	Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the pe	riod 1st April 2022 - 31st March 2023
S. No.	Form No	Description
1	NL-1-B-RA	Revenue Account
2	NL-2-B-PL	Profit and Loss Account
3	NL-3-B-BS	Balance Sheet
4	NL-4-PREMIUM SCHEDULE	Premium
5	NL-5-CLAIMS SCHEDULE	Claims Incurred
6	NL-6-COMMISSION SCHEDULE	Commission
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding
	NL-9A-SHAREHOLDING PATTERN SCHEDULE	Pattern of Shareholding-Annexure A
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus
11	NL-11-BORROWING SCHEDULE	Borrowings
12	NL-12- INVESTMENT SCHEDULE (SHAREHOLDERS)	
	NL-12A-INVESTMENT SCHEDULE (POLICYHOLDERS)	Investment
	AGGREGATE VALUE OF INVESTMENTS OTHER THAN EQUITY SHARES AND	investinent
	MUTUAL FUND	
13	NL-13-LOANS SCHEDULE	Loans
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities
18	NL-18-PROVISIONS SCHEDULE	Provisions
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure
20	NL-20-ANALYTICAL RATIOS SCHEDULE	Analytical Ratios
21	NL-21-RELATED PARTY TRANSACTIONS SCHEDULE	Related Party Transactions
22	NL-22-RECEIPTS AND PAYMENT SCHEDULE	Receipts & Payment Schedule
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24	NL-24 - SOLVENCY MARGIN - GI-TR	Statement of Liabilities
25	NL-25 - SOLVENCY MARGIN - GI-SM-TABLE IA	Required Solvency Margin
26	NL-26 - SOLVENCY MARGIN - GI-SM-TABLE IB	Solvency Margin
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28	NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF	Investment assets and Accretion of Assets
	ACCRETION OF ASSETS	
29	NL-29-DEBT SECURITIES	Debt Securities
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	NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT	Investment and Investment Income
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		investment rating
33	NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION	Reinsurance Risk Concentration
34	NL-34-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business
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- 00	NIL 2C CHANNEL MICE PREMIUM	(Premium amount and number of policies)
	NL-36-CHANNEL WISE PREMIUM	Business channels
	NL-37-CLAIMS DATA	Claims Data
	NL-38-DEVELOPMENT OF LOSSES (ANNUAL SUBMISSION)	Development of Losses
	NL-39-AGEING OF CLAIMS	Ageing of Claims
	NL-41-OFFICE INFORMATION	Office Information
41	NL-42-KEY MANAGEMENT PERSONS NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS	Board of Directors & Management Person
42	INF-49-KOKAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations
43	NL-44 MOTOR THIRD PARTY OBLIGATION	Motor Third Party Obligation
44	NL-45-GRIEVANCE DISPOSAL	Grievance Disposal
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46	NL-47- PROFILE & PERFORMANCE OF HEALTH INSURANCE, PERSONAL	Profile & Performance of Health Insurance, Personal Accident
40	ACCIDENT AND TRAVEL INSURANCE PRODUCTS (ANNUAL SUBMISSION)	and Travel Insurance Products
	AUDIDENT AND TRAVEL INSURANCE PRODUCTS (ANNUAL SUBINISSION)	and maver modrance Fidulots
47	NL-48 - DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS	Disclosure on Quantitative and Qualitative Parameters of
"'	OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)	Health Services Rendered
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PERIODIC DISCLOSURES FORM NL-1-B-RA

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

Registration No. 106 dated 4.12.2000

FIRE INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023

(₹ In Lakhs)

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

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Pertaining to Policyholder's funds	QUARTER ENDED 31ST MARCH 2023	YEAR ENDED 31ST MARCH 2023	QUARTER ENDED 31ST MARCH 2022	YEAR ENDED 31ST MARCH 2022
Interest, Dividend & Rent	424	1 617	332	1,255
Add/Less:-	424	1,617	332	1,200
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	40	112	(1)	(13)
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-
Investment income from Pool	17	36	10	23
Interest, Dividend & Rent – Gross	481	1,765	341	1,265

PERIODIC DISCLOSURES

FORM NL-1-B-RA

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

(₹ In Lakhs)

	T	T	(₹ In			
	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2023	YEAR ENDED 31ST MARCH 2023	QUARTER ENDED 31ST MARCH 2022	YEAR ENDED 31ST MARCH 2022
1	Premiums earned (Net)	NL-4-Premium Schedule	3,310	12,841	4,017	11,496
2	Profit/ (Loss) on sale/redemption of Investments		-	2	31	188
3	Interest, Dividend & Rent – Gross *		245	950	178	663
4	a) Other Income: i) Transfer & Duplicate Fee ii) Exchange Gain / (Loss) iii) Handling Charges		- - (6)	- - (17)	- - (7)	- (11)
	b) Contribution from the Shareholders' Account:		(9)	()	(1)	(**)
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	TOTAL (A)		3,549	13,776	4,219	12,336
1	Claims Incurred (Net)	NL-5-Claims Schedule	2,375	10,717	3,593	12,027
2	Commission	NL-6-Commission Schedule	402	776	101	748
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	352	2,166	519	1,970
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		3,129	13,659	4,213	14,745
	Operating Profit/(Loss) from Marine Business C= (A - B)		420	117	6	(2,409)
	APPROPRIATIONS					
	Transfer to Shareholders' Account Transfer to Catastrophe Reserve		420	117	6 -	(2,409)
	Transfer to Other Reserve TOTAL (C)		420	- 117	- 6	(2,409)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST MARCH 2023	YEAR ENDED 31ST MARCH 2023	QUARTER ENDED 31ST MARCH 2022	YEAR ENDED 31ST MARCH 2022
Interest, Dividend & Rent	215	870	174	658
Add/Less:-				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	20	60	(1)	(7)
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-
Investment income from Pool	10	20	5	12
Interest, Dividend & Rent – Gross	245	950	178	663

PERIODIC DISCLOSURES

FORM NL-1-B-RA

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

(₹ In Lakhs)

	Darti autama	O-ld-l-	QUARTER ENDED	YEAR ENDED	QUARTER ENDED	(₹ In Lakhs) YEAR ENDED
	Particulars	Schedule	31ST MARCH 2023	31ST MARCH 2023	31ST MARCH 2022	31ST MARCH 2022
1	Premiums earned (Net)	NL-4-Premium Schedule	170,094	612,596	135,618	532,558
<u> </u>	r terniums eamed (Net)	NL-4-Freimain ochedale	170,034	012,330	133,010	332,330
2	Profit/ (Loss) on sale/redemption		15	166	2,556	17,119
	of Investments		10	100	2,000	17,113
3	Interest, Dividend & Rent – Gross *		19,387	69,962	15,078	60,200
	interest, Bividend & Rent Siese		10,001	00,002	10,010	00,200
4	a) Other Income:					
	i) Transfer & Duplicate Fee		5	47	9	45
	ii) Exchange Gain / (Loss)		(1)	(4)	(6)	(9)
	iii) Handling Charges		(41)	(156)	(53)	(178)
	b) Contribution from the Shareholders'					
	Account:					
	i) Towards Excess Expenses of		_		_	
	Management		-	-	-	-
	ii) Others		-	-	-	-
	TOTAL (A)		189,459	682,611	153,202	609,735
1	Claims Incurred (Net)	NL-5-Claims Schedule	159,726	549,497	130,536	503,731
2	Commission	NL-6-Commission Schedule	14,278	55,727	12,787	43,471
	Commission	NE-0-00IIIIII33I0II OCIICAAIC	14,270	00,727	12,707	40,471
3	Operating Expenses related to	NL-7-Operating Expenses	27,684	106,569	23,054	89,670
	Insurance Business	Schedule	21,004	100,000	20,004	00,070
4	Premium Deficiency			-	-	-
	Transport Demonstray					
	TOTAL (B)		201,688	711,793	166,377	636,872
	Operating Profit/(Loss) from		(40.000)	(00.400)	(40.4==)	(07.407)
	Miscellaneous Business C= (A - B)		(12,229)	(29,182)	(13,175)	(27,137)
	APPROPRIATIONS					
			//2.253			
	Transfer to Shareholders' Account		(12,229)	(29,182)	(13,175)	(27,137)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve	-	- (40.000)	- (00.400)	- (40.475)	- (07.407)
	TOTAL (C)		(12,229)	(29,182)	(13,175)	(27,137)

Note 1				(K III Lakiis)
Pertaining to Policyholder's funds	QUARTER ENDED 31ST MARCH 2023	YEAR ENDED 31ST MARCH 2023	QUARTER ENDED 31ST MARCH 2022	YEAR ENDED 31ST MARCH 2022
Interest, Dividend & Rent	17,125	64,108	14,614	59,683
Add/Less:-				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	1,581	4,430	(18)	(598)
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-
Investment income from Pool	681	1,424	482	1,115
Interest, Dividend & Rent – Gross	19,387	69,962	15,078	60,200

PERIODIC DISCLOSURES FORM NL-1-B-RA

TOTAL REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023

(₹ In Lakhs)

