chairman	Chairman	No Change
2	Mr. Noboru Yamagata	Vice Chairman	Vice Chairman	No Change#
3	Mr. Dileepbhai Nanubhai Sanghani	Director	Non - Executive Director	No Change
4	Dr.U.S. Awasthi	Director	Non - Executive Director	No Change
5	Mr. Rakesh Kapur	Director	Non - Executive Director	No Change
6	Dr.P.S. Gahlaut	Director	Non - Executive Director	No Change
7	Mrs. Mira Mehrishi	Director	Independent Director	No Change
8	Mr. Sudhakar Rao	Director	Independent Director	No Change
9	Mr. Amar Sinha	Director	Independent Director	No Change
10	Mr. Yukio Arita	Director	Non - Executive Director	No Change#
11	Mr. Kunihiko Higashi	Director	Non - Executive Director	No Change
12	Mr. Masahito Hirai	Director	Non - Executive Director	Appointed##
13	Mr. H.O. Suri	Managing Director & CEO	Managing Director & CEO	No Change
14	Mr. Shinjiro Hamada	Director (Operations)	Whole Time Director/ Executive Director	No Change
15	Mr. Sanjeev Chopra	Sr. Executive Director & Chief Financial Officer	Chief Financial Officer	Ceased to be KMP###
16	Mr. Ramesh Kumar *	Sr.Executive Director	Head-HR, Admin & CSR)	No Change
17	Mrs. Seema Gaur *	Sr.Executive Director	Head -IT & MIS	No Change
18	Mr.V. Rajaraman *	Executive Director (Marketing)	Executive Director (Marketing)	No Change
19	Mr. Abhijit Chatterjee *	Executive Director (Head-Claims)	Head - Claims	Ceased to be KMP
20	Mrs. Isha Khera	Appointed Actuary	Appointed Actuary	No Change
21	Mr. Kenji Ino	EVP & Chief Risk Officer	Chief Risk Officer	No Change
22	Mr. Sanket Gupta	EVP & Acting CFO	Acting CFO	Appointed###
23	Mr. Amit Jain	VP, Company Secretary & Chief Compliance Officer	Company Secretary & Chief Compliance Officer	No Change
24	Mr. Abhishek Sharma	Chief Investment Officer	Chief Investment Officer	No Change
25	Mr. Pankaj Dhingra	Financial Advisor & Chief of Internal Audit	Financial Advisor, Chief of Internal Audit & Legal	No Change

Notes:-

(*) Deemed as KMP, being functional Heads one level below the MD/CEO

(#) Mr. Noburu Yamagata and Mr. Yukio Arita, both Tokio Marine Nominee Non-Executive Directors resigned from the directorship of the Company w.e.f. 31st March, 2022, due to change in nomination.

(##) Mr. Masahito Hirai Has been appointed as Non-Executive Director of the Company w.e.f.15th February, 2022

(###) Consequent to resignation of Mr. Sanjeev Chopra, w.e.f. 28th February, 2022. Mr. Sanket Gupta, EVP (F&A) has been appointed as acting CFO of the Company.

FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

Name of Insurer: **IFFCO Tokio General Insurance Company Ltd.**

Upto the Quarter ending on

31st March, 2022

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	307	1,088.65	14,58,134.95
		Social			
2	MARINE CARGO	Rural	0	0	0
		Social			
3	MARINE OTHER THAN CARGO	Rural	0	0	0
		Social			
4	MOTOR OD	Rural	1,05,920	3,346.11	1,49,133.36
		Social			
5	MOTOR TP	Rural	18,74,065	40,149.98	12,21,088.95
		Social			
6	HEALTH	Rural	48,264	38,543.36	2,01,92,623.29
		Social			
7	PERSONAL ACCIDENT	Rural	1,83,744	2,747.09	1,67,69,386.00
		Social	1	75.90	5,52,000.00
8	TRAVEL	Rural	0	0	0
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	5,885	748.51	3,06,165.29
		Social			
10	Public/ Product Liability	Rural	1,041	26.01	65,905.59
		Social			
11	Engineering	Rural	3,392	795.07	5,46,205.94
		Social			
12	Aviation	Rural	0	0	0
		Social			
13	Other Segment ^(a)	Rural	236	94,047.55	5,91,274.42
		Social	213	40,108.33	5,89,437.37
14	Miscellaneous	Rural	172764	12,002.15	30,11,818.69
		Social	10955	10.16	6,401.70
	Total	Rural	23,95,618	1,93,494.49	4,43,11,736.49
		Social	11,169	40,194.39	11,47,839.07

PERIODIC DISCLOSURES
FORM NL - 44 - MOTOR TP OBLIGATIONS

Name of the Insurer :	IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
Registration No. :	106
Date of Registration with the IRDAI :	December 4, 2000
Gross Direct Premium Income during the immediate preceding FY (Rs In Lakhs)	8,41,088
Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY (Rs In Lakhs)	1,99,804
Obligation of the Insurer to be met in a FY (Rs In Lakhs)	1,96,103
Statement Period : Quarter ending	Mar-22

Items	(₹ In Lakhs)	
	For the Quarter ended March 31, 2022	Upto the Quarter ended March 31, 2022
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	21,881	72,442
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	37,031	1,32,830
Total Gross Direct Motor Third Party Insurance Business (L+P)	58,912	2,05,272
Total Gross Direct Motor Own damage Insurance Business Premium	42,361	1,64,992
Total Gross Direct Premium Income	2,13,842	8,45,291

FORM NL-45-GRIEVANCE DISPOSAL

Name of the Insurer: IFFCO-Tokio General Insurance Co. Ltd.

