

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2019 - 31st March, 2020

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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 2020

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2020	YEAR ENDED 31ST MARCH 2020	QUARTER ENDED 31ST MARCH 2019	YEAR ENDED 31ST MARCH 2019
1	Premiums earned (Net)	NL-4-Premium Schedule	181,709	592,286	151,235	471,315
2	Profit/ (Loss) on sale/redemption of Investments		901	5,711	442	2,317
3	Others: Exchange Gain / (Loss)		-	-	(134)	(134)
	Handling Charges		(7,903)	(8,991)	(2,702)	(4,097)
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-
4	Interest, Dividend & Rent – Gross		25,475	94,640	24,254	85,366
	TOTAL (A)		200,182	683,646	173,095	554,767
1	Claims Incurred (Net)	NL-5-Claims Schedule	27,624	270,532	124,736	305,815
2	Commission	NL-6-Commission Schedule	(252,021)	(537,062)	(7,673)	(157,337)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	41,013	118,377	34,200	73,533
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		(183,384)	(148,153)	151,263	222,011
	Operating Profit/(Loss) from Fire Business C= (A - B)		383,566	831,799	21,832	332,756
	APPROPRIATIONS					
	Transfer to Shareholders' Account		383,566	831,799	21,832	332,756
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		383,566	831,799	21,832	332,756

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2020

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2020	YEAR ENDED 31ST MARCH 2020	QUARTER ENDED 31ST MARCH 2019	YEAR ENDED 31ST MARCH 2019
1	Premiums earned (Net)	NL-4-Premium Schedule	209,590	736,848	212,201	683,071
2	Profit/ (Loss) on sale/redemption of Investments		590	4,008	225	1,580
3	Others: Exchange Gain / (Loss)		-	-	-	-
	Handling Charges		(896)	(965)	(219)	(241)
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-
4	Interest, Dividend & Rent – Gross		17,265	66,421	14,076	58,222
	TOTAL (A)		226,549	806,312	226,283	742,632
1	Claims Incurred (Net)	NL-5-Claims Schedule	109,062	471,082	153,027	413,107
2	Commission	NL-6-Commission Schedule	(2,506)	(16,136)	(2,078)	(21,251)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	28,021	123,561	26,442	91,415
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		134,577	578,507	177,391	483,271
	Operating Profit/(Loss) from Marine Business C= (A - B)		91,972	227,805	48,892	259,361
	APPROPRIATIONS					
	Transfer to Shareholders' Account		91,972	227,805	48,892	259,361
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		91,972	227,805	48,892	259,361

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2020

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2020	YEAR ENDED 31ST MARCH 2020	QUARTER ENDED 31ST MARCH 2019	YEAR ENDED 31ST MARCH 2019
1	Premiums earned (Net)	NL-4-Premium Schedule	11,089,148	44,924,079	9,548,868	39,148,797
2	Profit/ (Loss) on sale/redemption of Investments		49,827	296,751	18,969	112,066
3	Others: Transfer & Duplicate Fee		1,106	4,114	679	3,708
	Exchange Gain / (Loss)		(425)	(715)	(1,421)	(948)
	Handling Charges		(7,598)	(6,817)	(2,870)	(2,508)
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-
4	Interest, Dividend & Rent – Gross		1,367,004	4,917,876	1,094,934	4,128,706
	TOTAL (A)		12,499,062	50,135,288	10,659,159	43,389,821
1	Claims Incurred (Net)	NL-5-Claims Schedule	9,919,153	40,242,150	8,345,309	34,863,307
2	Commission	NL-6-Commission Schedule	601,818	2,206,873	586,262	2,315,474
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	2,053,648	7,200,122	1,714,004	5,404,342
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		12,574,619	49,649,145	10,645,575	42,583,123
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(75,557)	486,143	13,584	806,698
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(75,557)	486,143	13,584	806,698
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		(75,557)	486,143	13,584	806,698

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 2020

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2020	YEAR ENDED 31ST MARCH 2020	QUARTER ENDED 31ST MARCH 2019	YEAR ENDED 31ST MARCH 2019
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		383,566	831,799	21,832	332,756
	(b) Marine Insurance		91,972	227,805	48,892	259,361
	(c) Miscellaneous Insurance		(75,557)	486,143	13,583	806,698
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		445,210	1,641,102	493,018	1,348,750
	(b) Profit on sale of investments		15,865	99,026	10,349	36,609
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	a) Miscellaneous Income		26,269	64,502	21,559	35,637
	b) Profit on Sale of Fixed Assets		78	157	116	234
	TOTAL (A)		887,403	3,350,534	609,349	2,820,045
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		425,000	450,000	400,000	400,000
	(b) For doubtful debts		-	-	7,078	7,078
	(c) For doubtful Advances		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business					
	(i) Employees Remuneration Excess transferred from Policyholders' funds		2,208	2,208	-	-
	(ii) Expenses on Corporate Social Responsibility (CSR)		22,593	90,370	15,077	60,077
	(iii) Fines & penalties		-	-	-	500
	(b) Bad debts / Advances written off (Net off Provision for Doubtful Debts of Rs. 48,699 Thousand written back)		130,434	130,434	-	-
	(c) Loss on Sale of Fixed Assets		-	-	-	-
	(d) Contribution to Policyholders' funds towards Excess EoM		-	-	-	-
	TOTAL (B)		580,235	673,012	422,155	467,655
	Profit Before Tax		307,168	2,677,522	187,194	2,352,390

	Less: Provision for Taxation				
	Current Tax	254,800	681,500	97,700	638,700
	Deferred Tax	(144,000)	(49,200)	(187,400)	(79,400)
	Less: Short / (Excess) provision for taxation for earlier years				
	Current Tax	(1,747)	(1,747)	4,771	143,571
	Deferred Tax	-	-	-	(136,700)
	Profit After Tax	198,115	2,046,969	272,123	1,786,219
	APPROPRIATIONS				
	(a) Interim dividends paid during the year	-	-	-	-
	(b) Proposed final dividend	-	-	-	-
	(c) Dividend distribution tax	-	-	-	-
	(d) Transfer to any Reserves or Other Accounts	-	-	-	-
	Balance of profit/ loss brought forward from last year		15,272,404		13,486,185
	Balance carried forward to Balance Sheet		17,319,373		15,272,404

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 2020

(₹ In 000)

	Schedule	AS AT 31ST MARCH 2020	AS AT 31ST MARCH 2019
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	2,742,183	2,742,183
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	21,840,360	19,793,391
FAIR VALUE CHANGE ACCOUNT			
- Shareholders		(5,029)	(1,881)
- Policyholders		(21,013)	(6,557)
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		24,556,501	22,527,136
APPLICATION OF FUNDS			
INVESTMENTS			
Investments - Shareholders	NL-12-Investment Schedule	18,686,597	19,859,914
Investments - Policyholders	NL-12(A)-Investment Schedule	78,088,612	69,235,852
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	660,456	585,090
DEFERRED TAX ASSET (NET)		433,800	384,600
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	3,699,597	729,312
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	23,047,878	12,236,860
Sub-Total (A)		26,747,475	12,966,172

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	78,566,033	60,120,563
	PROVISIONS	NL-18-Provisions Schedule	21,494,406	20,383,929
	Sub-Total (B)		100,060,439	80,504,492
	NET CURRENT ASSETS (C) = (A - B)		(73,312,964)	(67,538,320)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	TOTAL		24,556,501	22,527,136

CONTINGENT LIABILITIES

(₹ In 000)

	Particulars		AS AT 31ST MARCH 2020	AS AT 31ST MARCH 2019
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		1,797,066	2,084,301
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	TOTAL		1,797,066	2,084,301

PERIODIC DISCLOSURES

FORM NL-4- PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2020				YEAR ENDED 31ST MARCH 2020			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	1,151,041	409,456	16,029,077	17,589,574	5,309,100	1,767,932	72,533,372	79,610,404
	1,151,041	409,456	16,029,077	17,589,574	5,309,100	1,767,932	72,533,372	79,610,404
Add: Premium on reinsurance accepted	47,755	(4,893)	36,429	79,291	955,209	7,411	131,678	1,094,298
Less : Premium on reinsurance ceded	963,537	258,141	4,724,068	5,945,746	5,509,874	987,603	26,794,835	33,292,312
Net Premium	235,259	146,422	11,341,438	11,723,119	754,435	787,740	45,870,215	47,412,390
Adjustment for change in reserve for unexpired risks	53,550	(63,168)	252,290	242,672	162,149	50,892	946,136	1,159,177
Premium Earned (Net)	181,709	209,590	11,089,148	11,480,447	592,286	736,848	44,924,079	46,253,213

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2019				YEAR ENDED 31ST MARCH 2019			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	837,162	379,751	17,219,224	18,436,137	3,277,006	1,601,596	65,139,836	70,018,438
	837,162	379,751	17,219,224	18,436,137	3,277,006	1,601,596	65,139,836	70,018,438
Add: Premium on reinsurance accepted	(44,222)	2,614	77,850	36,242	505,164	30,394	143,870	679,428
Less : Premium on reinsurance ceded	553,484	212,736	6,082,578	6,848,798	3,229,119	944,085	24,648,314	28,821,518
Net Premium	239,456	169,629	11,214,496	11,623,581	553,051	687,905	40,635,392	41,876,348
Adjustment for change in reserve for unexpired risks	88,221	(42,572)	1,665,628	1,711,277	81,736	4,834	1,486,595	1,573,165
Premium Earned (Net)	151,235	212,201	9,548,868	9,912,304	471,315	683,071	39,148,797	40,303,183

PERIODIC DISCLOSURES

FORM NL-4 (A) - PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2020			YEAR ENDED 31ST MARCH 2020		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	401,663	7,793	409,456	1,724,457	43,475	1,767,932
	401,663	7,793	409,456	1,724,457	43,475	1,767,932
Add: Premium on reinsurance accepted	(4,893)	-	(4,893)	7,411	-	7,411
Less : Premium on reinsurance ceded	255,620	2,521	258,141	964,320	23,283	987,603
Net Premium	141,150	5,272	146,422	767,548	20,192	787,740
Adjustment for change in reserve for unexpired risks	(65,614)	2,446	(63,168)	42,444	8,448	50,892
Premium Earned (Net)	206,764	2,826	209,590	725,104	11,744	736,848

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2019			YEAR ENDED 31ST MARCH 2019		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	369,826	9,925	379,751	1,551,252	50,344	1,601,596
	369,826	9,925	379,751	1,551,252	50,344	1,601,596
Add: Premium on reinsurance accepted	2,614	-	2,614	30,394	-	30,394
Less : Premium on reinsurance ceded	205,637	7,099	212,736	905,485	38,600	944,085
Net Premium	166,803	2,826	169,629	676,161	11,744	687,905
Adjustment for change in reserve for unexpired risks	(39,201)	(3,371)	(42,572)	8,451	(3,617)	4,834
Premium Earned (Net)	206,004	6,197	212,201	667,710	15,361	683,071

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

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	4,292,663	5,399,476	9,692,139	193,778	753	88,200	194,181	69,433	3,359,593	1,746,211	684,789	16,029,077
	4,292,663	5,399,476	9,692,139	193,778	753	88,200	194,181	69,433	3,359,593	1,746,211	684,789	16,029,077
Add: Premium on reinsurance accepted	-	-	-	15,908	-	-	-	16,290	-	-	4,231	36,429
Less : Premium on reinsurance ceded	1,463,192	283,072	1,746,264	162,636	700	4,410	28,862	36,706	993,508	1,339,751	411,231	4,724,068
Net Premium	2,829,471	5,116,404	7,945,875	47,050	53	83,790	165,319	49,017	2,366,085	406,460	277,789	11,341,438
Adjustment for change in reserve for unexpired risks	51,173	790,958	842,131	5,754	(20)	9,176	(21,079)	(19,949)	(314,604)	(233,317)	(15,802)	252,290
Premium Earned (Net)	2,778,298	4,325,446	7,103,744	41,296	73	74,614	186,398	68,966	2,680,689	639,777	293,591	11,089,148

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	YEAR ENDED 31ST MARCH 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	16,443,435	18,823,634	35,267,069	847,433	3,142	320,133	902,441	356,875	13,195,089	18,832,567	2,808,623	72,533,372
	16,443,435	18,823,634	35,267,069	847,433	3,142	320,133	902,441	356,875	13,195,089	18,832,567	2,808,623	72,533,372
Add: Premium on reinsurance accepted	-	-	-	48,191	(307)	-	-	45,768	8,860	-	29,166	131,678
Less : Premium on reinsurance ceded	5,748,887	985,637	6,734,524	712,636	2,046	16,011	108,719	149,978	2,536,590	14,810,364	1,723,967	26,794,835
Net Premium	10,694,548	17,837,997	28,532,545	182,988	789	304,122	793,722	252,665	10,667,359	4,022,203	1,113,822	45,870,215
Adjustment for change in reserve for unexpired risks	(1,754,417)	1,815,577	61,160	(14,264)	(37)	13,022	86,509	7,873	626,368	106,981	58,524	946,136
Premium Earned (Net)	12,448,965	16,022,420	28,471,385	197,252	826	291,100	707,213	244,792	10,040,991	3,915,222	1,055,298	44,924,079

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	4,419,894	4,896,952	9,316,846	188,681	4,061	80,455	175,402	73,312	2,263,164	4,465,975	651,328	17,219,224
	4,419,894	4,896,952	9,316,846	188,681	4,061	80,455	175,402	73,312	2,263,164	4,465,975	651,328	17,219,224
Add: Premium on reinsurance accepted	-	-	-	47,165	-	-	-	27,733	-	-	2,952	77,850
Less : Premium on reinsurance ceded	662,286	738,471	1,400,757	151,730	4,148	4,092	42,291	35,055	258,043	3,802,464	383,998	6,082,578
Net Premium	3,757,608	4,158,481	7,916,089	84,116	(87)	76,363	133,111	65,990	2,005,121	663,511	270,282	11,214,496
Adjustment for change in reserve for unexpired risks	464,481	761,088	1,225,569	32,377	62	5,392	(12,852)	(5,923)	331,873	56,867	32,263	1,665,628
Premium Earned (Net)	3,293,127	3,397,393	6,690,520	51,739	(149)	70,971	145,963	71,913	1,673,248	606,644	238,019	9,548,868