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

Note 1				(K III Lakiis)
Pertaining to Policyholder's funds	QUARTER ENDED 31ST MARCH 2023	YEAR ENDED 31ST MARCH 2023	QUARTER ENDED 31ST MARCH 2022	YEAR ENDED 31ST MARCH 2022
Interest, Dividend & Rent	17,764	66,595	15,120	61,596
Add/Less:-				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	1,641	4,602	(20)	(618)
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-
Investment income from Pool	708	1,480	497	1,150
Interest, Dividend & Rent – Gross	20,113	72,677	15,597	62,128

PERIODIC DISCLOSURES FORM NL-2-B-PL

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

Registration No. 106 dated 4.12.2000

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023

Particulars	Schedule	QUARTER ENDED	YEAR ENDED QUARTER ENDED		YEAR ENDED	
Particulars	Schedule	31ST MARCH 2023	31ST MARCH 2023	31ST MARCH 2022	31ST MARCH 2022	
OPERATING PROFIT/(LOSS)						
(a) Fire Insurance		7,444	18,462	3,182	9,628	
(b) Marine Insurance		420	117	6	(2,409	
(c) Miscellaneous Insurance		(12,229)	(29,182)	(13,175)	(27,137	
(C) Wiscellaneous insulance		(12,229)	(29,102)	(13,173)	(21,131)	
INCOME FROM INVESTMENTS						
(a) Interest, Dividend & Rent – Gross		6,906	24,743	4,812	20,975	
(b) Profit on sale of investments		7	63	756	5,906	
(c) (Loss on sale/ redemption of investments)		-	-	-	-	
(d) Amortization of Premium / Discount on		600	4 672	(4)	(000	
Investments		608	1,673	(1)	(206	
OTHER INCOME						
a) Recovery from Investments written off		1,845	1,845			
, and the second	+ +		1,045	-		
b) Profit on Sale of Fixed Assets	+	(3)		172	-	
c) Miscellaneous Income		150	503	173	286	
TOTAL (A)		5,148	18,224	(4,247)	7,043	
			·	, ,	·	
PROVISIONS (Other than taxation)						
(a) For diminution in the value of investments		-	-	-	(1,515	
(b) For doubtful debts		-	-	-	-	
(c) For Others		-	-	-		
OTHER EXPENSES						
(a) Expenses other than those related to						
Insurance Business						
(b) Bad Debts/ Advances written off		-	-	-	-	
(c) Interest on Subordinated Debts		-	-	-	-	
(d) Expenses towards Corporate Social		400	-10	4-0		
Responsibility (CSR) Activities		128	510	156	623	
(e) Penalties		-	-	-	Ų	
(f) Contribution to Policyholders' A/c						
(i) Towards Excess Expenses of Management		_	_	_	_	
(ii) Towards Excess Employees Remuneration		3	3	35	68	
(iii) Others		-	-	-	-	
(g) Others						
(i) Investment Write Off		-	-	0	1,307	
(ii) Loss on Sale of Fixed Assets		10	10	30	35	
TOTAL (B)		141	523	221	523	
Profit/ (Loss) Before Tax		5,007	17,701	(4,468)	6,520	
Less: Provision for Taxation						
Current Tax	+	1,343	4,570	(1,703)	27:	
Deferred Tax		(405)	(620)	525	41:	
Less: Short / (Excess) provision for taxation for		(403)	(020)	323	710	
earlier years						
Current Tax		166	166	(22)	(00	
	+			(22)	(22 17	
Deferred Tax		27	27	17		
Profit/ (Loss) After Tax		3,876	13,558	(3,285)	5,83	
APPROPRIATIONS						
(a) Interim dividends paid during the year		-	-	-	-	
(b) Final dividend paid		-	-	-	-	
(c) Transfer to any Reserves or Other Accounts		-	-	-	-	
Balance of Profit/ (Loss) brought forward from	+ +		240.074		ODE 420	
last year			210,974		205,139	
		•	•	· ·		

PERIODIC DISCLOSURES

FORM NL-3-B-BS

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

Registration No. 106 dated 4.12.2000

BALANCE SHEET AS AT 31ST MARCH 2023

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

CONTINGENT LIABILITIES

	Particulars	AS AT 31ST MARCH 2023	AS AT 31ST MARCH 2022
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debt by the company	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	25,951	25,347
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	TOTAL	25,951	25,347

PERIODIC DISCLOSURES FORM NL-4- PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In Lakhs)

Particulars	QU	ARTER ENDED	31ST MARCH 2023		YEAR ENDED 31ST MARCH 2023					
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total		
Premium from direct business written	17,919	6,707	250,819	275,445	94,473	30,213	862,409	987,095		
Add: Premium on reinsurance accepted	(313)	28	262	(23)	15,468	52	1,791	17,311		
Less : Premium on reinsurance ceded	15,250	4,368	71,837	91,455	91,119	16,865	205,251	313,235		
Net Premium	2,356	2,367	179,244	183,967	18,822	13,400	658,949	691,171		
Add: Opening balance of UPR	-	-	-	-	11,088	3,769	272,059	286,916		
Less: Closing balance of UPR	(1,744)	(943)	9,150	6,463	12,092	4,328	318,412	334,832		
Premium Earned (Net)	4,100	3,310	170,094	177,504	17,818	12,841	612,596	643,255		
Gross Direct Premium										
- In India	17,919	6,707	250,819	275,445	94,473	30,213	862,409	987,095		
- Outside India	-	-	-	-	-	-	-	-		

PREMIUM EARNED [NET]

								/ III Earline		
Particulars	QU	ARTER ENDED	31ST MARCH 2022		YEAR ENDED 31ST MARCH 2022					
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total		
Premium from direct business written	15,909	6,833	191,100	213,842	92,472	25,219	727,600	845,291		
Add: Premium on reinsurance accepted	1,769	59	2,453	4,281	9,816	232	6,458	16,506		
Less : Premium on reinsurance ceded	12,893	3,595	47,488	63,976	84,280	13,153	174,679	272,112		
Net Premium	4,785	3,297	146,065	154,147	18,008	12,298	559,379	589,685		
Add: Opening balance of UPR	-	-	-	-	5,551	2,967	245,238	253,756		
Less: Closing balance of UPR	229	(720)	10,447	9,956	11,088	3,769	272,059	286,916		
Premium Earned (Net)	4,556	4,017	135,618	144,191	12,471	11,496	532,558	556,525		
· ·			•							
Gross Direct Premium										
- In India	15,909	6,833	191,100	213,842	92,472	25,219	727,600	845,291		
- Outside India	-	-	-	-	-	-	-	-		

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

PREMIUM EARNED [NET]

(₹ In Lakhs)

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

PREMIUM EARNED [NET]

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

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

PREMIUM EARNED [NET]

(₹ In Lakhs)

Particulars		QUARTER ENDED 31ST MARCH 2023												
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	55,298	66,064	121,362	4,035	-	1,300	1,928	2,799	45,834	38	48,671	55,898	17,625	250,819
Add: Premium on reinsurance accepted	-	-	•	86	-	-	8	-	-	-	-	-	168	262
Less : Premium on reinsurance ceded	2,429	3,936	6,365	3,583	-	202	783	355	8,433	3	8,791	43,776	8,337	71,837
Net Premium	52,869	62,128	114,997	538		1,098	1,153	2,444	37,401	35	39,880	12,122	9,456	179,244
Add: Opening balance of UPR	-	-	-	-	-	-	3,798	(3,798)	-	-	(3,798)	-	-	-
Less: Closing balance of UPR	9,763	11,611	21,374	4	-	34	3,849	(4,112)	(7,278	(4)	(11,394)	(4,841)	124	9,150
Premium Earned (Net)	43,106	50,517	93,623	534	-	1,064	1,102	2,758	44,679	39	47,476	16,963	9,332	170,094
Gross Direct Premium														1
- In India	55,298	66,064	121,362	4,035	-	1,300	1,928	2,799	45,834	38	48,671	55,898	17,625	250,819
- Outside India	-	-	-	-	-	-	-	-	-	-		-	-	-

PREMIUM EARNED [NET]

Particulars		YEAR ENDED 31ST MARCH 2023												
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	191,679	221,678	413,357	16,039	-	5,135	7,017	12,812	203,888	251	216,951	138,372	65,538	862,409
Add: Premium on reinsurance accepted	-	-	-	429	-	-	8	73	1,106	-	1,179	-	175	1,791
Less : Premium on reinsurance ceded	8,381	10,999	19,380	14,320	-	383	2,747	1,192	30,521	31	31,744	108,527	28,150	205,251
Net Premium	183,298	210,679	393,977	2,148	-	4,752	4,278	11,693	174,473	220	186,386	29,845	37,563	658,949
Add: Opening balance of UPR	75,881	111,865	187,746	1,172	-	1,867	5,431	1,633	53,656	32	55,321	1,228	19,294	272,059
Less: Closing balance of UPR	102,592	121,079	223,671	1,293	-	2,152	5,687	2,179	59,316	26	61,521	3,739	20,349	318,412
Premium Earned (Net)	156,587	201,465	358,052	2,027	-	4,467	4,022	11,147	168,813	226	180,186	27,334	36,508	612,596
Gross Direct Premium - In India	191,679	221,678	413,357	16,039		5,135	7,017	12,812	203,888	251	216,951	138,372	65,538	862,409
- Outside India	-	-	-	-	-	-		-	-	-	-	-	-	-