Date: January - March' 2022

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	0	6	4	2	0	0	7
b)	Claims Related	40	311	134	114	99	4	1339
c)	Policy Related	3	45	26	17	4	1	145
d)	Premium Related	1	2	3	0	0	0	10
e)	Refund Related	0	4	4	0	0	0	10
f)	Coverage Related	0	8	5	2	0	1	35
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	0	1	0	0	0	1	1
i)	Others (to be specified) (i) Insured was not aware about the process of VAHAN Integration	1	1	1	1	0	0	26
	Total	45	378	177	136	103	7	1573
2	Total No. of policies during previous year:	88,34,350						
3	Total No. of claims during previous year:	11,85,858						
4	Total No. of policies during current year:	97,11,260						
5	Total No. of claims during current year:	11,47,104						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.15						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	11.67						
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	7	1.85%	-	-	-	-	
b)	15 - 30 days	0	-	-	-	-	-	
c)	30 - 90 days	0	-	-	-	-	-	
d)	90 days & Beyond	0	-	-	-	-	-	
	Total Number of Complaints	7	1.85%	-	-	-	-	

Note:-(a) Opening balance should tally with the closing balance of the previous quarter.

(b) Complaints reported should be net of duplicate complaints

(c) No. of policies should be new policies (both individual and group) net of cancellations

(d) Claims should be no. of claims reported during the period

(e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: IFFCO Tokio General Insurance Company Ltd.

For the Quarter ending: 31-03-2022

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
Nil							

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Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2021-22

(Note: details of all Health, PA & Travel Insurance products approved by end of the FY to be provided)

S.N	UIN	Name of the Product	No. Of Lives Insured	Date of Launch (DD-MM-YYYY)	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiated (in terms of number of claims)	No. Of Complaints Received	No. Of Complaints Resolved	% of policies renewed out of total no. Of policies due for renewal	Age-wise distribution of Policies (classification of policies based on the age					
												No of Policies in its 1st Year	No of Policies completed 1 year and more than 1 years and less than 3 years	No of Policies completed 3 years not more than 3 years but Less than 5 Years	No of Policies completed 5 years or more than 5 years But less than 10 years	No of Policies completed 10 years and more than 10 years	Total No. Of Policies
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q=l+m+n+o+p
1	IFFHGSP21194V012021	Ayushman Bharat Sarbat Sehat Bima Yojana (AB-SSBY)	1,46,30,809	20-08-2020	109.5%	122.8%	98%	2%				2	0	0	0	0	2
2	IFFHLIP21354V032021	Comprehensive Accident Hospitalization Policy	9,326	01-10-2020	72.5%	99.0%	68%	32%	1	1	10%	21034	0	0	0	0	21034
3	IFFHLIP21353V022021	Critical Illness insurance Policy	1,924	01-10-2020	53.4%	78.8%	100%	0%			1%	1880	203	0	0	0	2083
4	IFFHCSP18108V011718	CSC- Family Health Protector	1	01-12-2018	73.5%	70.5%	100%	0%			0%	0	0	0	0	0	0
5	IFFHCSP18107V011718	CSC- Health Protector	7	01-12-2018	327.2%	339.4%	75%	50%			0%	6	0	0	0	0	6
6	IFFPCSP18099V01 1718	CSC- Janata Personal Accident	21,422	04-01-2018	21.3%	53.4%	0%	0%			0%	28618	0	0	0	0	28618
7	IFFHLIP22198V042122	Family Health Protector	1,55,245	02-03-2022	113.1%	139.7%	94%	10%	79	78	70%	54214	0	0	0	0	54214
8	IFFHLGP21327V022021	Group Medishield Insurance Policy	29,98,826	01-10-2020	131.2%	151.1%	96%	4%	134	133	36%	2716	0	0	0	0	2716
9	IRDAN106P0021V01200102	Group Personal Accident Policy	82,42,721	16-05-2001	94.3%	122.4%	64%	21%	5	5	56%	6538	162	19	1	0	6720
10	IFFHLIP22197V042122	Health Protector	42,663	02-03-2022	109.7%	136.5%	92%	12%	30	29	53%	38910	0	0	0	0	38910
11	IFFHLIP21328V022021	Health Protector Plus	15,135	01-10-2020	40.0%	66.5%	50%	49%	1	1	67%	6860	0	0	0	0	6860
12	IFFHLIP19036V011920	Iffco-Tokio Critical Illness Benefit Policy	5,499	2019-07-12	0.1%	26.8%	50%	100%			0%	5182	132	0	0	0	5314
13	IFFHLGP19096V011819	Iffco-Tokio Group Critical Illness Policy	8	28-01-2019	139.4%	161.9%	100%	0%			0%	7	0	0	0	0	7
14	IFFHLIP20071V011920	IFFCO-Tokio Mos-Bite Protector Policy	86,915	25-10-2019	323.2%	348.4%	80%	15%	19	19	0%	175607	2061	0	0	0	177668
15	IFFHLIP21329V032021	Individual Medishield Insurance Policy	6,892	01-10-2020	132.3%	159.4%	98%	10%	8	8	66%	4327	0	0	1	0	4328
16	IRDA/NL-HLT/ITGI/P-P/V.I/13/14-15	Individual Personal Accident Grand	2,556	24-06-2015	60.8%	89.6%	69%	21%			63%	2637	0	0	0	0	2637
17	IRDAN106P0010V01200102	Individual Personal Accident Policy	1,58,382	16-05-2001	71.1%	100.1%	69%	14%	5	5	36%	172856	2089	640	2	0	175587
18	IRDAN106P0009V01200809	Jan Suraksha Bima Policy (Micro Insurance)	25,03,897	08-09-2008	242.1%	272.8%	0%	0%			0%	0	0	0	0	0	0
19	IFFHLGP19001V011819	Swasthya Sathi Scheme	-	01-04-2018	0.0%	0.0%	0%	0%			0%	0	0	0	0	0	0
20	IFFHLGP09003V010809	Jan Swasthya Beema Yojana	-	30-09-2013	-3170.4%	-3155.8%	97%	3%			0%	0	0	0	0	0	0
21	IRDAN106P0001V01200506	Janata Personal Accident Policy	41,39,073	18-11-2005	83.3%	108.1%	97%	28%			15%	2844	968	2	0	0	3814