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	YEAR ENDED 31ST MARCH 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	15,949,301	16,663,247	32,612,548	773,824	6,048	297,229	1,250,304	306,992	8,036,780	19,341,022	2,515,089	65,139,836
	15,949,301	16,663,247	32,612,548	773,824	6,048	297,229	1,250,304	306,992	8,036,780	19,341,022	2,515,089	65,139,836
Add: Premium on reinsurance accepted	-	-	-	56,674	-	-	-	47,047	-	-	40,149	143,870
Less : Premium on reinsurance ceded	2,427,258	2,524,879	4,952,137	617,496	5,983	15,234	238,109	137,261	634,397	16,461,295	1,586,402	24,648,314
Net Premium	13,522,043	14,138,368	27,660,411	213,002	65	281,995	1,012,195	216,778	7,402,383	2,879,727	968,836	40,635,392
Adjustment for change in reserve for unexpired risks	524,979	955,070	1,480,049	13,437	(68)	(735)	(88,253)	7,870	116,292	(77,034)	35,037	1,486,595
Premium Earned (Net)	12,997,064	13,183,298	26,180,362	199,565	133	282,730	1,100,448	208,908	7,286,091	2,956,761	933,799	39,148,797

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2020				YEAR ENDED 31ST MARCH 2020			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	730,162	307,537	11,855,743	12,893,442	2,391,171	1,036,503	45,366,933	48,794,607
Add Claims Outstanding at the end of the year	(75,297)	(57,990)	3,050,413	2,917,126	668,345	584,103	51,930,978	53,183,426
Less Claims Outstanding at the beginning of the year	-	-	-	-	815,656	562,250	40,382,090	41,759,996
	654,865	249,547	14,906,156	15,810,568	2,243,860	1,058,356	56,915,821	60,218,037
Add :Re-insurance accepted	54,112	78	82	54,272	186,012	234	1,760	188,006
Less :Re-insurance Ceded	681,353	140,563	4,987,085	5,809,001	2,159,340	587,508	16,675,431	19,422,279
Total Claims Incurred	27,624	109,062	9,919,153	10,055,839	270,532	471,082	40,242,150	40,983,764

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2019				YEAR ENDED 31ST MARCH 2019			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	1,173,395	294,956	15,111,036	16,579,387	1,992,469	1,248,700	47,992,146	51,233,315
Add Claims Outstanding at the end of the year	44,601	26,779	(208,055)	(136,675)	815,656	562,250	40,382,090	41,759,996
Less Claims Outstanding at the beginning of the year	-	-	-	-	711,837	572,893	33,769,648	35,054,378
	1,217,996	321,735	14,902,981	16,442,712	2,096,288	1,238,057	54,604,588	57,938,933
Add :Re-insurance accepted	38,909	1,578	1,695	42,182	119,102	34,150	10,340	163,592
Less :Re-insurance ceded	1,132,169	170,286	6,559,367	7,861,822	1,909,575	859,100	19,751,621	22,520,296
Total Claims Incurred	124,736	153,027	8,345,309	8,623,072	305,815	413,107	34,863,307	35,582,229

PERIODIC DISCLOSURES

FORM NL-5 (A) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2020			YEAR ENDED 31ST MARCH 2020		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
Direct claims	277,479	30,058	307,537	940,940	95,563	1,036,503
Add Claims Outstanding at the end of the year	(39,217)	(18,773)	(57,990)	494,332	89,771	584,103
Less Claims Outstanding at the beginning of the year	-	-	-	504,814	57,436	562,250
	238,262	11,285	249,547	930,458	127,898	1,058,356
Add :Re-insurance accepted	-	78	78	16	218	234
Less :Re-insurance Ceded	118,648	21,915	140,563	503,076	84,432	587,508
Total Claims Incurred	119,614	(10,552)	109,062	427,398	43,684	471,082

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2019			YEAR ENDED 31ST MARCH 2019		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
Direct claims	285,747	9,209	294,956	839,424	409,276	1,248,700
Add Claims Outstanding at the end of the year	16,313	10,466	26,779	504,814	57,436	562,250
Less Claims Outstanding at the beginning of the year	-	-	-	480,819	92,074	572,893
	302,060	19,675	321,735	863,419	374,638	1,238,057
Add :Re-insurance accepted	1,552	26	1,578	34,008	142	34,150
Less :Re-insurance ceded	164,952	5,334	170,286	489,674	369,426	859,100
Total Claims Incurred	138,660	14,367	153,027	407,753	5,354	413,107

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

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	3,530,447	2,335,054	5,865,501	80,910	-	14,180	219,882	15,438	4,138,075	1,197,698	324,059	11,855,743
Add Claims Outstanding at the end of the year	(394,513)	3,021,353	2,626,840	(35,516)	(634)	(1,850)	(99,387)	(29,171)	(327,235)	944,635	(27,269)	3,050,413
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-
	3,135,934	5,356,407	8,492,341	45,394	(634)	12,330	120,495	(13,733)	3,810,840	2,142,333	296,790	14,906,156
Add :Re-insurance accepted	-	-	-	82	-	-	-	-	-	-	-	82
Less :Re-insurance Ceded	1,036,073	1,272,428	2,308,501	56,857	-	664	28,181	980	1,173,503	1,263,038	155,361	4,987,085
Total Claims Incurred	2,099,861	4,083,979	6,183,840	(11,381)	(634)	11,666	92,314	(14,713)	2,637,337	879,295	141,429	9,919,153

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	YEAR ENDED 31ST MARCH 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	12,972,181	8,403,918	21,376,099	269,252	-	98,584	860,429	30,386	11,558,215	9,294,418	1,879,550	45,366,933
Add Claims Outstanding at the end of the year	1,831,350	42,746,328	44,577,678	216,850	799	148,295	355,544	191,339	1,494,294	4,264,428	681,751	51,930,978
Less Claims Outstanding at the beginning of the year	1,953,185	33,589,844	35,543,029	202,514	1,958	147,210	599,720	154,799	1,284,820	1,844,523	603,517	40,382,090
	12,850,346	17,560,402	30,410,748	283,588	(1,159)	99,669	616,253	66,926	11,767,689	11,714,323	1,957,784	56,915,821
Add :Re-insurance accepted	-	-	-	211	-	-	-	-	1,549	-	-	1,760
Less :Re-insurance ceded	2,942,195	2,479,786	5,421,981	172,983	-	5,053	93,525	6,968	2,010,302	7,692,289	1,272,330	16,675,431
Total Claims Incurred	9,908,151	15,080,616	24,988,767	110,816	(1,159)	94,616	522,728	59,958	9,758,936	4,022,034	685,454	40,242,150

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	3,517,385	3,472,208	6,989,593	101,787	7,948	21,479	465,523	3,485	2,133,150	4,858,049	530,022	15,111,036
Add Claims Outstanding at the end of the year	(501,659)	1,451,977	950,318	(81,005)	(74)	(9,996)	(336,659)	12,899	51,620	(661,338)	(133,820)	(208,055)
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-
	3,015,726	4,924,185	7,939,911	20,782	7,874	11,483	128,864	16,384	2,184,770	4,196,711	396,202	14,902,981
Add :Re-insurance accepted	-	-	-	1,695	-	-	-	-	-	-	-	1,695
Less :Re-insurance ceded	531,649	1,373,927	1,905,576	61,172	7,870	1,123	62,138	216	158,951	4,061,064	301,257	6,559,367
Total Claims Incurred	2,484,077	3,550,258	6,034,335	(38,695)	4	10,360	66,726	16,168	2,025,819	135,647	94,945	8,345,309

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	YEAR ENDED 31ST MARCH 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	11,187,551	9,229,337	20,416,888	364,066	9,222	79,860	996,256	20,735	7,750,401	16,897,337	1,457,381	47,992,146
Add Claims Outstanding at the end of the year	1,953,185	33,589,844	35,543,029	202,514	1,958	147,210	599,720	154,799	1,284,820	1,844,523	603,517	40,382,090
Less Claims Outstanding at the beginning of the year	2,382,926	26,466,316	28,849,242	251,903	430	118,770	342,306	131,341	1,036,994	2,446,010	592,652	33,769,648
	10,757,810	16,352,865	27,110,675	314,677	10,750	108,300	1,253,670	44,193	7,998,227	16,295,850	1,468,246	54,604,588
Add :Re-insurance accepted	-	-	-	10,034	291	-	-	-	12	-	3	10,340
Less :Re-insurance ceded	1,803,369	2,523,751	4,327,120	251,009	9,062	4,273	123,347	6,112	581,413	13,611,147	838,138	19,751,621
Total Claims Incurred	8,954,441	13,829,114	22,783,555	73,702	1,979	104,027	1,130,323	38,081	7,416,826	2,684,703	630,111	34,863,307

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2020				YEAR ENDED 31ST MARCH 2020			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	123,069	29,699	1,216,573	1,369,341	482,250	121,041	4,776,504	5,379,795
Add: Commission on Re-insurance Accepted	7,475	(51)	5,293	12,717	43,024	118	14,092	57,234
Less: Commission on Re-insurance Ceded	382,565	32,154	620,048	1,034,767	1,062,336	137,295	2,583,723	3,783,354
Net Commission	(252,021)	(2,506)	601,818	347,291	(537,062)	(16,136)	2,206,873	1,653,675
Break-up of the expenses (Gross) incurred to procure business:								
Agents	44,490	12,254	320,829	377,573	145,044	49,533	1,184,660	1,379,237
Brokers	70,836	17,373	730,064	818,273	312,353	71,253	2,982,662	3,366,268
Corporate Agency	7,383	20	16,419	23,822	24,158	80	55,047	79,285
Others (Web Aggregator, CSC, IMF, MISP and POS)	360	52	149,261	149,673	695	175	554,135	555,005
TOTAL (B)	123,069	29,699	1,216,573	1,369,341	482,250	121,041	4,776,504	5,379,795

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2019				YEAR ENDED 31ST MARCH 2019			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	74,499	30,207	1,296,539	1,401,245	231,884	115,609	4,541,144	4,888,637
Add: Commission on Re-insurance Accepted	22,205	169	9,930	32,304	31,925	1,703	19,281	52,909
Less: Commission on Re-insurance Ceded	104,377	32,454	720,207	857,038	421,146	138,563	2,244,951	2,804,660
Net Commission	(7,673)	(2,078)	586,262	576,511	(157,337)	(21,251)	2,315,474	2,136,886
Break-up of the expenses (Gross) incurred to procure business:								
Agents	29,673	11,662	377,443	418,778	86,313	44,658	1,182,544	1,313,515
Brokers	41,118	18,484	768,295	827,897	134,049	70,789	2,894,226	3,099,064
Corporate Agency	3,602	8	9,163	12,773	11,182	16	24,427	35,625
Others (Web Aggregator, CSC, IMF, MISP and POS)	106	53	141,638	141,797	340	146	439,947	440,433
TOTAL (B)	74,499	30,207	1,296,539	1,401,245	231,884	115,609	4,541,144	4,888,637

PERIODIC DISCLOSURES

FORM NL-6 (A) -COMMISSION SCHEDULE

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2020			YEAR ENDED 31ST MARCH 2020		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Direct	28,924	775	29,699	118,002	3,039	121,041
Add: Commission on Re-insurance Accepted	(51)	-	(51)	118	-	118
Less: Commission on Re-insurance Ceded	32,050	104	32,154	135,231	2,064	137,295
Net Commission	(3,177)	671	(2,506)	(17,111)	975	(16,136)
Break-up of the expenses (Gross) incurred to procure business:						
Agents	11,828	426	12,254	47,795	1,738	49,533
Brokers	17,024	349	17,373	69,952	1,301	71,253
Corporate Agency	20	-	20	80	-	80
Others (Web Aggregator, CSC, IMF, MISP and POS)	52	-	52	175	-	175
TOTAL (B)	28,924	775	29,699	118,002	3,039	121,041

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2019			YEAR ENDED 31ST MARCH 2019		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Direct	29,038	1,169	30,207	109,993	5,616	115,609
Add: Commission on Re-insurance Accepted	169	-	169	1,703	-	1,703
Less: Commission on Re-insurance Ceded	31,620	834	32,454	134,571	3,992	138,563
Net Commission	(2,413)	335	(2,078)	(22,875)	1,624	(21,251)
Break-up of the expenses (Gross) incurred to procure business:						
Agents	11,087	575	11,662	40,668	3,990	44,658
Brokers	17,890	594	18,484	69,171	1,618	70,789
Corporate Agency	8	-	8	8	8	16
Others (Web Aggregator, CSC, IMF, MISP and POS)	53	-	53	146	-	146
TOTAL (B)	29,038	1,169	30,207	109,993	5,616	115,609

PERIODIC DISCLOSURES
FORM NL-6 (B) - COMMISSION SCHEDULE

COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	822,201	89,485	911,686	27,626	16	16,590	18,774	15,924	144,850	-	81,107	1,216,573
Add: Commission on Re-insurance Accepted	-	-	-	1,470	-	-	-	3,258	-	-	565	5,293
Less: Commission on Re-insurance Ceded	374,191	11,773	385,964	34,231	6	661	3,231	5,837	49,108	47,199	93,811	620,048
Net Commission	448,010	77,712	525,722	(5,135)	10	15,929	15,543	13,345	95,742	(47,199)	(12,139)	601,818
Break-up of the expenses (Gross) incurred to procure business:												
Agents	142,104	41,248	183,352	13,127	-	9,594	8,996	4,391	70,608	-	30,761	320,829
Brokers	558,825	22,958	581,783	14,422	16	6,905	7,533	11,395	71,250	-	36,760	730,064
Corporate Agency	4,618	1,859	6,477	57	-	10	1,423	4	666	-	7,782	16,419
Others (Web Aggregator, CSC, IMF, MISP and POS)	116,654	23,420	140,074	20	-	81	822	134	2,326	-	5,804	149,261
TOTAL (B)	822,201	89,485	911,686	27,626	16	16,590	18,774	15,924	144,850	-	81,107	1,216,573

