

**Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April 2022 - 31st March 2023**

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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 YEAR ENDED 31ST MARCH 2023**

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2023	YEAR ENDED 31ST MARCH 2023	QUARTER ENDED 31ST MARCH 2022	YEAR ENDED 31ST MARCH 2022
1	Premiums earned (Net)	NL-4-Premium Schedule	4,100	17,818	4,556	12,471
2	Profit/ (Loss) on sale/redemption of Investments		-	4	61	359
3	Interest, Dividend & Rent – Gross *		481	1,765	341	1,265
4	a) Other Income:					
	i) Transfer & Duplicate Fee		-	-	-	-
	ii) Exchange Gain / (Loss)		-	-	-	-
	iii) Handling Charges		(42)	(146)	(71)	(200)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	<b>TOTAL (A)</b>		<b>4,539</b>	<b>19,441</b>	<b>4,887</b>	<b>13,895</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	2,378	9,529	2,412	7,932
2	Commission	NL-6-Commission Schedule	(5,619)	(11,592)	(1,463)	(6,551)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	336	3,042	756	2,886
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>(2,905)</b>	<b>979</b>	<b>1,705</b>	<b>4,267</b>
	<b>Operating Profit/(Loss) from Fire Business C= (A - B)</b>		<b>7,444</b>	<b>18,462</b>	<b>3,182</b>	<b>9,628</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		7,444	18,462	3,182	9,628
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>7,444</b>	<b>18,462</b>	<b>3,182</b>	<b>9,628</b>

\* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST MARCH 2023	YEAR ENDED 31ST MARCH 2023	QUARTER ENDED 31ST MARCH 2022	YEAR ENDED 31ST MARCH 2022
Interest, Dividend & Rent	424	1,617	332	1,255
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	40	112	(1)	(13)
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 Equities	-	-	-	-
Investment income from Pool	17	36	10	23
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>481</b>	<b>1,765</b>	<b>341</b>	<b>1,265</b>

**PERIODIC DISCLOSURES**

**FORM NL-1-B-RA**

**MARINE INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023**

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2023	YEAR ENDED 31ST MARCH 2023	QUARTER ENDED 31ST MARCH 2022	YEAR ENDED 31ST MARCH 2022
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	3,310	12,841	4,017	11,496
2	Profit/ (Loss) on sale/redemption of Investments		-	2	31	188
3	Interest, Dividend & Rent – Gross *		245	950	178	663
4	a) Other Income:					
	i) Transfer & Duplicate Fee		-	-	-	-
	ii) Exchange Gain / (Loss)		-	-	-	-
	iii) Handling Charges		(6)	(17)	(7)	(11)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	<b>TOTAL (A)</b>		<b>3,549</b>	<b>13,776</b>	<b>4,219</b>	<b>12,336</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	2,375	10,717	3,593	12,027
2	Commission	<b>NL-6-Commission Schedule</b>	402	776	101	748
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	352	2,166	519	1,970
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>3,129</b>	<b>13,659</b>	<b>4,213</b>	<b>14,745</b>
	<b>Operating Profit/(Loss) from Marine Business C= (A - B)</b>		<b>420</b>	<b>117</b>	<b>6</b>	<b>(2,409)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		420	117	6	(2,409)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>420</b>	<b>117</b>	<b>6</b>	<b>(2,409)</b>

**\* Note 1**

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST MARCH 2023	YEAR ENDED 31ST MARCH 2023	QUARTER ENDED 31ST MARCH 2022	YEAR ENDED 31ST MARCH 2022
Interest, Dividend & Rent	215	870	174	658
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	20	60	(1)	(7)
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 Equities	-	-	-	-
Investment income from Pool	10	20	5	12
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>245</b>	<b>950</b>	<b>178</b>	<b>663</b>

**PERIODIC DISCLOSURES**

**FORM NL-1-B-RA**

**MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023**

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2023	YEAR ENDED 31ST MARCH 2023	QUARTER ENDED 31ST MARCH 2022	YEAR ENDED 31ST MARCH 2022
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	170,094	612,596	135,618	532,558
2	Profit/ (Loss) on sale/redemption of Investments		15	166	2,556	17,119
3	Interest, Dividend & Rent – Gross *		19,387	69,962	15,078	60,200
4	a) Other Income:					
	i) Transfer & Duplicate Fee		5	47	9	45
	ii) Exchange Gain / (Loss)		(1)	(4)	(6)	(9)
	iii) Handling Charges		(41)	(156)	(53)	(178)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	<b>TOTAL (A)</b>		<b>189,459</b>	<b>682,611</b>	<b>153,202</b>	<b>609,735</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	159,726	549,497	130,536	503,731
2	Commission	<b>NL-6-Commission Schedule</b>	14,278	55,727	12,787	43,471
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	27,684	106,569	23,054	89,670
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>201,688</b>	<b>711,793</b>	<b>166,377</b>	<b>636,872</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>(12,229)</b>	<b>(29,182)</b>	<b>(13,175)</b>	<b>(27,137)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(12,229)	(29,182)	(13,175)	(27,137)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>(12,229)</b>	<b>(29,182)</b>	<b>(13,175)</b>	<b>(27,137)</b>

**\* Note 1**

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST MARCH 2023	YEAR ENDED 31ST MARCH 2023	QUARTER ENDED 31ST MARCH 2022	YEAR ENDED 31ST MARCH 2022
Interest, Dividend & Rent	17,125	64,108	14,614	59,683
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	1,581	4,430	(18)	(598)
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 Equities	-	-	-	-
Investment income from Pool	681	1,424	482	1,115
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>19,387</b>	<b>69,962</b>	<b>15,078</b>	<b>60,200</b>

**PERIODIC DISCLOSURES**

**FORM NL-1-B-RA**

**TOTAL REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023**

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2023	YEAR ENDED 31ST MARCH 2023	QUARTER ENDED 31ST MARCH 2022	YEAR ENDED 31ST MARCH 2022
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	177,504	643,255	144,191	556,525
2	Profit/ (Loss) on sale/redemption of Investments		15	172	2,648	17,666
3	Interest, Dividend & Rent – Gross *		20,113	72,677	15,597	62,128
4	a) Other Income:					
	i) Transfer & Duplicate Fee		5	47	9	45
	ii) Exchange Gain / (Loss)		(1)	(4)	(6)	(9)
	iii) Handling Charges		(89)	(319)	(131)	(389)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	<b>TOTAL (A)</b>		<b>197,547</b>	<b>715,828</b>	<b>162,308</b>	<b>635,966</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	164,479	569,743	136,541	523,690
2	Commission	<b>NL-6-Commission Schedule</b>	9,061	44,911	11,425	37,668
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	28,372	111,777	24,329	94,526
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>201,912</b>	<b>726,431</b>	<b>172,295</b>	<b>655,884</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>(4,365)</b>	<b>(10,603)</b>	<b>(9,987)</b>	<b>(19,918)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(4,365)	(10,603)	(9,987)	(19,918)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>(4,365)</b>	<b>(10,603)</b>	<b>(9,987)</b>	<b>(19,918)</b>

**\* Note 1**

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST MARCH 2023	YEAR ENDED 31ST MARCH 2023	QUARTER ENDED 31ST MARCH 2022	YEAR ENDED 31ST MARCH 2022
Interest, Dividend & Rent	17,764	66,595	15,120	61,596
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	1,641	4,602	(20)	(618)
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 Equities	-	-	-	-
Investment income from Pool	708	1,480	497	1,150
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>20,113</b>	<b>72,677</b>	<b>15,597</b>	<b>62,128</b>

**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 YEAR ENDED 31ST MARCH 2023**

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2023	YEAR ENDED 31ST MARCH 2023	QUARTER ENDED 31ST MARCH 2022	YEAR ENDED 31ST MARCH 2022
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		7,444	18,462	3,182	9,628
	(b) Marine Insurance		420	117	6	(2,409)
	(c) Miscellaneous Insurance		(12,229)	(29,182)	(13,175)	(27,137)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		6,906	24,743	4,812	20,975
	(b) Profit on sale of investments		7	63	756	5,906
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		608	1,673	(1)	(206)
3	OTHER INCOME					
	a) Recovery from Investments written off		1,845	1,845	-	-
	b) Profit on Sale of Fixed Assets		(3)	-	-	-
	c) Miscellaneous Income		150	503	173	286
	<b>TOTAL (A)</b>		<b>5,148</b>	<b>18,224</b>	<b>(4,247)</b>	<b>7,043</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	(1,515)
	(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		128	510	156	623
	(e) Penalties		-	-	-	5
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards Excess Employees Remuneration		3	3	35	68
	(iii) Others		-	-	-	-
	(g) Others					
	(i) Investment Write Off		-	-	0	1,307
	(ii) Loss on Sale of Fixed Assets		10	10	30	35
	<b>TOTAL (B)</b>		<b>141</b>	<b>523</b>	<b>221</b>	<b>523</b>
	<b>Profit/ (Loss) Before Tax</b>		<b>5,007</b>	<b>17,701</b>	<b>(4,468)</b>	<b>6,520</b>
	Less: Provision for Taxation					
	Current Tax		1,343	4,570	(1,703)	275
	Deferred Tax		(405)	(620)	525	415
	Less: Short / (Excess) provision for taxation for earlier years					
	Current Tax		166	166	(22)	(22)
	Deferred Tax		27	27	17	17
	<b>Profit/ (Loss) After Tax</b>		<b>3,876</b>	<b>13,558</b>	<b>(3,285)</b>	<b>5,835</b>
	<b>APPROPRIATIONS</b>					
	(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			210,974		205,139
	<b>Balance carried forward to Balance Sheet</b>			<b>224,532</b>		<b>210,974</b>

**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 2023**

(₹ In Lakhs)

	Schedule	AS AT 31ST MARCH 2023	AS AT 31ST MARCH 2022
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	<b>NL-8-Share Capital Schedule</b>	28,782	28,025
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	<b>NL-10-Reserves and Surplus Schedule</b>	358,382	295,585
FAIR VALUE CHANGE ACCOUNT			
- Shareholders' Funds		32	25
- Policyholders' Funds		124	108
BORROWINGS	<b>NL-11-Borrowings Schedule</b>	-	-
<b>TOTAL</b>		<b>387,320</b>	<b>323,743</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
Investments - Shareholders'	<b>NL-12-Investment Schedule</b>	339,281	255,260
Investments - Policyholders'	<b>NL-12(A)-Investment Schedule</b>	1,318,860	1,089,360
LOANS	<b>NL-13-Loans Schedule</b>	-	-
FIXED ASSETS	<b>NL-14-Fixed Assets Schedule</b>	18,835	15,324
DEFERRED TAX ASSET (NET)		2,850	2,258
<b>CURRENT ASSETS :</b>			
Cash and Bank Balances	<b>NL-15-Cash and bank balance Schedule</b>	15,809	27,775
Advances and Other Assets	<b>NL-16-Advances and Other Assets Schedule</b>	216,266	209,367
<b>Sub-Total (A)</b>		<b>232,075</b>	<b>237,142</b>
CURRENT LIABILITIES	<b>NL-17-Current Liabilities Schedule</b>	1,182,771	982,663
PROVISIONS	<b>NL-18-Provisions Schedule</b>	341,810	292,938
<b>Sub-Total (B)</b>		<b>1,524,581</b>	<b>1,275,601</b>
NET CURRENT ASSETS (C) = (A - B)		<b>(1,292,506)</b>	<b>(1,038,459)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	<b>NL-19-Miscellaneous Expenditure Schedule</b>	-	-
DEBIT BALANCE IN PROFIT & LOSS A/C		-	-
<b>TOTAL</b>		<b>387,320</b>	<b>323,743</b>

**CONTINGENT LIABILITIES**

(₹ In Lakhs)

	<b>Particulars</b>		<b>AS AT 31ST MARCH 2023</b>	<b>AS AT 31ST MARCH 2022</b>
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		25,951	25,347
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	<b>TOTAL</b>		<b>25,951</b>	<b>25,347</b>





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

**PREMIUM EARNED [NET]**

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST MARCH 2023			YEAR ENDED 31ST MARCH 2023		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
	Premium from direct business written	6,269	438	6,707	28,925	1,288	30,213
	Add: Premium on reinsurance accepted	28	-	28	52	-	52
	Less : Premium on reinsurance ceded	3,963	405	4,368	15,689	1,176	16,865
	<b>Net Premium</b>	<b>2,334</b>	<b>33</b>	<b>2,367</b>	<b>13,288</b>	<b>112</b>	<b>13,400</b>
	Add: Opening balance of UPR	-	-	-	3,710	59	3,769
	Less: Closing balance of UPR	(961)	18	(943)	4,216	112	4,328
	<b>Premium Earned (Net)</b>	<b>3,295</b>	<b>15</b>	<b>3,310</b>	<b>12,782</b>	<b>59</b>	<b>12,841</b>

	<b>Gross Direct Premium</b>						
	- In India	6,269	438	6,707	28,925	1,288	30,213
	- Outside India	-	-	-	-	-	-

**PREMIUM EARNED [NET]**

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST MARCH 2022			YEAR 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
	<b>Net Premium</b>	<b>3,288</b>	<b>9</b>	<b>3,297</b>	<b>12,239</b>	<b>59</b>	<b>12,298</b>
	Add: Opening balance of UPR	-	-	-	2,804	163	2,967
	Less: Closing balance of UPR	(678)	(42)	(720)	3,710	59	3,769
	<b>Premium Earned (Net)</b>	<b>3,966</b>	<b>51</b>	<b>4,017</b>	<b>11,333</b>	<b>163</b>	<b>11,496</b>

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





**PERIODIC DISCLOSURES**

**FORM NL-5 - CLAIMS SCHEDULE**

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2023				YEAR ENDED 31ST MARCH 2023			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	11,939	6,154	167,504	185,597	50,715	17,448	580,044	648,207
Add: Re-insurance accepted	822	47	208	1,077	1,287	734	1,953	3,974
Less: Re-insurance Ceded	11,407	2,809	23,462	37,678	46,929	8,301	133,549	188,779
<b>Net Claim Paid</b>	<b>1,354</b>	<b>3,392</b>	<b>144,250</b>	<b>148,996</b>	<b>5,073</b>	<b>9,881</b>	<b>448,448</b>	<b>463,402</b>
Add: Claims Outstanding at the end of the Year	1,025	(1,017)	15,476	15,484	15,919	9,023	809,166	834,108
Less: Claims Outstanding at the beginning of the Year	1	-	-	1	11,463	8,187	708,117	727,767
<b>Net Incurred Claims</b>	<b>2,378</b>	<b>2,375</b>	<b>159,726</b>	<b>164,479</b>	<b>9,529</b>	<b>10,717</b>	<b>549,497</b>	<b>569,743</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2023				YEAR ENDED 31ST MARCH 2023			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims Paid (Direct)								
- In India	11,939	6,154	167,504	185,597	50,714	17,448	580,044	648,206
- Outside India	-	-	-	-	1	-	-	1
	<b>11,939</b>	<b>6,154</b>	<b>167,504</b>	<b>185,597</b>	<b>50,715</b>	<b>17,448</b>	<b>580,044</b>	<b>648,207</b>
Estimates of IBNR and IBNER at the end of the period (net)	159	269	24,647	25,075	2,139	3,447	508,120	513,706
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	1,351	3,032	425,287	429,670

## CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2022				YEAR ENDED 31ST MARCH 2022			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	19,554	4,059	140,609	164,222	39,391	14,192	560,260	613,843
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	144,595	188,007
<b>Net Claim Paid</b>	<b>1,422</b>	<b>2,282</b>	<b>112,887</b>	<b>116,591</b>	<b>4,953</b>	<b>7,967</b>	<b>417,775</b>	<b>430,695</b>
Add: Claims Outstanding at the end of the Year	990	1,311	17,649	19,950	11,462	8,187	708,117	727,766
Less: Claims Outstanding at the beginning of the Year	-	-	-	-	8,483	4,127	622,161	634,771
<b>Net Incurred Claims</b>	<b>2,412</b>	<b>3,593</b>	<b>130,536</b>	<b>136,541</b>	<b>7,932</b>	<b>12,027</b>	<b>503,731</b>	<b>523,690</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2022				YEAR ENDED 31ST MARCH 2022			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims Paid (Direct)								
- In India	19,550	4,059	140,605	164,214	39,386	14,191	560,256	613,833
- Outside India	4	0	4	8	5	1	4	10
	<b>19,554</b>	<b>4,059</b>	<b>140,609</b>	<b>164,222</b>	<b>39,391</b>	<b>14,192</b>	<b>560,260</b>	<b>613,843</b>
Estimates of IBNR and IBNER at the end of the period (net)	129	1,290	11,712	13,131	1,351	3,032	425,287	429,670
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	1,093	1,394	363,564	366,051

**PERIODIC DISCLOSURES**  
**FORM NL-5 (A) - CLAIMS SCHEDULE**

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2023			YEAR ENDED 31ST MARCH 2023		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Claims paid</b>						
Direct claims	6,099	55	6,154	16,783	665	17,448
Add: Re-insurance accepted	47	-	47	734	-	734
Less: Re-insurance Ceded	2,789	20	2,809	8,075	226	8,301
<b>Net Claim Paid</b>	<b>3,357</b>	<b>35</b>	<b>3,392</b>	<b>9,442</b>	<b>439</b>	<b>9,881</b>
Add: Claims Outstanding at the end of the Year	(859)	(158)	(1,017)	8,753	270	9,023
Less: Claims Outstanding at the beginning of the Year	-	-	-	7,563	624	8,187
<b>Net Incurred Claims</b>	<b>2,498</b>	<b>(123)</b>	<b>2,375</b>	<b>10,632</b>	<b>85</b>	<b>10,717</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2023			YEAR ENDED 31ST MARCH 2023		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims Paid (Direct)						
- In India	6,099	55	6,154	16,783	665	17,448
- Outside India	-	-	-	-	-	-
	<b>6,099</b>	<b>55</b>	<b>6,154</b>	<b>16,783</b>	<b>665</b>	<b>17,448</b>
Estimates of IBNR and IBNER at the end of the period (net)	211	58	269	3,320	127	3,447
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	2,976	56	3,032

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST MARCH 2022			YEAR ENDED 31ST MARCH 2022		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
	<b>Claims paid</b>						
	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
	<b>Net Claim Paid</b>	<b>2,266</b>	<b>16</b>	<b>2,282</b>	<b>7,802</b>	<b>165</b>	<b>7,967</b>
	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
	<b>Net Incurred Claims</b>	<b>3,588</b>	<b>5</b>	<b>3,593</b>	<b>11,742</b>	<b>285</b>	<b>12,027</b>