PREMIUM EARNED [NET]

(₹ In Lakhs)

Particulars		QUARTER ENDED 31ST MARCH 2022												
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	42,361	58,912	101,273	3,411	-	1,146	1,411	2,423	52,092	38	54,553	15,601	13,705	191,100
Add: Premium on reinsurance accepted	-	-	-	196	-	-	151	60	1,968	-	2,028	-	78	2,453
Less : Premium on reinsurance ceded	6,200	3,121	9,321	2,774	-	57	367	166	17,519	3	17,688	12,207	5,074	47,488
Net Premium	36,161	55,791	91,952	833	-	1,089	1,195	2,317	36,541	35	38,893	3,394	8,709	146,065
Add: Opening balance of UPR	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Closing balance of UPR	1,438	7,051	8,489	113	-	40	(44)	(517)	2,519	2	2,004	(481)	326	10,447
Premium Earned (Net)	34,723	48,740	83,463	720	-	1,049	1,239	2,834	34,022	33	36,889	3,875	8,383	135,618
Gross Direct Premium														
- In India	42,361	58,912	101,273	3,411	-	1,146	1,411	2,423	52,092	38	54,553	15,601	13,705	191,100
- Outside India	-	-	•	-	-	-	-	-	-	-	-	-	-	-

PREMIUM EARNED [NET]

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Particulars							YEAR ENDED	31ST MARCH 20	22					
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	164,992	205,272	370,264	12,010	-	4,474	5,694	10,563	175,233	160	185,956	94,048	55,154	727,600
Add: Premium on reinsurance accepted	-	-	-	566	-	-	165	1,817	2,950	-	4,767	-	960	6,458
Less : Premium on reinsurance ceded	24,912	10,962	35,874	10,394	-	224	1,956	865	29,752	45	30,662	73,581	21,988	174,679
Net Premium	140,080	194,310	334,390	2,182	-	4,250	3,903	11,515	148,431	115	160,061	20,467	34,126	559,379
Add: Opening balance of UPR	72,456	110,665	183,121	1,075	-	1,574	1,388	4,313	42,592	17	46,922	1,933	9,225	245,238
Less: Closing balance of UPR	75,881	111,865	187,746	1,172	-	1,867	1,633	5,431	53,656	32	59,119	1,228	19,294	272,059
Premium Earned (Net)	136,655	193,110	329,765	2,085	-	3,957	3,658	10,397	137,367	100	147,864	21,172	24,057	532,558
Gross Direct Premium														
- In India	164,992	205,272	370,264	12,010	-	4,474	5,694	10,563	175,233	160	185,956	94,048	55,154	727,600
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

PERIODIC DISCLOSURES FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2023					YEAR ENDED 31ST MARCH 2023					
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total			
Claims paid											
Direct claims	11,939	6,154	167,504	185,597	50,715	17,448	580,044	648,207			
Add: Re-insurance accepted	822	47	208	1,077	1,287	734	1,953	3,974			
Less: Re-insurance Ceded	11,407	2,809	23,462	37,678	46,929	8,301	133,549	188,779			
Net Claim Paid	1,354	3,392	144,250	148,996	5,073	9,881	448,448	463,402			
Add: Claims Outstanding at the end of the Year	1,025	(1,017)	15,476	15,484	15,919	9,023	809,166	834,108			
Less: Claims Outstanding at the beginning of the Year	1	-	-	1	11,463	8,187	708,117	727,767			
N (1 10)	0.070	0.075	450 700	404 470	0.500	40.747	540.407	500 740			
Net Incurred Claims	2,378	2,375	159,726	164,479	9,529	10,717	549,497	569,743			

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

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	Ql	JARTER ENDED	31ST MARCH 2022			YEAR ENDED 31	ST MARCH 2022	
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	19,554	4,059	140,609	164,222	39,391	14,192	560,260	613,843
Add: Re-insurance accepted	1,227	169	2,018	3,414	2,570	179	2,110	4,859
Less: Re-insurance Ceded	19,359	1,946	29,740	51,045	37,008	6,404	144,595	188,007
Net Claim Paid	1,422	2,282	112,887	116,591	4,953	7,967	417,775	430,695
Add: Claims Outstanding at the end of the Year	990	1,311	17,649	19,950	11,462	8,187	708,117	727,766
Less: Claims Outstanding at the beginning of the Year	-	-	-	-	8,483	4,127	622,161	634,771
Net Incurred Claims	2,412	3,593	130,536	136,541	7,932	12,027	503,731	523,690

Particulars	C	QUARTER ENDED	31ST MARCH 2022	2	YEAR ENDED 31ST MARCH 2022					
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total		
Claims Paid (Direct)										
- In India	19,550	4,059	140,605	164,214	39,386	14,191	560,256	613,833		
- Outside India	4	0	4	8	5	1	4	10		
	19,554	4,059	140,609	164,222	39,391	14,192	560,260	613,843		
Estimates of IBNR and IBNER at the end of the period (net)	129	1,290	11,712	13,131	1,351	3,032	425,287	429,670		
Estimates of IBNR and IBNER at the beginning of the period (net)	-	ı	-	-	1,093	1,394	363,564	366,051		

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

CLAIMS INCURRED [NET]

(₹ In Lakhs)

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

	Particulars	QUARTER	ENDED 31ST MAR	RCH 2023	YEAR E	NDED 31ST MARC	H 2023
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claim	ns Paid (Direct)						
- Ir	ı India	6,099	55	6,154	16,783	665	17,448
- O	outside India	-	-	-	-	-	-
		6,099	55	6,154	16,783	665	17,448
	nates of IBNR and IBNER at the end of the d (net)	211	58	269	3,320	127	3,447
	nates of IBNR and IBNER at the beginning of eriod (net)	-	-	-	2,976	56	3,032

CLAIMS INCURRED [NET]

(₹ In Lakhs)

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

Particulars	QUARTER	ENDED 31ST MAI	RCH 2022	YEAR E	ENDED 31ST MARC	H 2022
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims Paid (Direct)						
- In India	4,018	41	4,059	13,860	331	14,191
- Outside India	-	0	0	-	1	1
	4,018	41	4,059	13,860	332	14,192
Estimates of IBNR and IBNER at the end of the period (net)	1,317	(27)	1,290	2,976	56	3,032
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	•	1,287	107	1,394

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

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars							QUARTER ENDED 31	ST MARCH 2023						
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid									-					
Direct claims	38,004	46,665	84,669	1,394	-	769	173	3,076	69,941	26	73,043	3,683	3,773	167,5
Add: Re-insurance accepted	-	-	•	40	-	-	-	167	-	-	167	-	1	2
Less: Re-insurance Ceded	3,044	4,189	7,233	1,030	-	260	15	317	10,525	1	10,843	2,762	1,319	23,4
Net Claim Paid	34,960	42,476	77,436	404	-	509	158	2,926	59,416	25	62,367	921	2,455	144,2
Add: Claims Outstanding at the end of the Year	(514)	467	(47)	52	-	430	18	(657)	2,354	(10)	1,687	9,450	3,886	15,4
Less: Claims Outstanding at the beginning of the Year	(1)	-	(1)	-	-	-	-	-	1	-	1	-	-	
Net Incurred Claims	34,447	42,943	77,390	456	-	939	176	2,269	61,769	15	64,053	10,371	6,341	159,

(₹ In Lakhs)

Particulars							QUARTER ENDED	31ST MARCH 2023						
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Claims Paid (Direct)														
- In India	38,004	46,665	84,669	1,394	-	769	173	3,076	69,941	26	73,043	3,683	3,773	167,504
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	38,004	46,665	84,669	1,394	-	769	173	3,076	69,941	26	73,043	3,683	3,773	167,504
Estimates of IBNR and IBNER at the end of the period (net)	2,678	9,895	12,573	(2)	-	165	24	(50)	998	(3)	945	8,529	2,413	24,647
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-

CLAIMS INCURRED [NET]

(₹ In Lakhs)

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

Particulars							YEAR ENDED 318	ST MARCH 2023						
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Claims Paid (Direct)							-							
- In India	138,435	125,457	263,892	4,662	-	2,211	348	8,939	218,470	139	227,548	67,396	13,987	580,044
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	138,435	125,457	263,892	4,662	•	2,211	348	8,939	218,470	139	227,548	67,396	13,987	580,044
Estimates of IBNR and IBNER at the end of the period (net)	15,223	439,829	455,052	377	-	1,321	1,319	2,576	23,448	135	26,159	10,516	13,376	508,120
Estimates of IBNR and IBNER at the beginning of the period (net)	10,267	387,090	397,357	371	-	1,005	1,087	2,390	17,502	50	19,942	2,484	3,041	425,28