22	IRDAI/HLT/ITGI/P-P/V.I/07/2016-17	Kisan suraksha Bima Yojna (Gramin Accident Insurance	218	01-10-2016	105.5%	121.6%	68%	3%			0%	1	0	0	0	0	1
23	IFFHLIP21354V032021	PoS - Comprehensive Accident Hospitalization Policy	3,444	01-10-2020	13.1%	41.1%	40%	60%			0%	0	0	0	0	0	0
24	IFFHLIP22198V042122	PoS - Family Health Protector	11,108	02-03-2022	75.9%	103.5%	93%	13%			0%	0	0	0	0	0	0
25	IRDAN106P0021V01200102	PoS - Group Personal Accident Policy	31,856	16-05-2001	74.2%	106.1%	93%	29%			0%	0	0	0	0	0	0
26	IFFHLIP22197V042122	PoS - Health Protector	6,495	02-03-2022	46.3%	73.9%	85%	21%			0%	0	0	0	0	0	0
27	IRDA/NL-HLT/ITGI/P-P/V.I/13/14-15	PoS - Individual Personal Accident Grand	125	24-06-2015	5.7%	34.7%	0%	0%			0%	0	0	0	0	0	0
28	IRDAN106P0010V01200102	PoS - Individual Personal Accident policy	19,824	16-05-2001	27.4%	56.2%	72%	26%			0%	0	0	0	0	0	0
29	IRDAN106P0009V01200809	PoS - Jan Suraksha Bima policy (Micro Insurance)	6,38,461	08-09-2008	0.0%	28.0%	0%	0%			0%	0	0	0	0	0	0
30	IRDAN106P0001V01200506	PoS - Janata Personal Accident Policy	28,731	18-11-2005	40.1%	72.1%	89%	22%			0%	0	0	0	0	0	0
31	IRDAN106P0015V01200102	PoS - Travel Protector Insurance Policy	107	02-11-2001	0.0%	56.6%	0%	0%			0%	0	0	0	0	0	0
32	IRDAN106P0014V01200102	Sankat Haran Bima (Gramin Accident Insurance) Policy	-	08-09-2008	6.8%	22.9%	84%	18%			0%	1	0	0	0	0	1
33	IFFHLIP21325V032021	Swasthya Kavach (Family health) Policy	60,639	01-10-2020	112.8%	139.2%	97%	9%	37	37	66%	15259	0	0	0	0	15259
34	IFFHLIP21326V022021	Swasthya Raksha Bima	8,494	01-10-2020	103.8%	131.3%	84%	14%			9%	3058	0	0	0	0	3058
35	IRDAN106P0015V01200102	Travel Protector Insurance policy	812	02-11-2001	62.7%	112.9%	40%	31%			23%	1132	0	0	3	0	1135
36	IFFHLIP20161V011920	Arogya Sanjeevani Policy, IFFCO-Tokio General Insurance Company Limited	4,392	01-04-2020	42.3%	68.8%	70%	30%			1%	2476	0	0	0	0	2476
37	IFFHLIP21081V012021	Corona Kavach Policy, IFFCO Tokio General Insurance Company Limited	29,014	10-07-2020	133.0%	159.0%	91%	17%	21	21	0%	1482	0	0	0	0	1482
38	IFFHLIP21082V012021	Corona Rakshak Policy, IFFCO Tokio General Insurance Company Limited	18,017	10-07-2020	1998.2%	2023.4%	127%	20%	317	317	0%	75	0	0	0	0	75
39	IFFHLIP21583V012021	IFFCO-Tokio Hospital Daily Cash Policy	10,102	12-02-2021	175.4%	201.3%	75%	13%	6	6	11%	24205	6	0	0	0	24211
40	IFFHLGP20034V011920	Iffco -Tokio Loan Protector Policy (Group)	800	08-01-2020	0.0%	12.4%	0%	0%			0%	1523	297	0	0	0	1820
41	IRDAN106P0008V01200809	Mahila Suraksha Policy (Micro Insurance)	29	08-09-2008	0.0%	1.6%	0%	0%			0%	0	0	0	0	0	0
42	IFFHLGP21045V012021	IFFCO-Tokio Group Hospital Daily Cash Policy	79	03-07-2020	0.0%	23.9%	0%	0%			0%	186	0	0	0	0	186
43	IFFPAGP21634V012021	Group - Saral Suraksha Bima, IFFCO Tokio General Insurance Company Limited	260	01-04-2021	0.0%	32.2%	0%	0%			0%	3	0	0	0	0	3
44	IFFPAIP21633V012021	Saral Suraksha Bima, IFFCO Tokio General Insurance Company Limited	9	01-04-2021	0.0%	27.9%	0%	0%			0%	16	0	0	0	0	16
45	IFFHLIA22178V012122	Wellness Benefit	NA	02-03-2022	NA	NA	0%	0%			0%	0	0	0	0	0	0
46	IFFHLGA22170V012122	Wellness Benefit Add-on (Group)	NA	02-03-2022	NA	NA	0%	0%			0%	0	0	0	0	0	0

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company IFFCO TOKIO GENERAL INSURANCE CO. LTD. Date: 31-03-2022
 Information as at 31-03-22

a. Specify whether In-house Claim Settlement or Services rendered by TPA - In House
 Name of the TPA (If services rendered by TPA) - In House
 Validity of agreement with the TPA: NA

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	400476	1594	0
Number of lives serviced	597555	600446	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
PAN INDIA	PAN INDIA

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	4,119
ii.	Number of claims received during the year	67,316
iii.	Number of claims paid during the year (specify % also in brackets)	62,803
iv.	Number of claims repudiated during the year (specify % also in brackets)	5,684
v.	Number of claims outstanding at the end of the year	2,948