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST MARCH 2022			YEAR 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	-	0	0	-	1	1
		<b>4,018</b>	<b>41</b>	<b>4,059</b>	<b>13,860</b>	<b>332</b>	<b>14,192</b>
	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



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

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2023													
	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
<b>Claims paid</b>														
Direct claims	38,004	46,665	84,669	1,394	-	769	173	3,076	69,941	26	73,043	3,683	3,773	167,504
Add: Re-insurance accepted	-	-	-	40	-	-	-	167	-	-	167	-	1	208
Less: Re-insurance Ceded	3,044	4,189	7,233	1,030	-	260	15	317	10,525	1	10,843	2,762	1,319	23,462
<b>Net Claim Paid</b>	<b>34,960</b>	<b>42,476</b>	<b>77,436</b>	<b>404</b>	<b>-</b>	<b>509</b>	<b>158</b>	<b>2,926</b>	<b>59,416</b>	<b>25</b>	<b>62,367</b>	<b>921</b>	<b>2,455</b>	<b>144,250</b>
Add: Claims Outstanding at the end of the Year	(514)	467	(47)	52	-	430	18	(657)	2,354	(10)	1,687	9,450	3,886	15,476
Less: Claims Outstanding at the beginning of the Year	(1)	-	(1)	-	-	-	-	-	1	-	1	-	-	-
<b>Net Incurred Claims</b>	<b>34,447</b>	<b>42,943</b>	<b>77,390</b>	<b>456</b>	<b>-</b>	<b>939</b>	<b>176</b>	<b>2,269</b>	<b>61,769</b>	<b>15</b>	<b>64,053</b>	<b>10,371</b>	<b>6,341</b>	<b>159,726</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2023													
	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
<b>Claims Paid (Direct)</b>														
- In India	38,004	46,665	84,669	1,394	-	769	173	3,076	69,941	26	73,043	3,683	3,773	167,504
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>38,004</b>	<b>46,665</b>	<b>84,669</b>	<b>1,394</b>	<b>-</b>	<b>769</b>	<b>173</b>	<b>3,076</b>	<b>69,941</b>	<b>26</b>	<b>73,043</b>	<b>3,683</b>	<b>3,773</b>	<b>167,504</b>
Estimates of IBNR and IBNER at the end of the period (net)	2,678	9,895	12,573	(2)	-	165	24	(50)	998	(3)	945	8,529	2,413	24,647
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	YEAR ENDED 31ST MARCH 2023													
	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
<b>Claims paid</b>														
Direct claims	138,435	125,457	263,892	4,662	-	2,211	348	8,939	218,470	139	227,548	67,396	13,987	580,044
Add: Re-insurance accepted	-	-	-	44	-	-	-	614	1,294	-	1,908	-	1	1,953
Less: Re-insurance Ceded	16,414	12,623	29,037	3,666	-	406	25	733	44,886	6	45,625	50,560	4,230	133,549
<b>Net Claim Paid</b>	<b>122,021</b>	<b>112,834</b>	<b>234,855</b>	<b>1,040</b>	<b>-</b>	<b>1,805</b>	<b>323</b>	<b>8,820</b>	<b>174,878</b>	<b>133</b>	<b>183,831</b>	<b>16,836</b>	<b>9,758</b>	<b>448,448</b>
Add: Claims Outstanding at the end of the Year	25,890	687,866	713,756	1,948	-	3,869	3,142	6,763	38,976	183	45,922	16,264	24,265	809,166
Less: Claims Outstanding at the beginning of the Year	20,763	629,447	650,210	1,653	-	2,376	2,680	6,067	23,269	94	29,430	12,438	9,330	708,117
<b>Net Incurred Claims</b>	<b>127,148</b>	<b>171,253</b>	<b>298,401</b>	<b>1,335</b>	<b>-</b>	<b>3,298</b>	<b>785</b>	<b>9,516</b>	<b>190,585</b>	<b>222</b>	<b>200,323</b>	<b>20,662</b>	<b>24,693</b>	<b>549,497</b>

(₹ In Lakhs)

Particulars	YEAR ENDED 31ST MARCH 2023													
	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
<b>Claims Paid (Direct)</b>														
- In India	138,435	125,457	263,892	4,662	-	2,211	348	8,939	218,470	139	227,548	67,396	13,987	580,044
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>138,435</b>	<b>125,457</b>	<b>263,892</b>	<b>4,662</b>	<b>-</b>	<b>2,211</b>	<b>348</b>	<b>8,939</b>	<b>218,470</b>	<b>139</b>	<b>227,548</b>	<b>67,396</b>	<b>13,987</b>	<b>580,044</b>
Estimates of IBNR and IBNER at the end of the period (net)	15,223	439,829	455,052	377	-	1,321	1,319	2,576	23,448	135	26,159	10,516	13,376	508,120
Estimates of IBNR and IBNER at the beginning of the period (net)	10,267	387,090	397,357	371	-	1,005	1,087	2,390	17,502	50	19,942	2,484	3,041	425,287

## 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	
<b>Claims paid</b>															
Direct claims	39,448	29,476	68,924	1,067	-	672	75	2,151	41,853	49	44,053	20,149	5,669	140,609	
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	
<b>Net Claim Paid</b>	<b>32,023</b>	<b>26,651</b>	<b>58,674</b>	<b>305</b>	<b>-</b>	<b>638</b>	<b>41</b>	<b>1,949</b>	<b>41,901</b>	<b>46</b>	<b>43,896</b>	<b>5,036</b>	<b>4,297</b>	<b>112,887</b>	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Net Incurred Claims</b>	<b>33,407</b>	<b>41,221</b>	<b>74,628</b>	<b>385</b>	<b>-</b>	<b>1,487</b>	<b>(17)</b>	<b>2,646</b>	<b>45,482</b>	<b>49</b>	<b>48,177</b>	<b>1,273</b>	<b>4,603</b>	<b>130,536</b>	

(₹ 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	
<b>Claims Paid (Direct)</b>															
- In India	39,448	29,476	68,924	1,063	-	672	75	2,151	41,853	49	44,053	20,149	5,669	140,605	
- Outside India	-	-	-	4	-	-	-	-	-	-	-	-	-	4	
	<b>39,448</b>	<b>29,476</b>	<b>68,924</b>	<b>1,067</b>	<b>-</b>	<b>672</b>	<b>75</b>	<b>2,151</b>	<b>41,853</b>	<b>49</b>	<b>44,053</b>	<b>20,149</b>	<b>5,669</b>	<b>140,609</b>	
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	YEAR 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	
<b>Claims paid</b>															
Direct claims	137,891	89,609	227,500	3,682	-	1,906	1,382	7,038	199,892	56	206,986	103,608	15,196	560,260	
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	144,595	
<b>Net Claim Paid</b>	<b>107,967</b>	<b>80,132</b>	<b>188,099</b>	<b>1,030</b>	<b>-</b>	<b>1,809</b>	<b>1,006</b>	<b>6,247</b>	<b>182,366</b>	<b>53</b>	<b>188,666</b>	<b>25,840</b>	<b>11,325</b>	<b>417,775</b>	
Add: Claims Outstanding at the end of the Year	20,764	629,447	650,211	1,653	-	2,376	2,680	6,067	23,268	94	29,429	12,438	9,330	708,117	
Less: Claims Outstanding at the beginning of the Year	15,212	545,693	560,905	1,717	-	942	2,767	3,922	20,934	62	24,918	24,616	6,296	622,161	
<b>Net Incurred Claims</b>	<b>113,519</b>	<b>163,886</b>	<b>277,405</b>	<b>966</b>	<b>-</b>	<b>3,243</b>	<b>919</b>	<b>8,392</b>	<b>184,700</b>	<b>85</b>	<b>193,177</b>	<b>13,662</b>	<b>14,359</b>	<b>503,731</b>	

(₹ In Lakhs)

Particulars	YEAR 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	
<b>Claims Paid (Direct)</b>															
- In India	137,891	89,609	227,500	3,678	-	1,906	1,382	7,038	199,892	56	206,986	103,608	15,196	560,256	
- Outside India	-	-	-	4	-	-	-	-	-	-	-	-	-	4	
	<b>137,891</b>	<b>89,609</b>	<b>227,500</b>	<b>3,682</b>	<b>-</b>	<b>1,906</b>	<b>1,382</b>	<b>7,038</b>	<b>199,892</b>	<b>56</b>	<b>206,986</b>	<b>103,608</b>	<b>15,196</b>	<b>560,260</b>	
Estimates of IBNR and IBNER at the end of the period (net)	10,267	387,090	397,357	371	-	1,005	1,087	2,390	17,502	50	19,942	2,484	3,041	425,287	
Estimates of IBNR and IBNER at the beginning of the period (net)	8,795	322,822	331,617	367	-	533	742	2,267	17,655	24	19,946	8,242	2,117	363,564	





**PERIODIC DISCLOSURES**  
**FORM NL-6 (A) -COMMISSION SCHEDULE**

**COMMISSION**

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2023			YEAR ENDED 31ST MARCH 2023		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Commission paid</b>						
Commission & Remuneration	532	-	532	2,376	34	2,410
Rewards	164	1	165	646	30	676
Distribution fees	-	-	-	-	-	-
<b>Gross Commission</b>	<b>696</b>	<b>1</b>	<b>697</b>	<b>3,022</b>	<b>64</b>	<b>3,086</b>
Add: Commission on Re-insurance Accepted	1	-	1	4	-	4
Less: Commission on Re-insurance Ceded	279	17	296	2,180	134	2,314
<b>Net Commission</b>	<b>418</b>	<b>(16)</b>	<b>402</b>	<b>846</b>	<b>(70)</b>	<b>776</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>						
Individual Agents	224	-	224	835	-	835
Corporate Agents (Banks / FII / HFC)	-	-	-	-	-	-
Corporate Agents (Others)	-	-	-	1	-	1
Insurance Brokers	470	1	471	2,179	64	2,243
Direct Business (Online)	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-
Insurance Marketing Firm	2	-	2	7	-	7
Common Service Centers	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>696</b>	<b>1</b>	<b>697</b>	<b>3,022</b>	<b>64</b>	<b>3,086</b>

<b>Commission and Rewards on (Excluding Reinsurance)</b>						
<b>Business written :</b>						
- In India	696	1	697	3,022	64	3,086
- Outside India	-	-	-	-	-	-

**COMMISSION**

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2022			YEAR ENDED 31ST MARCH 2022		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Commission paid</b>						
Commission & Remuneration	472	-	472	1,938	6	1,944
Rewards	179	-	179	764	3	767
Distribution fees	-	-	-	-	-	-
<b>Gross Commission</b>	<b>651</b>	<b>-</b>	<b>651</b>	<b>2,702</b>	<b>9</b>	<b>2,711</b>
Add: Commission on Re-insurance Accepted	-	2	2	6	7	13
Less: Commission on Re-insurance Ceded	534	18	552	1,858	118	1,976
<b>Net Commission</b>	<b>117</b>	<b>(16)</b>	<b>101</b>	<b>850</b>	<b>(102)</b>	<b>748</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>						
Individual Agents	206	-	206	825	5	830
Corporate Agents (Banks / FII / HFC)	-	-	-	-	-	-
Corporate Agents (Others)	-	-	-	-	-	-
Insurance Brokers	444	-	444	1,873	4	1,877
Direct Business (Online)	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-
Insurance Marketing Firm	1	-	1	4	-	4
Common Service Centers	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>651</b>	<b>-</b>	<b>651</b>	<b>2,702</b>	<b>9</b>	<b>2,711</b>

<b>Commission and Rewards on (Excluding Reinsurance)</b>						
<b>Business written :</b>						
- In India	651	-	651	2,702	9	2,711
- Outside India	-	-	-	-	-	-





























**PERIODIC DISCLOSURES**  
**FORM NL-8-SHARE CAPITAL SCHEDULE**

(₹ In Lakhs)

	Particulars	AS AT 31ST MARCH 2023	AS AT 31ST MARCH 2022
1	Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each)	40,000	40,000
2	Issued Capital 287818582 Equity Shares of ₹ 10 each (Previous Year 280254362 Equity Shares of ₹ 10 each)	28,782	28,025
3	Subscribed Capital 287818582 Equity Shares of ₹ 10 each (Previous Year 280254362 Equity Shares of ₹ 10 each)	28,782	28,025
4	Called up Capital 287818582 Equity Shares of ₹ 10 each (Previous Year 280254362 Equity Shares of ₹ 10 each)	28,782	28,025
	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 287818582 Equity Shares of ₹ 10 each (Previous Year 280254362 Equity Shares of ₹ 10 each)	28,782	28,025
	<b>TOTAL</b>	<b>28,782</b>	<b>28,025</b>

**PERIODIC DISCLOSURES****FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE****PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	AS AT 31ST MARCH 2023		AS AT 31ST MARCH 2022	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	146,787,477	51	142,929,725	51
· Foreign	141,031,105	49	137,324,637	49
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	-	-	-	-
<b>TOTAL</b>	<b>287,818,582</b>	<b>100</b>	<b>280,254,362</b>	<b>100</b>

**PERIODIC DISCLOSURES**  
**FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE**

**PART A:**  
**PARTICULARS OF THE SHAREHOLDING PATTERN OF THE IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED**  
**AS AT QUARTER ENDED 31st March, 2023**

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)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	<b>(i) Indian Farmers Fertiliser Cooperative Ltd. and its nominees</b>	1	146787477	51	14678.75	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
v)	Persons acting in Concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	<b>(i) Tokio Marine Asia Pte. Ltd.</b>	1	141031105	49	14103.11	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B</b>	<b>Non Promoters</b>	-	-	-	-	-	-	-	-
<b>B.1</b>	<b>Public Shareholders</b>	-	-	-	-	-	-	-	-
<b>1.1)</b>	<b>Institutions</b>	-	-	-	-	-	-	-	-
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)	-	-	-	-	-	-	-	-
<b>1.2)</b>	<b>Central Government/State Government(s)/President of India</b>	-	-	-	-	-	-	-	-
<b>1.3)</b>	<b>Non-Institutions</b>	-	-	-	-	-	-	-	-
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>B.2</b>	<b>Non Public Shareholders</b>	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>2</b>	<b>287818582</b>	<b>100</b>	<b>28781.86</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>

**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	
						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)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i) Cooperative Societies	35132	414530	69.64	42667.28	-	-	-	-
	(ii) Cooperative Banks	316	10023	8.20	5023.41	-	-	-	-
	(iii) Federations	29	24537	22.16	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)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B</b>	<b>Non Promoters</b>	-	-	-	-	-	-	-	-
<b>B.1</b>	<b>Public Shareholders</b>	-	-	-	-	-	-	-	-
<b>1.1)</b>	<b>Institutions</b>	-	-	-	-	-	-	-	-
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)	-	-	-	-	-	-	-	-
<b>1.2)</b>	<b>Central Government/State Government(s)/President of India</b>	-	-	-	-	-	-	-	-
<b>1.3)</b>	<b>Non-Institutions</b>	-	-	-	-	-	-	-	-
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>B.2</b>	<b>Non Public Shareholders</b>	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>35477</b>	<b>449090</b>	<b>100.00</b>	<b>61264.79</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**PERIODIC DISCLOSURES****FORM NL-10-RESERVE AND SURPLUS SCHEDULE**

(₹ In Lakhs)

	Particulars	AS AT 31ST MARCH 2023	AS AT 31ST MARCH 2022
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	<b>Share Premium</b>		
	Opening Balance	84,599	45,198
	Additions during the year	49,239	39,401
	Closing Balance	133,838	84,599
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	224,532	210,974
	<b>TOTAL</b>	<b>358,382</b>	<b>295,585</b>

## PERIODIC DISCLOSURES

### FORM NL-11-BORROWINGS SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 31ST MARCH 2023	AS AT 31ST MARCH 2022
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	-	-

#### Disclosure For Secured Borrowings

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



**PERIODIC DISCLOSURES**

FORM NL-12 & 12A -INVESTMENT SCHEDULE

(₹ In Lakhs)

	Particulars	NL - 12		NL - 12A		TOTAL	
		SHAREHOLDERS		POLICYHOLDERS			
		AS AT 31ST MARCH 2023	AS AT 31ST MARCH 2022	AS AT 31ST MARCH 2023	AS AT 31ST MARCH 2022	AS AT 31ST MARCH 2023	AS AT 31ST MARCH 2022
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	171,163	102,670	665,351	438,158	836,514	540,828
2	Other Approved Securities	12,932	1,211	50,268	5,169	63,200	6,380
3	Other Investments						
	(a) Shares						
	(i) Equity Shares	196	158	762	675	958	833
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Debenture/ Bonds	17,591	8,667	68,378	36,985	85,969	45,652
	(d) Investment Property - Real Estate	-	-	-	-	-	-
	(e) Subsidiaries	10	9	40	41	50	50
	(f) Other than approved investments						
	Mutual Funds	58	54	224	228	282	282
	Equity Shares	8	7	33	28	41	35
	Non Convertible Debenture	-	-	-	-	-	-
	Less: Provision for diminution in the value of investments	-	-	-	-	-	-
	(g) Other Securities	-	-	-	-	-	-
4	Investments in Infrastructure & Housing	78,934	83,865	306,832	357,908	385,766	441,773
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	4,991	2,126	19,400	9,075	24,391	11,201
2	Other Approved Securities	13,279	21,739	51,620	92,775	64,899	114,514
3	Other Investments						
	(a) Shares						
	(i) Equity Shares	-	-	-	-	-	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	856	-	3,654	-	4,510
	(c) Debenture/ Bonds	5,721	10,465	22,239	44,661	27,960	55,126
	(d) Investment Property - Real Estate	-	-	-	-	-	-
	(e) Subsidiaries	-	-	-	-	-	-
	(f) Other than approved investments						
	Mutual Funds	-	-	-	-	-	-
	Non Convertible Debenture	-	-	-	-	-	-
	Less: Provision for diminution in the value of investments	-	-	-	-	-	-
	(g) Other Securities						
	Certificate of Deposit	-	474	-	2,023	-	2,497
	Commercial Paper	-	1,894	-	8,082	-	9,976
	Tri-Party Repo (TREPS)	3,620	-	14,073	-	17,693	-
4	Investments in Infrastructure & Housing	30,778	21,065	119,640	89,898	150,418	110,963
	<b>TOTAL</b>	<b>339,281</b>	<b>255,260</b>	<b>1,318,860</b>	<b>1,089,360</b>	<b>1,658,141</b>	<b>1,344,620</b>