COMMISSION

(₹ In 000)

Particulars	YEAR ENDED 31ST MARCH 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	3,142,246	294,797	3,437,043	116,669	71	64,017	92,383	86,900	646,507	-	332,914	4,776,504
Add: Commission on Re-insurance Accepted	-	-	-	4,310	-	-	-	4,837	89	-	4,856	14,092
Less: Commission on Re-insurance Ceded	1,472,224	46,763	1,518,987	95,334	3	2,401	14,128	16,746	155,325	516,535	264,264	2,583,723
Net Commission	1,670,022	248,034	1,918,056	25,645	68	61,616	78,255	74,991	491,271	(516,535)	73,506	2,206,873
Break-up of the expenses (Gross) incurred to procure business:												
Agents	516,236	137,517	653,753	49,402	-	38,754	41,246	13,334	258,715	-	129,456	1,184,660
Brokers	2,160,268	81,954	2,242,222	66,929	71	24,774	45,053	73,372	368,305	-	161,936	2,982,662
Corporate Agency	16,351	5,901	22,252	176	-	54	3,951	43	5,578	-	22,993	55,047
Others (Web Aggregator, CSC, IMF, MISP and POS)	449,391	69,425	518,816	162	-	435	2,133	151	13,909	-	18,529	554,135
TOTAL (B)	3,142,246	294,797	3,437,043	116,669	71	64,017	92,383	86,900	646,507	-	332,914	4,776,504

COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	881,355	84,569	965,924	29,323	434	17,041	24,328	18,643	158,851	-	81,995	1,296,539
Add: Commission on Re-insurance Accepted	-	-	-	5,683	-	-	-	3,575	-	-	672	9,930
Less: Commission on Re-insurance Ceded	151,665	143,035	294,700	15,529	566	591	3,021	5,547	26,630	328,304	45,319	720,207
Net Commission	729,690	(58,466)	671,224	19,477	(132)	16,450	21,307	16,671	132,221	(328,304)	37,348	586,262
Break-up of the expenses (Gross) incurred to procure business:												
Agents	178,009	47,108	225,117	13,929	-	11,685	11,348	5,080	78,592	-	31,692	377,443
Brokers	587,272	18,614	605,886	15,263	434	5,275	11,633	13,319	77,108	-	39,377	768,295
Corporate Agency	1,204	305	1,509	42	-	16	353	130	1,740	-	5,373	9,163
Others (Web Aggregator, CSC, IMF, MISP and POS)	114,870	18,542	133,412	89	-	65	994	114	1,411	-	5,553	141,638
TOTAL (B)	881,355	84,569	965,924	29,323	434	17,041	24,328	18,643	158,851	-	81,995	1,296,539

COMMISSION

(₹ In 000)

Particulars	YEAR ENDED 31ST MARCH 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	3,079,076	262,257	3,341,333	101,942	441	59,488	142,948	61,265	534,213	-	299,514	4,541,144
Add: Commission on Re-insurance Accepted	-	-	-	5,868	-	-	-	6,502	-	-	6,911	19,281
Less: Commission on Re-insurance Ceded	555,072	496,179	1,051,251	55,045	577	2,217	20,151	16,566	66,722	801,010	231,412	2,244,951
Net Commission	2,524,004	(233,922)	2,290,082	52,765	(136)	57,271	122,797	51,201	467,491	(801,010)	75,013	2,315,474
Break-up of the expenses (Gross) incurred to procure business:												
Agents	541,948	148,779	690,727	47,228	-	40,427	23,662	14,229	258,688	-	107,583	1,182,544
Brokers	2,168,837	62,946	2,231,783	54,125	441	18,599	116,349	46,757	265,713	-	160,459	2,894,226
Corporate Agency	3,903	1,186	5,089	255	-	44	1,006	149	3,499	-	14,385	24,427
Others (Web Aggregator, CSC, IMF, MISP and POS)	364,388	49,346	413,734	334	-	418	1,931	130	6,313	-	17,087	439,947
TOTAL (B)	3,079,076	262,257	3,341,333	101,942	441	59,488	142,948	61,265	534,213	-	299,514	4,541,144

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2020				YEAR ENDED 31ST MARCH 2020			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	14,487	8,635	687,021	710,143	48,450	50,588	2,945,762	3,044,800
2	Travel, conveyance and vehicle running expenses	1,347	832	64,749	66,928	4,348	4,539	264,317	273,204
3	Training expenses	76	41	3,477	3,594	274	285	16,619	17,178
4	Rents, rates & taxes	2,169	1,373	105,243	108,785	6,834	7,135	415,487	429,456
5	Repairs	886	618	44,701	46,205	2,490	2,600	151,386	156,476
6	Printing & stationery	652	512	34,610	35,774	1,537	1,605	93,450	96,592
7	Communication	771	555	39,440	40,766	2,071	2,161	125,884	130,116
8	Legal & professional charges	6,277	4,845	330,580	341,702	15,216	15,887	925,109	956,212
9	Auditors' fees, expenses etc								
	(a) as auditor	14	9	702	725	46	48	2,806	2,900
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	3	3	169	175	11	12	677	700
10	Advertisement and publicity	7,810	5,898	407,470	421,178	19,614	20,479	1,192,513	1,232,606
11	Interest & Bank Charges	1,016	768	53,029	54,813	2,543	2,655	154,615	159,813
12	Others :								
	Policy Stamps	19	-	2,586	2,605	39	-	5,139	5,178
	Information & Technology Expenses	1,310	874	64,893	67,077	3,895	4,067	236,802	244,764
	Electricity & Water Charges	400	272	19,972	20,644	1,161	1,212	70,574	72,947
	Courtesies & Entertainment	421	269	20,505	21,195	1,321	1,381	80,391	83,093
	Others	1,425	1,288	80,668	83,381	2,483	2,595	151,055	156,133
13	Depreciation	1,246	808	61,037	63,091	3,818	3,986	232,120	239,924
14	Service Tax Expenses / GST Expense	684	421	32,796	33,901	2,226	2,326	135,416	139,968
	TOTAL	41,013	28,021	2,053,648	2,122,682	118,377	123,561	7,200,122	7,442,060

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2019				YEAR ENDED 31ST MARCH 2019			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	13,752	10,723	692,875	717,350	29,363	36,523	2,157,442	2,223,328
2	Travel, conveyance and vehicle running expenses	1,150	983	62,231	64,364	2,241	2,787	164,632	169,660
3	Training expenses	176	182	11,095	11,453	269	335	19,787	20,391
4	Rents, rates & taxes	2,212	1,621	106,265	110,098	4,977	6,191	365,704	376,872
5	Repairs	980	764	49,345	51,089	2,096	2,608	154,034	158,738
6	Printing & stationery	560	475	30,137	31,172	1,097	1,363	80,546	83,006
7	Communication	752	602	38,689	40,043	1,568	1,950	115,217	118,735
8	Legal & professional charges	5,889	3,521	243,444	252,854	15,194	18,899	1,116,405	1,150,498
9	Auditors' fees, expenses etc								
	(a) as auditor	15	11	699	725	38	48	2,814	2,900
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	4	3	168	175	9	12	679	700
10	Advertisement and publicity	3,618	3,846	233,264	240,728	5,220	6,494	383,566	395,280
11	Interest & Bank Charges	962	904	56,127	57,993	1,679	2,089	123,383	127,151
12	Others :								
	Policy Stamps	19	-	2,310	2,329	39	-	4,362	4,401
	Information & Technology Expenses	944	449	33,265	34,658	2,716	3,378	199,549	205,643
	Electricity & Water Charges	321	228	15,061	15,610	739	919	54,265	55,923
	Courtesies & Entertainment	507	447	28,148	29,102	956	1,189	70,258	72,403
	Others	432	346	22,239	23,017	899	1,118	66,058	68,075
13	Depreciation	1,041	795	51,630	53,466	2,264	2,816	166,361	171,441
14	Service Tax Expenses / GST Expense	866	542	37,012	38,420	2,169	2,696	159,280	164,145
	TOTAL	34,200	26,442	1,714,004	1,774,646	73,533	91,415	5,404,342	5,569,290

PERIODIC DISCLOSURES

FORM NL-7 (A) -OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2020			YEAR ENDED 31ST MARCH 2020		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	8,315	320	8,635	49,292	1,296	50,588
2	Travel, conveyance and vehicle running expenses	803	29	832	4,423	116	4,539
3	Training expenses	40	1	41	278	7	285
4	Rents, rates & taxes	1,324	49	1,373	6,952	183	7,135
5	Repairs	598	20	618	2,533	67	2,600
6	Printing & stationery	497	15	512	1,564	41	1,605
7	Communication	538	17	555	2,106	55	2,161
8	Legal & professional charges	4,694	151	4,845	15,480	407	15,887
9	Auditors' fees, expenses etc						
	(a) as auditor	9	-	9	47	1	48
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	3	-	3	12	-	12
10	Advertisement and publicity	5,712	186	5,898	19,954	525	20,479
11	Interest & Bank Charges	744	24	768	2,587	68	2,655
12	Others :						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	843	31	874	3,962	105	4,067
	Electricity & Water Charges	263	9	272	1,181	31	1,212
	Courtesies & Entertainment	259	10	269	1,345	36	1,381
	Others	1,251	37	1,288	2,528	67	2,595
13	Depreciation	780	28	808	3,884	102	3,986
14	Service Tax Expenses / GST Expense	404	17	421	2,266	60	2,326
	TOTAL	27,077	944	28,021	120,394	3,167	123,561

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2019			YEAR ENDED 31ST MARCH 2019		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	10,543	180	10,723	35,899	624	36,523
2	Travel, conveyance and vehicle running expenses	966	17	983	2,739	48	2,787
3	Training expenses	179	3	182	329	6	335
4	Rents, rates & taxes	1,593	28	1,621	6,085	106	6,191
5	Repairs	751	13	764	2,563	45	2,608
6	Printing & stationery	467	8	475	1,340	23	1,363
7	Communication	592	10	602	1,917	33	1,950
8	Legal & professional charges	3,464	57	3,521	18,577	322	18,899
9	Auditors' fees, expenses etc						
	(a) as auditor	11	-	11	47	1	48
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	3	-	3	12	-	12
10	Advertisement and publicity	3,781	65	3,846	6,383	111	6,494
11	Interest & Bank Charges	888	16	904	2,053	36	2,089
12	Others :						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	442	7	449	3,321	57	3,378
	Electricity & Water Charges	224	4	228	903	16	919
	Courtesies & Entertainment	440	7	447	1,169	20	1,189
	Others	340	6	346	1,099	19	1,118
13	Depreciation	782	13	795	2,768	48	2,816
14	Service Tax Expenses / GST Expense	533	9	542	2,650	46	2,696
	TOTAL	25,999	443	26,442	89,854	1,561	91,415

PERIODIC DISCLOSURES
FORM NL-7 (B) -OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2020											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	172,296	313,349	485,645	2,858	3	5,118	9,864	2,904	142,014	21,776	16,839	687,021
2	Travel, conveyance and vehicle running expenses	16,167	29,260	45,427	268	1	479	942	279	13,489	2,279	1,585	64,749
3	Training expenses	881	1,621	2,502	14	-	26	49	14	705	81	86	3,477
4	Rents, rates & taxes	26,202	47,271	73,473	436	-	775	1,543	459	22,036	3,945	2,576	105,243
5	Repairs	10,994	19,565	30,559	184	1	323	678	204	9,557	2,103	1,092	44,701
6	Printing & stationery	8,385	14,662	23,047	141	1	245	546	168	7,586	2,032	844	34,610
7	Communication	9,660	17,105	26,765	162	-	283	605	183	8,493	1,986	963	39,440
8	Legal & professional charges	80,263	140,711	220,974	1,349	3	2,340	5,188	1,589	72,205	18,863	8,069	330,580
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	175	316	491	3	-	6	11	3	146	26	16	702
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	42	76	118	1	-	1	3	1	35	6	4	169
10	Advertisement and publicity	99,212	174,507	273,719	1,666	3	2,897	6,348	1,939	88,589	22,360	9,949	407,470
11	Interest & Bank Charges	12,908	22,699	35,607	217	1	377	825	253	11,534	2,920	1,295	53,029
12	Others :	-	-	-	-	-	-	-	-	-	-	-	-
	Policy Stamps	768	1,320	2,088	3	-	86	7	-	27	-	375	2,586
	Information & Technology Expenses	16,052	28,751	44,803	268	-	473	968	290	13,740	2,762	1,589	64,893
	Electricity & Water Charges	4,928	8,802	13,730	83	-	145	300	91	4,247	889	487	19,972
	Courtesies & Entertainment	5,102	9,198	14,300	85	-	151	301	90	4,297	779	502	20,505
	Others	19,185	32,809	51,994	326	2	552	1,333	417	18,206	5,874	1,964	80,668
13	Depreciation	15,148	27,234	42,382	252	-	446	903	270	12,850	2,439	1,495	61,037
14	Service Tax Expenses / GST Expense	8,197	14,851	23,048	137	-	243	475	141	6,820	1,127	805	32,796
	TOTAL	506,565	904,107	1,410,672	8,453	15	14,966	30,889	9,295	436,576	92,247	50,535	2,053,648