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	67%	61%	65%	62%
2	Within 1-2 hours	26%	30%	28%	30%
3	Within 2-6 hours	7%	9%	7%	8%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	100%	100%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	29,629	77%	26,994	89.79%	-	#DIV/0!	56623	82.68%
Between 1-3 months	5,408	14%	2,312	7.69%	-	#DIV/0!	7720	11.27%
Between 3 to 6 months	2,372	6%	566	1.88%	-	#DIV/0!	2938	4.29%
More than 6 months	1,014	3%	192	0.64%	-	#DIV/0!	1206	1.76%
Total	38,423	100%	30,064	100.00%	-	#DIV/0!	68487	100.00%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	17
2	Grievances received during the year	551
3	Grievances resolved during the year	549
4	Grievances outstanding at the end of the year	2

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2022

Information as at 31-03-22

a. Specify whether In-house Claim Settlement or Services rendered by TPA - TPA

Name of the TPA (If services rendered by TPA) -Good Health Insurance TPA Ltd

Validity of agreement with the TPA: from 27/01/2021 to 26/01/2024

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	21	0
Number of lives serviced	0	21432	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
PAN INDIA	PAN INDIA

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	7
ii.	Number of claims received during the year	7761
iii.	Number of claims paid during the year (specify % also in brackets)	7450
iv.	Number of claims repudiated during the year (specify % also in brackets)	300
v.	Number of claims outstanding at the end of the year	18

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	NA	NA	87%	96%
2	Within 1-2 hours	NA	NA	13%	4%
3	Within 2-6 hours	NA	NA	0%	0%
4	Within 6-12 hours	NA	NA	0%	0%
5	Within 12-24 hours	NA	NA	0%	0%
6	>24 hours	NA	NA	0%	0%
	Total	NA	NA	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	#DIV/0!	7055	91%	4	100%	7059	91%
Between 1-3 months	0	#DIV/0!	554	7%	0	0%	554	7%
Between 3 to 6 months	0	#DIV/0!	115	1%	0	0%	115	1%
More than 6 months	0	#DIV/0!	22	0%	0	0%	22	0%
Total	0	#DIV/0!	7746	100%	4	100%	7750	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	9
3	Grievances resolved during the year	9
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2022

Information as at 31-03-22

a. Specify whether In-house Claim Settlement or Services rendered by TPA - TPA

Name of the TPA (If services rendered by TPA) -Health India TPA Ltd

Validity of agreement with the TPA: from 01/04/2015 till Termination

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	103	0
Number of lives serviced	0	134807	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Maharashtra	Mumbai Suburban
Maharashtra	Mumbai City
Gujarat	Ahmedabad
Karnataka	Bangalore
Tamil Nadu	Chennai
Kerala	Ernakulam
Delhi	Delhi
Andhra Pradesh	Hyderabad
West Bengal	Kolkata
Maharashtra	Kolhapur
Uttar Pradesh	Lucknow
Karnataka	Dakshina Kannada
Maharashtra	Nagpur
Maharashtra	Pune
Gujarat	Surat
Maharashtra	Solapur
Tamil Nadu	Madurai
Rajasthan	Jaipur
Maharashtra	Nashik
Gujarat	Vadodara
Maharashtra	Aurangabad
Bihar	Patna
Madhya Pradesh	Bhopal
Madhya Pradesh	Indore
Chhattisgarh	Raipur
Odisha	Sundargarh
Gujarat	Rajkot
Chandigarh	Chandigarh
Maharashtra	Satara

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	11
ii.	Number of claims received during the year	11892
iii.	Number of claims paid during the year (specify % also in brackets)	11225
iv.	Number of claims repudiated during the year (specify % also in brackets)	526
v.	Number of claims outstanding at the end of the year	152

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	NA	NA	85%	84%
2	Within 1-2 hours	NA	NA	13%	11%
3	Within 2-6 hours	NA	NA	2%	2%
4	Within 6-12 hours	NA	NA	0%	3%
5	Within 12-24 hours	NA	NA	0%	0%
6	>24 hours	NA	NA	0%	0%
	Total	NA	NA	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	#DIV/0!	9348	80%	0	#DIV/0!	9348	80%
Between 1-3 months	0	#DIV/0!	2058	18%	0	#DIV/0!	2058	18%
Between 3 to 6 months	0	#DIV/0!	280	2%	0	#DIV/0!	280	2%
More than 6 months	0	#DIV/0!	65	1%	0	#DIV/0!	65	1%
Total	0	#DIV/0!	11751	100%	0	#DIV/0!	11751	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	6
3	Grievances resolved during the year	6
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2022

Information as at 31-03-22

a. Specify whether In-house Claim Settlement or Services rendered by TPA - TPA

Name of the TPA (If services rendered by TPA) Vidal Health TPA

Validity of agreement with the TPA: **from 01/03/2019 till Termination**

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	203	0
Number of lives serviced	0	174606	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Haryana	Gurgaon
Madhya Pradesh	Indore

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	7
ii.	Number of claims received during the year	10557
iii.	Number of claims paid during the year (specify % also in brackets)	9954
iv.	Number of claims repudiated during the year (specify % also in brackets)	494
v.	Number of claims outstanding at the end of the year	116

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	NA	NA	88%	77%
2	Within 1-2 hours	NA	NA	11%	16%
3	Within 2-6 hours	NA	NA	0%	2%
4	Within 6-12 hours	NA	NA	1%	5%
5	Within 12-24 hours	NA	NA	0%	0%
6	>24 hours	NA	NA	0%	0%
	Total	NA	NA	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	#DIV/0!	9149	88%	0	#DIV/0!	9149	88%
Between 1-3 months	0	#DIV/0!	863	8%	0	#DIV/0!	863	8%
Between 3 to 6 months	0	#DIV/0!	211	2%	0	#DIV/0!	211	2%
More than 6 months	0	#DIV/0!	225	2%	0	#DIV/0!	225	2%
Total	0	#DIV/0!	10448	100%	0	#DIV/0!	10448	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	2
3	Grievances resolved during the year	2
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2022