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

(₹ In Lakhs)

	Particulars	SHAREHOLDERS		POLICYHOLDERS		TOTAL	
		AS AT 31ST MARCH 2023	AS AT 31ST MARCH 2022	AS AT 31ST MARCH 2023	AS AT 31ST MARCH 2022	AS AT 31ST MARCH 2023	AS AT 31ST MARCH 2022
	<b>Long Term Investments</b>						
	Book Value	280,688	196,476	1,091,093	838,489	1,371,781	1,034,965
	Market Value	274,791	195,838	1,068,172	835,769	1,342,963	1,031,607
	<b>Short Term Investments</b>						
	Book Value	58,389	58,619	226,972	250,168	285,361	308,787
	Market Value	58,087	58,673	225,798	250,394	283,885	309,067

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

(₹ In Lakhs)

	Particulars	AS AT 31ST MARCH 2023	AS AT 31ST MARCH 2022
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	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	<b>TOTAL</b>	-	-
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	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**Provisions against Non-performing Loans**

	Non-Performing Loans	Loan Amount	Provision
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	<b>Total</b>	-	-

**PERIODIC DISCLOSURES**  
**FORM NL-14-FIXED ASSETS SCHEDULE**

**FIXED ASSETS**

(₹ In Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2022	Additions during the Year	Sales/ Adjustments during the Year	As at 31st March 2023	Upto 31st March, 2022	For the Year	On Sales / Adjustments	Upto 31st March 2023	As at 31st March 2023	As at 31st March 2022
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										
- Computer Software	7,793	745	-	8,538	5,690	1,385	-	7,075	1,463	2,103
Land - Freehold	378	706	-	1,084	-	-	-	-	1,084	379
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	123	198	-	321	24	4	-	28	293	98
Furniture & Fittings	8,015	3,145	36	11,124	3,153	1,553	16	4,690	6,434	4,863
Information Technology Equipment	8,998	815	10	9,803	6,586	1,406	9	7,983	1,820	2,412
Vehicles	242	25	44	223	113	25	12	126	97	128
Office Equipment	2,537	906	18	3,425	1,181	455	16	1,620	1,805	1,356
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>28,086</b>	<b>6,540</b>	<b>108</b>	<b>34,518</b>	<b>16,747</b>	<b>4,828</b>	<b>53</b>	<b>21,522</b>	<b>12,996</b>	<b>11,339</b>
Capital Work In Progress	3,985	2,052	198	5,839	-	-	-	-	5,839	3,985
<b>Grand Total</b>	<b>32,071</b>	<b>8,592</b>	<b>306</b>	<b>40,357</b>	<b>16,747</b>	<b>4,828</b>	<b>53</b>	<b>21,522</b>	<b>18,835</b>	<b>15,324</b>
Previous Period Total	27,841	10,463	6,233	32,071	18,860	3,787	5,900	16,747	15,324	

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

(₹ In Lakhs)

	Particulars	AS AT 31ST MARCH 2023	AS AT 31ST MARCH 2022
1	Cash (including cheques, drafts and stamps)	69	115
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	15,740	27,660
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>15,809</b>	<b>27,775</b>
	Balances with non-scheduled banks included in 2 above	-	-
	<b>Cash and Bank Balances</b>		
	In India	15,809	27,775
	Outside India	-	-

**Notes:**

1. Balance with Banks in current accounts above, includes liquid flexi term deposit of ` 9,590 Lacs (Previous year ` 27,194 Lacs)
2. Balance with Banks in current accounts above, includes Earmarked amount of ` 40 Lacs (Previous year ` NIL Lacs) towards CSR activities.
3. Balance with Banks in current accounts above, includes Cheques in hand of ` 761 Lakhs (Previous year ` 639 Lakhs).
4. Balance with Banks in current accounts above, includes remittances in transit of ` 1,068 Lakhs (Previous year ` 1,358 Lakhs).

**PERIODIC DISCLOSURES****FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE**

(₹ In Lakhs)

	Particulars	AS AT 31ST MARCH 2023	AS AT 31ST MARCH 2022
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	42,086	35,524
2	Application money for investments	-	-
3	Prepayments	2,260	1,707
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	6,521	6,754
6	Deposit towards Rent	1,092	1,078
7	Goods and Service Tax Recoverable	-	-
8	Deposit towards Claim	-	5,000
9	Others	4,362	2,987
	<b>TOTAL (A)</b>	<b>56,321</b>	<b>53,050</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments/ FDRs	38,562	36,396
2	Outstanding Premiums	91,566	90,347
	Less : Provisions for doubtful	-	-
3	Agents' Balances	105	71
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	27,619	27,403
	Less : Provisions for doubtful	-	-
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,658	1,679
	Add: Investment Income accruing on unclaimed amount	435	421
8	Unsettled Investment contract receivable	-	-
	<b>TOTAL (B)</b>	<b>159,945</b>	<b>156,317</b>
	<b>TOTAL (A+B)</b>	<b>216,266</b>	<b>209,367</b>

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

	<b>Particulars</b>	<b>AS AT 31ST MARCH 2023</b>	<b>AS AT 31ST MARCH 2022</b>
1	Agents' Balances	8,113	6,912
2	Balances due to other insurance companies (including reinsurers)	138,476	106,975
3	Deposits held on re-insurance ceded	2,879	3,380
4	Premiums received in advance		
	(a) For Long term policies	84,959	74,062
	(b) for Other Policies	43,695	18,428
5	Unallocated Premium*	14,097	10,360
6	Sundry Creditors	16,074	9,519
7	Due to Subsidiaries/ Holding Company	7	15
8	Claims Outstanding	834,108	727,766
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of Policyholders	1,646	1,671
11	Income accrued on Unclaimed amounts	435	421
12	Statutory Dues	5,078	3,721
13	Goods & Service Tax Liabilities	6,116	4,689
14	Deposit towards Claim Settlement	27,088	14,744
15	Unsettled Investment contract payable	-	-
	<b>TOTAL</b>	<b>1,182,771</b>	<b>982,663</b>

\* Includes Deposit Premium of ` 11,945 thousand (Previous year ` 8,770 thousand)

**PERIODIC DISCLOSURES****FORM NL-18-PROVISIONS SCHEDULE****(₹ In Lakhs)**

	<b>Particulars</b>	<b>AS AT 31ST MARCH 2023</b>	<b>AS AT 31ST MARCH 2022</b>
1	Reserve for Unexpired Risk	334,832	286,916
2	Reserve for Premium Deficiency	-	-
3	Provision for Taxation (less advance tax paid and taxes deducted at source)	-	-
4	Provision for Employee Benefits	6,978	6,022
5	Others	-	-
	<b>TOTAL</b>	<b>341,810</b>	<b>292,938</b>

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

(₹ In Lakhs)

	<b>Particulars</b>	<b>AS AT 31ST MARCH 2023</b>	<b>AS AT 31ST MARCH 2022</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-



**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 2023	YEAR ENDED 31ST MARCH 2023	QUARTER ENDED 31ST MARCH 2022	YEAR ENDED 31ST MARCH 2022
1	Gross Direct Premium Growth Rate *	28.81%	16.78%	8.50%	0.50%
2	Gross Direct Premium to Net Worth Ratio (In Times)	NA	2.55	NA	2.61
3	Growth rate of Net Worth	NA	19.64%	NA	16.50%
4	Net Retention Ratio *	66.79%	68.81%	70.67%	68.43%
5	Net Commission Ratio *	4.93%	6.50%	7.41%	6.39%
6	Expense of Management to Gross Direct Premium Ratio *	17.99%	19.43%	19.79%	19.36%
7	Expense of Management to Net Written Premium Ratio *	20.35%	22.67%	23.19%	22.42%
8	Net Incurred Claims to Net Earned Premium *	92.66%	88.57%	94.69%	94.10%
9	Claims paid to claims provisions *	10.01%	25.80%	10.80%	22.12%
10	Combined Ratio *	113.01%	111.24%	117.89%	116.52%
11	Investment Income Ratio	1.69%	6.52%	1.82%	8.19%
12	Technical Reserves to Net Premium Ratio (In Times) *	NA	1.69	NA	1.72
13	Underwriting Balance Ratio *	-13.75%	-12.93%	-19.49%	-17.85%
14	Operating Profit Ratio	-2.41%	-1.61%	-6.84%	-3.52%
15	Liquid Assets to liabilities ratio (In Times)	NA	0.23	NA	0.31
16	Net Earning Ratio	2.11%	1.96%	-2.13%	0.99%
17	Return on Net Worth Ratio	NA	3.50%	NA	1.80%
18	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.72	NA	1.68
19	NPA Ratio				
	Gross NPA Ratio	NA	0.00%	NA	0.00%
	Net NPA Ratio	NA	0.00%	NA	0.00%
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	4.79	NA	2.11
24	Book value per share	NA	134.52	NA	115.47

\* 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
	<b>Fire</b>										
	Current Period	2.16%	17.12%	-61.59%	12.21%	-45.43%	53.48%	31.72%	8.05%	1.49	94.51%
	Previous Period	13.47%	17.61%	-36.38%	12.54%	-20.35%	63.60%	37.23%	43.25%	1.25	65.78%
	<b>Marine</b>										
	Current Period	19.80%	44.28%	5.79%	17.38%	21.96%	83.46%	59.46%	105.41%	1.00	-6.37%
	Previous Period	61.65%	48.32%	6.08%	18.56%	22.10%	104.62%	67.40%	126.72%	0.97	-28.26%
	<b>Miscellaneous</b>										
	Current Period	18.53%	76.25%	8.46%	20.30%	24.63%	89.70%	25.31%	114.33%	1.71	-16.19%
	Previous Period	-2.20%	76.20%	7.77%	20.26%	23.80%	94.59%	21.61%	118.39%	1.75	-19.59%
	<b>Total</b>										
	Current Period	<b>16.78%</b>	<b>68.81%</b>	<b>6.50%</b>	<b>19.43%</b>	<b>22.67%</b>	<b>88.57%</b>	<b>25.80%</b>	<b>111.24%</b>	<b>1.69</b>	<b>-12.93%</b>
	Previous Period	<b>0.50%</b>	<b>68.43%</b>	<b>6.39%</b>	<b>19.36%</b>	<b>22.42%</b>	<b>94.10%</b>	<b>22.12%</b>	<b>116.52%</b>	<b>1.72</b>	<b>-17.85%</b>
	<b>Marine Cargo</b>										
	Current Period	24.52%	45.86%	6.37%	17.87%	22.53%	83.18%	58.56%	105.71%	0.98	-6.60%
	Previous Period	62.43%	52.71%	6.95%	20.07%	22.97%	103.61%	72.64%	126.58%	0.92	-28.41%
	<b>Marine Hull</b>										
	Current Period	-35.28%	8.70%	-62.50%	6.37%	-46.43%	144.07%	70.37%	97.64%	3.41	44.07%
	Previous Period	53.02%	2.64%	-172.88%	0.90%	-157.63%	174.85%	29.74%	17.22%	11.58	-17.79%
	<b>Marine Total</b>										
	Current Period	<b>19.80%</b>	<b>44.28%</b>	<b>5.79%</b>	<b>17.38%</b>	<b>21.96%</b>	<b>83.46%</b>	<b>59.46%</b>	<b>105.41%</b>	<b>1.00</b>	<b>-6.37%</b>
	Previous Period	<b>61.65%</b>	<b>48.32%</b>	<b>6.08%</b>	<b>18.56%</b>	<b>22.10%</b>	<b>104.62%</b>	<b>67.40%</b>	<b>126.72%</b>	<b>0.97</b>	<b>-28.26%</b>
	<b>Motor-OD</b>										
	Current Period	16.17%	95.63%	19.67%	34.89%	35.84%	81.20%	92.78%	117.04%	0.70	-23.15%
	Previous Period	-4.25%	84.90%	17.62%	31.77%	33.66%	83.07%	101.75%	116.73%	0.69	-17.57%
	<b>Motor-TP</b>										
	Current Period	7.99%	95.04%	1.62%	17.11%	17.79%	85.00%	16.97%	102.80%	3.84	-3.61%
	Previous Period	2.74%	94.66%	1.71%	17.04%	17.74%	84.87%	13.87%	102.61%	3.82	-2.72%
	<b>Motor-Total</b>										
	Current Period	11.64%	95.31%	10.01%	25.36%	26.19%	83.34%	19.39%	109.53%	2.38	-12.16%
	Previous Period	-0.50%	90.31%	8.38%	23.60%	24.41%	84.12%	16.26%	108.53%	2.51	-8.87%
	<b>Engineering</b>										
	Current Period	33.55%	13.04%	17.69%	15.74%	33.85%	65.86%	40.69%	99.71%	1.51	-1.73%
	Previous Period	19.16%	17.35%	36.80%	17.40%	52.84%	46.33%	38.26%	99.17%	1.29	-1.63%
	<b>Aviation</b>										
	Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	0.00%
	Previous Period	-100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	0.00%
	<b>Workmen Compensation</b>										
	Current Period	14.77%	92.54%	18.67%	32.89%	34.89%	73.83%	53.00%	108.72%	1.27	-10.95%
	Previous Period	20.60%	94.99%	21.79%	36.72%	37.86%	81.96%	108.36%	119.81%	1.00	-22.62%
	<b>Public/Product Liability</b>										
	Current Period	23.23%	60.90%	32.21%	33.01%	48.39%	19.52%	20.26%	67.90%	2.06	29.02%
	Previous Period	10.01%	66.62%	29.26%	34.37%	45.27%	25.12%	37.99%	70.40%	1.11	26.57%
	<b>Personal Accident</b>										
	Current Period	21.29%	90.75%	10.53%	24.98%	26.69%	85.37%	76.73%	112.06%	0.76	-13.37%
	Previous Period	3.87%	93.01%	12.24%	28.75%	28.27%	80.72%	70.29%	108.98%	1.00	-12.02%

	<b>Health (Excl Travel)</b>											
	Current Period	16.35%	85.11%	5.25%	18.96%	21.42%	112.90%	111.49%	134.31%	0.56	-35.03%	
	Previous Period	12.21%	83.30%	5.31%	18.71%	21.33%	134.46%	111.98%	155.79%	0.52	-57.51%	
	<b>Travel Insurance</b>											
	Current Period	56.88%	87.65%	15.91%	28.69%	31.82%	98.23%	77.78%	130.05%	0.95	-29.20%	
	Previous Period	87.27%	71.88%	14.78%	24.38%	30.43%	85.00%	60.71%	115.43%	1.10	-20.00%	
	<b>Total Health (Incl PA &amp; Travel)</b>											
	Current Period	16.67%	85.45%	5.60%	19.33%	21.76%	111.18%	111.36%	132.93%	0.58	-33.68%	
	Previous Period	11.74%	83.92%	5.82%	19.29%	21.84%	130.65%	111.82%	152.48%	0.55	-54.29%	
	<b>Crop</b>											
	Current Period	47.13%	21.57%	-14.62%	3.49%	1.54%	75.59%	125.73%	77.14%	0.67	22.72%	
	Previous Period	-38.98%	21.76%	-18.53%	3.49%	-2.51%	64.53%	45.83%	62.02%	0.67	37.89%	
	<b>Other Miscellaneous</b>											
	Current Period	18.83%	57.16%	20.11%	25.87%	36.31%	67.64%	49.37%	103.95%	1.19	-5.00%	
	Previous Period	70.48%	60.82%	20.73%	27.48%	36.77%	59.69%	50.07%	96.46%	0.84	-11.85%	
	<b>Total Miscellaneous</b>											
	Current Period	18.53%	76.25%	8.46%	20.30%	24.63%	89.70%	25.31%	114.33%	1.71	-16.19%	
	Previous Period	-2.20%	76.20%	7.77%	20.26%	23.80%	94.59%	21.61%	118.39%	1.75	-19.59%	

**PERIODIC DISCLOSURES**  
**FORM NL-21: Related Party Transactions**

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

For the Quarter Ending: 31st March 2023

**PART - A - Related Party Transactions**

(₹ In Lakhs)

SI.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 31ST MARCH 2023	YEAR ENDED 31ST MARCH 2023	QUARTER ENDED 31ST MARCH 2022	YEAR ENDED 31ST MARCH 2022
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	Premium collected from direct business	895.38	9,802.49	1,097.59	8,160.59
			Claims paid on direct basis	69.85	553.14	481.43	1,741.95
			Payment of Rent and other expenses	867.72	2,745.80	760.64	2,537.89
			Deposit of Insurance Premium	-	25.00	-	25.00
			Receipt of Share Capital (Including Share Premium)	-	25,498	-	20,402
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	611.32	2,141.07	1,291.79	1,844.55
			Deposit of Insurance Premium	-	1.00	-	1.00
			Claims paid on direct basis	4.98	564.92	155.13	224.71
			Payment of Rent and other expenses	3.91	18.06	3.56	18.36
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Fee	-	3.48	1.86	1.86
			Receipt of Share Capital (Including Share Premium)	-	24,498	-	19,602
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,358.03	6,281.44	1,153.82	5,431.67
			Premium collected from direct business	1.83	1.83	-	-
			Claims paid on direct basis	2.02	2.02	-	-
			Commission Earned on Premium Ceded	331.54	1,591.47	262.24	1,395.19
			Losses Recovered from Re-insurer	726.82	4,531.23	2,194.42	4,980.31
5	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	574.85	5,973.37	1,026.45	6,003.98
			Commission Earned on Premium Ceded	548.72	1,387.23	725.67	1,510.63
			Losses Recovered from Re-insurer	827.89	2,232.54	729.40	2,042.19
			Claim/Reimbursement of Expenses	-	-	-	0.67
			Payment of Fee	0.17	5.56	-	5.45
6	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	37.76	45.80	28.86	74.65
			Commission Earned on Premium Ceded	3.15	3.81	3.06	4.86
			Losses Recovered from Re-insurer	-	-	-	0.03
7	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	252.83	393.93	51.65	479.51
			Commission Earned on Premium Ceded	57.13	87.19	11.47	84.43
			Losses Recovered from Re-insurer	-	11.08	-	3.33
8	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fee	7.33	23.42	-	3.05
9	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	68.81	112.62	5.97	38.21
			Payment of Fee	48.46	104.77	4.93	42.41
10	Tokio Marine Management Australasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	4.46	-	2.51
11	TM Claim Service Asia PTE Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	-	3.85
12	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	1.06	55.72	0.45	39.73
			Claims paid on direct basis	80.32	108.22	22.36	49.99
			Payment of Rent and other expenses	-	-	-	0.10
			Payment of Commission	0.03	0.10	0.06	0.52
13	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	-	0.97
			Claim/Reimbursement of Expenses	-	-	-	0.51
14	Tokio Marine Newa Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	0.61	0.61	-	-
			Claim/Reimbursement of Expenses	0.75	0.75	-	-