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	YEAR ENDED 31ST MARCH 2020											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	686,799	1,145,547	1,832,346	11,751	51	19,531	50,972	16,226	685,052	258,304	71,529	2,945,762
2	Travel, conveyance and vehicle running expenses	61,625	102,788	164,413	1,054	5	1,752	4,574	1,456	61,468	23,177	6,418	264,317
3	Training expenses	3,875	6,463	10,338	66	-	110	288	92	3,865	1,457	403	16,619
4	Rents, rates & taxes	96,870	161,575	258,445	1,657	7	2,755	7,189	2,289	96,624	36,433	10,088	415,487
5	Repairs	35,295	58,871	94,166	604	3	1,004	2,620	833	35,206	13,275	3,675	151,386
6	Printing & stationery	21,788	36,341	58,129	373	2	620	1,617	515	21,732	8,194	2,268	93,450
7	Communication	29,350	48,954	78,304	502	2	835	2,178	693	29,275	11,038	3,057	125,884
8	Legal & professional charges	215,687	359,756	575,443	3,690	16	6,134	16,008	5,095	215,139	81,120	22,464	925,109
9	Auditors' fees, expenses etc												
	(a) as auditor	654	1,091	1,745	11	-	19	49	15	652	246	69	2,806
	(b) as adviser or in any other capacity, in respect of			-									-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	158	263	421	3	-	4	12	4	157	59	17	677
10	Advertisement and publicity	278,032	463,744	741,776	4,757	20	7,906	20,635	6,569	277,326	104,567	28,957	1,192,513
11	Interest & Bank Charges	36,048	60,127	96,175	617	3	1,025	2,674	852	35,957	13,558	3,754	154,615
12	Others :												
	Policy Stamps	1,540	2,569	4,109	7	-	169	15	1	63	-	775	5,139
	Information & Technology Expenses	55,210	92,088	147,298	945	4	1,570	4,097	1,304	55,070	20,764	5,750	236,802
	Electricity & Water Charges	16,454	27,445	43,899	282	1	468	1,221	389	16,412	6,188	1,714	70,574
	Courtesies & Entertainment	18,743	31,262	50,005	321	1	533	1,391	443	18,695	7,050	1,952	80,391
	Others	35,218	58,742	93,960	603	3	1,001	2,614	832	35,128	13,245	3,669	151,055
13	Depreciation	54,118	90,267	144,385	926	4	1,538	4,017	1,279	53,981	20,354	5,636	232,120
14	Service Tax Expenses / GST Expense	31,572	52,660	84,232	541	2	898	2,343	746	31,492	11,874	3,288	135,416
	TOTAL	1,679,036	2,800,553	4,479,589	28,710	124	47,872	124,514	39,633	1,673,294	630,903	175,483	7,200,122

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2019											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	231,850	253,847	485,697	4,893	(4)	4,736	9,979	4,003	124,337	42,569	16,665	692,875
2	Travel, conveyance and vehicle running expenses	20,798	22,545	43,343	414	(1)	426	1,041	353	11,204	3,953	1,498	62,231
3	Training expenses	3,699	3,936	7,635	66	-	76	233	61	2,009	747	268	11,095
4	Rents, rates & taxes	35,589	39,236	74,825	780	-	725	1,357	621	19,025	6,374	2,558	106,265
5	Repairs	16,512	18,081	34,593	348	(1)	337	709	285	8,855	3,030	1,189	49,345
6	Printing & stationery	10,073	10,926	20,999	201	-	207	500	172	5,425	1,911	722	30,137
7	Communication	12,941	14,129	27,070	269	-	265	583	222	6,950	2,400	930	38,689
8	Legal & professional charges	81,776	92,316	174,092	2,028	(2)	1,646	1,725	1,482	43,226	13,359	5,888	243,444
9	Auditors' fees, expenses etc												
	(a) as auditor	234	262	496	6	-	5	7	4	125	40	16	699
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	57	63	120	1	-	1	2	1	30	10	3	168
10	Advertisement and publicity	77,754	82,471	160,225	1,353	-	1,611	5,063	1,276	42,300	15,860	5,576	233,264
11	Interest & Bank Charges	18,736	20,115	38,851	352	-	386	1,063	313	10,138	3,678	1,346	56,127
12	Others :												
	Policy Stamps	870	926	1,796	4	-	82	9	-	21	-	398	2,310
	Information & Technology Expenses	11,215	13,024	24,239	318	(1)	223	3	213	5,846	1,615	809	33,265
	Electricity & Water Charges	5,047	5,582	10,629	112	-	103	181	88	2,693	893	362	15,061
	Courtesies & Entertainment	9,403	10,161	19,564	184	-	194	492	159	5,074	1,807	674	28,148
	Others	7,439	8,119	15,558	155	-	152	335	129	3,996	1,380	534	22,239
13	Depreciation	17,281	18,964	36,245	369	(1)	352	716	299	9,258	3,148	1,244	51,630
14	Service Tax Expenses / GST Expense	12,424	13,944	26,368	299	(1)	250	315	223	6,585	2,078	895	37,012
	TOTAL	573,698	628,647	1,202,345	12,152	(11)	11,777	24,313	9,904	307,097	104,852	41,575	1,714,004

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	YEAR ENDED 31ST MARCH 2019											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	717,922	750,644	1,468,566	11,309	4	14,972	53,740	11,509	393,012	152,892	51,438	2,157,442
2	Travel, conveyance and vehicle running expenses	54,784	57,281	112,065	863	-	1,142	4,101	878	29,990	11,667	3,926	164,632
3	Training expenses	6,584	6,885	13,469	104	-	137	493	106	3,604	1,402	472	19,787
4	Rents, rates & taxes	121,693	127,240	248,933	1,917	1	2,538	9,109	1,951	66,619	25,917	8,719	365,704
5	Repairs	51,257	53,593	104,850	807	-	1,069	3,837	822	28,060	10,916	3,673	154,034
6	Printing & stationery	26,803	28,025	54,828	422	-	559	2,006	430	14,673	5,708	1,920	80,546
7	Communication	38,340	40,088	78,428	604	-	800	2,870	614	20,989	8,165	2,747	115,217
8	Legal & professional charges	371,501	388,434	759,935	5,852	2	7,747	27,809	5,956	203,371	79,117	26,616	1,116,405
9	Auditors' fees, expenses etc												
	(a) as auditor	936	979	1,915	15	-	20	70	15	513	199	67	2,814
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	226	236	462	3	-	5	17	4	124	48	16	679
10	Advertisement and publicity	127,637	133,455	261,092	2,011	1	2,662	9,554	2,046	69,873	27,182	9,145	383,566
11	Interest & Bank Charges	41,058	42,929	83,987	647	-	856	3,073	658	22,476	8,744	2,942	123,383
12	Others :												
	Policy Stamps	1,619	1,692	3,311	8	-	158	19	1	48	-	817	4,362
	Information & Technology Expenses	66,403	69,429	135,832	1,046	-	1,385	4,971	1,065	36,351	14,141	4,758	199,549
	Electricity & Water Charges	18,058	18,880	36,938	284	-	377	1,352	289	9,885	3,846	1,294	54,265
	Courtesies & Entertainment	23,379	24,445	47,824	368	-	488	1,750	375	12,799	4,979	1,675	70,258
	Others	21,982	22,984	44,966	346	-	458	1,645	352	12,033	4,682	1,576	66,058
13	Depreciation	55,359	57,882	113,241	872	-	1,154	4,144	887	30,305	11,790	3,968	166,361
14	Service Tax Expenses / GST Expense	53,003	55,419	108,422	835	-	1,105	3,968	850	29,015	11,288	3,797	159,280
	TOTAL	1,798,544	1,880,520	3,679,064	28,313	8	37,632	134,528	28,808	983,740	382,683	129,566	5,404,342

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

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2020	AS AT 31ST MARCH 2019
1	Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each)	4,000,000	4,000,000
2	Issued Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	2,742,183	2,742,183
3	Subscribed Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	2,742,183	2,742,183
4	Called up Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	2,742,183	2,742,183
	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	-	-
	TOTAL	2,742,183	2,742,183

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 31ST MARCH 2020		AS AT 31ST MARCH 2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	139,851,333	51	139,851,333	51
· Foreign	134,366,967	49	134,366,967	49
Others	-	-	-	-
TOTAL	274,218,300	100	274,218,300	100

PERIODIC DISCLOSURES**FORM NL-10-RESERVE AND SURPLUS SCHEDULE****(₹ In 000)**

	Particulars	AS AT 31ST MARCH 2020	AS AT 31ST MARCH 2019
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	4,519,821	2,568,789
	Additions during the year	-	1,951,032
	Closing Balance	4,519,821	4,519,821
4	General Reserves	-	-
5	Catastrophe Reserve	1,166	1,166
6	Other Reserve	-	-
7	Balance of Profit in Profit and Loss Account	17,319,373	15,272,404
	TOTAL	21,840,360	19,793,391

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2020	AS AT 31ST MARCH 2019
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENTS SHAREHOLDERS

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2020	AS AT 31ST MARCH 2019
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	6,404,247	6,278,416
2	Other Approved Securities	444,075	-
3	Other Investments		
	Equity Shares	3,525	7,024
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	2,039,449	1,844,096
	Non Convertible Debenture/ Bonds	329,312	591,884
	Other Securities - CD/CP	-	-
	Subsidiaries	965	1,115
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	5,299,318	6,430,525
5	Other than approved investments		
	Mutual Funds	2,628	4,053
	Non Convertible Debenture	214,554	370,931
	Less: Provision for diminution in the value of investments	(84,961)	(69,101)
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	263,629	345,627
2	Other Approved Securities	2,193,322	1,388,744
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	108,175	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	599,467	836,132
	Non Convertible Debenture/ Bonds	453,875	587,032
	Others Securities - CD/CP	144,080	166,681
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	128,024	918,371
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture	222,081	178,445
	Less: Provision for diminution in the value of investments	(79,168)	(20,061)
	TOTAL	18,686,597	19,859,914

Note (Sch 8 & Sch 8A): Aggregate amount of company's investment other than listed equity securities and derivative instruments is ₹ 96,756,954 thousand (Previous year ₹ 89,064,254 thousand)

Market value of such investments as at 31.03.2019 is ₹ 99,035,312 thousand (Previous year ₹ 88,138,529 thousand)

PERIODIC DISCLOSURES

FORM NL-12A-INVESTMENTS POLICYHOLDERS

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2020	AS AT 31ST MARCH 2019
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	26,762,431	21,887,881
2	Other Approved Securities	1,855,725	-
3	Other Investments		
	Equity Shares	14,730	24,488
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	8,522,567	6,428,909
	Non Convertible Debenture/ Bonds	1,376,146	2,063,433
	Other Securities - CD/CP	-	-
	Subsidiaries	4,035	3,885
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	22,145,090	22,418,168
5	Other than approved investments		
	Mutual Funds	10,984	14,131
	Non Convertible Debenture	896,588	1,293,143
	Less: Provision for diminution in the value of investments	(355,039)	(240,899)
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,101,669	1,204,930
2	Other Approved Securities	9,165,577	4,841,456
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	452,050	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	2,505,087	2,914,932
	Non Convertible Debenture/ Bonds	1,896,677	2,046,519
	Others Securities - CD/CP	602,091	581,084
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	534,993	3,201,634
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture	928,043	622,097
	Less: Provision for diminution in the value of investments	(330,832)	(69,939)
	TOTAL	78,088,612	69,235,852

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2020	AS AT 31ST MARCH 2019
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(₹ In 000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2019	Additions during the Period	Sales/ Adjustments during the Period	As at 31st March, 2020	Upto 31st March 2019	For the Period	On sales / adjustments	Upto 31st March, 2020	As at 31st March, 2020	As At 31st March, 2019
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										
- Computer Software	461,242	122,102	-	583,344	316,084	103,582	-	419,666	163,678	145,158
Land - Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	1,812	201	-	2,013	10,238	10,439
Furniture & Fittings	402,179	101,651	508	503,322	282,433	34,869	482	316,820	186,502	119,746
Information Technology Equipment	805,455	97,066	660	901,861	673,257	88,861	594	761,524	140,337	132,198
Vehicles	14,953	10,535	-	25,488	5,620	2,057	-	7,677	17,811	9,333
Office Equipment	120,432	14,595	726	134,301	91,911	10,354	685	101,580	32,720	28,521
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	1,854,361	345,949	1,894	2,198,416	1,371,117	239,924	1,761	1,609,280	589,135	483,244
Capital Work In Progress	101,846	71,321	101,846	71,321	-	-	-	-	71,321	101,846
Grand Total	1,956,207	417,270	103,740	2,269,737	1,371,117	239,924	1,761	1,609,280	660,456	585,090
Previous Period Total	1,533,190	438,131	15,114	1,956,207	1,202,453	171,441	2,777	1,371,117	585,090	

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2020	AS AT 31ST MARCH 2019
1	Cash (including cheques, drafts and stamps)	17,329	39,768
2	Bank Balances		-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	3,682,268	689,544
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	3,699,597	729,312
	Balances with non-scheduled banks included in 2 above	-	-

Note: Balance with Banks in current accounts above, includes liquid flexi term deposit of ₹ 2,886,400 thousand (Previous year ₹ 787,100 thousand)

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

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2020	AS AT 31ST MARCH 2019
	ADVANCES		
1	Reserve deposits with ceding companies	2,551,022	2,332,852
2	Application money for investments	-	-
3	Prepayments	115,693	80,082
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	273,360	238,335
6	Deposit towards Rent	96,876	90,814
7	Service Tax/ GST Recoverable	-	18,322
8	Others	111,392	6,572
	TOTAL (A)	3,148,343	2,766,977
	OTHER ASSETS		
1	Income accrued on investments/ FDRs	2,975,874	2,875,349
2	Outstanding Premiums	14,648,278	4,579,641
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	1,924,940	1,657,845
6	Due from subsidiaries/ holding	45,824	45,824
7	Assets held for Unclaimed amount of Policyholders	253,551	260,063
	Add: Investment Income accruing on unclaimed amount	51,068	51,161
8	Deposit with Reserve Bank of India	-	-
9	Unsettled Investment contract receivable	-	-
	TOTAL (B)	19,899,535	9,469,883
	TOTAL (A+B)	23,047,878	12,236,860

PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2020	AS AT 31ST MARCH 2019
1	Agents' Balances	513,557	372,642
2	Balances due to other insurance companies (including reinsurers)	12,522,392	9,521,867
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	8,766,075	4,250,441
5	Unallocated Premium	722,196	69,627
6	Sundry creditors	1,430,815	1,185,978
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding *	53,183,426	43,113,172
9	Due to Officers/ Directors	-	-
10	Deposit Premium	563,258	514,687
11	Goods & Service Tax Payable	148,225	456,488
12	Employee Benefits	451,538	346,843
13	Unclaimed Amount of Policyholders	213,483	237,657
	Add: Investment Income accruing on unclaimed amount	51,068	51,161
	TOTAL	78,566,033	60,120,563

* Claims Outstanding Includes Nil (Previous Year ₹ 1,353,176 thousands) on account of settlement received from the IMTPIP towards the company's share of claim liability determined by the pool upto the date of dismantling (Net of claims paid upto reporting period)

PERIODIC DISCLOSURES**FORM NL-18-PROVISIONS SCHEDULE****(₹ In 000)**

	Particulars	AS AT 31ST MARCH 2020	AS AT 31ST MARCH 2019
1	Reserve for Unexpired Risk	21,494,406	20,335,230
2	For Taxation (less advance tax paid and taxes deducted at source)	-	-
3	For Proposed Dividends	-	-
4	For Dividend Distribution Tax	-	-
5	For Premium Deficiency	-	-
6	For Doubtful Debt	-	48,699
	TOTAL	21,494,406	20,383,929

PERIODIC DISCLOSURES**FORM NL-19 MISC EXPENDITURE SCHEDULE****(₹ In 000)**

	Particulars	AS AT 31ST MARCH 2020	AS AT 31ST MARCH 2019
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE (DIRECT BASIS) FOR THE YEAR ENDED 31st MARCH, 2020

(₹ in '000's)

Particulars	Year Ended 31st March, 2020	Year Ended 31st March, 2019
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	87,276,722	86,251,426
Other receipts	64,502	35,637
Payments to re-insurers, net of commission and claims	(7,600,521)	(4,368,571)
Payments to co-insurers, net of claims recovery	(1,818,007)	538,074
Payments of claims	(52,928,463)	(55,264,603)
Payments of commission and brokerage	(5,770,287)	(5,452,018)
Payments of other operating expenses	(7,413,094)	(5,965,450)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(265,088)	(54,994)
Income taxes paid (Net)	(714,778)	(644,140)
Service tax/ GST paid	(6,276,590)	(5,149,618)
Other payments	-	-
Cash flows before extraordinary items	4,554,396	9,925,743
Cash flows from extraordinary operations	-	-
Net cash flows from operating activities	4,554,396	9,925,743
Cash flows from investing activities:		
Purchase of fixed assets	(311,477)	(426,079)
Proceeds from sale of fixed assets	291	379
Purchases of investments	(147,522,465)	(224,270,950)
Loans disbursed	-	-
Sales of investments	139,908,924	206,205,985
Repayments received	-	-
Rents/Interests/ Dividends received	6,340,616	5,400,645
Investments in money market instruments and in liquid mutual funds (Net)	-	-
Expenses related to investments	-	-
Net cash flow from investing activities	(1,584,111)	(13,090,021)
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	2,000,000
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	-	2,000,000
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	2,970,285	(1,164,278)
Cash and cash equivalents at the beginning of the year	729,312	1,893,591
Cash and cash equivalents at the end of the year	3,699,597	729,312

PERIODIC DISCLOSURES
FORM NL-21 STATEMENT OF LIABILITIES - 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, 2020

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)

FIRE (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	25,897.99	6,479.17
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	25,897.99	6,479.17
Outstanding Claim Reseve (other than IBNR reserve)...(d)	75,214.38	5,866.06
IBNR Reserve....(e)	7,334.78	817.38
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	108,447.15	13,162.61

Marine Cargo (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	5,861.43	2,453.44
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	5,861.43	2,453.44
Outstanding Claim Reseve (other than IBNR reserve)...(d)	5,930.15	3,859.90
IBNR Reserve....(e)	2,558.99	1,083.42
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	14,350.57	7,396.77

Marine Hull (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	248.94	201.92
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	248.94	201.92
Outstanding Claim Reseve (other than IBNR reserve)...(d)	3,106.45	796.58
IBNR Reserve....(e)	390.38	101.13
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	3,745.76	1,099.63

PERIODIC DISCLOSURES

FORM NL-21 STATEMENT OF LIABILITIES - TR

Motor (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	186,108.78	151,777.47
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	186,108.78	151,777.47
Outstanding Claim Reseve (other than IBNR reserve)...(d)	199,543.68	170,133.95
IBNR Reserve....(e)	316,549.78	275,642.82
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	702,202.24	597,554.25

Engineering (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	6,000.66	1,086.43
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	6,000.66	1,086.43
Outstanding Claim Reseve (other than IBNR reserve)...(d)	5,791.03	1,715.96
IBNR Reserve....(e)	2,014.79	452.54
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	13,806.47	3,254.93

Aviation (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	10.40	1.64
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	10.40	1.64
Outstanding Claim Reseve (other than IBNR reserve)...(d)	2,301.11	7.99
IBNR Reserve....(e)	-	-
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	2,311.51	9.63

Liability (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	1,631.23	1,002.08
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	1,631.23	1,002.08
Outstanding Claim Reseve (other than IBNR reserve)...(d)	1,596.63	1,178.93
IBNR Reserve....(e)	1,285.88	734.46
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	4,513.74	2,915.47

PERIODIC DISCLOSURES

FORM NL-21 STATEMENT OF LIABILITIES - TR

Health & PA (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	49,589.36	41,130.93
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	49,589.36	41,130.93
Outstanding Claim Reseve (other than IBNR reserve)...(d)	8,674.05	6,415.64
IBNR Reserve....(e)	14,667.60	12,082.75
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	72,931.01	59,629.32

Crop (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	7,768.68	1,638.71
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	7,768.68	1,638.71
Outstanding Claim Reseve (other than IBNR reserve)...(d)	161,614.83	40,874.24
IBNR Reserve....(e)	7,080.17	1,770.04
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	176,463.68	44,282.99

Miscellaneous (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	17,644.55	9,172.26
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	17,644.55	9,172.26
Outstanding Claim Reseve (other than IBNR reserve)...(d)	12,320.94	5,334.20
IBNR Reserve....(e)	6,532.33	2,966.26
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	36,497.82	17,472.72

All classes (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	300,762.02	214,944.06
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	300,762.02	214,944.06
Outstanding Claim Reseve (other than IBNR reserve)...(d)	476,093.24	236,183.45
IBNR Reserve....(e)	358,414.69	295,650.81
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	1,135,269.95	746,778.32

PERIODIC DISCLOSURES

FORM NL-22 Geographical Distribution of Business

Insurer: **IFFCO Tokio General** Date: **1st Apr'19 to 31st Mar'20** **1st Apr'19 to 31st Mar'20**

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

(Rs in Lakhs) *GDP figures (Excluding pool)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability insurance		Personal Accident		Medical Insurance		Overseas medical		Crop Insurance		All Other Miscellaneous		Grand Total		
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	
Andhra Pradesh	435.79	2,337.87	5.85	13.49	-	-	40.57	149.31	1,278.27	5,217.67	1,417.83	4,683.76	1.45	14.53	53.48	245.00	53.92	347.60	0.42	2.71	-20,076.92	40,941.54	105.38	532.37	(16,683.96)	54,485.85	
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Assam	18.42	841.53	2.58	5.24	-	-	6.70	20.71	516.00	2,037.86	650.70	2,369.12	-	5.06	0.50	1.18	10.06	776.05	-	0.15	-	-	2.61	6.51	1,207.57	6,063.40	
Bihar	21.71	190.14	-	2.31	-	-	1.56	9.25	227.83	984.07	317.19	1,164.74	-	0.42	0.42	7.14	5.51	19.15	-	0.03	-	-	17.49	43.44	591.71	2,420.26	
Chhattisgarh	138.41	993.68	2.35	13.97	-	-	35.11	116.37	766.90	2,747.41	1,110.08	3,860.56	-	0.12	20.44	81.43	27.33	207.82	(0.08)	0.16	-	(47.70)	36.23	109.90	2,136.77	8,083.72	
Goa	10.13	115.79	1.29	7.25	18.52	99.33	1.77	13.00	226.31	1,144.69	443.86	1,847.63	1.77	4.44	2.49	5.87	14.50	50.73	0.19	2.29	-	-	11.76	39.92	732.59	3,330.94	
Gujarat	1,790.02	11,028.95	195.02	1,103.81	2.20	10.97	274.57	1,202.73	2,623.76	11,081.48	4,197.62	16,693.87	132.85	393.87	354.04	1,300.67	1,812.41	9,731.13	5.12	31.38	-	-	995.75	4,157.28	12,383.36	56,736.13	
Haryana	1,716.44	5,896.93	743.64	2,432.77	-	-	167.19	563.57	6,023.43	23,299.31	5,861.81	20,435.52	65.40	357.92	37.20	424.82	780.44	5,560.71	5.98	56.41	-	-	77.10	930.79	15,478.64	59,958.76	
Himachal Pradesh	48.01	301.48	0.03	0.41	-	-	-	0.15	228.76	871.33	367.39	1,240.87	-	-	0.65	3.84	1.82	12.61	0.04	0.59	-	-	17.50	60.45	664.20	2,491.72	
Jammu & Kashmir	170.73	855.74	0.36	3.35	-	-	10.37	15.03	1,041.48	3,524.05	887.44	3,268.74	0.71	1.59	2.65	3.75	3.82	17.33	0.12	0.25	-	-	206.83	694.16	2,324.51	8,384.00	
Jharkhand	48.01	205.11	0.74	6.87	-	-	23.46	102.63	265.53	1,233.31	459.28	1,626.02	0.65	2.22	0.36	7.37	17.79	49.41	-	0.41	-	879.70	11.20	44.13	827.02	4,157.17	
Karnataka	1,104.79	3,077.38	77.90	411.91	-	-	37.63	204.31	2,927.30	11,162.64	5,247.03	19,491.16	202.62	1,107.18	93.92	677.95	3,786.79	11,521.84	1.61	5.14	-	-	311.05	1,348.71	13,790.64	49,008.22	
Kerala	45.13	356.08	2.42	11.12	0.74	3.79	1.43	12.63	1,416.51	5,743.34	1,125.53	3,726.56	2.11	14.48	85.04	248.22	76.69	569.31	0.52	4.38	-	-	86.47	173.88	2,842.59	10,863.78	
Madhya Pradesh	380.68	1,806.46	39.41	225.29	-	0.34	31.25	141.28	2,275.25	9,013.55	4,786.31	16,533.23	2.06	14.94	40.81	156.75	214.98	1,198.32	16.88	78.17	20,963.53	98,584.94	554.96	1,456.49	29,306.12	129,209.74	
Maharashtra	1,667.24	6,683.72	576.34	2,269.90	55.28	311.28	493.70	2,150.84	3,055.88	12,885.49	3,851.76	14,342.02	245.15	2,786.73	340.61	1,196.51	7,961.26	37,800.98	3.19	33.49	704.82	886.78	1,454.81	7,962.34	20,410.04	89,310.06	
Manipur	0.46	1.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.46	1.99
Meghalaya	0.25	13.81	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.25	13.81
Mizoram	2.42	2.78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.42	2.78
Nagaland	0.05	0.10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.05	0.10
Orissa	152.21	2,597.41	4.04	84.23	0.53	3.01	47.92	194.74	815.17	3,303.87	2,469.61	8,160.04	0.83	24.31	4.26	433.60	(29.34)	882.61	0.76	3.77	-	-	34.20	146.32	3,500.19	15,833.92	
Punjab	303.51	741.53	18.40	62.63	-	-	13.63	35.28	1,847.82	6,475.99	1,647.57	4,840.93	2.88	9.49	14.76	137.29	11,659.38	23,502.67	1.25	7.54	-	-	48.92	451.38	15,558.12	36,264.72	
Rajasthan	1,086.08	2,743.20	14.78	68.72	-	0.91	88.79	299.83	2,407.68	8,360.97	3,129.00	10,296.25	14.70	80.69	40.26	91.92	131.01	355.78	0.26	1.90	1,323.19	1,996.63	79.02	360.58	8,314.77	24,657.39	
Sikkim	803.10	931.07	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	803.10	931.07
Tamil Nadu	904.75	2,649.64	191.88	1,007.11	-	3.69	39.03	266.59	4,435.93	16,086.44	5,830.39	18,710.63	61.52	329.10	117.86	577.47	1,653.55	7,177.05	1.52	6.68	-	-	452.76	1,494.62	13,689.19	48,309.01	
Telangana	1.96	7.65	10.16	54.40	-	-	76.66	250.82	1,466.20	5,996.03	1,682.95	5,480.28	88.04	271.09	44.32	367.22	515.79	8,245.44	1.07	5.34	8,661.55	33,903.87	81.03	326.33	12,629.73	54,908.47	
Tripura	-	29.75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29.75
Uttar Pradesh	360.14	5,219.00	72.52	280.58	-	-	40.06	227.15	3,507.08	12,602.54	3,049.94	10,808.43	10.19	27.16	24.13	116.59	365.47	795.75	0.56	7.13	5,885.78	11,176.26	188.94	654.75	13,504.81	41,915.34	
Uttarakhand	62.59	502.99	1.60	5.85	-	-	1.20	4.34	462.56	1,700.90	548.09	2,065.26	0.09	0.86	26.40	104.50	26.78	102.87	0.03	0.81	-	-	13.09	76.94	1,142.43	4,565.31	
West Bengal	140.43	1,562.54	49.02	349.59	-	-	92.13	374.33	715.86	2,835.01	1,325.12	4,303.74	33.72	101.35	22.69	184.05	811.96	3,146.38	0.56	4.59	0.16	3.66	41.25	274.66	3,232.90	13,139.89	
Andaman & Nicobar Is.	(0.09)	0.70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.09)	0.70
Chandigarh	1.43	19.16	27.42	160.73	-	-	5.71	26.34	725.89	2,385.47	436.66	1,347.14	2.94	7.23	12.23	121.92	62.68	511.50	0.28	1.08	-	-	31.98	151.34	1,307.22	4,731.92	
Dadra & Nagra Haveli	8.62	269.11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.62	269.11
Daman & Diu	6.87	36.96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.87	36.96
Delhi	79.16	1,014.04	1,978.27	8,659.20	0.66	1.44	407.28	2,092.23	3,298.29	12,386.59	2,780.52	9,654.39	363.20	1,811.44	601.60	2,526.17	3,531.48	18,992.11	58.45	115.24	-	-	2,252.27	5,905.94	15,351.18	63,158.78	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	0.94	56.73	0.60	3.86	-	-	0.05	0.89	371.09	1,354.35	370.94	1,285.44	-	0.03	0.72	3.17	1.08	5.95	-	0.19	-	-	86.27	118.88	831.69	2,829.27	
Total	11,510.40	53,990.99	4,016.62	17,244.57	77.93	434.75	1,937.77	8,474.33	42,926.78	164,434.35	53,994.62	188,236.34	1,232.88	7,365.85	1,941.84	9,024.40	33,497.16	131,581.08	98.73	369.82	17,462.11	188,325.67	7,198.87	27,521.88	175,895.71	796,104.04	

Note:
 1. Premium for Fire LOB is based up on the Actual Location of the risk covered.
 2. Premium for other LOB is based on the location of premium booking Branch.