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars							QUARTER ENDED 31	IST MARCH 2022						
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid														
Direct claims	39,448	29,476	68,924	1,067	-	672	75	2,151	41,853	49	44,053	20,149	5,669	140,60
Add: Re-insurance accepted	-	-		8	-	-	-	97	1,913	-	2,010	-	-	2,0
Less: Re-insurance Ceded	7,425	2,825	10,250	770	-	34	34	299	1,865	3	2,167	15,113	1,372	29,74
Net Claim Paid	32,023	26,651	58,674	305	-	638	41	1,949	41,901	46	43,896	5,036	4,297	112,88
Add: Claims Outstanding at the end of the Year	1,384	14,570	15,954	80	-	849	(58)	697	3,581	3	4,281	(3,763)	306	17,64
Less: Claims Outstanding at the beginning of the Year	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Incurred Claims	33,407	41,221	74,628	385	-	1,487	(17)	2,646	45,482	49	48,177	1,273	4,603	130,5

(₹ In Lakhs)

Particulars		QUARTER ENDED 31ST MARCH 2022 Workman Public/Product Personal Health (Eval Total Health (Incl.) Other Total													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
Claims Paid (Direct)															
- In India	39,448	29,476	68,924	1,063	-	672	75	2,151	41,853	49	44,053	20,149	5,669	140,605	
- Outside India	-	-	-	4	-	-	-	-	-	-	-	-	-	4	
	39,448	29,476	68,924	1,067	-	672	75	2,151	41,853	49	44,053	20,149	5,669	140,609	
Estimates of IBNR and IBNER at the end of the period (net)	1,095	10,498	11,593	(15)	-	369	151	221	3,465	2	3,688	(4,635)	561	11,712	
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars							YEAR ENDED 31S	T MARCH 2022						
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid														
Direct claims	137,891	89,609	227,500	3,682	-	1,906	1,382	7,038	199,892	56	206,986	103,608	15,196	560,260
Add: Re-insurance accepted	-	-	-	83	-	-	-	97	1,930	-	2,027	-	-	2,110
Less: Re-insurance Ceded	29,924	9,477	39,401	2,735	-	97	376	888	19,456	3	20,347	77,768	3,871	144,595
Net Claim Paid	107,967	80,132	188,099	1,030	-	1,809	1,006	6,247	182,366	53	188,666	25,840	11,325	417,775
Add: Claims Outstanding at the end of the Year	20,764	629,447	650,211	1,653	-	2,376	2,680	6,067	23,268	94	29,429	12,438	9,330	708,117
Less: Claims Outstanding at the beginning of the Year	15,212	545,693	560,905	1,717	-	942	2,767	3,922	20,934	62	24,918	24,616	6,296	622,161
Net Incurred Claims	113,519	163,886	277,405	966	-	3,243	919	8,392	184,700	85	193,177	13,662	14,359	503,731

														/₹ III Lakiis
Particulars							YEAR ENDED 31S	T MARCH 2022						
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Claims Paid (Direct)														
- In India	137,891	89,609	227,500	3,678	-	1,906	1,382	7,038	199,892	56	206,986	103,608	15,196	560,25
- Outside India	-	-	-	4	-	-	-	-	-	-	-	-	-	
	137,891	89,609	227,500	3,682	-	1,906	1,382	7,038	199,892	56	206,986	103,608	15,196	560,26
Estimates of IBNR and IBNER at the end of the period (net)	10,267	387,090	397,357	371	-	1,005	1,087	2,390	17,502	50	19,942	2,484	3,041	425,28
Estimates of IBNR and IBNER at the beginning of the period (net)	8,795	322,822	331,617	367	-	533	742	2,267	17,655	24	19,946	8,242	2,117	363,50

PERIODIC DISCLOSURES FORM NL-6-COMMISSION SCHEDULE

COMMISSION

Particulars		QUARTER ENDED :	31ST MARCH 2023		YEAR ENDED 31ST MARCH 2023					
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total		
Commission paid										
Commission & Remuneration	1,608	532	15,960	18,100	7,189	2,410	57,700	67,299		
Rewards	155	165	2,427	2,747	1,302	676	9,582	11,560		
Distribution fees	-	-	324	324	-	-	1,191	1,191		
Gross Commission	1,763	697	18,711	21,171	8,491	3,086	68,473	80,050		
Add: Commission on Re-insurance Accepted	4	1	32	37	1,327	4	162	1,493		
Less: Commission on Re-insurance Ceded	7,386	296	4,465	12,147	21,410	2,314	12,908	36,632		
Net Commission	(5,619)	402	14,278	9,061	(11,592)	776	55,727	44,911		
Break-up of the expenses (Gross) incurred to proc	ure business:		•							
Individual Agents	485	224	4,271	4,980	1,816	835	15,820	18,471		
Corporate Agents (Banks / FII / HFC)	63	-	141	204	259	-	608	867		
Corporate Agents (Others)	8	-	59	67	27	1	188	216		
Insurance Brokers	1,206	471	12,222	13,899	6,381	2,243	44,997	53,621		
Direct Business (Online)	-	-	-	-	-	-	-	-		
MISP (Direct)	-	-	324	324	-	-	1,191	1,191		
Web Aggregators	-	-	1	1	-	-	3	3		
Insurance Marketing Firm	1	2	18	21	6	7	63	76		
Common Service Centers	-	-	5	5	-	-	12	12		
Micro Agents	-	-	-	-	-	-	-	-		
Point of Sales (Direct)	-	-	1,670	1,670	2	-	5,591	5,593		
Others	-	-	-	-	-	-	-	_		
TOTAL (B)	1,763	697	18,711	21,171	8,491	3,086	68,473	80,050		
Commission and Rewards on (Excluding		1		T	T					
Reinsurance) Business written :										
- In India	1,763	697	18,711	21,171	8,491	3,086	68,473	80,050		
- Outside India			10,711	21,171	-	-				

COMMISSION (₹ In Lakhs)

Particulars		QUARTER ENDED	31ST MARCH 2022		YEAR ENDED 31ST MARCH 2022					
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total		
Commission paid										
Commission & Remuneration	1,429	472	12,443	14,344	7,095	1,944	48,343	57,382		
Rewards	323	179	2,835	3,337	1,618	767	8,073	10,458		
Distribution fees	-	1	307	307			1,300	1,300		
Gross Commission	1,752	651	15,585	17,988	8,713	2,711	57,716	69,140		
Add: Commission on Re-insurance Accepted	227	2	171	400	859	13	712	1,584		
Less: Commission on Re-insurance Ceded	3,442	552	2,969	6,963	16,123	1,976	14,957	33,056		
Net Commission	(1,463)	101	12,787	11,425	(6,551)	748	43,471	37,668		
Break-up of the expenses (Gross) incurred to proc	ure business:									
Individual Agents	528	206	4,159	4,893	2,070	830	14,980	17,880		
Corporate Agents (Banks / FII / HFC)	56	1	152	208	206	-	561	767		
Corporate Agents (Others)	8	-	45	53	27	-	159	186		
Insurance Brokers	1,160	444	9,509	11,113	6,398	1,877	35,823	44,098		
Direct Business (Online)	-	1	-	-	-	-	-	-		
MISP (Direct)	-	1	307	307	-	-	1,300	1,300		
Web Aggregators	-	1	1	1	-	-	149	149		
Insurance Marketing Firm	-	1	13	14	12	4	47	63		
Common Service Centers	-	1	2	2	-	-	11	11		
Micro Agents	-	1	-	-	-	-	-	-		
Point of Sales (Direct)	-	1	1,397	1,397	-	-	4,686	4,686		
Others	-	1	-	-	-	-	-	-		
TOTAL (B)	1,752	651	15,585	17,988	8,713	2,711	57,716	69,140		
Commission and Rewards on (Excluding										
Reinsurance) Business written :										
- In India	1,752	651	15,585	17,988	8,713	2,711	57,716	69,140		
- Outside India	-		-	-	-	-	-	-		

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

COMMISSION

Particulars	QUARTE	R ENDED 31ST MARC	CH 2023	YEAR ENDED 31ST MARCH 2023				
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total		
Commission paid								
Commission & Remuneration	532	-	532	2,376	34	2,410		
Rewards	164	1	165	646	30	676		
Distribution fees	-	-	-	-	-	-		
Gross Commission	696	1	697	3,022	64	3,086		
Add: Commission on Re-insurance Accepted	1	-	1	4	-	4		
Less: Commission on Re-insurance Ceded	279	17	296	2,180	134	2,314		
Net Commission	418	(16)	402	846	(70)	776		
Break-up of the expenses (Gross) incurred to procure but	ısiness:		•					
Individual Agents	224	-	224	835	-	835		
Corporate Agents (Banks / FII / HFC)	-	-	-	-	-	-		
Corporate Agents (Others)	-	-	-	1	-	1		
Insurance Brokers	470	1	471	2,179	64	2,243		
Direct Business (Online)	-	-	-	-	-	-		
MISP (Direct)	-	-	-	-	-	-		
Web Aggregators	-	-	-	-	-	-		
Insurance Marketing Firm	2	-	2	7	-	7		
Common Service Centers	-	-	-	-	-	-		
Micro Agents	-	-	-	-	-	-		
Point of Sales (Direct)	-	-	-	-	-	-		
Others	-	-	-	-	-	-		
TOTAL (B)	696	1	697	3,022	64	3,086		
	Т	Т	Т	Т	1			
Commission and Rewards on (Excluding Reinsurance)								
Business written :	202			2 222	24	0.000		
- In India	696	1	697	3,022	64	3,086		
- Outside India	-	-	-	-	-	•		