**PERIODIC DISCLOSURES**  
**FORM NL-21: Related Party Transactions**

15	Tokio Marine Safety Insurance (Thailand) Public Company Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	0.33	4.29	2.51	2.51
			Claim/Reimbursement of Expenses	-	12.70	32.21	32.21
16	The Tokio Marine and Fire Insurance Company (Hong Kong) Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	0.49	-	-
17	Tokio Marine Insurance Vietnam Company Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	5.38	7.29	5.19	18.70
			Claim/Reimbursement of Expenses	-	0.24	-	-
18	PT Asuransi Tokio Marine Indonesia	Associate of Promoters with more than 20% Voting rights	Payment of Fee	0.32	5.71	0.15	0.42
			Claim/Reimbursement of Expenses	-	5.58	0.01	0.25
19	IFFCO Kisan Suvidha Limited (formerly IFFCO Kisan Sanchar Ltd.)	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	(1.44)	59.20	2.29	72.99
			Claims paid on direct basis	15.52	73.90	17.97	65.92
			Payment of Rent and other expenses	28.85	90.97	72.05	116.01
20	IFFCO Kisan Finance Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	26.31	222.13	23.11	138.89
			Claims paid on direct basis	36.93	103.35	38.71	165.31
21	K. Srinivasa Gowda	Chairman	Honorarium Charges	4.50	18.00	4.50	18.00
			Payment of Rent and other expenses	25.06	98.72	23.20	85.85
22	IFFCO Kisan Logistics Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	12.05	-	11.40
23	IFFCO MC Crop Science Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	4.23	86.75	13.56	72.19
			Claims paid on direct basis	45.29	117.11	13.54	48.08
24	IFFCO Kisan SEZ Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	1.00	5.99	-	6.83
			Claims paid on direct basis	-	1.02	-	-
25	Indian Farm Forestry Development Cooperative Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.85	21.71	0.01	26.06
			Claims paid on direct basis	-	0.05	-	-
			Payment for CSR activity	17.46	46.11	30.82	276.42
26	Cooperative Rural Development Trust	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.51	22.06	0.49	8.44
			Claims paid on direct basis	1.67	15.47	0.19	2.88
27	CN IFFCO Private Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	0.68	-	3.29
			Claims paid on direct basis	-	-	-	0.50
28	Triumph Offshore Private Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	151.76	-	191.97
			Claims paid on direct basis	14.58	14.58	-	-
29	HCC Underwriting Agency Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	-	0.43	-	-
			Commission Earned on Premium Ceded	-	0.10	-	-
30	Sikkim IFFCO Organics Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	0.08	-	-
31	H O Suri	Managing Director & Chief Executive Officer (wef 13.10.2021)	Remuneration-Key Management Personnel	47.79	153.19	34.53	69.40
	Anamika Roy Rashtrawar	Managing Director & Chief Executive Officer (upto 01.10.2021)		-	-	-	148.83
	Shinijiro Hamada	Director-Operation (wef 01.04.2021)		15.64	62.55	14.47	55.77
	Sanket Gupta	Chief Financial Officer (wef 29.04.2022)		16.79	58.48	-	-
	Sanjeev Chopra	Chief Financial Officer (upto 28.02.2022)		-	-	84.77	148.00
	Amit Jain	Company Secretary		11.24	49.60	10.76	50.43

**PERIODIC DISCLOSURES**  
**FORM NL-21: Related Party Transactions**

**PART- B - Related Party Transaction Balances - As at the end of the Period Ending 31st March 2023**

(₹ 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	186.42	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	1,348.99	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	978.10	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	36.91	Payable	Unsecured	No	-	-
8	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	208.36	Payable	Unsecured	No	-	-
9	IFFCO Kisan Suvidha Limited (formerly IFFCO Kisan Sanchar Ltd.)	Associate of Promoters with more than 20% Voting rights	6.19	Payable	Unsecured	No	-	-
10	K. Srinivasa Gowda	Chairman	110.40	Receivable	Unsecured	No	-	-
11	IFFCO TOKIO Insurance Services Ltd	Subsidiary of the company with 100% voting rights	7.17	Payable	Unsecured	No	-	-

**PERIODIC DISCLOSURES**

**FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE (DIRECT BASIS) FOR THE YEAR ENDED 31st MARCH, 2023**

(₹ In Lakhs)

<b>Particulars</b>	<b>Year Ended 31st March, 2023</b>	<b>Year Ended 31st March, 2022</b>
<b>Cash Flows from the operating activities:</b>		
Premium received from policyholders, including advance receipts	1,210,744	1,012,491
Other receipts	2,348	286
Payments to re-insurers, net of commission and claims	(72,008)	(87,155)
Payments to co-insurers, net of claims recovery	5,340	(2,939)
Payments of claims	(698,767)	(652,556)
Payments of commission and brokerage	(88,637)	(75,779)
Payments of other operating expenses	(108,780)	(100,625)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	3,610	(5,992)
Income taxes paid (Net)	(4,503)	(4,049)
Goods and Service Tax paid	(83,840)	(60,476)
Other payments	-	-
Cash flows before extraordinary items	165,507	23,206
Cash flows from extraordinary operations	-	-
<b>Net cash flows from operating activities</b>	<b>165,507</b>	<b>23,206</b>
<b>Cash flows from investing activities:</b>		
Purchase of fixed assets	(9,160)	(11,014)
Proceeds from sale of fixed assets	45	28
Purchases of investments	(909,950)	(1,155,280)
Loans disbursed	-	-
Sales of investments	581,510	1,062,018
Repayments received	-	-
Rents/Interests/ Dividends received	95,641	64,315
Investments in money market instruments and in liquid mutual funds (Net)	14,445	(8,464)
Expenses related to investments	-	-
<b>Net cash flow from investing activities</b>	<b>(227,469)</b>	<b>(48,397)</b>
<b>Cash flows from financing activities:</b>		
Proceeds from issuance of share capital	49,996	40,005
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
<b>Net cash flow from financing activities</b>	<b>49,996</b>	<b>40,005</b>
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
<b>Net increase in cash and cash equivalents:</b>	<b>(11,966)</b>	<b>14,814</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>27,775</b>	<b>12,961</b>
<b>Cash and cash equivalents at the end of the year</b>	<b>15,809</b>	<b>27,775</b>

**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 2023**

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
<b>Investments</b>			
Investments Shareholder' SCH 8	-	339,281	339,281
Policyholders' SCH 8A	1,318,860	-	1,318,860
<b>Total Investments as per BS.....(A)</b>	<b>1,318,860</b>	<b>339,281</b>	<b>1,658,141</b>
Inadmissible investment assets as per Clause (1) of Schedule I....(B)	-	-	-
<b>Fixed Assets</b>			
<b>Fixed assets as per BS.....(C)</b>	-	18,835	18,835
Inadmissible Fixed assets as per Clause (1) of Schedule I.....(D)	-	6,434	6,434
<b>Current Assets</b>			
Cash & Bank Balance as per BS....(E)	-	15,809	15,809
Advances and Other assets as per BS.....(F)	-	216,266	216,266
<b>Total Current Assets as per BS.....(G)=(E)+(F)</b>	-	<b>232,075</b>	<b>232,075</b>
Inadmissible Current assets as per Clause (1) of Schedule-I .....(H)	-	49,306	49,306
<b>Loans</b>			
Loans as per BS.....(I)	-	-	-
<b>Fair Value Change Account subject to minimum of zero...(J)</b>	-	-	-
<b>Total Assets as per BS.....(K) = (A) + (C) + (G) + (I) (Excluding current liabilities and provisions)</b>	<b>1,318,860</b>	<b>590,191</b>	<b>1,909,051</b>
Total Inadmissible assets.....(L)=(B)+(D)+(H)+(J)	-	55,740	55,740
<b>Total Admissible assets for Solvency ...(K) - (L) (Excluding current liabilities and provisions)</b>	<b>1,318,860</b>	<b>534,451</b>	<b>1,853,311</b>

(₹ In Lakhs)			
Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
<b>Inadmissible Fixed assets</b>			
(a) Furniture & Fixture	-	6,434	6,434
<b>Total</b>	-	<b>6,434</b>	<b>6,434</b>
<b>Inadmissible current assets</b>			
(a) Agents' and Intermediaries' balances and outstanding premium in India, to the extent they are not realized within a period of 30 days.	-	105	105
(b) Premium receivables relating to State/ Central government sponsored schemes, to the extent they are not realized within a period of 365 days.	-	43,016	43,016
(c) Co-insurer's balances outstanding for more than 90 days	-	509	509
(d) Balances of Indian Reinsurers and Foreign Reinsurers having branches in India outstanding for more than 365 days.	-	491	491
(e) Other Reinsurer's balances outstanding for more than 180 days.	-	5,173	5,173
(f) Excess of Asset Over Unclaimed amount of Policyholders.	-	12	12
<b>Total</b>	-	<b>49,306</b>	<b>49,306</b>



**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 2023

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)	426,834	334,832
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>426,834</b>	<b>334,832</b>
Outstanding Claim Reserve (other than IBNR reserve)...(d)	492,353	320,402
IBNR Reserve....(e)	628,278	513,706
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>1,547,465</b>	<b>1,168,940</b>

**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 2023**

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

**REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS**

*(₹ In Lakhs)*

Item No	Line of Business	Gross Premiums	Net Premiums	Gross Incurred claims	Net Incurred claims	RSM-1	RSM-2	RSM
1	Fire	109,941.77	18,822.55	51,912.50	9,528.82	10,994.18	7,786.88	10,994.18
2	Marine Cargo	28,977.01	13,288.44	20,482.54	10,631.12	3,477.24	3,686.86	3,686.86
3	Marine Hull	1,288.03	111.69	1,346.97	131.97	128.80	202.05	202.05
4	Motor	413,356.16	393,976.22	329,211.78	298,400.56	78,795.24	89,520.17	89,520.17
5	Engineering	16,468.05	2,148.13	7,110.10	1,334.54	1,646.80	1,066.52	1,646.80
6	Aviation	-	-	0.41	0.02	-	0.06	0.06
7	Liability	7,024.51	4,277.89	1,421.66	971.48	1,053.68	319.87	1,053.68
8	Health & PA	218,130.63	186,386.07	250,562.03	200,322.97	37,277.21	60,096.89	60,096.89
9	Miscellaneous	70,848.15	42,314.52	40,450.84	27,990.31	9,918.74	8,494.68	9,918.74
10	Crop	138,372.33	29,845.66	82,657.62	20,662.64	13,837.23	12,398.64	13,837.23
	<b>Total</b>	<b>1,004,406.63</b>	<b>691,171.17</b>	<b>785,156.46</b>	<b>569,974.43</b>	<b>157,129.13</b>	<b>183,572.61</b>	<b>190,956.66</b>

**PERIODIC DISCLOSURES**  
**FORM NL-26 - SOLVENCY MARGIN (TABLE IB)**

**TABLE IB : AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO**  
**As at 31st March 2023**

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

<i>(₹ In Lakhs)</i>		
Item	Description	Amount
<b>(A)</b>	<b>Policyholder's FUNDS</b>	
	Available assets	1,318,860
	Deduct :	
(B)	Current Liabilities as per BS	834,108
(C)	Provisions as per BS	334,832
(D)	Other Liabilities	149,920
<b>(E)</b>	<b>Excess in Policyholder's funds (A)-(B)-(C)-(D)</b>	<b>-</b>
	<b>Shareholder's FUNDS</b>	
(F)	Available Assets	534,451
	Deduct :	
(G)	Other Liabilities	205,720
<b>(H)</b>	<b>Excess in Shareholder's funds (F-G)</b>	<b>328,731</b>
<b>(I)</b>	<b>Total ASM ( E+H )</b>	<b>328,731</b>
<b>(J)</b>	<b>Total RSM</b>	<b>190,957</b>
<b>(K)</b>	<b>SOLVENCY RATIO ( Total ASM/ Total RSM)</b>	<b>1.72</b>

**PERIODIC DISCLOSURES**

**FORM NL-27- PRODUCTS INFORMATION**

**FORM NL-27- PRODUCTS INFORMATION**

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

Date: 1st January 2023 To 31st March, 2023

<i>Products Information</i>						
<i>List below the products and/or add-ons introduced during the period</i>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business</b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
1	Industrial All Risks Policy	IFFCO-TOKIO/PRO/1008/2022-23	IRDAN106CP0002V02200001	Engineering	19(i) – Internal Tariff Rated	14-12-2022
2	Professional Indemnity Policy	IFFCO-TOKIO/PRO/1008/2022-23	IRDAN106RP0044V01202223	Other Miscellaneous	19(i) – Internal Tariff Rated	13-03-2023
3	Health Protector Max (HPM)	IFFCO-TOKIO/PRO/1008/2022-23	IFFHLIP23145V012223	Health Insurance	19(i) – Internal Tariff Rated	07-12-2022
4	Pay as You Use for Bundled cover for Private Car	IFFCO-TOKIO/PRO/1008/2022-23	IRDAN106RP0010V01201819/A0023V01202223	Motor	19(i) – Internal Tariff Rated	28-09-2022
5	Pay as You Use for Bundled cover for Two wheelers	IFFCO-TOKIO/PRO/1008/2022-23	IRDAN106RP0007V01201819/A0024V01202223	Motor	19(i) – Internal Tariff Rated	28-09-2022
6	Pay as You Use for Stand –Alone Motor OD Two wheeler	IFFCO-TOKIO/PRO/1008/2022-23	IRDAN106RP0001V01201920/A0025V01202223	Motor	19(i) – Internal Tariff Rated	28-09-2022
7	Pay as You Use for Stand-Alone Motor OD Private Car	IFFCO-TOKIO/PRO/1008/2022-23	IRDAN106RP0002V01201920/A0026V01202223	Motor	19(i) – Internal Tariff Rated	28-09-2022
8	Pay as You Use for Private Car Act & Comprehensive	IFFCO-TOKIO/PRO/1008/2022-23	IRDAN106RP0005V01200001/A0027V01202223	Motor	19(i) – Internal Tariff Rated	28-09-2022
9	Pay as You Use for Motor Cycle / Scooter B Policy	IFFCO-TOKIO/PRO/1008/2022-23	IRDAN106RP0013V01200001/A0028V01202223	Motor	19(i) – Internal Tariff Rated	28-09-2022
10	Accidental Damage	IFFCO-TOKIO/PRO/1008/2022-23	IRDAN106RP0002V03202021/A0006V03202122	Fire	19(i) – Internal Tariff Rated	02-02-2023
11	Additional Removal of Debris	IFFCO-TOKIO/PRO/1008/2022-23	IRDAN106RP0003V03202021/A0009V03202122	Fire	19(i) – Internal Tariff Rated	02-02-2023
12	Snowfall Damage	IFFCO-TOKIO/PRO/1008/2022-23	IRDAN106RP0003V03202021/A0008V03202122	Fire	19(i) – Internal Tariff Rated	02-02-2023
13	Accidental Damage	IFFCO-TOKIO/PRO/1008/2022-23	IRDAN106RP0003V03202021/A0007V03202122	Fire	19(i) – Internal Tariff Rated	02-02-2023
14	Additional Removal of Debris	IFFCO-TOKIO/PRO/1008/2022-23	IRDAN106RP0002V03202021/A0005V03202122	Fire	19(i) – Internal Tariff Rated	02-02-2023
15	Snowfall Damage	IFFCO-TOKIO/PRO/1008/2022-23	IRDAN106RP0002V03202021/A0004V03202122	Fire	19(i) – Internal Tariff Rated	02-02-2023

**PERIODIC DISCLOSURES**

**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: 31-03-2023**

**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)**

<b>Section I</b>			
<b>No</b>	<b>PARTICULARS</b>	<b>SCH ++</b>	<b>AMOUNT</b>
1	Investments (Shareholders)	8	3,39,281
	Investments (Policyholders)	8A	13,18,860
2	Loans	9	-
3	Fixed Assets	10	18,835
4	Current Assets		
	a. Cash & Bank Balance	11	15,809
	b. Advances & Other Assets	12	1,88,647
5	Current Liabilities		
	a. Current Liabilities	13	(11,55,154)
	b. Provisions	14	(3,41,809)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>3,84,468</b>
	<b>Less: Other Assets</b>	<b>SCH ++</b>	<b>Amount</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	18,835
3	Cash & Bank Balance (if any)	11	15,809
4	Advances & Other Assets (if any)	12	1,88,647
5	Current Liabilities	13	(11,55,154)
6	Provisions	14	(3,41,809)
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		
9	Debit Balance of P&L A/c		
	<b>Total (B)</b>		<b>(12,73,673)</b>
	<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>16,58,141</b>

<b>Section II</b>									
<b>No</b>	<b>'Investment' represented as</b>	<b>Reg. %</b>	<b>SH</b>		<b>PH</b>	<b>Book Value (SH + PH)</b>	<b>% Actual</b>	<b>FVC Amount</b>	<b>Total</b>
			<b>Balance</b>	<b>FRSM<sup>+</sup></b>					
			<b>(a)</b>	<b>(b)</b>	<b>(c)</b>	<b>d = (a+b+c)</b>	<b>e = (d-a) %</b>	<b>(f)</b>	<b>(g)=(d+f)</b>
1	Central Govt. Securities	Not less than 20%		1,10,405	4,29,169	5,39,574	33%		5,39,574
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%		1,76,155	6,84,751	8,60,906	52%		8,60,906
3	<b>Investment subject to Exposure Norms</b>								
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%							
	1. Approved Investments		1,09,816	4,26,881	5,36,697	32%		5,36,697	
	2. Other Investments		-	-	-			-	
	b. Approved Investments	Not exceeding 55%	53,244	53,244	2,06,972	2,60,216	16%		2,60,216
	c. Other Investments		66	256	322	0%		322	
	<b>Investment Assets</b>	<b>100%</b>		<b>3,39,281</b>	<b>13,18,860</b>	<b>16,58,141</b>	<b>100%</b>		<b>16,58,141</b>