PERIODIC DISCLOSURES

FORM
NL-23

Reinsurance Risk Concentration

Insurer: IFFCO TOKIO GIC Ltd.

Period

1st April, 2019 to 31st March, 2020

(Rs in Lakhs)

Reinsurance Risk Concentration

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers /
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above		-	-	-	0%
2	No. of Reinsurers with rating AA but less than AAA	9	16,013	469	633	5%
3	No. of Reinsurers with rating A but less than AA	153	259,262	12,566	24,634	89%
4	No. of Reinsurers with rating BBB but less than A	25	5,799	534	2,568	3%
5	No. of Reinsurers with rating less than BBB		-	-	-	0%
6	No. of Indian Reinsurers other than GIC	16	56	5	10,384	3%
Total		203	281,130	13,574	38,219	100%

NB:-The above list includes the Cessions to Indian branches of Foreign Reinsurers under Category "No of Reinsurers with rating A but less than AA"

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: IFFCO Tokio General Insurance Company Ltd	Date:	1st Apr'19 to 31st Mar'20
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(Rs in Lakhs)

Ageing of Claims

Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	341	445	504	336	231	1857	25,769.09
2	Marine Cargo	14010	3680	1643	767	242	20342	9,409.55
3	Marine Hull	1	2	36	18	7	64	957.82
4	Engineering	109	228	347	266	289	1239	2,692.52
5	Motor OD	309179	122219	62942	23677	2507	520524	129,721.79
6	Motor TP	350	1333	2354	3108	12113	19258	84,039.18
7	Health	207970	202184	64478	8168	2854	485654	115,266.07
8	Overseas Travel	130	74	49	22	10	285	331.58
9	Personal Accident	1333	2667	1911	955	643	7509	8,604.29
10	Liability	10	9	5	15	30	69	272.53
11	Crop	507	403	601	307	552	2370	92,944.18
12	Miscellaneous	7047	9849	3710	1947	809	23362	19,812.75

Note:

1. Claims data is inclusive of Inward and Forward Business.

PERIODIC DISCLOSURES

FORM NL-25 : Quarterly claims data for Non-Life

Insurer: IFFCO Tokio General Insurance Company Ltd Date: 1st Apr'19 to 31st Mar'20

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	1092	1312	29	969	17880	33744	12403	36	1540	145	700	252	2610	72712
2	Claims reported during the period	1976	20457	69	1099	528295	20706	491765	293	7299	172	2247	317	22870	1097565
3	Claims Settled during the period	1857	20342	64	1239	520524	19258	485654	285	7509	73	2370	338	23020	1082533
4	Claims Repudiated during the period	3	550	0	6	2729	0	39150	5	230	0	0	0	150	42823
5	Claims closed during the period	160	1785	3	217	26072	613	0	106	2265	39	236	168	4601	36265
6	Claims O/S at End of the period	1211	1427	34	829	25651	35192	18514	44	1330	248	577	231	2456	87744
	Less than 3months	98	492	3	122	20260	155	9902	10	549	11	0	0	1058	32660
	3 months to 6 months	110	264	2	83	3886	864	4772	13	336	15	65	0	544	10954
	6months to 1 year	208	293	8	95	1178	3675	3356	13	274	60	57	42	429	9688
	1year and above	795	378	21	529	327	30498	484	8	171	162	455	189	425	34442

Note:

1. Claims data is inclusive of Inward and Forward Business.
2. Claims Settled Includes count of Claims repudiated and claims closed with nil payment
3. Correction in Opening balance has been done in line with actuarial reporting.

PERIODIC DISCLOSURES

FORM NL-26 - STATEMENT OF SOLVENCY MARGIN - SM

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, 2020

<p>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)</p>
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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	Factor A	Factor B
1	Fire	62,643.09	7,544.34	34,432.81	3,518.04	6,264.31	5,164.92	6,264.31	0.5	0.5
2	Marine Cargo	17,318.68	7,675.48	8,547.59	4,273.98	2,078.24	1,538.57	2,078.24	0.6	0.6
3	Marine Hull	434.75	201.92	2,072.45	436.85	43.47	310.87	310.87	0.5	0.5
4	Motor	352,670.69	285,325.45	307,038.80	249,887.67	57,065.09	74,966.30	74,966.30	0.75	0.75
5	Engineering	8,956.24	1,829.88	2,767.91	1,108.16	895.62	415.19	895.62	0.5	0.5
6	Aviation	28.34	7.88	0.72	6.81	2.83	2.04	2.83	0.5	0.5
7	Liability	4,026.44	2,526.66	646.18	599.58	603.97	179.88	603.97	0.75	0.75
8	Health & PA	141,063.90	114,610.80	124,685.26	102,816.64	22,922.16	30,844.99	30,844.99	0.75	0.75
9	Miscellaneous	31,579.23	14,179.45	20,416.23	7,800.70	4,421.09	4,287.41	4,421.09	0.7	0.7
10	Crop	188,325.67	40,222.03	162,772.09	40,220.34	18,832.57	24,415.81	24,415.81	0.5	0.5
	Total	807,047.02	474,123.90	663,380.02	410,668.76	113,129.36	142,125.97	144,804.04		

PERIODIC DISCLOSURES**FORM NL-27: Offices information for Non-Life**

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st January, 2020 - 31st March, 2020

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	337	
2	No. of branches approved during the Quarter	0	
3	No. of branches opened during the Quarter	Out of approvals of previous quarters	1
4		Out of approvals of this quarter	0
5	No. of branches closed during the Quarter	0	
6	No of branches at the end of the Quarter	338	
7	No. of branches approved but not opened	0	
8	No. of rural branches	1	
9	No. of urban branches	337	

Note- Number of offices mentioned at serial No 9 contains details of offices located in Metro, Urban & Semi Urban areas.

Details of Location wise offices are as under.

Metro- 114

Urban - 165

Semi Urban- 58

Rural- 1

FORM - NL 28 STATEMENT OF ASSETS

COMPANY NAME & CODE: IFFCO-TOKIO GENEAL INSURANCE CO LTD & 106

STATEMENT AS ON : 31st March 2020

STATEMENT OF INVESTMENT ASSETS (General Insurer, Re-Insurer)

(Business within India)

PERIODICITY OF SUBMISSION: QUARTERLY

(Rs. in Lakhs)

S NO.	PARTICULARS	SCH	AMOUNT
1	Investments	8	967,752
2	Loans	9	-
3	Fixed Assets	10	6,605
4	Current Assets		-
	a. Cash & Bank Balance	11	36,996
	b. Advances & Other Assets	12	230,479
5	Current Liabilities		-
	a. Current Liabilities	13	(785,660)
	b. Provisions	14	(214,944)
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per balance Sheet (A)		241,227
	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,605
3	Cash & Bank Balance (if any)	11	36,996
4	Advances & Other Assets (if any)	12	230,479
5	Current Liabilities	13	(785,660)
6	Provisions	14	(214,944)
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		-
		Total (B)	(726,525)
	Investment Assets' as per FORM 3B	(A-B)	967,752

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(Rs in Lakhs)

S.No.	'Investment' represented as	Reg %	SH		PH (c)	Book Value(SH+PH) d=(b+c)	% ACTUAL	FVC Amount (e)	Total (d+e)	MARKET VALUE
			Balance (a)	FRSM* (b)						
1	Government Securities	Not less than 20%		43,727.29	182,730.10	226,457	23.40%	-	226,457	231494
2	Government Securities or other approved securities (including (l) above)	Not less than 30%		66,678.76	278,640.98	345,320	35.68%	-	345,320	355480
3	Investment subject to Exposure Norms									
	1. Housing and Loans to State Govt. for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%		80,662.63	337,077.58	417,740	43.17%	-	417,740	425926
	2. Approved Investments	Not exceeding 55%		36,773.15	153,669.73	190,443	19.68%	-	190,443	190600
	3. Other Investments(not exceeding 15%)			2,751.38	11,497.62	14,249	1.47%	-	14,249	18579
	TOTAL INVESTMENT ASSETS	100%	0	186,866	780,886	967,752	100.00%	-	967,752	990,585

Company is not splitting shareholders funds on the basis of solvency margin into FRSM & Balance, therefore, all shareholders funds are show in FRSM column i.e., (b)

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

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

Registration Number : 106

Statement as on : 31-03-2020

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31.03.2020	as % of total for this class	As at 31.03.19	as % of total for this class	As at 31.03.2020	as % of total for this class	As at 31.03.19	as % of total for this class
Break down by credit rating								
AAA rated	443,816.37	52.34%	453,362.17	55.37%	435,032.44	52.72%	458,585.23	55.38%
AA or better	30,289.26	3.57%	51,288.57	6.26%	30,729.32	3.72%	51,710.05	6.24%
Rated below AA but not below A	-		4,484.38	0.55%	-		4,505.52	0.54%
Rated below A but above B	-		-		-		-	
Rated below B	18,442.40	2.17%	16,000.42	1.95%	14,112.65	1.71%	16,140.74	1.95%
Any other (Sovereign)	355,479.73	41.92%	293,715.96	35.87%	345,319.74	41.85%	297,168.55	35.89%
Total	848,027.76	100.00%	818,851.50	100.00%	825,194.15	100.00%	828,110.09	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	91,462.29	10.79%	135,554.04	16.55%	89,697.16	10.87%	135,134.86	16.32%
more than 1 year and upto 3years	137,728.70	16.23%	110,879.25	13.54%	135,322.03	16.40%	112,243.14	13.55%
More than 3years and up to 7years	336,231.66	39.65%	213,561.91	26.08%	326,691.91	39.59%	216,171.90	26.10%
More than 7 years and up to 10 years	153,979.94	18.16%	185,606.53	22.67%	148,508.04	18.00%	186,255.07	22.50%
above 10 years	128,625.17	15.17%	173,249.77	21.16%	124,975.01	15.14%	178,305.12	21.53%
Total	848,027.76	100.00%	818,851.50	100.00%	825,194.15	100.00%	828,110.09	100.00%
Breakdown by type of the issuer								
a. Central Government	231,493.95	27.30%	187,577.66	22.91%	226,457.39	27.44%	192,774.98	23.28%
b. State Government	123,985.78	14.62%	106,138.30	12.96%	118,862.35	14.40%	104,393.57	12.61%
c. Corporate Securities	492,548.02	58.08%	525,135.54	64.13%	479,874.40	58.16%	530,941.54	64.11%
Total	848,027.75	100.00%	818,851.50	100.00%	825,194.14	100.00%	828,110.09	100.00%

Note

1. 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.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

PERIODIC DISCLOSURES
FORM NL-30 Analytical Ratios

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Analytical Ratios for Non-Life companies