Information as at 31-03-22

a. Specify whether In-house Claim Settlement or Services rendered by TPA - TPA

Name of the TPA (If services rendered by TPA): MediAssist Insurance TPA

Validity of agreement with the TPA: **from 01/04/2014 till Termination**

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	255	1
Number of lives serviced	0	868408	61600

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
PAN India	PAN India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	36
ii.	Number of claims received during the year	109417
iii.	Number of claims paid during the year (specify % also in brackets)	106262
iv.	Number of claims repudiated during the year (specify % also in brackets)	2567
v.	Number of claims outstanding at the end of the year	624

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	NA	NA	92%	77%
2	Within 1-2 hours	NA	NA	7%	19%
3	Within 2-6 hours	NA	NA	1%	3%
4	Within 6-12 hours	NA	NA	0%	0%
5	Within 12-24 hours	NA	NA	0%	0%
6	>24 hours	NA	NA	0%	0%
	Total	NA	NA	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	#DIV/0!	42980	75%	27027	53%	70007	64%
Between 1-3 months	0	#DIV/0!	12084	21%	21284	41%	33368	31%
Between 3 to 6 months	0	#DIV/0!	1593	3%	1690	3%	3283	3%
More than 6 months	0	#DIV/0!	855	1%	1316	3%	2171	2%
Total	0	#DIV/0!	57512	100%	51317	100%	108829	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	23
3	Grievances resolved during the year	22
4	Grievances outstanding at the end of the year	1

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2022

Information as at 31-03-22

a. Specify whether In-house Claim Settlement or Services rendered by TPA - TPA

Name of the TPA (If services rendered by TPA) : Park TPA

Validity of agreement with the TPA: from 19/06/2018 till 18/06/2024

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	3	0
Number of lives serviced	0	2591	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
PAN India	PAN India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	1
ii.	Number of claims received during the year	589
iii.	Number of claims paid during the year (specify % also in brackets)	588
iv.	Number of claims repudiated during the year (specify % also in brackets)	0
v.	Number of claims outstanding at the end of the year	2

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	NA	NA	NA	NA
2	Within 1-2 hours	NA	NA	NA	NA
3	Within 2-6 hours	NA	NA	NA	NA
4	Within 6-12 hours	NA	NA	NA	NA
5	Within 12-24 hours	NA	NA	NA	NA
6	>24 hours	NA	NA	NA	NA
	Total	NA	NA	NA	NA

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	#DIV/0!	112	19%	0	#DIV/0!	112	19%
Between 1-3 months	0	#DIV/0!	188	32%	0	#DIV/0!	188	32%
Between 3 to 6 months	0	#DIV/0!	210	36%	0	#DIV/0!	210	36%
More than 6 months	0	#DIV/0!	78	13%	0	#DIV/0!	78	13%
Total	0	#DIV/0!	588	100%	0	#DIV/0!	588	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2022

Information as at 31-03-22

a. Specify whether In-house Claim Settlement or Services rendered by TPA - TPA

Name of the TPA (If services rendered by TPA): MD India TPA

Validity of agreement with the TPA: from 21/03/2020 to 20/03/2023

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	33	1
Number of lives serviced	0	322460	10245077

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Gujarat	Ahmadabad
Maharashtra	Aurangabad
Karnataka	Bangalore
Tamil Nadu	Chennai
Andhra Pradesh	Chittoor
Uttar Pradesh	Ghaziabad
Haryana	Gurgaon
Telangana	Hyderabad
Tamil Nadu	Kanchipuram
Tamil Nadu	Katpadi
Maharashtra	Mumbai
Maharashtra	Nagpur
Tamil Nadu	Nallambakkam
Andhra Pradesh	Nellore
Tamil Nadu	Oragadam
Maharashtra	Pune
Madhya Pradesh	Satna
Himachal Pradesh	Solan
Tamil Nadu	Tambaram
Maharashtra	Thane
Tamil Nadu	Tiruvallur

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	6
ii.	Number of claims received during the year	17193
iii.	Number of claims paid during the year (specify % also in brackets)	16587
iv.	Number of claims repudiated during the year (specify % also in brackets)	507
v.	Number of claims outstanding at the end of the year	105

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	NA	NA	55%	42%
2	Within 1-2 hours	NA	NA	45%	58%
3	Within 2-6 hours	NA	NA	0%	0%
4	Within 6-12 hours	NA	NA	0%	0%
5	Within 12-24 hours	NA	NA	0%	0%
6	>24 hours	NA	NA	0%	0%
	Total	NA	NA	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	#DIV/0!	15165	89%	2	100%	15167	89%
Between 1-3 months	0	#DIV/0!	1501	9%	0	0%	1501	9%
Between 3 to 6 months	0	#DIV/0!	179	1%	0	0%	179	1%
More than 6 months	0	#DIV/0!	247	1%	0	0%	247	1%
Total	0	#DIV/0!	17092	100%	2	100%	17094	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	7
3	Grievances resolved during the year	7
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2022

Information as at 31-03-22

a. Specify whether In-house Claim Settlement or Services rendered by TPA - TPA

Name of the TPA (If services rendered by TPA):Vidal Health TPA

Validity of agreement with the TPA: from 28/04/2014 till Termination

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	39	0
Number of lives serviced	0	69639	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Karnataka	Bangalore
Tamil Nadu	Chennai
Kerala	Cochin
Tamil Nadu	Coimbatore
Delhi	Delhi
Maharashtra	Mumbai
Maharashtra	Pune

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	8
ii.	Number of claims received during the year	115986
iii.	Number of claims paid during the year (specify % also in brackets)	115713
iv.	Number of claims repudiated during the year (specify % also in brackets)	97
v.	Number of claims outstanding at the end of the year	184