- 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: 31-03-2023**

**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	5,11,603	32.58	27,971	31.78	5,39,574	32.54
		CTRB	-	-	-	-	-	-
		CDSS	-	-	-	-	-	-
2	Central Govt Sec, State Govt Sec or Other Approved Securities (Incl (i) above)	SGGB	2,79,043	17.77	38,722	44.00	3,17,765	19.16
		SGGL	-	-	-	-	-	-
		SGOA	3,574	0.23	(8)	(0.01)	3,567	0.22
3	<b>Investment subject to Exposure Norms</b>							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments	HTDA	-	-	-	-	-	-
		HFHD	7,904	0.50	(1,020)	(1.16)	6,884	0.42
		HTLN	-	-	-	-	-	-
		HFDN	576	0.04	(2)	(0.00)	574	0.03
		HTDN	1,79,200	11.41	(2,737)	(3.11)	1,76,463	10.64
	2. Other Investments	HODS	-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments	IDDF	5,997	0.38	0	0.00	5,997	0.36
		IPTD	3,16,369	20.15	(5,478)	(6.22)	3,10,891	18.75
		EIIT	534	0.03	(20)	(0.02)	513	0.03
		IPFD	13,447	0.86	(543)	(0.62)	12,904	0.78
		IPCP	-	-	-	-	-	-
		ILBI	7,452	0.47	3	0.00	7,455	0.45
		ICTD	15,080	0.96	(64)	(0.07)	15,016	0.91
	2. Other Investments							
	c. Approved Investments	EAEQ	55	0.00	(3)	(0.00)	52	0.00
		ECDB	94,539	6.02	33,560	38.13	1,28,099	7.73
		ECIS	50	0.00	-	-	50	0.00
		EACE	273	0.02	120	0.14	393	0.02
		EPPD	-	-	-	-	-	-
		EGMF	-	-	-	-	-	-
		ECBO	18,195	1.16	(502)	(0.57)	17,693	1.07
		EPBT	92,856	5.91	(2,469)	(2.81)	90,387	5.45
		EAPS	6,963	0.44	2	0.00	6,965	0.42
		EAPB	11,258	0.72	488	0.55	11,746	0.71
		EDCD	-	-	-	-	-	-
		EDCI	4,814	0.31	16	0.02	4,831	0.29
		ECPP	-	-	-	-	-	-
	d. Other Investments (not exceeding 10%)	OETF	293	0.02	(12)	(0.01)	281	0.02
		OEPD	55	0.00	(14)	(0.02)	41	0.00
		OLDB	-	-	-	-	-	-
	<b>Total</b>		<b>15,70,130</b>	<b>100</b>	<b>88,011</b>	<b>100</b>	<b>16,58,141</b>	<b>100</b>

**Note:**

1. Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
2. Investment Regulations, as amended from time to time, to be referred

**PERIODIC DISCLOSURES**  
**FORM NL-29-DETAIL REGARDING DEBT SECURITIES**

Name of the Insurer: IFFCO Tokio General Insurance Company Ltd.  
Registration Number : 106  
Statement as on : 31-03-2023

(Amount in Rs. Lakhs)

	Market Value				Book Value			
	As at 31-03-2023	As % of total for this class	As at 31-03-2022	As % of total for this class	As at 31-03-2023	As % of total for this class	As at 31-03-2022	As % of total for this class
<b>Detail Regarding debt securities</b>								
<b>Break down by credit rating</b>								
AAA rated	613,948	42	639,643	53	625,635	42	636,617	52
AA or better	5,652	0	29,341	2	5,766	0	29,370	3
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A	-	-	-	-	-	-	-	-
Any other ((Sovereign)	842,659	57	545,954	45	860,906	57	552,029	45
Tri-party Repo transactions	17,693	1	-	-	17,693	1	-	-
<b>Total (A)</b>	<b>1,479,952</b>	<b>100.00</b>	<b>1,214,938</b>	<b>100</b>	<b>1,510,000</b>	<b>100</b>	<b>1,218,016</b>	<b>100</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	216,471	15	190,029	16	217,951	14	189,747	16
more than 1 year and upto 3years	311,738	21	257,198	21	318,974	21	256,361	21
More than 3years and up to 7years	569,532	38	496,104	41	583,624	39	496,057	41
More than 7 years and up to 10 years	249,161	17	246,707	20	256,429	17	250,235	20
above 10 years	133,050	9	24,900	2	133,022	9	25,616	2
<b>Total (B)</b>	<b>1,479,952</b>	<b>100</b>	<b>1,214,938</b>	<b>100.00</b>	<b>1,510,000</b>	<b>100</b>	<b>1,218,016</b>	<b>100</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	528,875	36	317,434	26	539,574	36	321,465	26
b. State Government	313,783	21	228,519	19	321,332	21	230,564	19
c. Corporate Securities	619,601	42	668,985	55	631,401	42	665,987	55
d. Tri-party Repo transactions	17,693	1	-	-	17,693	1	-	-
<b>Total (C)</b>	<b>1,479,952</b>	<b>100</b>	<b>1,214,938</b>	<b>100.00</b>	<b>1,510,000</b>	<b>100</b>	<b>1,218,016</b>	<b>100</b>

**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)"











79	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EETP	-	-	-	-	-	-	-	-	-	-	-	-
80	ADDITIONAL TIER -1 (BASEL III COMPAIN) - PERPETUAL BONDS- PVT BANK	EAPB	11,491	223	1.94	1.46	8,477	438	5.17	3.87	-	-	-	-
81	ADDITIONAL TIER - I ( BASEL III COMPLAINT) PERPETUAL BONDS -PSU BANKS	EAPS	6,964	134	1.93	1.44	6,680	345	5.16	3.86	-	-	-	-
82	BONDS - PSU - TAXABLE	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
83	BONDS - PSU - TAX FREE	OBPF	-	-	-	-	-	-	-	-	-	-	-	-
84	EQUITY SHARES (INCL CO-OP SOCIETIES)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
85	DEBENTURES	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
86	MUNICIPAL BONDS	OMUN	-	-	-	-	-	-	-	-	-	-	-	-
87	COMMERCIAL PAPERS	OACP	-	-	-	-	-	-	-	-	-	-	-	-
88	PREFERENCE SHARES	OPSH	-	-	-	-	-	-	-	-	-	-	-	-
89	VENTURE FUND / SEBI APPROVED ALTERNATE INVESTMENT FUND	OVNF	-	-	-	-	-	-	-	-	-	-	-	-
90	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-
91	EQUITY SHARES (PSUS & UNLISTED)	OEPU	52	-	-	-	42	1	1.67	1.25	35.19	-	-	-
92	TERM LOANS (WITHOUT CHARGE)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
93	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
94	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECEMES	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
95	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
96	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
97	DERIVATIVE INSTRUMENTS	OCDI	-	-	-	-	-	-	-	-	-	-	-	-
98	SECURITISED ASSETS	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
99	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	-	-	-	-	-	-	-	-	-	-	-	-
100	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	286	-	-	-	282	1	0.37	0.28	264.05	-	-	-
101	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>1,595,278</b>	<b>26,681.48</b>	<b>1.67</b>	<b>1.25</b>	<b>1,523,028.35</b>	<b>97,309.90</b>	<b>6.39</b>	<b>4.78</b>	<b>1,300,045.52</b>	<b>104,934.32</b>	<b>8.07</b>	<b>6.20</b>

**PERIODIC DISCLOSURES**

**FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS**

**FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS**

**IFFCO Tokio General Insurance Company Ltd.**

**Registration Number: 106**

**Statement as on: 31-03-2023**

**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
<b>A.</b>	<u>During the Quarter</u>								
	<b>NIL</b>								
<b>B.</b>	<u>As on Date</u>								
	<b>NIL</b>								

**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

**PERIODIC DISCLOSURES**

**FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION**

Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.  
Registration No: 106

Upto the Quarter ending: 31st March, 2023

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	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA	13	14,986.89	0.05	1,532.50	5%
3	No. of Reinsurers with rating A but less than AA	152	73,574.53	7,273.60	22,959.20	33%
4	No. of Reinsurers with rating BBB but less than A	4	3,476.52	786.79	112.64	1%
5	No. of Reinsurers with rating less than BBB	1	304.53	65.98	-	
	<b>Total (A)</b>	<b>170</b>	<b>92,342.47</b>	<b>8,126.43</b>	<b>24,604.34</b>	<b>40%</b>
	<b>With In India</b>					
1	Indian Insurance Companies	14	9.01	-0.06	7,133.29	2%
2	FRBs	7	29,785.82	3,455.09	2,352.36	11%
3	GIC Re	1	119,865.43	8,886.62	16,674.71	46%
4	Other (to be Specified)					
	<b>Total (B)</b>	<b>22</b>	<b>149,660.26</b>	<b>12,341.66</b>	<b>26,160.36</b>	<b>60%</b>
	<b>Grand Total (C)= (A)+(B)</b>	<b>192.00</b>	<b>242,002.73</b>	<b>20,468.08</b>	<b>50,764.70</b>	<b>100%</b>



**PERIODIC DISCLOSURES**

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

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

Upto the quarter ending on Mar'23

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter Q4 FY 2022-23		For the corresponding quarter of the previous year Q4 FY 2021-22		Upto the Quarter Q4 FY 2022-23		Up to the corresponding quarter of the previous year Q4 FY 2021-22	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	17919.45	36357	15909.24	34408	94473.46	142556	92471.78	128591
2	Marine Cargo	6268.52	10240	6418.16	9645	28924.62	41582	23228.69	39222
3	Marine Other than Cargo	438.51	118	414.38	103	1288.03	170	1990.13	438
4	Motor OD	55297.60	1086361	42362.05	1043876	191678.61	3900702	164992.42	4201727
5	Motor TP	66063.97	1094957	58911.07	1070354	221677.54	4392987	205272.13	3890411
6	Health	45833.78	102455	52092.93	199779	203887.86	241526	175233.75	403489
7	Personal Accident	2799.73	57249	2422.73	61807	12812.61	253344	10563.11	213832
8	Travel	37.89	3270	37.48	2595	251.39	25898	159.63	8386
9	Workmen's Compensation/ Employer's liability	1298.99	7718	1145.93	7552	5134.49	31329	4474.40	28523
10	Public/ Product Liability	1927.62	1531	1411.27	1563	7016.47	6178	5693.78	6374
11	Engineering	4035.23	5512	3411.31	4572	16038.87	19063	12009.88	16461
12	Aviation	0.00	0	0.00	0	0.00	0	0.00	0
13	Crop Insurance	55897.90	52	15600.94	134	138372.33	139	94047.55	236
14	Other segments **	0.00	0	0.00	0	0.00	0	0.00	0
15	Miscellaneous	17626.52	182485	13704.96	189701	65539.02	766543	55153.69	773570

Notes:

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



**PERIODIC DISCLOSURES**  
**FORM NL-36- BUSINESS -CHANNELS WISE**

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

Upto the quarter ending on Mar'23

Sl.No.	Channels	For the Quarter Q4 FY 2022-23		Upto the Quarter Q4 FY 2022-23		For the corresponding quarter of the previous year Q4 FY 2021-22		Upto the corresponding quarter of the previous year Q4 FY 2021-22	
		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	564173	43177.41	2166795	148883.72	754813	38006.19	2566895	139083.25
2	Corporate Agents-Banks	116715	2061.25	363438	9057.99	75532	1896.01	301140	8173.12
3	Corporate Agents -Others	9805	803.67	38324	2627.32	11428	596.67	41069	2243.64
4	Brokers	818853	111507.85	3134328	447787.29	745452	92321.48	2896855	388971.30
5	Micro Agents	0	0.00	0	0.00	0	0.00	0	0.00
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	134233	87941.44	535355	285316.58	134544	55750.89	436060	217706.33
7	Common Service Centres(CSC)	9796	168.37	41490	399.72	10765	83.85	47109	326.57
8	Insurance Marketing Firm	976	169.13	3339	573.83	757	99.37	2744	395.46
9	Point of sales person (Direct)	367140	23705.12	1360151	69816.17	399662	19880.55	1459408	65556.65
10	MISP (Direct)	566112	5903.45	2176934	22591.68	492328	5188.88	1896038	21147.33
11	Web Aggregators	502	8.00	1866	41.27	808	18.55	63942	1687.42
12	Referral Arrangements	0	0.00	-3	-0.24	0	0.00	0	-0.16
13	Other (to be sepcified) (i) _____ (ii) _____	0	0.00	0	0.00	0	0.00	0	0.00
	Total (A)	2588305	275445.70	9822017	987095.33	2626089	213842.44	9711260	845290.93
14	Business outside India (B)								
	<b>Grand Total (A+B)</b>	<b>2588305</b>	<b>275445.70</b>	<b>9822017</b>	<b>987095.33</b>	<b>2626089</b>	<b>213842.44</b>	<b>9711260</b>	<b>845290.93</b>

**PERIODIC DISCLOSURES  
FORM NL-37-CLAIMS DATA**

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

Upto the quarter ending on March, 2023

**No. of claims only**

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	Other segments**	Miscellaneous	Total
1	Claims O/S at the beginning of the period	1051	2192	26	2218	26646	41336	67982	5303	2342	44	7689	856	85	788	0	703	0	3217	84589
2	Claims reported during the period	2816	36240	9	36249	512789	22209	534975	664723	8398	109	673230	1700	80	1831	1	793	0	30648	1282346
	(a) Booked During the period	2677	36078	5	36083	510986	20494	531457	661778	8202	107	670087	1618	78	1760	0	756	0	30222	1274761
	(b) Reopened during the Period	139	162	4	166	1803	1715	3518	2945	196	2	3143	82	2	71	1	37	0	426	7585
	(c) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
3	Claims Settled during the period	2309	31145	17	31162	480558	20715	501250	614395	5889	69	620353	851	33	1624	0	754	0	20905	1179264
	(a) paid during the period																			
	(b) Other Adjustment ( to be specified)																			
	(i) _____																			
	(ii) _____																			
4	Claims Repudiated during the period	0	9	0	9	2829	6	2835	32021	2431	43	34495	18	0	0	0	0	0	727	38084
	Other Adjustment ( to be specified)	293	4968	1	4969	28414	648	29062	0	0	0	0	826	16	95	0	25	0	8163	43449
	Closed Claims																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	5	107	112	0	0	0	0	4	0	1	0	0	0	0	117
6	<b>Claims O/S at End of the period</b>	1265	2310	17	2327	27634	42176	69810	23610	2420	41	26071	861	116	900	1	717	0	4070	106138
	Less than 3months	343	1003	1	1004	21586	3831	25418	18434	1297	9	19740	329	19	293	0	74	0	2240	49459
	3 months to 6 months	146	375	2	377	3562	3950	7511	2888	523	1	3412	239	11	178	0	60	0	760	12695
	6months to 1 year	313	512	0	512	2024	6653	8677	2010	419	6	2435	162	25	217	0	151	0	614	13106
	1year and above	463	420	14	434	462	27742	28204	278	181	25	484	131	61	212	1	432	0	456	30878

ITGI Notes - Claims O/S at End of the period= Claims O/S at the beginning of the period+Claims reported during the period-Claims Settled during the period-Claims Repudiated during the period-Other Adjustment ( to be specified)

Upto the quarter ending on March, 2023

(Amount in Rs. Lakhs)

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	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	122836	7286	3082	10368	13235	271115	284349	6086	4125	46	10256	1444	2475	9867	0	40867	0	12285	494749
2	Claims reported during the period	25874	26384	61	26444	136198	122241	258439	267116	11301	91	278508	3416	301	8178	0	73202	0	24871	699234
	(a) Booked During the period	24662	25679	33	25712	135062	117201	252264	265712	10970	90	276771	2997	283	8031	0	73192	0	24372	688284
	(b) Reopened during the Period	1212	704	28	732	1136	5040	6175	1404	331	1	1737	419	18	147	0	9	0	499	10950
	(c) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
3	Claims Settled during the period	52002	17517	666	18182	138435	125457	263892	219764	9553	139	229455	2212	347	4706	0	67396		13989	656357
	(a) paid during the period																			
	(b) Other Adjustment ( to be specified)																			
	(i) _____																			
	(ii) _____																			
4	Claims Repudiated during the period	0	1	0	1	714	25	739	19844	1569	8	21421	46	0	0	0	0		165	22371
	Other Adjustment ( to be specified)	1391	1793	1	0	6457	2894	9350	0	0	0	0	492	10	223	0	36575		2115	51949
	Closed Claims																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	14	274	288	0	0	0	0	11	0	15	0	0	0	0	314
6	Claims O/S at End of the period	114729	9033	2334	11367	11971	275077	287049	16368	4462	51	20881	2670	2748	11653	0	23998	0	17257	492353
	Less than 3months	23483	2057	5	2062	6909	21528	28437	12493	2078	2	14573	784	84	2630	0	4385	0	5376	81815
	3 months to 6 months	3273	2147	23	2169	2404	23070	25474	1758	879	0	2638	522	25	2347	0	209	0	2984	39641
	6months to 1 year	26337	2281	0	2281	1739	38392	40131	1949	830	16	2795	617	166	2048	0	3831	0	3497	81704
	1year and above	61636	2548	2307	4855	919	192088	193007	168	674	33	875	746	2472	4627	0	15573	0	5400	289193

ITGI Notes - Claims O/S at End of the period= Claims O/S at the beginning of the period+Claims reported during the period-Claims Settled during the period-Claims Repudiated during the period-Other Adjustment ( to be specified)

**PERIODIC DISCLOSURES**  
**FORM NL-38-DEVELOPMENT OF LOSSES (ANNUAL SUBMISSION)**

Reporting Period	31-Mar-23	LOB	Motor TP
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(Amount in Rs Lakhs)