S.No.	Particular	Quarter Ended on 31st March 2020	Year Ended on 31st March 2020	Quarter Ended on 31st March 2019	Year Ended on 31st March 2019
1	Gross Direct Premium Growth Rate	-4.59%	13.70%	-5.84%	24.32%
	Fire	37.49%	62.01%	51.29%	19.02%
	Marine Total	7.82%	10.39%	14.40%	10.06%
	Miscellaneous Total	-6.91%	11.35%	-7.89%	25.00%
	Marine Cargo	8.61%	11.17%	16.03%	10.71%
	Marine Hull	-21.48%	-13.64%	-24.91%	-6.85%
	Motor OD	-2.88%	3.10%	4.25%	6.68%
	Motor TP	10.26%	12.96%	7.44%	10.55%
	Motor Total	4.03%	8.14%	5.91%	8.62%
	Engineering	2.70%	9.51%	26.95%	-13.76%
	Aviation	-81.46%	-48.06%	-1.58%	0.99%
	Workmen Compensation	9.63%	7.71%	2.60%	0.50%
	Personal Accident	10.71%	-27.82%	-50.42%	57.91%
	Public / Product Liability	-5.29%	16.25%	29.35%	26.04%
	Health	48.45%	64.18%	-16.26%	19.79%
	Crop	-60.90%	-2.63%	-23.50%	79.53%
	Other Miscellaneous	5.14%	11.67%	-8.85%	6.11%
2	Gross Direct Premium to Net Worth Ratio	NA	3.24	NA	3.11
3	Growth rate of Net Worth	NA	9.08%	NA	20.19%
4	Net Retention Ratio	66.35%	58.75%	62.92%	59.23%
	Fire	19.62%	12.04%	30.20%	14.62%
	Marine Total	36.19%	44.37%	44.36%	42.15%
	Miscellaneous Total	70.59%	63.13%	64.83%	62.24%
	Marine Cargo	35.57%	44.32%	44.79%	42.75%
	Marine Hull	67.65%	46.45%	28.47%	23.33%
	Motor OD	65.91%	65.04%	85.02%	84.78%
	Motor TP	94.76%	94.76%	84.92%	84.85%
	Motor Total	81.98%	80.90%	84.97%	84.82%
	Engineering	22.44%	20.43%	35.67%	25.65%
	Aviation	7.04%	27.81%	-2.14%	1.08%
	Workmen Compensation	95.00%	95.00%	94.91%	94.87%
	Personal Accident	85.14%	87.95%	75.89%	80.96%
	Public / Product Liability	57.18%	62.75%	65.31%	61.23%
	Health	70.43%	80.79%	88.60%	92.11%
	Crop	23.28%	21.36%	14.86%	14.89%
	Other Miscellaneous	40.32%	39.25%	41.31%	37.92%
5	Net Commission Ratio	2.96%	3.49%	4.96%	5.10%
	Fire	-107.12%	-71.19%	-3.20%	-28.45%
	Marine Total	-1.71%	-2.05%	-1.23%	-3.09%
	Miscellaneous Total	5.31%	4.81%	5.23%	5.70%
	Marine Cargo	-2.25%	-2.23%	-1.45%	-3.38%
	Marine Hull	12.73%	4.83%	11.85%	13.83%
	Motor OD	15.83%	15.62%	19.42%	18.67%
	Motor TP	1.52%	1.39%	-1.41%	-1.65%
	Motor Total	6.62%	6.72%	8.48%	8.28%
	Engineering	-10.91%	14.01%	23.15%	24.77%
	Aviation	18.87%	8.58%	151.72%	-208.63%
	Workmen Compensation	19.01%	20.26%	21.54%	20.31%
	Personal Accident	9.40%	9.86%	16.01%	12.13%
	Public / Product Liability	27.23%	29.68%	25.26%	23.62%
	Health	4.05%	4.61%	6.59%	6.32%
	Crop	-11.61%	-12.84%	-49.48%	-27.82%
	Other Miscellaneous	-4.37%	6.60%	13.82%	7.74%

6	Expense of Management to Gross Direct Premium Ratio	19.85%	16.11%	17.23%	14.94%
7	Expense of Management to Net Written Premium Ratio	29.79%	27.04%	27.32%	24.97%
8	Net Incurred Claims to Net Earned Premium	87.59%	88.61%	86.99%	88.29%
9	Combined Ratio	108.66%	107.79%	107.22%	106.69%
10	Technical Reserves to Net Premium ratio	NA	1.58	NA	1.52
11	Underwriting balance ratio	-9.11%	-8.27%	-10.71%	-7.41%
	FIRE	200.92%	125.01%	-0.02%	52.90%
	MARINE	35.79%	21.49%	16.40%	29.25%
	MISCELLANEOUS	-13.40%	-10.52%	-11.49%	-8.77%
12	Operating Profit Ratio	3.62%	3.37%	0.92%	3.48%
13	Liquid Assets to liabilities ratio	NA	0.33	NA	0.32
14	Net earning ratio	1.69%	4.32%	2.34%	4.27%
15	Return on Net worth ratio	NA	8.33%	NA	7.93%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.58	NA	1.66
17	NPA Ratio				
	Gross NPA Ratio	-	2.30%	-	-
	Net NPA Ratio	-	1.45%	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	NA	274,218,300	NA	274,218,300
2	(b) Percentage of shareholding (Indian / Foreign)	NA	51/49	NA	51/49
3	(c) % of Government holding (in case of public sector insurance companies)	NIL	NIL	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	NA	7.46	NA	6.54
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	7.46	NA	6.54
6	(iv) Book value per share (Rs)	NA	89.65	NA	82.18

Note

The Analytical Ratios has been calculated in accordance with the directions contained in IRDA's circular dated 5th October 2012.

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

Date: 31st March 2020

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 31ST MARCH 2020	YEAR ENDED 31ST MARCH 2020	QUARTER ENDED 31ST MARCH 2019	YEAR ENDED 31ST MARCH 2019
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	Premium collected from direct business	492.69	7,842.34	647.74	7,262.12
			Claims paid on direct basis	301.93	989.41	1,213.47	2,957.47
			Payment of Rent and other expenses	830.89	2,579.63	585.96	2,101.75
			Deposit of Insurance Premium	-	25.00	-	25.00
			Amount Payable/ (Receivable) at Balance sheet date	N.A	180.39	N.A	0.88
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	263.81	682.94	374.79	801.47
			Deposit of Insurance Premium	-	1.00	-	1.00
			Claims paid on direct basis	165.69	421.03	45.13	131.29
			Payment of Rent and other expenses	4.60	98.10	4.13	4.13
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(5.09)	N.A	(5.09)
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Fee	21.34	39.55	16.64	31.27
			Claim/Reimbursement of Expenses	-	-	1.23	2.41
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	686.71	3,418.37	629.92	3,038.59
			Commission Earned on Premium Ceded	170.91	842.93	155.46	774.76
			Losses Recovered from Re-insurer	555.59	2,444.51	1,243.80	2,950.56
			Claim/Reimbursement of Expenses	-	5.32	-	-
5	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	Losses Recovered from Re-insurer	-	0.29	-	1.45
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(1.64)	N.A	(3.30)
6	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	918.35	4,235.14	602.15	2,332.56
			Commission Earned on Premium Ceded	537.96	893.92	126.85	342.86
			Losses Recovered from Re-insurer	594.35	1,639.76	370.27	967.58
			Payment of Fee	0.21	0.21	(0.00)	0.25
			Amount Payable/ (Receivable) at Balance sheet date	N.A	820.46	N.A	510.63
7	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	Amount Payable/ (Receivable) at Balance sheet date	N.A	1.16	N.A	1.16
8	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	-	8.61	(0.38)	5.23
			Commission Earned on Premium Ceded	-	1.20	(0.05)	0.28
			Losses Recovered from Re-insurer	-	-	1.36	10.33
			Amount Payable/ (Receivable) at Balance sheet date	N.A	0.49	N.A	(1.41)

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

9	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	43.25	287.73	59.22	659.32
			Commission Earned on Premium Ceded	9.92	43.84	(1.03)	107.16
			Losses Recovered from Re-insurer	-	-	45.51	69.85
			Amount Payable/ (Receivable) at Balance sheet date	N.A	204.79	N.A	239.45
10	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fee	1.28	1.63	-	0.80
			Claim/Reimbursement of Expenses	0.48	0.48	-	-
11	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	47.94	88.42	30.37	162.28
			Payment of Fee	20.64	45.73	8.00	47.14
12	Tokio Marine Management Australasia Pty.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	0.11	-	-
13	TM Claim Service Asia PTE Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	2.25	-	-
			Claim/Reimbursement of Expenses	-	1.34	-	-
14	TM Claim Service Europe Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	0.70	0.31	9.63
15	Tokio Marine Insurance (Thailand) Public Co. Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	6.45	140.81	8.93	32.80
			Payment of Fee	2.58	11.67	12.73	16.99
16	Tokio Marine Egypt General Takful S.A.E	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	-	0.10
17	Malayan Insurance Co Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	6.71	6.71	-	-
			Payment of Fee	3.79	3.79	-	-
18	Baoviet Tokio Marine Insurance Company Limited-Ho Chi Minh Branch	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	1.41	-	0.87
			Claim/Reimbursement of Expenses	-	0.85	-	-
19	Tamesis Dual	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	2.36	9.00	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(4.12)	-	-
20	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	-	28.17	0.55	14.98
			Claims paid on direct basis	2.50	9.51	1.42	4.42
21	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	0.09	0.89
22	Tokio Marine Holdings INC	Associate of Promoters with more than 20% Voting rights	Payment of Fee	16.63	16.63	14.35	27.67
23	Tokio Marine Newa Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	-	2.13
24	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	25.12	46.58	32.35	57.59
			Claims paid on direct basis	10.83	26.63	7.82	25.57
			Payment of Rent and other expenses	29.22	80.27	-	-
25	IFFCO Kisan Finance Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	2.36	2.36	-	-
			Claims paid on direct basis	50.32	50.32	-	-
			Amount Payable/ (Receivable) at Balance sheet date	10.19	10.19	-	-
26	K. Srinivasa Gowda	Chairman	Honorarium Charges	4.50	18.00	4.50	14.00
			Payment of Rent on office Building	31.22	77.45	18.40	55.20
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(110.93)	-	(110.40)
27	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	-	-	(1.75)	12.44
			Claims paid on direct basis	-	-	(0.11)	13.87
			Recovery of Expenses	-	-	0.66	27.20
			Payment of - Commission	-	-	-	11.59
			-Service Charges	-	-	-	3,237.39
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(458.24)	N.A	(458.24)
28	IFFCO KISAN BAZAR & LOGISTICS LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	13.38	-	13.18
29	IFFCO MC CROP SCIENCE LTD.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	10.32	104.37	1.52	54.00
			Claims paid on direct basis	12.51	27.48	2.63	5.11
30	IFFCO KISAN SEZ LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	5.81	-	5.90
			Claims paid on direct basis	-	-	0.02	1.47

PERIODIC DISCLOSURES

FORM NL-32		Products Information						
Insurer: IFFCO TOKIO GENERAL INSURANCE CO.LTD.		Date: 31-03-20						
<i>List of below the products and/or add-ons introduced during the period</i>				<i>1st January, 2020 to 31st March, 2020</i>				
S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product (DD.MM.YYYY)	Date IRDA confirmed filing/ approval (DD.MM.YYYY)	Applicability of Para 19
1	IFFCO - Tokio Loan Protector Policy (Group)	IFFCO-TOKIO/PRO/1008/2019-20	IFFHLGP20034V011920	Health Insurance	19(i) – Internal Tariff Rated	07-05-19	08-07-19	Yes

Note- In addition to the above, one health Insurance Product named as "Arogya Sanjeevani Policy, IFFCO-Tokio General Insurance Company Limited" under Use & File route was also introduced/launched by the Company in the market on 1st April, 2020.

PERIODIC DISCLOSURES
FORM NL-33 - SOLVENCY MARGIN - SM2

TABLE IB : AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO

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

(₹ In Lakhs)

Item	Description	Amount
(A)	Policyholder's FUNDS	
	Available assets	780,886.12
	Deduct :	
(B)	Current Liabilities as per BS	531,834.26
(C)	Provisions as per BS	214,944.06
(D)	Other Liabilities	34,107.80
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	0.00
	Shareholder's FUNDS	
(F)	Available Assets	448,316.94
	Deduct :	
(G)	Other Liabilities	219,718.27
(H)	Excess in Shareholder's funds (F-G)	228,598.67
(I)	Total ASM (E+H)	228,598.67
(J)	Total RSM	144,804.04
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.58

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Persons

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st January, 2020 to 31st March, 2020

BOD and Key Person information

Sl. No.	Name of person	Role /Designation	Details of change in the period
1	Mr. K. Srinivasa Gowda	Chairman	No change
2	Mr. Noboru Yamagata	Vice Chairman	No change
3	Mr. Chisato Kojima	Director	No change
4	Mr. Shinjiro Hamada	Director	No change
5	Mr. Balwinder Singh Nakai	Director	No change
6	Dr. U.S. Awasthi	Director	No change
7	Mr. Rakesh Kapur	Director	No change
8	Dr. P.S. Gahlaut	Director	No change
9	Mrs. Mira Mehrishi	Independent Director	No change
10	Mr. Sudhakar Rao	Independent Director	No change
11	Mr. Amar Sinha	Independent Director	No change
12	Mr. Warendra Sinha*	Managing Director & CEO	Retired
13	Mrs. Anamika Roy Rashtrawar*	Managing Director & CEO	Appointed as CEO & Managing Director
14	Mr. Jun Matsui***	Director (Operations)	Resigned
15	Mr. Allen Po Hsu Juang	Director	No change
16	Mr. H.O. Suri	Financial Advisor & Chief of Internal Audit	No change
17	Mr. Sanjeev Chopra	Chief Finance Officer	No change
18	Mr. Ramesh Kumar	Executive Director (HR, Admin & CSR)	No change
19	Ms. Seema Gaur	Executive Director (IT-Head)	No change
20	Mr. Vaibhav Tyagi**	Appointed Actuary	Resigned
21	Mrs. Isha Khera**	Appointed Actuary	Appointed As Appointed Actuary
22	Mr. Mitsutaka Sato***	Chief Risk Officer	No change
23	Mr. Amit Jain	Company Secretary & Chief Compliance Officer	No change
24	Mr. Abhishek Sharma	Chief Investment Officer	No change

* Deemed as KMP, being functional head one level below the Board.

Note : (*) On the completion of tenure of Mr. Warendra Sinha as MD & CEO of the Company on 27th March, 2020, the Shareholders and Board of Directors of the Company in their respective Meetings held on 11th March, 2020 appointed Mrs. Anamika Roy Rashtrawar as MD & CEO of the Company for the period of two years w.e.f. 27th March, 2020 (AN).

(**) Consequent to the resignation of Mr. Vaibhav Tyagi as Appointed Actuary of the Company, Mrs. Isha Khera has been appointed as Appointed Actuary of the Company and has taken charge of her responsibilities w.e.f 17th March, 2020.

(***) Consequent to change of nomination from M/s Tokio Marine, Mr. Jun Matsui resigned from the office of Director (Operation) w.e.f 31st March, 2020 and Mr. Mitsutaka Sato has been appointed as Director (Operation)w.e.f. 1st April, 2020.