184

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	NA	NA	76%	81%
2	Within 1-2 hours	NA	NA	21%	16%
3	Within 2-6 hours	NA	NA	1%	2%
4	Within 6-12 hours	NA	NA	3%	1%
5	Within 12-24 hours	NA	NA	0%	0%
6	>24 hours	NA	NA	0%	0%
	Total	NA	NA	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	#DIV/0!	6595	80%	51213	48%	57808	50%
Between 1-3 months	0	#DIV/0!	1320	16%	47300	44%	48620	42%
Between 3 to 6 months	0	#DIV/0!	178	2%	4503	4%	4681	4%
More than 6 months	0	#DIV/0!	158	2%	4543	4%	4701	4%
Total	0	#DIV/0!	8251	100%	107559	100%	115810	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	6
3	Grievances resolved during the year	6
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2022

Information as at 31-03-22

a. Specify whether In-house Claim Settlement or Services rendered by TPA - TPA

Name of the TPA (If services rendered by TPA): Med Save TPA

Validity of agreement with the TPA: from 12/09/2014 till Termination

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	1	0
Number of lives serviced	0	165	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
PAN India	PAN India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	51
iii.	Number of claims paid during the year (specify % also in brackets)	45
iv.	Number of claims repudiated during the year (specify % also in brackets)	2
v.	Number of claims outstanding at the end of the year	4

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	NA	NA	81%	61%
2	Within 1-2 hours	NA	NA	5%	17%
3	Within 2-6 hours	NA	NA	14%	22%
4	Within 6-12 hours	NA	NA	0%	0%
5	Within 12-24 hours	NA	NA	0%	0%
6	>24 hours	NA	NA	0%	0%
	Total	NA	NA	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	#DIV/0!	23	49%	0	48%	23	49%
Between 1-3 months	0	#DIV/0!	12	26%	0	44%	12	26%
Between 3 to 6 months	0	#DIV/0!	2	4%	0	4%	2	4%
More than 6 months	0	#DIV/0!	10	21%	0	4%	10	21%
Total	0	#DIV/0!	47	100%	0	100%	47	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2022

Information as at 31-03-22

a. Specify whether In-house Claim Settlement or Services rendered by TPA - TPA

Name of the TPA (If services rendered by TPA): Ericson TPA

Validity of agreement with the TPA: from 18/02/2020 till 17/02/2023

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	14	0
Number of lives serviced	0	9237	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Delhi	Delhi
Delhi	New Delhi
Haryana	Gurgaon
Rajasthan	Jaipur
Karnataka	Bengaluru

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	479
iii.	Number of claims paid during the year (specify % also in brackets)	370
iv.	Number of claims repudiated during the year (specify % also in brackets)	99
v.	Number of claims outstanding at the end of the year	10

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	NA	NA	100%	75%
2	Within 1-2 hours	NA	NA	0%	25%
3	Within 2-6 hours	NA	NA	0%	0%
4	Within 6-12 hours	NA	NA	0%	0%
5	Within 12-24 hours	NA	NA	0%	0%
6	>24 hours	NA	NA	0%	0%
	Total	NA	NA	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	#DIV/0!	269	57%	0	#DIV/0!	269	57%
Between 1-3 months	0	#DIV/0!	89	19%	0	#DIV/0!	89	19%
Between 3 to 6 months	0	#DIV/0!	49	10%	0	#DIV/0!	49	10%
More than 6 months	0	#DIV/0!	62	13%	0	#DIV/0!	62	13%
Total	0	#DIV/0!	469	100%	0	#DIV/0!	469	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	1
3	Grievances resolved during the year	1
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2022

Information as at 31-03-22

a. Specify whether In-house Claim Settlement or Services rendered by TPA - TPA

Name of the TPA (If services rendered by TPA): Genesis TPA

Validity of agreement with the TPA: from 28/05/2018 till 27/05/2021

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	0	0
Number of lives serviced	0	4	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
PAN India	PAN India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	3
iii.	Number of claims paid during the year (specify % also in brackets)	3
iv.	Number of claims repudiated during the year (specify % also in brackets)	0
v.	Number of claims outstanding at the end of the year	0

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	NA	NA	89%	78%
2	Within 1-2 hours	NA	NA	11%	22%
3	Within 2-6 hours	NA	NA	0%	0%
4	Within 6-12 hours	NA	NA	0%	0%
5	Within 12-24 hours	NA	NA	0%	0%
6	>24 hours	NA	NA	0%	0%
	Total	NA	NA	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	#DIV/0!	2	91%	0	#DIV/0!	2	67%
Between 1-3 months	0	#DIV/0!	0	0%	0	#DIV/0!	0	0%
Between 3 to 6 months	0	#DIV/0!	0	0%	0	#DIV/0!	0	0%
More than 6 months	0	#DIV/0!	1	9%	0	#DIV/0!	1	33%
Total	0	#DIV/0!	3	100%	0	#DIV/0!	3	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2022

Information as at 31-03-22

a. Specify whether In-house Claim Settlement or Services rendered by TPA - TPA

Name of the TPA (If services rendered by TPA): Anmol Medicare Insurance (TPA) Ltd.

Validity of agreement with the TPA: from 01/04/2021 till 31/03/2022

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	1	0
Number of lives serviced	0	1889	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
PAN India	PAN India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	109
iii.	Number of claims paid during the year (specify % also in brackets)	106
iv.	Number of claims repudiated during the year (specify % also in brackets)	3
v.	Number of claims outstanding at the end of the year	0

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	NA	NA	50%	0%
2	Within 1-2 hours	NA	NA	50%	50%
3	Within 2-6 hours	NA	NA	0%	50%
4	Within 6-12 hours	NA	NA	0%	0%
5	Within 12-24 hours	NA	NA	0%	0%
6	>24 hours	NA	NA	0%	0%
	Total	NA	NA	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	#DIV/0!	84	77%	0	#DIV/0!	84	77%
Between 1-3 months	0	#DIV/0!	24	22%	0	#DIV/0!	24	22%
Between 3 to 6 months	0	#DIV/0!	1	1%	0	#DIV/0!	1	1%
More than 6 months	0	#DIV/0!	0	0%	0	#DIV/0!	0	0%
Total	0	#DIV/0!	109	100%	0	#DIV/0!	109	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2022

Information as at 31-03-22

a. Specify whether In-house Claim Settlement or Services rendered by TPA - TPA

Name of the TPA (If services rendered by TPA): Safeway Insurance (TPA) Ltd.