Particulars	Accident year Cohort										
	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	FYE 31-Mar-2023
Ultimate Net Loss Cost - Original estimate	199,067	52,293	61,107	75,857	87,065	86,738	111,243	139,739	143,326	160,748	166,780
Net Claims Provisions*	23,589	9,541	13,393	20,348	24,813	39,867	60,692	93,802	107,107	133,982	-
<b>Cumulative Payment as of</b>											
one year later	100,591	13,350	15,274	17,058	17,381	17,672	19,388	12,197	18,280	26,766	-
two year later	128,333	25,510	26,304	34,604	35,335	30,238	26,147	28,500	38,092	-	-
three year later	149,604	32,794	36,414	49,881	47,274	35,091	37,633	45,937	-	-	-
four year later	164,244	39,462	44,632	59,222	52,430	42,760	50,551	-	-	-	-
five year later	178,159	45,637	49,679	63,170	59,468	51,605	-	-	-	-	-
six year later	192,443	49,812	52,314	68,897	66,464	-	-	-	-	-	-
seven year later	202,659	51,667	55,424	75,199	-	-	-	-	-	-	-
eight year later	206,818	53,873	59,245	-	-	-	-	-	-	-	-
nine year later	212,192	56,552	-	-	-	-	-	-	-	-	-
ten year later	217,830	-	-	-	-	-	-	-	-	-	-
<b>Ultimate Net Loss Cost - Re-estimated</b>											
one year later	205,216	52,695	61,097	76,714	84,676	91,471	111,243	139,739	145,199	160,748	-
two year later	207,805	52,842	62,150	84,591	90,201	91,471	111,243	139,739	145,199		
three year later	208,687	55,769	67,093	91,496	90,201	91,471	111,243	139,739			
four year later	213,120	60,644	67,991	92,277	90,201	91,471	111,243				
five year later	216,832	60,436	68,221	94,603	90,458	91,471					
six year later	226,024	61,196	72,373	95,025	91,277						
seven year later	235,322	65,824	72,373	95,547							
eight year later	238,238	65,824	72,639								
nine year later	238,825	66,092									
ten year later	241,420										
<b>Favourable / (unfavourable) development</b>	(42,352)	(13,800)	(11,531)	(19,690)	(4,213)	(4,733)	-	-	(1,874)	-	-
<b>In % (A-D)/A</b>	-21%	-26%	-19%	-26%	-5%	-5%	0%	0%	-1%	0%	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

**PERIODIC DISCLOSURES**  
**FORM NL-38-DEVELOPMENT OF LOSSES (ANNUAL SUBMISSION)**

Reporting Period	FYE 31-Mar-2023	LOB	Short Tail
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(Amount in Rs Lakhs)

Particulars	Accident year Cohort										
	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	FYE 31-Mar-2023
Ultimate Net Loss Cost - Original estimate	403,550	90,094	104,391	145,120	188,935	167,156	226,388	260,455	254,422	364,279	383,665
Net Claims Provisions*	412	1,202	125	58	249	1,500	1,175	2,550	5,563	19,398	-
<b>Cumulative Payment as of</b>											
one year later	387,128	80,333	100,023	138,684	171,940	154,094	213,955	256,041	248,192	347,236	-
two year later	390,401	82,759	101,838	141,259	177,768	157,617	218,069	261,606	254,828	-	-
three year later	391,856	83,255	102,630	142,446	179,034	158,445	219,614	272,095	-	-	-
four year later	392,731	83,897	103,152	142,858	179,281	158,931	220,480	-	-	-	-
five year later	393,470	84,223	103,524	143,146	179,739	159,480	-	-	-	-	-
six year later	394,129	84,383	103,192	143,368	180,132	-	-	-	-	-	-
seven year later	394,543	84,589	103,349	143,590	-	-	-	-	-	-	-
eight year later	394,893	84,713	103,530	-	-	-	-	-	-	-	-
nine year later	395,110	84,731	-	-	-	-	-	-	-	-	-
ten year later	395,320	-	-	-	-	-	-	-	-	-	-
<b>Ultimate Net Loss Cost - Re-estimated</b>											
one year later	398,815	88,179	104,321	145,566	184,006	161,060	224,386	271,557	257,778	366,634	-
two year later	396,876	86,534	103,893	144,384	182,170	162,662	224,139	266,236	260,391		
three year later	396,295	85,798	104,399	144,202	180,971	161,102	221,323	274,645			
four year later	396,211	86,156	104,259	144,063	179,847	160,915	221,655				
five year later	396,811	85,678	104,366	143,508	180,134	160,980					
six year later	396,689	85,684	103,488	143,475	180,381						
seven year later	396,889	85,276	103,478	143,648							
eight year later	395,686	85,715	103,655								
nine year later	395,496	85,933									
ten year later	395,732										
<b>Favourable / (unfavourable) development</b>	7,818	4,161	737	1,472	8,554	6,176	4,733	(14,190)	(5,969)	(2,355)	-
<b>In % (A-D)/A</b>	2%	5%	1%	1%	5%	4%	2%	-5%	-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**

**PERIODIC DISCLOSURES**  
**FORM NL-39- AGEING OF CLAIMS**

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

For the quarter ending on March, 2023

(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	244	52	102	193	122	15	4	474.83	206.75	569.32	2149.99	8226.72	1020.84	112.28	732	12760.73
2	Marine Cargo	5377	1958	1002	653	163	6	6	1190.87	1577.93	1253.69	1682.88	350.53	57.72	31.70	9165	6145.31
3	Marine Other than Cargo	0	0	0	1	3	0	0	0.00	0.00	0.00	0.00	53.48	0.00	2.33	4	55.80
4	Motor OD	90842	26860	6620	2639	693	69	100	19143.09	10496.33	4726.30	2804.30	598.35	76.15	160.13	127823	38004.64
5	Motor TP	143	588	762	1222	2193	1396	1353	527.69	2478.45	3977.34	6802.83	14673.04	9994.16	8211.47	7657	46664.98
6	Health	116409	52728	12834	2823	241	368	11	36441.82	25597.72	6194.78	1470.92	209.85	17.85	7.64	185414	69940.59
7	Personal Accident	373	472	475	283	125	12	13	377.20	481.09	819.71	918.08	554.99	59.10	32.66	1753	3242.82
8	Travel	21	4	0	0	0	-1	0	5.84	12.80	0.00	6.91	0.00	0.13	0.00	24	25.68
9	Workmen's Compensation/ Employer's liability	10	34	73	97	27	4	5	13.04	41.06	112.11	385.60	166.79	13.85	37.00	250	769.45
10	Public/ Product Liability	3	1	0	0	8	1	0	15.14	0.10	0.00	0.00	139.66	17.00	0.00	13	171.90
11	Engineering	62	113	135	155	111	7	27	35.96	331.97	99.18	519.04	299.45	35.92	112.17	610	1433.69
12	Aviation	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0	0.04
13	Crop Insurance	47	33	24	54	20	3	2	3574.34	2.26	22.68	77.48	5.52	1.06	0.00	183	3683.35
14	Other segments <sup>(a)</sup>	0	0	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0	0.00
15	Miscellaneous	1700	2176	906	687	227	25	17	427.18	801.99	706.15	816.75	1038.97	24.75	-40.58	5738	3775.22

Upto the quarter ending on March, 2023

(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	651	472	340	445	356	26	19	1285.56	1460.64	1273.99	7031.36	14981.75	2140.02	23828.85	2309	52002.18
2	Marine Cargo	17958	7957	3279	1487	430	19	15	3785.02	4354.56	3244.32	3546.86	2396.58	69.64	119.71	31145	17516.70
3	Marine Other than Cargo	0	0	1	8	8	0	0	0.00	0.00	7.25	44.02	611.64	0.00	2.83	17	665.75
4	Motor OD	346599	100843	22386	8158	1963	254	355	67427.70	40111.58	18194.47	9168.11	2279.43	522.96	730.87	480558	138435.11
5	Motor TP	342	1475	2226	3379	5617	3813	3863	1360.23	6086.12	10943.19	18079.43	38883.36	26519.83	23584.92	20715	125457.08
6	Health	401297	171131	33049	7419	1062	406	31	119521.26	78823.16	17477.59	3196.09	678.10	36.59	30.86	614395	219763.65
7	Personal Accident	1274	1860	1591	823	281	34	26	1093.06	1983.14	3116.71	2313.61	917.73	77.97	50.90	5889	9553.12
8	Travel	43	14	3	2	5	2	0	43.91	33.15	4.74	17.54	10.91	28.47	0.00	69	138.73
9	Workmen's Compensation/ Employer's liability	24	127	286	270	115	12	17	37.35	136.71	500.07	788.08	568.20	45.38	135.74	851	2211.54
10	Public/ Product Liability	5	1	2	3	18	4	0	17.31	0.10	0.51	0.71	310.98	17.75	0.00	33	347.37
11	Engineering	198	396	391	371	226	8	34	258.76	462.76	450.22	1140.68	2203.16	72.76	117.63	1624	4705.97
12	Aviation	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0	0.04
13	Crop Insurance	325	103	141	141	38	4	2	65604.05	275.10	1287.36	225.44	-7.58	9.36	2.24	754	67395.96
14	Other segments <sup>(a)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Miscellaneous	9028	6846	2627	1757	557	48	42	3758.96	2468.26	2330.21	3607.21	1917.33	26.29	-119.21	20905	13989.03

**PERIODIC DISCLOSURES**

**FORM NL-41- OFFICE INFORMATION**

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

**Date: 31st March, 2023**

<b>Sl. No.</b>	<b>Office Information</b>	<b>Number</b>	
1	No. of offices at the beginning of the year	339	
2	No. of branches approved during the year	3	
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	3
5	No. of branches closed during the year	1	
6	No of branches at the end of the year	341	
7	No. of branches approved but not opened	0	
8	No. of rural branches	1	
9	No. of urban branches	340	
	<b>No. of Directors:-</b>		
10	(a) Independent Director	3	
	(b) Executive Director **	2	
	(c) Non-executive Director	9	
	(d) Women Director*	1	
	(e) Whole time Director **	2	
	<b>No. of Employees</b>		
11	(a) On-roll:	4375	
	(b) Off-roll:	1119	
	(c) Total	5494	
	<b>No. of Insurance Agents and Intermediaries</b>		
12	(a) Individual Agents,	9378	
	(b) Corporate Agents-Banks	69	
	(c) Corporate Agents-Others	44	
	(d) Insurance Brokers	603	
	(e) Web Aggregators	9	
	(f) Insurance Marketing Firm	53	
	(g) Motor Insurance Service Providers (DIRECT)	1743	
	(h) Point of Sales persons (DIRECT)	35720	
	(i) Other as allowed by IRDAI (PA & CM)	1003	

**Note- (\*) As on 31-03-2023, the Company had one Woman Director:**

**(i) Mrs. Uma Suresh Prabhu, Independent Director**

**(\*\*) The company had following two Whole Time Directors/ Executive Directors as on 31-03-2023:**

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

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

**Employees and Insurance Agents and Intermediaries -Movement**

<b>Particulars</b>	<b>Employees</b>	<b>Insurance Agents and Intermediaries</b>
Number at the beginning of the	4332	50623
Recruitments during the quarter	222	3794
Attrition during the quarter	179	5795
Number at the end of the quarter	4375	48622



PERIODIC DISCLOSURES				
FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS				
Name of the Insurer: M/s IFFCO TOKIO General Insurance Co. Ltd.			Date: 1st January, 2023 to 31st March 2023	
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. Akira Harashima	Vice Chairman	Vice Chairman	No Change
3	Mr. Dileepbhai 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. Uma Suresh Prabhu	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. Allen Po Hsu Juang	Director	Non - Executive Director	No Change
11	Mr. Kunihiro Higashi	Director	Non - Executive Director	No Change
12	Mr. Masahito Hirai	Director	Non - Executive Director	No Change
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. Ramesh Kumar *	Sr.Executive Director	Head-HR, Admin & CSR)	No Change
16	Mrs. Seema Gaur *	Sr.Executive Director	Head -IT & MIS	No Change
17	Mr. Gunasekhar Boga*	Executive Director - Marketing Head Zone-II)	Marketing Head Zone-II	No Change
18	Mr. Rajeev Chawdhary*	EVP- Marketing Head Zone-I	Marketing Head Zone-I	Ceased to be KMP (**)
19	Mrs. Isha Khera	Appointed Actuary	Appointed Actuary	No Change
20	Mr. Kenji Ino	EVP & Chief Risk Officer	Chief Risk Officer	No Change
21	Mr. Sanket Gupta	EVP & CFO	Chief Financial Officer	No Change
22	Mr. Amit Jain	VP, Company Secretary & Chief Compliance Officer	Company Secretary & Chief Compliance Officer	No Change
23	Mr. Abhishek Sharma	Chief Investment Officer	Chief Investment Officer	No Change
24	Mr. Pankaj Dhingra	Financial Advisor & Chief of Internal Audit	Financial Advisor & Chief of Internal Audit	No Change

**Notes:-**

(\*) Deemed as KMP, being functional Head one level below the Board.

(\*\*) During the Quarter ended 31st March, 2023, Mr. Rajeev Chawdhary superannuated from the services of the Company w.e.f. 31st January, 2023.

**PERIODIC DISCLOSURES**

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

Insurer: **IFFCO Tokio General Insurance Co. Ltd.**

Upto the Quarter ending on

**31st March, 2023**

(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	37,119	4,927.68	5,988,881.85
		Social			
2	MARINE CARGO	Rural	0	-	-
		Social			
3	MARINE OTHER THAN CARGO	Rural	0	-	-
		Social			
4	MOTOR OD	Rural	185,640	10,918.14	322,862.61
		Social			
5	MOTOR TP	Rural	2,683,364	57,558.08	1,752,228.23
		Social			
6	HEALTH	Rural	47,854	32,752.47	13,306,426.23
		Social			
7	PERSONAL ACCIDENT	Rural	114,975	3,539.51	20,684,059.82
		Social	1	77.22	9,360,000.00
8	TRAVEL	Rural			
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	7,938	1,062.54	586,008.19
		Social			
10	Public/ Product Liability	Rural	891	22.72	32,567.66
		Social			
11	Engineering	Rural	5,112	1,437.96	1,165,251.62
		Social			
12	Aviation	Rural			
		Social			
13	Other Segment <sup>(a)</sup>	Rural	139	138,372.33	813,261.46
		Social	130	110,854.69	592,618.70
14	Miscellaneous	Rural	269,030	19,902.81	3,946,613.78
		Social	180	0.66	571.98
	<b>Total</b>	<b>Rural</b>	<b>3,352,062</b>	<b>270,494.24</b>	<b>48,598,161.44</b>
		<b>Social</b>	<b>311</b>	<b>110,932.57</b>	<b>9,953,190.67</b>

**PERIODIC DISCLOSURES**  
**FORM NL - 44 - MOTOR TP OBLIGATIONS**

<b>Name of the Insurer :</b>	IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
<b>Registration No. :</b>	106
<b>Date of Registration with the IRDAI :</b>	December 4, 2000
<b>Gross Direct Premium Income during the immediate preceding FY (Rs In Lakhs)</b>	845,291
<b>Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY (Rs In Lakhs)</b>	370,265
<b>Obligation of the Insurer to be met in a FY (Rs In Lakhs)</b>	205,272
<b>Statement Period : Quarter ending</b>	Mar-23

<b>Items</b>	<b>(₹ In Lakhs)</b>	
	<b>For the Quarter ended March 31, 2023</b>	<b>Upto the Quarter ended March 31, 2023</b>
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	22,515	78,926
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	43,549	142,752
<b>Total Gross Direct Motor Third Party Insurance Business (L+P)</b>	<b>66,064</b>	<b>221,678</b>
<b>Total Gross Direct Motor Own damage Insurance Business Premium</b>	<b>55,298</b>	<b>191,679</b>
<b>Total Gross Direct Premium Income</b>	<b>275,445</b>	<b>987,095</b>

**PERIODIC DISCLOSURES**  
**FORM NL-45-GRIEVANCE DISPOSAL**

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

Date: January - March' 2023

**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		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	0	0	0	0	0	0	1
b)	Claims Related	44	541	188	196	188	13	1575
c)	Policy Related	6	48	32	12	7	3	138
d)	Premium Related	0	1	0	1	0	0	5
e)	Refund Related	1	0	1	0	0	0	10
f)	Coverage Related	0	6	1	4	1	0	24
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	0	0	0	0	0	0	2
i)	Others (to be specified) (i) Wrong commitment made by the dealer. (ii) Refund not received by the insured but selection were made under Others Category. (iii) The claim was pending for the submission of documents like NOC etc. but he was not agreed for the same.	1	0	0	0	0	1	10
	<b>Total</b>	<b>52</b>	<b>596</b>	<b>222</b>	<b>213</b>	<b>196</b>	<b>17</b>	<b>1765</b>
<b>2</b>	<b>Total No. of policies during previous year:</b>	9,711,260						
<b>3</b>	<b>Total No. of claims during previous year:</b>	1,147,104						
<b>4</b>	<b>Total No. of policies during current year:</b>	9,822,017						
<b>5</b>	<b>Total No. of claims during current year:</b>	1,282,323						
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year):</b>	0.14						
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):</b>	12.28						
<b>8</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>		<b>Complaints made by Intermediaries</b>		<b>Total</b>		
		<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	
a)	Up to 15 days	12	71%	-	-	-	-	
b)	15 - 30 days	0	0%	-	-	-	-	
c)	30 - 90 days	4	24%	-	-	-	-	
d)	90 days & Beyond	0	-	-	-	-	-	
	<b>Total Number of Complaints</b>	<b>16</b>	<b>94%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	

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.