COMMISSION (₹ In Lakhs)

Particulars	QUARTER	R ENDED 31ST MARC	H 2022	YEAR ENDED 31ST MARCH 2022					
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total			
Commission paid									
Commission & Remuneration	472	-	472	1,938	6	1,944			
Rewards	179	-	179	764	3	767			
Distribution fees	-	-	-	-	-	-			
Gross Commission	651	-	651	2,702	9	2,711			
Add: Commission on Re-insurance Accepted	-	2	2	6	7	13			
Less: Commission on Re-insurance Ceded	534	18	552	1,858	118	1,976			
Net Commission	117	(16)	101	850	(102)	748			
Break-up of the expenses (Gross) incurred to procure but	siness:								
Individual Agents	206	-	206	825	5	830			
Corporate Agents (Banks / FII / HFC)	-	-	-	-	-	-			
Corporate Agents (Others)	-	-	-	-	-	-			
Insurance Brokers	444	-	444	1,873	4	1,877			
Direct Business (Online)	-	-	-	-	-	-			
MISP (Direct)	-	-	-	-	-	-			
Web Aggregators	-	-	-	-	-	-			
Insurance Marketing Firm	1	-	1	4	-	4			
Common Service Centers	-	-	-	-	-	-			
Micro Agents	-	-	-	-	-	-			
Point of Sales (Direct)	-	-	-	-	-	-			
Others	-	-	-	-	-	-			
TOTAL (B)	651	-	651	2,702	9	2,711			
Commission and Powerds on (Evaluding Painsurance)	T	<u> </u>	1	T	T				
Commission and Rewards on (Excluding Reinsurance) Business written :									
- In India	651	_	651	2,702	9	2,711			
- Outside India		_		2,102		2 ,111			

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

COMMISSION

COMMISSION														(₹ In Lakhs)
Particulars							QUARTER ENDED 3	31ST MARCH 20	23					
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid														
Commission & Remuneration	9,726	1,030	10,756	475	ı	186	253	296	1,900	4	2,200	-	2,090	15,960
Rewards	780	122	902	147	ı	64	249	16	335	(1)	350	-	715	2,427
Distribution fees	318	6	324	-	ı	-	-	-	-	-	-	-	1	324
Gross Commission	10,824	1,158	11,982	622	•	250	502	312	2,235	3	2,550	-	2,805	18,711
Add: Commission on Re-insurance Accepted	-	-	-	-	•	-	2	-	-	-	-	-	30	32
Less: Commission on Re-insurance Ceded	338	128	466	478	-	8	60	21	647	-	668	1,847	938	4,465
Net Commission	10,486	1,030	11,516	144		242	444	291	1,588	3	1,882	(1,847)	1,897	14,278
Break-up of the expenses (Gross) incurred to procure	e business:													<u> </u>
Individual Agents	1,363	392	1,755	228	-	157	54	120	614	3	737	-	1,340	4,271
Corporate Agents (Banks / FII / HFC)	23	7	30	1	-	-	-	17	20	-	37	-	73	141
Corporate Agents (Others)	20	9	29	-	•	1	-	4	4	-	8	1	21	59
Insurance Brokers	8,007	316	8,323	389	1	91	447	160	1,555	-	1,715	1	1,257	12,222
Direct Business (Online)	-	-	-	-	ı	-	-	-	-	-	-	-	ı	-
MISP (Direct)	318	6	324	-	-	-	-	-	-	-	-	-	-	324
Web Aggregators	-	1	1	-	ı	-	-	-	-	-	-	-	•	1
Insurance Marketing Firm	3	-	3	4	-	1	1	4	1	-	5	-	4	18
Common Service Centers	1	4	5	-	-	-	-	-	-	-	-	-	-	5
Micro Agents	-	-	-	-	•	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	1,089	423	1,512	-	-	-	-	7	41	-	48	-	110	1,670
Others	-	-	-	-	•	-	-	-	-	-	-	-	-	-
TOTAL (B)	10,824	1,158	11,982	622	-	250	502	312	2,235	3	2,550	-	2,805	18,711
Commission and Rewards on (Excluding														
Reinsurance) Business written :														
- In India	10,824	1,158	11,982	622	-	250	502	312	2,235	3	2,550	-	2,805	18,711
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

COMMISSION (₹ In Lakhs)

Particulars							YEAR ENDED 318	ST MARCH 2023						
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid														
Commission & Remuneration	33,372	3,368	36,740	1,694	-	732	872	1,194	8,234	30	9,458	-	8,204	57,700
Rewards	2,698	453	3,151	483	-	186	752	117	2,223	7	2,347	-	2,663	9,582
Distribution fees	1,164	27	1,191	-	-	-	-	-	-	-	-	-	-	1,191
Gross Commission	37,234	3,848	41,082	2,177	•	918	1,624	1,311	10,457	37	11,805	-	10,867	68,473
Add: Commission on Re-insurance Accepted	-	-	-	43	-	-	2	3	83	-	86	-	31	162
Less: Commission on Re-insurance Ceded	1,188	439	1,627	1,840	-	31	248	83	1,372	2	1,457	4,362	3,343	12,908
Net Commission	36,046	3,409	39,455	380	-	887	1,378	1,231	9,168	35	10,434	(4,362)	7,555	55,727
Break-up of the expenses (Gross) incurred to procur	e business:													
Individual Agents	4,652	1,175	5,827	719	-	535	140	433	3,017	32	3,482	-	5,117	15,820
Corporate Agents (Banks / FII / HFC)	108	36	144	4	-	1	-	74	50	1	124	-	335	608
Corporate Agents (Others)	66	29	95	1	-	1	-	20	14	1	34	-	57	188
Insurance Brokers	27,494	1,333	28,827	1,441	-	377	1,483	747	7,191	4	7,942	-	4,927	44,997
Direct Business (Online)	-	-	-	-		-	-	ı	1	-	-	-	-	-
MISP (Direct)	1,164	27	1,191	-		-	-	ı	-	-	-	-	-	1,191
Web Aggregators	2	1	3	-		-	-	ı	-	-	-	-	-	3
Insurance Marketing Firm	10	2	12	12	-	4	1	6	12	-	18	-	16	63
Common Service Centers	1	9	10	-		-	-	2	1	-	2	-	-	12
Micro Agents	-	-	-	-		-	-	1	1	1	-	-	-	-
Point of Sales (Direct)	3,737	1,236	4,973	-		-	-	29	173	1	203	-	415	5,591
Others	-	-	-	-		-	-	1	1	-	-	-	-	-
TOTAL (B)	37,234	3,848	41,082	2,177	-	918	1,624	1,311	10,457	37	11,805	-	10,867	68,473
Commission and Rewards on (Excluding														
Reinsurance) Business written :														
- In India	37,234	3,848	41,082	2,177	-	918	1,624	1,311	10,457	37	11,805	-	10,867	68,473
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

COMMISSION (₹ In Lakhs)

Particulars							QUARTER ENDED 3	1ST MARCH 20	22					
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid														
Commission & Remuneration	7,064	993	8,057	332	-	163	182	244	1,806	3	2,053	1	1,656	12,443
Rewards	295	85	380	150	-	113	129	44	1,232	4	1,280	•	783	2,835
Distribution fees	298	9	307	-	-	-	-	1	-	-	-	-	-	307
Gross Commission	7,657	1,087	8,744	482	-	276	311	288	3,038	7	3,333	-	2,439	15,585
Add: Commission on Re-insurance Accepted	-	-	-	15	-	-	-	3	145	-	148	-	8	171
Less: Commission on Re-insurance Ceded	1,397	146	1,543	62	-	9	32	18	386	(1)	403	170	750	2,969
Net Commission	6,260	941	7,201	435	-	267	279	273	2,797	8	3,078	(170)	1,697	12,787
Break-up of the expenses (Gross) incurred to proc	ure business:			<u> </u>										
Individual Agents	1,012	325	1,337	183	-	190	44	108	1,083	6	1,197	-	1,208	4,159
Corporate Agents (Banks / FII / HFC)	29	8	37	1	-	-	-	14	15	-	29	-	85	152
Corporate Agents (Others)	13	6	19	-	-	1	-	4	1	-	5	-	20	45
Insurance Brokers	5,482	386	5,868	297	-	84	265	154	1,882	1	2,037	-	958	9,509
Direct Business (Online)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	298	9	307	-	-	-	-	-	-	-	-	-	-	307
Web Aggregators	-	1	1	-	-	-	-	-	-	-	-	-	-	1
Insurance Marketing Firm	3	-	3	1	-	1	2	2	3	-	5	-	1	13
Common Service Centers	-	2	2	-	-	-	-	-	-	-	-	-	-	2
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	820	350	1,170	-	-	-	-	6	54	-	60	-	167	1,397
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	7,657	1,087	8,744	482	-	276	311	288	3,038	7	3,333	-	2,439	15,585
Commission and Rewards on (Excluding				T										
Reinsurance) Business written :														
- In India	7,657	1,087	8,744	482	-	276	311	288	3,038	7	3,333	-	2,439	15,585
- Outside India	-	-	-	-		-	-	-	-	-	-	-	-	•