Validity of agreement with the TPA: from 25/02/2020 till 24/02/2023

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	4	0
Number of lives serviced	0	920	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
PAN India	PAN India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	19
iii.	Number of claims paid during the year (specify % also in brackets)	18
iv.	Number of claims repudiated during the year (specify % also in brackets)	0
v.	Number of claims outstanding at the end of the year	1

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	NA	NA	100%	100%
2	Within 1-2 hours	NA	NA	0%	0%
3	Within 2-6 hours	NA	NA	0%	0%
4	Within 6-12 hours	NA	NA	0%	0%
5	Within 12-24 hours	NA	NA	0%	0%
6	>24 hours	NA	NA	0%	0%
	Total	NA	NA	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	#DIV/0!	18	100%	0	#DIV/0!	18	#DIV/0!
Between 1-3 months	0	#DIV/0!	0	0%	0	#DIV/0!	0	#DIV/0!
Between 3 to 6 months	0	#DIV/0!	0	0%	0	#DIV/0!	0	#DIV/0!
More than 6 months	0	#DIV/0!	0	0%	0	#DIV/0!	0	#DIV/0!
Total	0	#DIV/0!	0	100%	0	#DIV/0!	0	#DIV/0!

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2022

Information as at 31-03-22

a. Specify whether In-house Claim Settlement or Services rendered by TPA - TPA

Name of the TPA (If services rendered by TPA): Heritage Health Insurance

Validity of agreement with the TPA: from 25/02/2018 till 19/09/2021

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	0	0
Number of lives serviced	0	561	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
PAN India	PAN India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	45
iii.	Number of claims paid during the year (specify % also in brackets)	45
iv.	Number of claims repudiated during the year (specify % also in brackets)	0
v.	Number of claims outstanding at the end of the year	0

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	NA	NA	83%	92%
2	Within 1-2 hours	NA	NA	17%	8%
3	Within 2-6 hours	NA	NA	0%	0%
4	Within 6-12 hours	NA	NA	0%	0%
5	Within 12-24 hours	NA	NA	0%	0%
6	>24 hours	NA	NA	0%	0%
	Total	NA	NA	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	#DIV/0!	21	47%	0	#DIV/0!	21	47%
Between 1-3 months	0	#DIV/0!	12	27%	0	#DIV/0!	12	27%
Between 3 to 6 months	0	#DIV/0!	4	9%	0	#DIV/0!	4	9%
More than 6 months	0	#DIV/0!	8	18%	0	#DIV/0!	8	18%
Total	0	#DIV/0!	45	100%	0	#DIV/0!	45	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2022

Information as at 31-03-22

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

TPA

Name of the TPA (If services rendered by TPA): Paramount Health Services Ltd.

Validity of agreement with the TPA: from 25/03/2014 till Termination

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	311	0
Number of lives serviced	0	628956	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Delhi	Delhi
Maharashtra	Mumbai
Gujarat	Ahmedabad
Karnataka	Bangalore
Maharashtra	Pune
Delhi	Gurgaon
West Bengal	Kolkata
Tamil Nadu	Chennai
Delhi	New Delhi
Gujarat	Surat
Gujarat	Vadodara
Madhya Pradesh	Bhopal
Karnataka	Bijapur
Gujarat	Gandhidham

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	55
ii.	Number of claims received during the year	62112
iii.	Number of claims paid during the year (specify % also in brackets)	60232
iv.	Number of claims repudiated during the year (specify % also in brackets)	1455
v.	Number of claims outstanding at the end of the year	480

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	NA	NA	73%	61%
2	Within 1-2 hours	NA	NA	21%	29%
3	Within 2-6 hours	NA	NA	5%	9%
4	Within 6-12 hours	NA	NA	0%	0%
5	Within 12-24 hours	NA	NA	0%	0%
6	>24 hours	NA	NA	0%	0%
	Total	NA	NA	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	#DIV/0!	52299	88%	1	0%	52300	85%
Between 1-3 months	0	#DIV/0!	5144	9%	0	0%	5144	8%
Between 3 to 6 months	0	#DIV/0!	749	1%	0	0%	749	1%
More than 6 months	0	#DIV/0!	1406	2%	2088	100%	3494	6%
Total	0	#DIV/0!	59598	100%	2089	100%	61687	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	27
3	Grievances resolved during the year	27
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2022

Information as at 31-03-22

a. Specify whether In-house Claim Settlement or Services rendered by TPA - TPA

Name of the TPA (If services rendered by TPA): Medvantage Insurance TPA Pvt. Ltd. (Formerly known as UnitedHealthcare Parekh Insurance TPA Private Limited)

Validity of agreement with the TPA: from 01/01/2015 till Termination

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	9	0
Number of lives serviced	0	41164	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Maharashtra	Mumbai
Karnataka	Bangalore
Tamil Nadu	Chennai

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	2
ii.	Number of claims received during the year	3990
iii.	Number of claims paid during the year (specify % also in brackets)	3759
iv.	Number of claims repudiated during the year (specify % also in brackets)	190
v.	Number of claims outstanding at the end of the year	43

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	NA	NA	70%	80%
2	Within 1-2 hours	NA	NA	20%	12%
3	Within 2-6 hours	NA	NA	9%	8%
4	Within 6-12 hours	NA	NA	0%	0%
5	Within 12-24 hours	NA	NA	0%	0%
6	>24 hours	NA	NA	0%	0%
	Total	NA	NA	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	#DIV/0!	3380	86%	0	#DIV/0!	3380	86%
Between 1-3 months	0	#DIV/0!	386	10%	0	#DIV/0!	386	10%
Between 3 to 6 months	0	#DIV/0!	76	2%	0	#DIV/0!	76	2%
More than 6 months	0	#DIV/0!	107	3%	0	#DIV/0!	107	3%
Total	0	#DIV/0!	3949	100%	0	#DIV/0!	3949	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2022

Information as at 31-03-22

a. Specify whether In-house Claim Settlement or Services rendered by TPA - TPA

Name of the TPA (If services rendered by TPA): Family Health Plan Insurance TPA Ltd.