**PERIODIC DISCLOSURES**

**Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**

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

**For the Quarter ending: 31-03-2023**

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

PERIODIC DISCLOSURES

FROM NL- 47 Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products

FROM NL- 47 Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2022-23.  
(Note: details of all Health, PA & Travel Insurance products approved by end of the FY to be provided)

S. No	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)	No. Of Complaints Received	No. Of Complaints Resolved	% of policies renewed out of total no. Of policies	Age-wise distribution of Policies (classification of policies based on the age)					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	IFFHLGP22216V012122	Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB – PMJAY) & Ayushman Bharat PMJAY – SEHAT in the UT of Jammu & Kashmir	10245077	15-03-2022	134.6%	151.6%	99%	1%	0	0	0.0%	1	0	0	0	0	1
2	IFFHLGP22179V012122	Ayushman Bharat- Pradhan Mantri Jan Arogya Yojana (AB - PMJAY) UT of Lakshadweep	52513	03-08-2022	123.5%	140.5%	96%	4%	0	0	0.0%	1	0	0	0	0	1
3	IFFHLGP21327V022021	Group Medishield Insurance Policy	3124636	01-10-2020	105.8%	124.8%	86%	8%	282	278	0.0%	3169	1	0	0	0	3170
4	IRDAN106P0001V01200506	Janata Personal Accident Policy	12894792	18-11-2005	63.9%	88.9%	79%	12%	0	0	12.0%	6894	1292	0	1	0	8187
5	IFFHLIP21325V032021	Swasthya Kavach (Family health) Policy	46349	01-10-2020	106.9%	136.9%	77%	10%	24	24	87.6%	11373	0	0	0	0	11373
6	IFFHLIP21329V032021	Individual Medishield Insurance Policy	5247	01-10-2020	142.6%	172.6%	77%	8%	8	8	85.0%	3248	0	0	1	0	3249
7	IFFPCSP1809V011718	CSC- Janata Personal Accident	26494	04-01-2018	-3.0%	23.0%	75%	25%	0	0	0.0%	21661	0	0	0	0	21661
8	IRDAI/HLT/ITGI/P-P/V.I/07/2016-17	Kisan suraksha Bima Yojna (Gramin Accident Insurance)	0	01-10-2016	341.1%	356.1%	75%	7%	0	0	0.0%	1	0	0	0	0	1
9	IFFHLIP22198V042122	Family Health Protector	166512	02-03-2022	94.1%	123.1%	74%	12%	109	108	88.0%	58438	0	0	0	0	58438
10	IRDAN106P0014V01200102	Sankat Haran Bima (Gramin Accident Insurance) Policy	0	05-09-2001	14.1%	29.1%	72%	8%	0	0	0.0%	1	0	0	0	0	1
11	IFFHLIP22197V042122	Health Protector	51069	02-03-2022	106.4%	135.4%	72%	14%	95	94	73.8%	41904	0	0	0	0	41904
12	IFFHLIP21326V022021	Swasthya Raksha Bima	9298	01-10-2020	80.0%	110.0%	67%	22%	0	0	65.5%	2790	0	0	0	0	2790
13	IRDAN106P0009V01200809	Jan Suraksha Bima Policy (Micro Insurance)	3782666	08-09-2008	82.3%	111.3%	60%	22%	0	0	0.0%	4095	129	0	0	0	4224
14	IFFHLIP21583V012021	IFFCO-Tokio Hospital Daily Cash Policy	24776	12-02-2021	79.8%	109.8%	59%	35%	0	0	1.9%	58941	53	0	0	0	58994
15	IFFHLIP21354V032021	Comprehensive Accident Hospitalization Policy	24921	01-10-2020	16.9%	46.9%	59%	24%	0	0	10.2%	25038	0	0	0	0	25038
16	IFFHLIP20161V011920	Arogya Sanjeevani Policy, IFFCO-Tokio General Insurance Company Limited	2698	03-05-2021	38.0%	67.0%	57%	33%	0	0	16.2%	1258	0	0	0	0	1258
17	IRDA/NL-HLT/ITGI/P-P/V.I/13/14-15	Individual Personal Accident Grand	3669	24-06-2015	79.3%	106.3%	57%	12%	0	0	67.3%	4870	0	0	0	0	4870
18	IRDAN106P0010V01200102	Individual Personal Accident Policy	210943	16-05-2001	59.3%	89.3%	55%	16%	3	3	44.2%	219474	219	499	3	0	220195
19	IRDAN106P0021V01200102	Group Personal Accident Policy	6234941	16-05-2001	98.3%	124.3%	52%	26%	9	8	62.0%	6513	188	44	0	2	6747
20	IFFHLGP20034V011920	Iffco -Tokio Loan Protector Policy (Group)	2535	08-01-2020	33.3%	62.3%	50%	0%	0	0	0.0%	2445	1228	3	0	0	3676
21	IFFHLIP20071V011920	IFFCO-Tokio Mos-Bite Protector Policy	131962	25-10-2019	354.9%	381.9%	46%	51%	97	95	0.0%	15691	417	0	0	0	16108
22	IRDAN106P0015V01200102	Travel Protector Insurance policy	1930	02-11-2001	60.9%	89.9%	45%	28%	3	3	0.0%	1125	0	0	0	4	1129
23	IFFHLIP21328V022021	Health Protector Plus	14911	01-10-2020	32.0%	61.0%	44%	46%	7	6	85.7%	6536	0	0	0	0	6536
24	IFFHLIP19036V011920	Iffco-Tokio Critical Illness Benefit Policy	6088	10-07-2019	0.5%	28.5%	0%	0%	0	0	0.0%	7538	119	0	0	0	7657
25	IFFPAGP23058V012223	Pradhan Mantri Suraksha Bima Yojana	52591	14-07-2022	0.0%	21.0%	0%	0%	0	0	0.0%	11	0	0	0	0	11
26	IFFHLIP21353V022021	Critical Illness insurance Policy	680	01-10-2020	0.0%	27.0%	0%	0%	0	0	4.0%	65	76	0	0	0	141

27	IFFPAGP21634V012021	Group - Saral Suraksha Bima, IFFCO Tokio General Insurance Company Limited	443	01-04-2021	0.0%	30.0%	0%	0%	0	0	0.0%	8	0	0	0	0	8
28	IFFHLIP23145V012223	Health Protector Max	269	06-02-2023	0.0%	30.0%	0%	0%	0	0	0.0%	1489	0	0	0	0	1489
29	IFFHLGP21045V012021	IFFCO-Tokio Group Hospital Daily Cash Policy	131	03-07-2020	0.0%	23.0%	0%	0%	0	0	0.0%	17	1	0	0	0	18
30	IFFPMIP23040V012223	Arogya Sanjeevani Policy (Micro Insurance) IFFCO-Tokio GIC Ltd	66	27-10-2022	0.0%	29.0%	0%	0%	2	2	0.0%	54	0	0	0	0	54
31	IFFPAIP21633V012021	Saral Suraksha Bima, IFFCO Tokio General Insurance Company Limited	12	01-04-2021	0.0%	30.0%	0%	0%	0	0	0.0%	7	0	0	0	0	7
32	IFFHCSP18107V011718	CSC- Health Protector	7	01-12-2018	0.0%	16.0%	0%	0%	0	0	0.0%	2	0	0	0	0	2
33	IFFHMIP23043V012223	IFFCO-Tokio Hospital Daily Cash Policy (Micro Insurance)	7	27-10-2022	0.0%	16.0%	0%	0%	23	23	0.0%	0	0	0	0	0	0
34	IFFHLGP19096V011819	Iffco-Tokio Group Critical Illness Policy	4	28-01-2019	0.0%	23.0%	0%	0%	0	0	0.0%	2	0	0	0	0	2
35	IFFHMIP23041V012223	Iffco-Tokio Critical Illness Benefit Policy (Micro Insurance)	0	27-10-2022	0.0%	30.0%	0%	0%	0	0	0.0%	6	0	0	0	0	6
36	IFFHCSP18108V011718	CSC- Family Health Protector	0	01-12-2018	0.0%	0.0%	0%	0%	0	0	0.0%	0	0	0	0	0	0
37	IFFHMG23042V012223	Iffco-Tokio Group Critical Illness Benefit Policy (Micro Insurance)	0	27-10-2022	0.0%	0.0%	0%	0%	0	0	0.0%	0	0	0	0	0	0
38	IFFHMG23044V012223	IFFCO-Tokio Group Hospital Daily Cash Policy (Micro Insurance)	0	27-10-2022	0.0%	0.0%	0%	0%	0	0	0.0%	0	0	0	0	0	0
39	IFFPMIP23039V012223	Individual Personal Accident Insurance (Micro Insurance)	0	27-10-2022	0.0%	0.0%	0%	0%	0	0	0.0%	0	0	0	0	0	0
40	IRDAN106P0008V01200809	Mahila Suraksha Policy (Micro Insurance)	0	08-09-2008	0.0%	0.0%	0%	0%	0	0	0.0%	0	0	0	0	0	0

**PERIODIC DISCLOSURES**

**FORM 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: 31-03-2023

Information as at - 31-03-2023

**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	238756	1822	0
Number of lives serviced	434329	796686	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	4119
ii.	Number of claims received during the year	76673
iii.	Number of claims paid during the year (specify % also in brackets)	60685
iv.	Number of claims repudiated during the year (specify % also in brackets)	9473
v.	Number of claims outstanding at the end of the year	10634

**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	13%	24%	13%	24%
2	Within 1-2 hours	19%	34%	21%	33%
3	Within 2-6 hours	30%	33%	32%	32%
4	Within 6-12 hours	4%	2%	4%	2%
5	Within 12-24 hours	20%	3%	20%	4%
6	>24 hours	14%	4%	11%	5%
	<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

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	20669	71%	31048	76%	0	0%	51717	74%
Between 1-3	6005	21%	8146	20%	0	0%	14151	20%
Between 3 to 6	1750	6%	1547	4%	0	0%	3297	5%
More than 6 months	747	3%	246	1%	0	0%	993	1%
<b>Total</b>	<b>29171</b>	<b>100%</b>	<b>40987</b>	<b>100%</b>	<b>0</b>	<b>0%</b>	<b>70158</b>	<b>100%</b>

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	3
2	Grievances received during the year	684
3	Grievances resolved during the year	677
4	Grievances outstanding at the end of the year	10

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SURI

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Date: 2023.07.11 17:05:21  
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Place: Gurugram  
Date: 10th July, 2023

Signature of CEO  
Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.

Refer Health TPA Regulations , as amended from time to time



**PERIODIC DISCLOSURES**

**FORM 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: 31-03-2023

Information as at - 31-03-2023

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

Name of the TPA (If services rendered by TPA) - Genins India insurance TPA Ltd.

Validity of agreement with the TPA: from 23/05/2021 till 22/05/2024

(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	4	0
Number of lives serviced	0	1758	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
HARYANA	FARIDABAD

**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	7
iii.	Number of claims paid during the year (specify % also in brackets)	7
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	76%	96%
2	Within 1-2 hours	NA	NA	24%	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%
	<b>Total</b>	<b>NA</b>	<b>NA</b>	<b>100%</b>	<b>100%</b>

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	6	86%	0	0%	6	86%
Between 1-3	0	0	1	14%	0	0%	1	14%
Between 3 to 6	0	0	0	0%	0	0%	0	0%
More than 6 months	0	0	0	0%	0	0%	0	0%
<b>Total</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>100%</b>	<b>0</b>	<b>0%</b>	<b>7</b>	<b>100%</b>

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

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SURI

Signature of CEO

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

Place: Gurugram  
Date: 10th July, 2023

Refer Health TPA Regulations, as amended from time to time

**PERIODIC DISCLOSURES**  
**FORM 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: 31-03-2023

Information as at - 31-03-2023

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

Name of the TPA (If services rendered by TPA)

Park Mediclaim Insurance TPA Pvt. Ltd

Validity of agreement with the TPA: from 15/05/2021 to 14/05/2024

(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	4	0
Number of lives serviced	0	2665	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
Uttar Pradesh	Muzzafarnagar
Uttar Pradesh	GREATER NOIDA (CT)
HARYANA	HISAR
H.P	Dharamshala

**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	227
iii.	Number of claims paid during the year (specify % also in brackets)	228
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	0%	0%	32%	17%
2	Within 1-2 hours	0%	0%	44%	28%
3	Within 2-6 hours	0%	0%	20%	52%
4	Within 6-12 hours	0%	0%	4%	3%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	<b>Total</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>

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%	129	57%	0	0%	129	57%
Between 1-3	0	0%	80	35%	0	0%	80	35%
Between 3 to 6	0	0%	2	1%	0	0%	2	1%
More than 6 months	0	0%	17	7%	0	0%	17	7%
<b>Total</b>	<b>0</b>	<b>0%</b>	<b>228</b>	<b>100%</b>	<b>0</b>	<b>0%</b>	<b>228</b>	<b>100%</b>

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

HARI OM  
SURI

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DN: cn=HARI OM, o=IFFCO-TOKIO  
1.2.840.113539.1.1.1

Place: Gurugram  
Date: 10th July, 2023

Signature of CEO  
Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.

**PERIODIC DISCLOSURES**  
**FORM 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: 31-03-2023

Information as at -31-03-2023

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

Name of the TPA (If services rendered by TPA) - Ericson Insurance TPA Pvt Ltd  
 Validity of agreement with the TPA: from 18/02/2023 to 17/02/2026

(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	32	0
Number of lives serviced	0	42425	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	NEW DELHI
MAHARASHTRA	MUMBAI
HARYANA	GURGAON
MAHARASHTRA	PUNE
UTTAR PRADESH	GHAZIABAD
DELHI	NORTH WEST DELHI
MAHARASHTRA	NAVI MUMBAI

**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	1892
iii.	Number of claims paid during the year (specify % also in brackets)	1747
iv.	Number of claims repudiated during the year (specify % also in brackets)	132
v.	Number of claims outstanding at the end of the year	13

**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	0%	0%	100%	99%
2	Within 1-2 hours	0%	0%	0%	1%
3	Within 2-6 hours	0%	0%	0%	0%
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%
	<b>Total</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>

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%	1107	59%	0	0%	1107	59%
Between 1-3	0	0%	580	31%	0	0%	580	31%
Between 3 to 6	0	0%	147	8%	0	0%	147	8%
More than 6 months	0	0%	45	2%	0	0%	45	2%
<b>Total</b>	<b>0</b>	<b>0%</b>	<b>1879</b>	<b>100%</b>	<b>0</b>	<b>0%</b>	<b>1879</b>	<b>100%</b>

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

Place: Gurugram  
 Date: 10th July, 2023

HARI OM SURI Digitally signed by HARI OM SURI Date: 2023.07.11 11:56:50 +05'30'

Signature of CEO  
 Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.

**PERIODIC DISCLOSURES**  
**FORM 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: 31-03-2023

Information as at -31-03-2023

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

Name of the TPA (If services rendered by TPA) - HEALTH INDIA INSURANCE TPA SERVICES PVT. LTD

Validity of agreement with the TPA: **from 01/04/2015 to 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	158	0
Number of lives serviced	0	318339	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
Ahmedabad	Gujarat
Aurangabad	Maharashtra
Bangalore	Karnataka
Bhopal	Madhya Pradesh
Chandigarh	Chandigarh
Chennai	Tamil Nadu
Cochin	Kerala
Delhi	Delhi
Gurgaon	Haryana
Hyderabad	Telangana
Jaipur	Rajasthan
Kolhapur	Maharashtra
Kolkata	West Bengal
Lucknow	Uttar Pradesh
Mumbai	Maharashtra
Nashik	Maharashtra
New Delhi	Delhi
Pune	Maharashtra
Rajkot	Gujarat
Surat	Gujarat
Vadodara	Gujarat

**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	16159
iii.	Number of claims paid during the year (specify % also in brackets)	13410
iv.	Number of claims repudiated during the year (specify % also in brackets)	1094
v.	Number of claims outstanding at the end of the year	1666

**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	0%	0%	60%	33%
2	Within 1-2 hours	0%	0%	28%	36%
3	Within 2-6 hours	0%	0%	12%	31%
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%
	<b>Total</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>0%</b>

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%	11321	78.07%	0	0%	11321	78%
Between 1-3	0	0%	2508	17.30%	0	0%	2508	17%
Between 3 to 6	0	0%	512	3.53%	0	0%	512	4%
More than 6 months	0	0%	160	1.10%	0	0%	160	1%
<b>Total</b>	<b>0</b>	<b>0%</b>	<b>14501</b>	<b>100.00%</b>	<b>0</b>	<b>0%</b>	<b>14501</b>	<b>100%</b>

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	5
3	Grievances resolved during the year	5
4	Grievances outstanding at the end of the year	0

HARI OM  
SURI

Signature of CEO

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

Place: Gurugram  
Date: 10th July, 2023

Refer Health TPA Regulations , as amended from time to time

**PERIODIC DISCLOSURES**  
**FORM 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: 31-03-2023

Information as at 31-03-2023

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

Name of the TPA (If services rendered by TPA) - East West Assist Insurance Tpa Private Limited

Validity of agreement with the TPA: from 01/11/2022 to 31/10/2025

(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	25799	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
Karnataka	Bangalore
Tamil Nadu	Chennai

**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	980
iii.	Number of claims paid during the year (specify % also in brackets)	920
iv.	Number of claims repudiated during the year (specify % also in brackets)	46
v.	Number of claims outstanding at the end of the year	14

**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	0	0	97.8%	93.6%
2	Within 1-2 hours	0	0	1.3%	3.8%
3	Within 2-6 hours	0	0	0.7%	1.7%
4	Within 6-12 hours	0	0	0.0%	0.0%
5	Within 12-24 hours	0	0	0.0%	0.9%
6	>24 hours	0	0	0.2%	0.0%
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>100.0%</b>	<b>100.0%</b>

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	685	70.9%	0	0	685	70.9%
Between 1-3	0	0	236	24.4%	0	0	236	24.4%
Between 3 to 6	0	0	28	2.9%	0	0	28	2.9%
More than 6 months	0	0	17	1.8%	0	0	17	1.8%
<b>Total</b>	<b>0</b>	<b>0</b>	<b>966</b>	<b>100.0%</b>	<b>0</b>	<b>0</b>	<b>966</b>	<b>100.0%</b>

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

Digitally signed by HARI OM SURJ  
Date: 2023.07.11 12:04:44 +05'30'

Place: Gurugram  
Date: 10th July, 2023

Signature of CEO  
Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.

Refer Health TPA Regulations , as amended from time to time

**PERIODIC DISCLOSURES**  
**FORM 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: 31-03-2023

Information as at - 31-03-2023

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

Name of the TPA (If services rendered by TPA) - Medi Assist Insurance TPA Pvt. Ltd

Validity of agreement with the TPA: from 01/04/2014 To 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	326	1
Number of lives serviced	0	1049967	52513

**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
Group & Retail	PAN India
Government Business	Lakshadweep

**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	66406
iii.	Number of claims paid during the year (specify % also in brackets)	56815
iv.	Number of claims repudiated during the year (specify % also in brackets)	5775
v.	Number of claims outstanding at the end of the year	3852

**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	0.00%	0.00%	87.70%	71.60%
2	Within 1-2 hours	0.00%	0.00%	10.80%	24.20%
3	Within 2-6 hours	0.00%	0.00%	1.40%	4.10%
4	Within 6-12 hours	0.00%	0.00%	0.10%	0.20%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	<b>Total</b>	<b>0.00%</b>	<b>0.00%</b>	<b>100.00%</b>	<b>100.10%</b>

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%	42381	68%	284	29%	42665	68%
Between 1-3	0	0%	14286	23%	50	5%	14336	23%
Between 3 to 6	0	0%	4251	7%	17	2%	4268	7%
More than 6 months	0	0%	1190	2%	131	13%	1321	2%
<b>Total</b>	<b>0</b>	<b>0%</b>	<b>62108</b>	<b>100%</b>	<b>482</b>	<b>50%</b>	<b>62590</b>	<b>100%</b>

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	54
3	Grievances resolved during the year	54
4	Grievances outstanding at the end of the year	0

Place: Gurugram  
Date: 10th July, 2023

HARI OM Digitally signed by  
SURI

Signature of CEO  
Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.