FORM NL-35-NON PERFORMING ASSETS-7A

Company Name & Code: Iffco Tokio General Insurance Company Ltd (106)

Statement as on: 31/03/2020

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(Rs in Lakhs)

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Total O/s (Face Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%) FV	Provision (Rs)
			%	Has there been revision?										Amount	Board Approval Ref			
IODS	IL&FS	NCD	9.55	NO	2,609.32	2,500.00	-	238.75	13-Aug-19		NIL	NIL	NIL	NO	NA	Non-Performing	40.00%	1,000
IODS	IL&FS	NCD	8.80	NO	2,001.24	2,000.00	-	352.00	21-Sep-18		NIL	NIL	NIL	NO	NA	Non-Performing	40.00%	800
IODS	IL&FS	NCD	8.72	NO	1,002.31	1,000.00	-	174.40	21-Jan-19		NIL	NIL	NIL	NO	NA	Non-Performing	40.00%	400
IODS	IL&FS	NCD	9.00	NO	1,500.00	1,500.00	-	270.00	29-Dec-18		NIL	NIL	NIL	NO	NA	Non-Performing	40.00%	600
IODS	IL&FS	NCD	7.60	NO	2,500.00	2,500.00	-	190.00	7-Sep-19		NIL	NIL	NIL	NO	NA	Non-Performing	40.00%	1,000
IODS	IL&FS	NCD	8.06	NO	2,499.78	2,500.00	-	201.50	6-Jun-19		NIL	NIL	NIL	NO	NA	Non-Performing	40.00%	1,000
IODS	IL&FS	NCD	9.50	NO	1,000.00	1,000.00	-	95.00	28-Jul-19		NIL	NIL	NIL	NO	NA	Non-Performing	40.00%	400
OLDB	IL & FS FINANCIAL SERVICES LTD.	NCD	9.50	NO	3,000.00	3,000.00	3,000.00	285.00	3-Jul-19	3-Jul-19	NIL	NIL	NIL	NO	NA	Non-Performing	40.00%	1,200
OLDB	IL & FS FINANCIAL SERVICES LTD.	NCD	8.00	NO	2,500.00	2,500.00	-	200.00	25-Jul-19		NIL	NIL	NIL	NO	NA	Non-Performing	40.00%	1,000
OLDB	IL & FS FINANCIAL SERVICES LTD.	NCD	8.75	NO	1,500.00	1,500.00	1,500.00	65.80	3-Dec-18	3-Dec-18	NIL	NIL	NIL	NO	NA	Non-Performing	40.00%	600
HODS	DHFL	NCD	11.00	NO	1,000.00	1,000.00	1,000.00	51.75	12-Sep-19	12-Sep-19	NIL	NIL	NIL	NO	NA	Non-Performing	20.00%	200
HODS	DHFL	NCD	9.05	NO	1,500.00	1,500.00	1,500.00	135.75	9-Sep-19	9-Sep-19	NIL	NIL	NIL	NO	NA	Non-Performing	20.00%	300

78	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
79	BONDS - PSU - TAXABLE	OBPT	-	-	-	-	-	1,000.00	-	43.37	8.65	6.47	1,000.00	1,000.00	86.50	8.65	5.66	
80	BONDS - PSU - TAX FREE	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
81	EQUITY SHARES (INCL CO-OP SOCIETIES)	OESH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
82	DEBENTURES	OLDB	7,000.00	4,482.00	-	-	-	7,000.00	4,482.00	-	-	-	7,066.00	7,981.78	23.95	0.34	0.22	
83	MUNICIPAL BONDS	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
84	COMMERCIAL PAPERS	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
85	PREFERENCE SHARES	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
86	VENTURE FUND / SEBI APPROVED ALTERNATE INVESTMENT FUND	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
87	EQUITY SHARES (PSUS & UNLISTED)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
88	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
89	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
90	TERM LOANS (WITHOUT CHARGE)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
91	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECEMES	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
92	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
93	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
94	DERIVATIVE INSTRUMENTS	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
95	SECURITISED ASSETS	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
96	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
97	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	185.52	136.00	-	-	-	183.54	136.00	-	-	-	168.58	181.85	-	-	-	-
98	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total		985,543.19	990,585.00	183	1.86	1.42	946,270.90	990,585.00	69,623.94	7.36	5.68	808,851.95	881,699.90	56,358.00	6.97	4.67	

FORM NL-37-DOWN GRADING OF INVESTMENT

Company Name & Code: Iffco Tokio General Insurance Company Ltd (106)

Statement as on: 31/03/2020

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. in Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u>								
	<u>8.90% INDIABULLS HOUSING FINANCE LIMITED BS 26-09-2021</u>	HTDA	2,526	08-Aug-17	CARE	AAA	AA	15-Feb-20	
	<u>8.47% PNB HF BS 01-07-2021</u>	HTDA	2,517	03-Mar-17	INDIA RATING	AAA	AA	06-Mar-20	
	<u>7.59% PNB HF BS 27-07-2022</u>	HTDA	2,501	01-Aug-17	INDIA RATING	AAA	AA	06-Mar-20	
	<u>7.77% PNB HF BS 25-09-2020</u>	HTDA	2,498	10-Apr-18	INDIA RATING	AAA	AA	06-Mar-20	
	<u>7.63% PNB HF BS 14-07-2020</u>	HTDA	2,497	05-Jan-18	INDIA RATING	AAA	AA	06-Mar-20	
	<u>7.50% PNB HF BS 15-09-2020</u>	HTDA	4,993	03-May-18	INDIA RATING	AAA	AA	06-Mar-20	
B.	<u>As on Date ²</u>								
	<u>8.72% IL&FS BS 21-01-2025</u>	IODS	1,002	09-Apr-15	CARE	AAA	D	21-Sep-18	
	<u>8.80% IL&FS BS 21-09-2020</u>	IODS	2,001	12-Oct-15	ICRA	LAAA	D	21-Sep-18	
	<u>9.00% IL&FS BS 29-12-2024</u>	IODS	1,500	29-Dec-14	CARE	AAA	D	21-Sep-18	
	<u>9.55% IL&FS BS 13-08-2024</u>	IODS	2,609	23-Sep-16	CARE	AAA	D	21-Sep-18	
	<u>7.60% IL&FS BS 07-09-2020</u>	IODS	2,500	07-Sep-17	CARE	AAA	D	21-Sep-18	
	<u>8.06% IL&FS BS 08-06-2022</u>	IODS	2,500	06-Jun-18	CARE	AAA	D	21-Sep-18	
	<u>9.50% IL&FS BS 28-07-2024</u>	IODS	1,000	28-Jul-14	CARE	AAA	D	21-Sep-18	
	<u>8.00% IL&FS FIN SER BS 25-07-2022</u>	OLDB	2,500	25-Jul-18	CARE	AAA	D	21-Sep-18	
	<u>8.75% IL&FS FIN SER BS 03-12-2018</u>	OLDB	1,500	03-Jun-16	CARE	AAA	D	21-Sep-18	
	<u>9.50% IL&FS FIN SER BS 03-07-2019</u>	OLDB	3,000	03-Jul-14	FITCH	AAA(IND)	D	21-Sep-18	
	<u>9.05% DEWAN BS 09-09-2019</u>	HODS	1,500	04-Aug-17	CARE	AAA	D	05-Jun-19	
	<u>11.00% DEWAN BS 12-09-2019</u>	HODS	1,000	02-Sep-15	CARE	AAA	D	05-Jun-19	
	<u>9.00% PNB HF BS 30-08-2022</u>	HTDA	5,000	30-Aug-18	CARE	AAA	AA+	05-Jul-19	
	<u>8.69% CAN FIN HOME BS 10-09-2020</u>	HTDA	1,001	29-Oct-15	INDIA RATING	AA+	AA	18-Dec-19	
	<u>7.89% CAN FIN HOME BS 18-05-2022</u>	HTDA	3,531	04-Sep-17	INDIA RATING	AA+	AA	18-Dec-19	
	<u>8.90% INDIABULLS HOUSING FINANCE LIMITED BS 26-09-2021</u>	HTDA	2,526	08-Aug-17	CARE	AAA	AA	15-Feb-20	
	<u>8.47% PNB HF BS 01-07-2021</u>	HTDA	2,517	03-Mar-17	INDIA RATING	AAA	AA	06-Mar-20	
	<u>7.59% PNB HF BS 27-07-2022</u>	HTDA	2,501	01-Aug-17	INDIA RATING	AAA	AA	06-Mar-20	
	<u>7.77% PNB HF BS 25-09-2020</u>	HTDA	2,498	10-Apr-18	INDIA RATING	AAA	AA	06-Mar-20	
	<u>7.63% PNB HF BS 14-07-2020</u>	HTDA	2,497	05-Jan-18	INDIA RATING	AAA	AA	06-Mar-20	
	<u>7.50% PNB HF BS 15-09-2020</u>	HTDA	4,993	03-May-18	INDIA RATING	AAA	AA	06-Mar-20	

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Insurer: IFFCO Tokio General Insurance Company L Date: 1st Apr'19 31st Mar'20

Gross Direct Premium

(Rs in Lakhs)

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		upto the period		same period of the previos year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	11,510.40	30108	8371.62	21698	53,090.99	118274	32770.06	82107
2	Cargo & Hull	4,094.56	6620	3797.51	7711	17,679.32	29342	16015.95	29844
3	Motor TP	53,994.60	620648	48969.52	227553	188,236.34	1919524	166632.47	978025
4	Motor OD	42,926.79	1196629	44198.94	1229398	164,434.35	4834821	159493.01	4893078
5	Engineering	1,937.77	3416	1886.81	4368	8,474.33	14805	7738.24	16253
6	Workmen's Compensation	882.00	5110	804.55	6217	3,201.31	22852	2972.29	24426
7	Employer's Liability	1,232.89	1097	1188.83	1559	7,365.85	4583	5218.49	5675
8	Aviation	7.53	2	40.61	8	31.42	13	60.48	15
9	Personal Accident	1,941.81	40218	1754.02	55647	9,024.41	162115	12503.05	204707
10	Health	33,595.93	48842	22631.64	42507	131,950.91	281843	80367.79	191473
11	Crop Insurance	17,462.11	251.000	44659.75	463.00	188,325.67	354.00	193410.22	640.00
12	Others**	6,309.35	111995	6057.58	93548	24,289.15	463648	23002.33	376043

Note:

- Premium stands for amount of premium
- The line of business which are not applicable for any company should be filled up with NA.
Figure '0' in those fields will imply no business in the segment.
- Premium is Gross Direct Premium
- Crop Insurance added as separate LOB from Q4 of FY 2019-20.
- Health is inclusive of Overseas Insurance.
- Employer's Liability represents Liability Insurance.
- Count corresponding to Motor TP is only for Stand Alone TP Policies.

Form-39 Rural & Social Obligations (Quarterly Returns)

Insurer: IFFCO TOKIO General Insurance Company

Date: Apr 2019- Mar 2020

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	23,698	2,210.79	2,875,298.85
		Social			
2	Cargo & Hull	Rural	-	-	-
		Social			
3	Motor TP	Rural	-	28,901.41	211,509.54
		Social			
4	Motor OD	Rural	1,434,822	4,342.56	1,052,446.11
		Social			
5	Engineering	Rural	3,065	502.06	174,072.92
		Social			
6	Workmen's Compensation	Rural	4,444	492.66	161,931.16
		Social			
7	Employer's Liability	Rural	1,232	26.92	40,397.40
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	50,693	2,915.41	5,813,788.55
		Social	2	89.30	357,212.98
10	Health	Rural	23,377	27,392.19	21,687,811.45
		Social			
11	Others	Rural	84,095	192,486.15	5,311,252.92
		Social	846	22,207.29	1,980,484.75

PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer: **IFFCO Tokio General Insurance Co** Date: **1st Apr19** **31st Mar'20**

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	976321	50,233.95	1119148	53,539.30	3709066	169,235.62	4637376	182,345.03
2	Corporate Agents-Banks	58944	1,548.59	20116	544.35	200830	6,758.94	66454	1,746.52
3	Corporate Agents -Others	14239	1,124.69	9641	548.81	42710	2,516.41	30228	1,388.38
4	Brokers	187498	35,995.68	435122	65,336.72	721618	163,166.59	1634623	240,874.57
5	Micro Agents	0	-	0	-	0	0.00	216	3.91
6	Direct Business	104980	42,836.33	106650	64,392.23	496928	283,914.41	433389	273,826.35
7	Others*	722954	44,156.51	0	-	2681022	170,512.18	0	-
	Total (A)	2064936	175895.74	1690677	184361.4093	7852174	796104.1445	6802286	700184.768
1	Referral (B)	-	-	-	-0.04	-	-0.10	-	-0.39
	Grand Total (A+B)	2064936	175,895.74	1690677	184361.37	7852174	796,104.04	6,802,286.00	700,184.38

Note:

1. Premium means amount of premium received from business acquired by the source which is Gross Direct Premium
2. No of Policies stand for no. of policies sold
3. Others* represents Business done by MISP Agents for FY 19-20 and the same data was not shown in "others" for 18-19.

PERIODIC DISCLOSURES

FORM NL-41

GRIEVANCE DISPOSAL

INSURER: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

DATE: JANUARY - MARCH' 2020

GRIEVANCE DISPOSAL FOR THE PERIOD JANUARY TO MARCH 2020 DURING THE FINANCIAL YEAR 2019-20

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
	a) Proposal related	0	4	2	0	2	0
	b) Claim	8	174	36	66	79	1
	c) Policy Related	1	31	24	6	1	1
	d) Premium	0	6	2	2	2	0
	e) Refund	0	0	0	0	0	0
	f) Coverage	0	5	4	1	0	0
	g) Cover note related	0	0	0	0	0	0
	h) Product	0	1	0	0	0	1
	i) others	0	4	2	2	0	0
	Total Number of Complaints	9	225	70	77	84	3

2	Total No. of policies during previous year	6,802,286	2018-19
3	Total No. of Claims during previous year	838,194	2018-19
4	Total no. of policies during current year	1,759,207	Q4 - 2019-20
5	Total no. of claims during current year	333,383	Q4 - 2019-20
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.18	Q4 - 2019-20
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	5.22	Q4 - 2019-20

s

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Up to 7 days	3	0	3
(b)	8-15 days	0	0	0
(c)	16-30 days	0	0	0
(d)	31-90 days	0	0	0
(e)	91 days and beyond	0	0	0
	Total Number of Complaints	3	0	3