Validity of agreement with the TPA: from 01/04/2014 till Termination

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	169	0
Number of lives serviced	0	322400	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Andhra Pradesh	CHITTOOR
Andhra Pradesh	GUNTUR
Andhra Pradesh	KRISHNA
Andhra Pradesh	NELLORE
Andhra Pradesh	VISAKHAPATNAM
Andhra Pradesh	VIZIANAGARAM
Bihar	AURANGABAD
Bihar	PATNA
Chandigarh	CHANDIGARH
Chhattisgarh	RAIGARH
Chhattisgarh	RAIPUR
Delhi	NEW DELHI
Gujarat	AHMADABAD
Haryana	GURGAON
Jharkhand	PURBI SINGHBHUM
Jharkhand	RANCHI
Karnataka	BANGALORE
Karnataka	Ramanagar
Kerala	ERNAKULAM
Kerala	PALAKKAD
Kerala	THIRUVANANTHAPURAM
Madhya Pradesh	BALAGHAT
Maharashtra	MUMBAI
Maharashtra	MUMBAI (SUBURBAN) *
Maharashtra	PUNE
Maharashtra	THANE
Orissa	JAJAPUR *
Orissa	KHORDHA *
Pondicherry	PONDICHERY
Punjab	AMRITSAR
Punjab	FATEHGARH SAHIB
Punjab	JALANDHAR
Punjab	KAPURTHALA
Punjab	PATHANKOT
Punjab	SHAHID BHAGAT SINGH NAGAR
Rajasthan	JHUNJHUNUN
Rajasthan	UDAIPUR
Tamil Nadu	CHENNAI
Tamil Nadu	COIMBATORE
Tamil Nadu	DHARMAPURI
Tamil Nadu	ERODE
Tamil Nadu	KANCHEEPURAM
Tamil Nadu	NAMAKKAL *
Tamil Nadu	SALEM
Tamil Nadu	THANJAVUR
Tamil Nadu	THE NILGIRIS
Tamil Nadu	THOOTHUKKUDI
Tamil Nadu	TIRUCHIRAPPALLI
Tamil Nadu	TIRUPUR
Tamil Nadu	VELLORE
Telangana	HYDERABAD
Telangana	RANGAREDDI
Uttar Pradesh	GAUTAM BUDDHA NAGAR *
UTTARAKHAND	HARDWAR
West Bengal	KOLKATA

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	52
ii.	Number of claims received during the year	90995
iii.	Number of claims paid during the year (specify % also in brackets)	89714
iv.	Number of claims repudiated during the year (specify % also in brackets)	1001
v.	Number of claims outstanding at the end of the year	332

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	NA	NA	78%	70%
2	Within 1-2 hours	NA	NA	16%	21%
3	Within 2-6 hours	NA	NA	4%	8%
4	Within 6-12 hours	NA	NA	1%	0%
5	Within 12-24 hours	NA	NA	1%	0%
6	>24 hours	NA	NA	0%	1%
	Total	NA	NA	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	32300	86%	33638	63%	65938	73%
Between 1-3 months	1	50%	4222	11%	14721	28%	18944	21%
Between 3 to 6 months	1	50%	415	1%	2167	4%	2583	3%
More than 6 months	0	0%	642	2%	2608	5%	3250	4%
Total	2	100%	37579	100%	53134	100%	90715	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	26
3	Grievances resolved during the year	26
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2022

Information as at 31-03-22

a. Specify whether In-house Claim Settlement or Services rendered by TPA - TPA

Name of the TPA (If services rendered by TPA): Raksha TPA

Validity of agreement with the TPA: from 31/03/2014 till Termination

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	61	0
Number of lives serviced	0	128089	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Andhra Pradesh	HYDERABAD
Assam	GUWAHATI
Chandigarh	LUDHIANA
Chattisgarh	RAIPUR
Gujarat	VADODARA
Gujarat	AHMEDABAD
Delhi	FARIDABAD (N.C.R)
Karnataka	BANGALURU
Kerala	COCHIN
Madhya Pradesh	INDORE
Madhya Pradesh	BHOPAL
Maharashtra	MUMBAI
Maharashtra	PUNE
Orissa	BHUBANESWAR
Punjab	CHANDIGARH
Rajasthan	JAIPUR
TamilNadu	CHENNAI
Uttar Pradesh	LUCKNOW
Uttarakhand	DEHRADUN
West Bengal	KOLKATTA

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	3
ii.	Number of claims received during the year	12013
iii.	Number of claims paid during the year (specify % also in brackets)	11157
iv.	Number of claims repudiated during the year (specify % also in brackets)	712
v.	Number of claims outstanding at the end of the year	147

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	NA	NA	92%	95%
2	Within 1-2 hours	NA	NA	6%	3%
3	Within 2-6 hours	NA	NA	2%	2%
4	Within 6-12 hours	NA	NA	0%	0%
5	Within 12-24 hours	NA	NA	0%	0%
6	>24 hours	NA	NA	0%	0%
	Total	NA	NA	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	#DIV/0!	10027	84%	0	#DIV/0!	10027	84%
Between 1-3 months	0	#DIV/0!	1258	11%	0	#DIV/0!	1258	11%
Between 3 to 6 months	0	#DIV/0!	248	2%	0	#DIV/0!	248	2%
More than 6 months	0	#DIV/0!	336	3%	0	#DIV/0!	336	3%
Total	0	#DIV/0!	11869	100%	0	#DIV/0!	11869	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	6
3	Grievances resolved during the year	6
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time