COMMISSION

Particulars							YEAR ENDED 315	ST MARCH 2022						
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid														
Commission & Remuneration	27,535	3,523	31,058	1,228	-	643	708	960	7,067	14	8,041	-	6,665	48,343
Rewards	1,157	270	1,427	512	-	317	624	231	1,940	7	2,178	-	3,015	8,073
Distribution fees	1,260	40	1,300	-	-	-	-	1	-	-	-	-	-	1,300
Gross Commission	29,952	3,833	33,785	1,740	-	960	1,332	1,191	9,007	21	10,219	-	9,680	57,716
Add: Commission on Re-insurance Accepted	-	-	-	50	-	-	2	303	215	-	518	-	142	712
Less: Commission on Re-insurance Ceded	5,266	512	5,778	987	-	34	192	85	1,338	4	1,427	3,792	2,747	14,957
Net Commission	24,686	3,321	28,007	803	-	926	1,142	1,409	7,884	17	9,310	(3,792)	7,075	43,471
Break-up of the expenses (Gross) incurred to pro	cure business:		_											
Individual Agents	3,926	1,148	5,074	643	-	610	165	413	3,247	17	3,677	-	4,811	14,980
Corporate Agents (Banks / FII / HFC)	128	41	169	3	-	1	-	58	44	-	102	-	286	561
Corporate Agents (Others)	53	24	77	-	-	1	-	16	11	-	27	-	54	159
Insurance Brokers	21,599	1,478	23,077	1,090	-	344	1,165	671	5,483	3	6,157	-	3,990	35,823
Direct Business (Online)	-	-	-	-		-	-	-	-	-	-	-	-	-
MISP (Direct)	1,260	40	1,300	-		-	-	-	-	-	-	-	-	1,300
Web Aggregators	122	24	146	-		-	-	-	3	-	3	-	-	149
Insurance Marketing Firm	8	1	9	4	-	4	2	5	7	-	12	-	16	47
Common Service Centers	2	8	10	-		-	-	1	-	-	1	-	-	11
Micro Agents	-	-	-	-		-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	2,854	1,069	3,923	-		-	-	27	212	1	240	-	523	4,686
Others	-	-	-	-		-	-	-	-	-	-	-	-	-
TOTAL (B)	29,952	3,833	33,785	1,740	•	960	1,332	1,191	9,007	21	10,219	-	9,680	57,716
Commission and Rewards on (Excluding														
Reinsurance) Business written :														
- In India	29,952	3,833	33,785	1,740	-	960	1,332	1,191	9,007	21	10,219	-	9,680	57,716
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

PERIODIC DISCLOSURES FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	QU	ARTER ENDED	31ST MARCH 2023		YEAR ENDED 31ST MARCH 2023					
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total		
1 Employees' remuneration & welfare benefits	95	113	9,793	10,001	1,199	853	41,957	44,009		
2 Travel, conveyance and vehicle running expenses	6	6	440	452	46	33	1,612	1,691		
3 Training expenses	-	-	17	17	3	2	113	118		
4 Rents, rates & taxes	16	16	1,293	1,325	138	98	4,837	5,073		
5 Repairs	21	17	1,045	1,083	76	54	2,653	2,783		
6 Printing & stationery	(8)	(4)	(97)	(109)	19	14	680	713		
7 Communication	2	2	191	195	23	16	799	838		
8 Legal & professional charges	33	30	2,091	2,154	198	141	6,914	7,253		
9 Auditors' fees, expenses etc										
(a) as auditor	-	ı	9	9	1	1	33	35		
(b) as adviser or in any other capacity, in respect of								-		
(i) Taxation matters	-	1	-	-	1	-	-	-		
(ii) Insurance matters	-	ı	-	-	1	-	-	-		
(iii) Management services; and	-	ı	-	-	1	-	-	-		
(iv) Tax Audit Fees	-	-	2	2	-	-	9	9		
(c) in any other capacity	-	-	-	-	-	-	3	3		
(d) Out of Pocket Expenses	-	ı	-	-	1	-	3	3		
10 Advertisement and publicity	85	94	7,697	7,876	891	635	31,201	32,727		
11 Interest & Bank Charges	14	14	962	990	91	65	3,196	3,352		
12 Depreciation	21	20	1,384	1,425	131	94	4,603	4,828		
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-		
14 Business Development and Sales Promotion Expens	es -	-	-	-	-	-	-	-		
15 Information & Technology Expenses	38	31	1,806	1,875	119	85	4,165	4,369		
16 Goods and Service Tax Expense	-	1	60	61	7	5	249	261		
17 Others :										
Policy Stamps	1	-	34	35	1	-	77	78		
Electricity & Water Charges	1	2	153	156	19	14	672	705		
Courtesies & Entertainment	3	2	188	193	19	13	647	679		
Others	8	8	616	632	61	43	2,146	2,250		
TOTAL	336	352	27,684	28,372	3,042	2,166	106,569	111,777		
- In India	336	352	27,684	28,372	3,042	2,166	106,569	111,777		
- Outside India	-	-	-	•	-	-	-	•		

Particulars	QUA	ARTER ENDED	31ST MARCH 2022		YEAR ENDED 31ST MARCH 2022					
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total		
1 Employees' remuneration & welfare benefits	260	179	7,883	8,322	1,195	816	37,105	39,116		
2 Travel, conveyance and vehicle running expenses	10	7	319	336	39	27	1,233	1,299		
3 Training expenses	-	1	20	21	2	2	77	81		
4 Rents, rates & taxes	36	25	1,102	1,163	145	99	4,496	4,740		
5 Repairs	39	27	1,206	1,272	90	62	2,806	2,958		
6 Printing & stationery	7	5	207	219	19	13	584	616		
7 Communication	8	5	235	248	39	26	1,204	1,269		
8 Legal & professional charges	54	38	1,665	1,757	232	159	7,226	7,617		
9 Auditors' fees, expenses etc										
(a) as auditor	-	-	9	9	1	1	33	35		
(b) as adviser or in any other capacity, in respect of								-		
(i) Taxation matters	-	-	-	-	-	-	-	-		
(ii) Insurance matters	-	-	-	-	-	-	-	-		
(iii) Management services; and	-	-	-	-	-	-	-	-		
(iv) Tax Audit Fees	-	-	2	2	-	-	9	9		
(c) in any other capacity	-	-	-	-	-	-	-	-		
(d) Out of Pocket Expenses	-	-	-	-	-	-	-	-		
10 Advertisement and publicity	213	146	6,521	6,880	705	481	21,889	23,075		
11 Interest & Bank Charges	25	17	743	785	81	55	2,505	2,641		
12 Depreciation	36	24	1,091	1,151	116	78	3,593	3,787		
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-		
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-		
15 Information & Technology Expenses	32	20	950	1,002	107	73	3,320	3,500		
16 Goods and Service Tax Expense	2	2	81	85	11	8	365	384		
17 Others:										
Policy Stamps	1	-	18	19	1	-	46	47		
Electricity & Water Charges	5	4	157	166	19	13	588	620		
Courtesies & Entertainment	6	4	173	183	17	11	506	534		
Others	22	15	672	709	67	46	2,085	2,198		
TOTAL	756	519	23,054	24,329	2,886	1,970	89,670	94,526		
- In India	756	519	23,054	24,329	2,886	1,970	89,670	94,526		
- Outside India	-	-	-	-	-	-	-	-		

PERIODIC DISCLOSURES

FORM NL-7 (A) -OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	QUARTER E	NDED 31ST MAI	RCH 2023	YEAR ENDED 31ST MARCH 2023				
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total		
1	Employees' remuneration & welfare benefits	111	2	113	846	7	853		
2	Travel, conveyance and vehicle running expenses	6	-	6	33	-	33		
3	Training expenses	-	-	-	2	-	2		
4	Rents, rates & taxes	16	-	16	97	1	98		
5	Repairs	17	-	17	54	-	54		
6	Printing & stationery	(4)	-	(4)	14	-	14		
7	Communication	2	-	2	16	-	16		
8	Legal & professional charges	30	-	30	140	1	141		
9	Auditors' fees, expenses etc								
	(a) as auditor	-	-	-	1	-	1		
	(b) as adviser or in any other capacity, in respect of								
	(i) Taxation matters	-	-	-	-	-	-		
	(ii) Insurance matters	-	-	-	-	-	-		
	(iii) Management services; and	-	-	-	-	-			
	(iv) Tax Audit Fees	-	-	-	-	-	-		
	(c) in any other capacity	-	_	-	-	-			
	(d) Out of Pocket Expenses	-	-	-	-	-	-		
10	Advertisement and publicity	92	2	94	629	6	635		
11	Interest & Bank Charges	13	1	14	64	1	65		
12	Depreciation	20	-	20	93	1	94		
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	_		
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-		
15	Information & Technology Expenses	31	-	31	84	1	85		
16	Goods and Service Tax Expense	1	-	1	5	-	5		
17	Others:								
	Policy Stamps	-	-	-	-	-	-		
	Electricity & Water Charges	2	-	2	14	-	14		
	Courtesies & Entertainment	2	-	2	13	-	13		
	Others	8		8	43	-	43		
	TOTAL	347	5	352	2,148	18	2,166		
	- In India	347	5	352	2,148	18	2,166		
	- Outside India	-	-	-	-	-	-		