Refer Health TPA Regulations , as amended from time to time

**PERIODIC DISCLOSURES**  
**FORM 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: 31-03-2023

Information as at -31-03-2023

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

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

Validity of agreement with the TPA: from 28/04/2014 to 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	182	0
Number of lives serviced	0	329308	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	Gurgaon
Gujarat	Ahmedabad
Karnataka	Bangalore
Madhya Pradesh	Indore
Maharashtra	Mumbai
Maharashtra	Pune
Tamil Nadu	Chennai
Tamil Nadu	Coimbatore
Tamil Nadu	Kochi
Telangana	Hyderabad
West Bengal	Kolkata

**d. Data of number of claims processed:**

i.	Outstanding number of claims at the beginning of the year	15
ii.	Number of claims received during the year	21301
iii.	Number of claims paid during the year (specify % also in brackets)	20073
iv.	Number of claims repudiated during the year (specify % also in brackets)	1193
v.	Number of claims outstanding at the end of the year	50

**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	0%	0%	58%	51%
2	Within 1-2 hours	0%	0%	24%	30%
3	Within 2-6 hours	0%	0%	17%	18%
4	Within 6-12 hours	0%	0%	1%	1%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	<b>Total</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>

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%	16483	81%	1	0%	16484	78%
Between 1-3	0	0%	3141	15%	0	0%	3141	15%
Between 3 to 6	0	0%	466	2%	1	0%	467	2%
More than 6 months	0	0%	200	1%	974	100%	1174	6%
<b>Total</b>	<b>0</b>	<b>0%</b>	<b>20290</b>	<b>100%</b>	<b>976</b>	<b>100%</b>	<b>21266</b>	<b>100%</b>

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

Place: Gurugram  
Date: 10th July, 2023

HARI OM SURI

Signature of CEO

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

Refer Health TPA Regulations , as amended from time to time

**PERIODIC DISCLOSURES**  
**FORM 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: 31-03-2023

Information as at -31-03-2023

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

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

Validity of agreement with the TPA: from 25/02/2020 to 24/02/2024

(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	12	0
Number of lives serviced	0	14872	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
Uttar Pradesh	Agra
Punjab	Punjab

**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	586
iii.	Number of claims paid during the year (specify % also in brackets)	546
iv.	Number of claims repudiated during the year (specify % also in brackets)	33
v.	Number of claims outstanding at the end of the year	7

**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	0%	0%	100%	100%
2	Within 1-2 hours	0%	0%	0%	0%
3	Within 2-6 hours	0%	0%	0%	0%
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%
	<b>Total</b>	0%	0%	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%	546	94%	0	0%	546	94%
Between 1-3	0	0%	23	4%	0	0%	23	4%
Between 3 to 6	0	0%	9	2%	0	0%	9	2%
More than 6 months	0	0%	1	0%	0	0%	1	0%
<b>Total</b>	<b>0</b>	<b>0%</b>	<b>579</b>	<b>100%</b>	<b>0</b>	<b>0%</b>	<b>579</b>	<b>100%</b>

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

HARI OM SURJ  
Digitally signed by Hari Om Surj  
 DN: cn=Hari Om Surj, o=IFFCO-TOKIO GENERAL INSURANCE CO. LTD., email=harisurj@iffco.co.in

Place: Gurugram  
 Date: 10th July, 2023

Signature of CEO  
 Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.



**PERIODIC DISCLOSURES**

**FORM 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: 31-03-2023

Information as at -31-03-2023

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

Name of the TPA (If services rendered by TPA) - Raksha TPA Pvt. Ltd.  
Validity of agreement with the TPA: from 31/03/2014 to 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	77	0
Number of lives serviced	0	110127	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
Haryana	Faridabad
Tamilnadu	Chennai
Punjab	Chandigarh
Rajasthan	Jaipur
Uttar Pradesh	Lucknow
Karnataka	Bangaluru
Gujarat	Ahmedabad
Gujarat	Vadodara
Maharashtra	Pune
Madhya Pradesh	Indore
Kerala	Cochin
Assam	Guwahati
Andhra Pradesh	Hyderabad
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	9747
iii.	Number of claims paid during the year (specify % also in brackets)	8529
iv.	Number of claims repudiated during the year (specify % also in brackets)	501
v.	Number of claims outstanding at the end of the year	720

**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	100%	0%	96%	94%
2	Within 1-2 hours	0%	0%	2%	5%
3	Within 2-6 hours	0%	0%	1%	1%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	1%	0%
6	>24 hours	0%	0%	0%	0%
	<b>Total</b>	<b>100%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>

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%	7242	75%	0	0%	7,242	80%
Between 1-3 months	0	0%	1299	14%	0	0%	1,299	14%
Between 3 to 6 months	0	0%	313	3%	0	0%	313	3%
More than 6 months	0	0%	176	2%	0	0%	176	2%
<b>Total</b>	<b>0</b>	<b>0%</b>	<b>9,030</b>	<b>94%</b>	<b>0</b>	<b>0%</b>	<b>9,030</b>	<b>100%</b>

Percentage shall be calculated on total of the respective column

**g. Data of grievances received against the TPA:**

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

Place: Gurugram  
Date: 10th July, 2023

Refer Health TPA Regulations , as amended from time to time

HARI Digitally signed  
by HARI OM SURJ  
Date: 2023.07.11  
17:09:57 +05'30'  
OM SURJ

Signature of CEO  
Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.

**PERIODIC DISCLOSURES**  
**FORM 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: 31-03-2023

Information as at - 31-03-2023

**a. Specify whether In-house Claim Settlement or Services rendered by 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 to 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	154	0
Number of lives serviced	0	383396	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	EAST GODAVARI
Andhra Pradesh	GUNTUR
Andhra Pradesh	NELLORE
Andhra Pradesh	VISAKHAPATNAM
Andhra Pradesh	VIZIANAGARAM
Chandigarh	Chandigarh
Delhi	Delhi
Delhi	Delhi
Gujarat	AHMADABAD
Haryana	GURGAON
Karnataka	BANGALORE
Karnataka	KOLAR
Karnataka	Ramanagar
Kerala	ERNAKULAM
Kerala	PALAKKAD
Kerala	THIRUVANANTHAPURAM
Maharashtra	MUMBAI
Maharashtra	MUMBAI (SUBURBAN)
Maharashtra	PUNE
Maharashtra	THANE
Meghalaya	SHILLONG
Orissa	CUTTACK
Orissa	JAJAPUR
Orissa	KHORDHA
Pondicherry	PONDICHERRY
Tamil Nadu	CHENNAI
Tamil Nadu	COIMBATORE
Tamil Nadu	DHARMAPURI
Tamil Nadu	DINDIGUL
Tamil Nadu	ERODE
Tamil Nadu	KANCHEEPURAM
Tamil Nadu	MADURAI
Tamil Nadu	NAMAKKAL
Tamil Nadu	SALEM
Tamil Nadu	THE NILGIRIS
Tamil Nadu	TIRUPUR
Tamil Nadu	VELLORE
Telangana	HYDERABAD
Telangana	RANGAREDDI
West Bengal	KOLKATA
West Bengal	NORTH TWENTY FOUR

**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	34481
iii.	Number of claims paid during the year (specify % also in brackets)	32810
iv.	Number of claims repudiated during the year (specify % also in brackets)	1618
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	0%	0%	76%	49%
2	Within 1-2 hours	0%	0%	17%	10%
3	Within 2-6 hours	0%	0%	5%	4%
4	Within 6-12 hours	0%	0%	1%	1%
5	Within 12-24 hours	0%	0%	1%	12%
6	>24 hours	0%	0%	0%	24%
	<b>Total</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>

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%	28756	91%	0	0%	28756	84%
Between 1-3	0	0%	4712	15%	0	0%	4712	14%
Between 3 to 6	0	0%	295	1%	0	0%	295	1%
More than 6 months	0	0%	238	1%	427	0%	665	2%
<b>Total</b>	<b>0</b>	<b>0%</b>	<b>34001</b>	<b>107%</b>	<b>427</b>	<b>0%</b>	<b>34428</b>	<b>100%</b>

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	30
3	Grievances resolved during the year	29
4	Grievances outstanding at the end of the year	1

Place: Gurugram  
Date: 10th July, 2023

HARI OM  
SURI

Signature of CEO

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

Refer Health TPA Regulations , as amended from time to time

**PERIODIC DISCLOSURES**  
**FORM 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: 31-03-2023

Information as at -31-03-2023

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

Name of the TPA (If services rendered by TPA) - GOOD HEALTH PLAN LIMITED

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	25	0
Number of lives serviced	0	32221	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
Delhi	Delhi
Telangana	Hyderabad
Maharashtra	Mumbai

**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	142274
iii.	Number of claims paid during the year (specify % also in brackets)	140655
iv.	Number of claims repudiated during the year (specify % also in brackets)	1086
v.	Number of claims outstanding at the end of the year	540

**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	0%	0%	62%	61%
2	Within 1-2 hours	0%	0%	38%	39%
3	Within 2-6 hours	0%	0%	0%	0%
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%
	<b>Total</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>

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%	2336	87%	124164	89%	126500	89%
Between 1-3	0	0%	264	10%	13274	10%	13538	10%
Between 3 to 6	0	0%	44	2%	1330	1%	1374	1%
More than 6 months	0	0%	33	1%	296	0%	329	0%
<b>Total</b>	<b>0</b>	<b>0%</b>	<b>2677</b>	<b>100%</b>	<b>139064</b>	<b>100%</b>	<b>141741</b>	<b>100%</b>

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	11
3	Grievances resolved during the year	11
4	Grievances outstanding at the end of the year	0

HARI OM  
SURI

Signature of CEO

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

Place: Gurugram  
Date: 10th July, 2023

Refer Health TPA Regulations, as amended from time to time

**PERIODIC DISCLOSURES**

**FORM 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: 31-03-2023

Information as at - 31-03-2023

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

Name of the TPA (If services rendered by TPA) - Medvantage Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: from 01/01/2015 to 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	915	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
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	853
iii.	Number of claims paid during the year (specify % also in brackets)	831
iv.	Number of claims repudiated during the year (specify % also in brackets)	24
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	0%	0%	76%	82%
2	Within 1-2 hours	0%	0%	19%	12%
3	Within 2-6 hours	0%	0%	3%	5%
4	Within 6-12 hours	0%	0%	2%	1%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	<b>Total</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>

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%	746	89%	0	0%	746	87%
Between 1-3	0	0%	74	9%	0	0%	74	9%
Between 3 to 6	0	0%	16	2%	0	0%	16	2%
More than 6 months	0	0%	19	2%	0	0%	19	2%
<b>Total</b>	<b>0</b>	<b>0%</b>	<b>855</b>	<b>102%</b>	<b>0</b>	<b>0%</b>	<b>855</b>	<b>100%</b>

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	5
3	Grievances resolved during the year	5
4	Grievances outstanding at the end of the year	0

HARI OM  
SURI

Digitally signed by HARI OM SURI  
DN: cn=HARI OM SURI, o=IFFCO-TOKIO GENERAL INSURANCE CO. LTD., email=harisuri@iffco-tokio.co.in

Place: Gurugram  
Date: 10th July, 2023

Signature of CEO  
Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.

**PERIODIC DISCLOSURES**  
**FORM 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: 31-03-2023

Information as at - 31-03-2023

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

Name of the TPA (If services rendered by TPA) - Paramount Health Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: from 25/03/2014 to Till Terminated

(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	439	0
Number of lives serviced	0	1158390	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
Gujarat	AHMEDABAD
Karnataka	BANGALORE
Madhya Pradesh	BHOPAL
Karnataka	Bijapur
Tamil Nadu	CHENNAI
Delhi	DELHI
Gujarat	GANDHIDHAM
Haryana	Gurgaon
Telangana	HYDERABAD
West Bengal	KOLKATA
Maharashtra	MUMBAI
Karnataka	Mysore
Delhi	NEW DELHI
Maharashtra	PUNE
Gujarat	SURAT
Gujarat	VADODARA

**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	73065
iii.	Number of claims paid during the year (specify % also in brackets)	63349
iv.	Number of claims repudiated during the year (specify % also in brackets)	4879
v.	Number of claims outstanding at the end of the year	4892

**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	0%	0%	79%	54%
2	Within 1-2 hours	0%	0%	17%	36%
3	Within 2-6 hours	0%	0%	4%	10%
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%
	<b>Total</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>

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%	56325	83%	5	0%	56330	83%
Between 1-3	0	0%	10227	15%	0	0%	10227	15%
Between 3 to 6	0	0%	1175	2%	2	0%	1177	2%
More than 6 months	0	0%	493	1%	1	0%	494	1%
<b>Total</b>	<b>0</b>	<b>0%</b>	<b>68220</b>	<b>100%</b>	<b>8</b>	<b>0%</b>	<b>68228</b>	<b>100%</b>

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	1
2	Grievances received during the year	4
3	Grievances resolved during the year	1
4	Grievances outstanding at the end of the year	4

HARI OM  
SURI

Digitally signed by HARI OM  
Date: 2023.07.11 11:11:36  
+05'30'

Signature of CEO

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

Place: Gurugram  
Date: 10th July, 2023

Refer Health TPA Regulations, as amended from time to time

**PERIODIC DISCLOSURES**  
**FORM 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: 31-03-2023

Information as at -31-03-2023

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

Name of the TPA (If services rendered by TPA) - MDIndia Healthcare Services TPA Pvt.Ltd.

Validity of agreement with the TPA: **from** 21/03/2023 **to** 20/03/2026

(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	53	2
Number of lives serviced	0	385385	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
Kashmir	Anantnag
Kashmir	Budgam
Kashmir	Bandipora
Kashmir	Baramulla
Kashmir	Ganderbal
Kashmir	Kulgam
Kashmir	Kupwara
Kashmir	Pulwama
Kashmir	Shopian
Kashmir	Srinagar
Gujarat	Ahmadabad
Karnataka	Bangalore
Tamil Nadu	Chennai
Andhra Pradesh	Chittoor
Karnataka	Dharwad
Uttar Pradesh	Faizabad
Haryana	Faridabad
Uttar Pradesh	Gautam Buddha Nagar
Uttar Pradesh	Ghaziabad
Haryana	Gurgaon
Telangana	Hyderabad
Andhra Pradesh	K.V.Rangareddy
Tamil Nadu	Kanchipuram
West Bengal	Kolkata
Punjab	Ludhiana
Maharashtra	Mumbai
Maharashtra	Nashik
Andhra Pradesh	Nellore
Maharashtra	Pune
Maharashtra	Ratnagiri
Maharashtra	Satara
Madhya Pradesh	Satna
Himachal Pradesh	Solan
Delhi	South West Delhi
Maharashtra	Thane
Tamil Nadu	Tiruvallur
Karnataka	Tumkur
Tamil Nadu	Vellore

**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	214796
iii.	Number of claims paid during the year (specify % also in brackets)	212079
iv.	Number of claims repudiated during the year (specify % also in brackets)	2063
v.	Number of claims outstanding at the end of the year	660



**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	0%	0%	83%	80%
2	Within 1-2 hours	0%	0%	17%	20%
3	Within 2-6 hours	0%	0%	0%	0%
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%
	<b>Total</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>

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%	13732	87%	191508	97%	205240	96%
Between 1-3	0	0%	1647	10%	5421	3%	7068	3%
Between 3 to 6	0	0%	235	1%	504	0%	739	0%
More than 6 months	0	0%	143	1%	952	0%	1095	1%
<b>Total</b>	<b>0</b>	<b>0%</b>	<b>15757</b>	<b>100%</b>	<b>198385</b>	<b>100%</b>	<b>214142</b>	<b>100%</b>

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

Place: Gurugram  
Date: 10th July, 2023

HARI OM  
SURI

Signature of CEO

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

Refer Health TPA Regulations , as amended from time to time

**PERIODIC DISCLOSURES**  
**FORM 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: 31-03-2023

Information as at - 31-03-2023

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

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

Validity of agreement with the TPA: from 12/09/2022 to 11/09/2024

(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	18	0
Number of lives serviced	0	23121	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
Gujrat	Ahmedabad
Maharashtra	Mumbai, Pune
Haryana	Gurgaon
Karnataka	Banglore

**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	319
iii.	Number of claims paid during the year (specify % also in brackets)	312
iv.	Number of claims repudiated during the year (specify % also in brackets)	5
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	0%	0%	32%	23%
2	Within 1-2 hours	0%	0%	51%	66%
3	Within 2-6 hours	0%	0%	9%	10%
4	Within 6-12 hours	0%	0%	2%	0%
5	Within 12-24 hours	0%	0%	4%	0%
6	>24 hours	0%	0%	1%	0%
	<b>Total</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>

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%	241	76%	0	0%	241	76%
Between 1-3	0	0%	69	22%	0	0%	69	22%
Between 3 to 6	0	0%	2	1%	0	0%	2	1%
More than 6 months	0	0%	5	2%	0	0%	5	2%
<b>Total</b>	<b>0</b>	<b>0%</b>	<b>317</b>	<b>100%</b>	<b>0</b>	<b>0%</b>	<b>317</b>	<b>100%</b>

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

Place: Gurugram

Date: 10th July, 2023

HARI OM  
SURI

Signature of CEO

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

Refer Health TPA Regulations , as amended from time to time

**PERIODIC DISCLOSURES**  
**FORM 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: 31-03-2023

Information as at - 31-03-2023

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

Name of the TPA (If services rendered by TPA) - Heritage Health Insurance TPA Private Limited

Validity of agreement with the TPA: 20/09/2021 to 19/09/2024

(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	7	0
Number of lives serviced	0	6330	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
Tamilnadu	Chennai
Tamilnadu	Coimbatore

**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	72
iii.	Number of claims paid during the year (specify % also in brackets)	70
iv.	Number of claims repudiated during the year (specify % also in brackets)	1
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	0%	0%	81%	77%
2	Within 1-2 hours	0%	0%	17%	21%
3	Within 2-6 hours	0%	0%	1%	1%
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%
	<b>Total</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>

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%	48	68%	0	0%	48	68%
Between 1-3	0	0%	19	27%	0	0%	19	27%
Between 3 to 6	0	0%	4	6%	0	0%	4	6%
More than 6 months	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>0</b>	<b>0%</b>	<b>71</b>	<b>100%</b>	<b>0</b>	<b>0%</b>	<b>71</b>	<b>100%</b>

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

Place: Gurugram  
Date: 10th July, 2023

HARI OM  
SURI

Signature of CEO

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

Refer Health TPA Regulations , as amended from time to time