	Particulars	QUARTER E	NDED 31ST MAR	CH 2022	YEAR ENDED 31ST MARCH 2022				
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total		
1	Employees' remuneration & welfare benefits	179	-	179	812	4	816		
2	Travel, conveyance and vehicle running expenses	7	-	7	27	-	27		
3	Training expenses	1	-	1	2	-	2		
4	Rents, rates & taxes	24	1	25	98	1	99		
5	Repairs	27	-	27	62	-	62		
6	Printing & stationery	5	-	5	13	-	13		
7	Communication	5	-	5	26	-	26		
8	Legal & professional charges	38	-	38	158	1	159		
9	Auditors' fees, expenses etc								
	(a) as auditor	-	-	-	1	-	1		
	(b) as adviser or in any other capacity, in respect of	-	-	-					
	(i) Taxation matters	-	-	-	-	-	-		
	(ii) Insurance matters	-	-	-	-	-	-		
	(iii) Management services; and	-	-	-	-	-	-		
	(iv) Tax Audit Fees	-	-	-	-	-	-		
	(c) in any other capacity	-	-	-	-	-	-		
	(d) Out of Pocket Expenses	-	-	-	-	-	-		
10	Advertisement and publicity	146	-	146	479	2	481		
11	Interest & Bank Charges	17	-	17	55	-	55		
12	Depreciation	24	-	24	78	-	78		
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	_		
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-		
15	Information & Technology Expenses	20	-	20	72	1	73		
16	Goods and Service Tax Expense	2	-	2	8	-	8		
17	Others:								
	Policy Stamps	-	-	-	-	-	-		
	Electricity & Water Charges	4	-	4	13	-	13		
	Courtesies & Entertainment	4	-	4	11	-	11		
	Others	15	-	15	46	-	46		
	TOTAL	518	1	519	1,961	9	1,970		
	- In India	518	1	519	1,961	9	1,970		
	- Outside India	-	-	-	-	-	-		

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

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars							QUARTER ENDE	D 31ST MARCH 2023						(₹ IN LAKNS)
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	•	,	Personal Accident		Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	
1 Employees' remuneration & welfare benefits	2,926	3,454	6,380	29	-	58	63	124	1,918	2	2,044	712	507	9,793
2 Travel, conveyance and vehicle running expenses	131	152	283	1	-	3	2	6	92	1	99	30	22	440
3 Training expenses	6	6	12	-	-	-	-	-	3	-	3	2	-	17
4 Rents, rates & taxes	381	449	830	4	-	8	8	18	268		287			
5 Repairs	301	350	651	4		7	6	16	243		259			1,045
6 Printing & stationery	(22)	(24)	(46)	(1)		(1)	-	(3)	(42)	-	(45)		(6)	(97) 191
7 Communication	57	67	124	-	-	1	1	2	38		40			191
8 Legal & professional charges	612	716	1,328	7	-	13	14	30	453	-	483	135	111	2,091
9 Auditors' fees, expenses etc	-	-												
(a) as auditor	2	3	5	-	-	-	-	1	2	-	3	-	1	9
(b) as adviser or in any other capacity, in respect of														
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	•	-	-	-	-	-	-	-
(iv) Tax Audit Fees	-	1	1	-	-	-	-	-	-	-	-	-	1	2
(c) in any other capacity	-	-	-	-	-	-		-	-	-	-	-	-	-
(d) Out of Pocket Expenses	-	-	-	-	-	-	•	-	-	-	-	-	-	-
10 Advertisement and publicity	2,288	2,698	4,986	23	-	46	50	101	1,545		1,647			7,697
11 Interest & Bank Charges	281	330	611	3	-	6	6	14	208	-	222		52	962
12 Depreciation	405	475	880	4	-	8	9		299	1	320	89	74	1,384
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information & Technology Expenses	518	602	1,120	6	-	12	11	28	429	-	457	102	98	1,806
16 Goods and Service Tax Expense	17	22	39	-	-	1	1	_	12		12		3	60
17 Others :	-	-					<u> </u>				<u> </u>			
Policy Stamps	13	15	28	-	-	1	-	-	-	-	_	-	5	34
Electricity & Water Charges	46	54	100	_	_	1	1	2	29	_	31	12	8	153
Courtesies & Entertainment	55	65	120	-	-	1	1	2	40	- 1	42	12	12	188
Others	181	212	393	2	-	4	4	8	131	-	139	41	33	616
TOTAL	8,198	9,647	17,845	82	-	169	177	369	5,668	6	6,043			
- In India	8,198	9,647	17,845	82	-	169	177	369	5,668	6	6,043	1,910	1,458	27,684
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	YEAR ENDED 31ST MARCH 2023										(₹ III Lakiis)			
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation		Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
1 Employees' remuneration & welfare benefits	11,671	13,414	25,085	137	-	303	273	744	11,109	14	11,867	1,900	2,392	41,957
2 Travel, conveyance and vehicle running expenses	449	515	964	5	-	12	10	29	427	1	457	73	91	1,612
3 Training expenses	32	36	68	-	-	1	1	2	30	-	32	5	6	113
4 Rents, rates & taxes	1,345	1,546	2,891	16	-	35	31	86	1,281	2	1,369	219	276	4,837
5 Repairs	738	848	1,586	9	-	19	17	47	702	1	750	120	152	2,653 680
6 Printing & stationery	189	217	406	2	-	5	5	12	180	-	192	31	39	680
7 Communication	222	255	477	2	-	6	5	14	212	-	226	37	46	799 6,914
8 Legal & professional charges	1,923	2,210	4,133	23	-	50	45	123	1,831	2	1,956	313	394	6,914
9 Auditors' fees, expenses etc														
(a) as auditor	9	11	20	-	-	-	-	1	9	-	10	1	2	33
(b) as adviser or in any other capacity, in respect of									-	-				
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iv) Tax Audit Fees	2	3	5	-	-	-	-	-	2	-	2	-	2	9
(c) in any other capacity	1	1	2	-	-	-	-	-	1	-	1	-	-	3
(d) Out of Pocket Expenses	1	1	2	-	-	-	-	-	1	-	1	-	-	3
10 Advertisement and publicity	8,679	9,976	18,655	102	-	225	203	554	8,261	10	8,825	1,413	1,778	31,201
11 Interest & Bank Charges	889	1,022	1,911	10	-	23	21	57	846	1	904	145	182	3,196 4,603
12 Depreciation	1,280	1,472	2,752	15	-	33	30	82	1,219	2	1,303	208	262	4,603
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information & Technology Expenses	1,159	1,332	2,491	14	-	30	27	74	1,103	1	1,178	189	236	4,165
16 Goods and Service Tax Expense	69	80	149	1	-	2	2	4	66		70	11	14	4,165 249
17 Others :														
Policy Stamps	28	32	60	-	-	3	-	-	-	-	-	-	14	77
Electricity & Water Charges	187	215	402	2	-	5	4	12	178	-	190	31	38	672
Courtesies & Entertainment	180	207	387	2	-	4	4	11	171	-	182	29	39	647
Others	597	686	1,283	7	-	15	14	38	568		607	98	122	2,146
TOTAL	29,650	34,079	63,729	347	-	771	692		28,197		30,122	4,823	6,085	106,569
									•		·			
- In India	29,650	34,079	63,729	347		771	692	1,890	28,197	35	30,122	4,823	6,085	106,569
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars							QUARTER ENDE	D 31ST MARCH 2022						
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
1 Employees' remuneration & welfare benefits	1,945	3,095	5,040	50	-	58	68	113	1,935	2	2,050	151	466	7,883
2 Travel, conveyance and vehicle running expenses	79	122	201	2	-	3	3	5	79	-	84	7	19	319
3 Training expenses	5	7	12	-	-	1	1	-	4	-	4	1	1	20
4 Rents, rates & taxes	273	424	697	7	-	8	9	17	274	-	291	24	66	1,102
5 Repairs	300	439	739	6	-	8	9	22	311	1	334	37	73	
6 Printing & stationery	51	77	128	-	-	2	2	4	53	-	57	5	13	207
7 Communication	58	93	151	2	-	2	2	3	58	-	61	4	13	235
8 Legal & professional charges	411	646	1,057	10	-	12	14	25	413	-	438	35	99	1,665
9 Auditors' fees, expenses etc														
(a) as auditor	2	4	6	-	-	-	-	-	2	-	2	-	1	9
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	-	_	-	-	_	_	_	-	_	-	_	_	-	-
(ii) Insurance matters	-	-	-	-	_	_	_	-	_	-	_	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iv) Tax Audit Fees	-	-	-	-	-	-	-	-	1	-	1	-	1	2
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Out of Pocket Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	1,618	2,452	4,070	35	-	48	52	109	1,649	1	1,759	166	391	6,521
11 Interest & Bank Charges	184	280	464	4	-	6	5	13	187		201	19	44	6,521 743
12 Depreciation	271	410	681	6	-	8	9	18	276	-	294	28	65	
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information & Technology Expenses	237	358	595	5	_	7	7	16	240	_	256	23	57	950
16 Goods and Service Tax Expense	20	32	52	-		1	1	2	20		22	1	4	81
17 Others:			<u> </u>			<u>'</u>	'					'	<u>'</u>	
Policy Stamps	6	7	13	-	_	1	-	_	_	-	-	-	4	18
Electricity & Water Charges	38	60	98	2		1	1	2	39	_	41	4	10	157
Courtesies & Entertainment	43	65	108	1	_	1	1	3	44		47	5	10	173
Others	166	252	418	3	_	5	6	12	170		182	18	40	672
TOTAL	5,707	8,823	14,530	133	-	172	190		5,755		6,124	528		23,054
- In India	5,707	8,823	14,530	133	_	172	190	364	5,755	5	6,124	528	1,377	23,054
- Outside India	-	-	-	-	_	-	-	-	-		-	-	-	

Particulars	YEAR ENDED 31ST MARCH 2022													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
1 Employees' remuneration & welfare benefits	9,292	12,889	22,181	145	-	282	259	763	9,846	8	10,617	1,358	2,263	37,105
2 Travel, conveyance and vehicle running expenses	309	428	737	5	-	10	9	25	327	-	352	45	75	1,233
3 Training expenses	19	27	46	-	-	1	1	1	20	-	21	3	5	77
4 Rents, rates & taxes	1,126	1,562	2,688	18	-	34	31	93	1,193	1	1,287	164	274	4,496
5 Repairs	702	975	1,677	11	-	21	20	58	744	1	803	103	171	2,806
6 Printing & stationery	146	203	349	2	-	5	4	12	155	-	167	21	36	584
7 Communication	302	418	720	5	-	9	8	25	320	-	345	44	73	1,204
8 Legal & professional charges	1,809	2,510	4,319	28	-	55	50	149	1,918	1	2,068	265	441	1,204 7,226
9 Auditors' fees, expenses etc														
(a) as auditor	8	12	20	-	-	-	-	1	9	-	10	1	2	33
(b) as adviser or in any other capacity, in respect of									-	-				
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iv) Tax Audit Fees	2	3	5	-	-	-	-	-	3	-	3	-	1	9
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Out of Pocket Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	5,482	7,603	13,085	85	-	166	153	451	5,809	4	6,264	801	1,335	21,889
11 Interest & Bank Charges	627	870	1,497	10	-	19	17	52	664	1	717	92	153	2,505
12 Depreciation	900	1,248	2,148	14	-	27	25	74	953	1	1,028	131	220	
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information & Technology Expenses	832	1,153	1,985	13	_	25	23	68	881	1	950	121	203	3,320
16 Goods and Service Tax Expense	91	127	218	1	_	3	3	8	97		105	13	22	365
17 Others :			2.3	•			<u> </u>		<u> </u>			.0		333
Policy Stamps	16	21	37	_	_	2	_	1	_	-	1	_	6	46
Electricity & Water Charges	147	204	351	3	-	4	4	12	156	_	168	22	36	588
Courtesies & Entertainment	127	176	303	2	-	4	3	10	134		144	19	31	506
Others	522	725	1,247	8	-	16	15		553		596	76	127	2,085
TOTAL	22,459	31,154	53,613	350	-	683	625		23,782		25,646	3,279	5,474	89,670
	,							1,5.0			,,	5,=. •	2,	20,010
- In India	22,459	31,154	53,613	350	-	683	625	1,846	23,782	18	25,646	3,279	5,474	89,670
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

			(₹ In Lakhs)
	Particulars	AS AT 31ST MARCH 2023	AS AT 31ST MARCH 2022
1	Authorised Capital		
	40000000 Equity Shares of ₹ 10 each	40,000	40,000
	(Previous Year 400000000 Equity Shares of ₹ 10 each)		
2	Issued Capital		
	287818582 Equity Shares of ₹ 10 each	28,782	28,025
	(Previous Year 280254362 Equity Shares of ₹ 10 each)	20,102	20,023
3	Subscribed Capital		
	287818582 Equity Shares of ₹ 10 each	28,782	28,025
	(Previous Year 280254362 Equity Shares of ₹ 10 each)	20,702	20,025
4	Called up Capital		
	287818582 Equity Shares of ₹ 10 each	28,782	28,025
	(Previous Year 280254362 Equity Shares of ₹ 10 each)	20,702	20,025
	Less: Calls unpaid		
	Add: Equity Shares forfeited (amount orginally paid up)	-	-
	Less: Par Value of Equity Shares bought back	-	-
	Less: Preliminary Expenses	-	-
	Expenses including commission or brokerage on underwriting or	_	_
	subscription of shares	_	
5	Paid up Capital		
	287818582 Equity Shares of ₹ 10 each	28,782	28,025
	(Previous Year 280254362 Equity Shares of ₹ 10 each)		
	TOTAL	28,782	28,025

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

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

PERIODIC DISCLOSURES FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

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

SI. No.	Category	No. of Investor s	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)		Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100	
Α	Promoters & Promoters Group									
A.1	Indian Promoters	-	-	-	-	-	-	-	-	
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-	
ii)	Bodies Corporate	-	-	-	-	-	-		-	
	(i) Indian Farmers Fertiliser Cooperative Ltd. and its nominees	1	146787477	51	14678.75	-	-	-	-	
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-	
iv)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-	
v)	Persons acting in Concert (Please specify)	-	-	-	-	-	-	-	-	
vi)	Any other	-	-	-	-	-	-	-	-	
A.2	Foreign Promoters	-	-	-	-	-	-	-	-	
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-	
ii)	Bodies Corporate	-	-	-	-	-	-	-	-	
,	(i) Tokio Marine Asia Pte. Ltd.	1	141031105	49	14103.11	-	-	-	-	
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-	
В	Non Promoters	-	-	-	-	-	-	-	-	
B.1	Public Shareholders	-	-	-	-	-	-	-	-	
1.1)	Institutions	-	-	-	-	-	-	-	-	
i)	Mutual Funds	-	-	-	-	-	-	-	-	
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-	
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-	
iv)	Insurance Companies	-	-	-	-	-	-	-	-	
v)	FII belonging to Foreign Promoter	-	-	-	-	-	-	-	-	
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-	
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-	
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-	
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-	
1.2)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-	
1.3)	Non-Institutions	-	-	-	-	-	-	-	-	
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-	
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-	
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	1	
iv)	Others	-	-	-	-	-	-	-	•	
	Trusts	-	-	-	-	-	-	-	•	
	Non Resident Indian (NRI)	-	-	-	-	-	-	-	-	
	Clearing Members	-	-	-	-	-	-	-	-	
	Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-	
	Bodies Corporate	-	-	-	-	-	-	-	-	
	IEPF	-	-	-	-	-	-	-	-	
v)	Any other (Please specify)	-	-	-	-	-	-	-	-	
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-	
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-	
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-	
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-	
	Total	2	287818582	100	28781.86	0	0	0	0.00	

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

PART B:										
Name of t	he Indian Promoter/Indian Investor: INDIAN FARMERS FERTILI	SER COOP	ERATIVE LIMI	TED			T		Ī	
01.11	•		h: -	0, 5			L			
SI. No.	Category	No. of Investor s	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)		Shares pledged or otherwise encumbered		Shares under Lock in Period	
(1)	(II)		(III)	(IV)	(V)		As a percentage of Total Shares held (VII) = (VI)/(III)*100		As a percentage of Total Shares held (IX) = (VIII)/(III)*100	
Α	Promoters & Promoters Group									
	Indian Promoters	-	-	-	-	-	-	-	-	
	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-	
	Bodies Corporate	-	-	-	-	-	-	-	-	
	(i) Cooperative Societies	35132	414530	69.64	42667.28	-	-	-	-	
	(ii) Cooperative Banks	316	10023	8.20	5023.41	-	-	-	-	
	(iii) Federations	29	24537	22.16	13574.10	-	-	-	-	
	Financial Institutions/Banks	-	-	-	-	-	-	-	-	
	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-	
	Persons acting in Concert (Please specify)	-	-	-	-	-	-	-	-	
	Any other (Please specify)	-	-	-	-	-	-	-	-	
	Foreign Promoters	-	-	-	-	-	-	-	-	
	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-	
	Bodies Corporate	-	-	-	-	-	-	-	-	
	(i)	-	-	-	-	-	-	-	-	
	(ii)	-	-	-	-	-	-	-	-	
	Any other (Please specify)	-	-	-	-	-	-	-	-	
	Non Promoters	-	-	-	-	-	-	-	-	
	Public Shareholders	-	-	-	-	-	-	-	-	
	Institutions	-	-	-	-	-	-	-	-	
	Mutual Funds	-	-	-	-	-	-	-	-	
	Foreign Portfolio Investors	-	-	-	-	-	-	-	-	
	Financial Institutions/Banks	-	-	-	-	-	-	-	-	
	Insurance Companies	-	-	-	-	-	-	-	-	
	FII belonging to ForeignPromoter	-	-	-	-	-	-	-	-	
	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-	
	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-	
	Alternative Investment Fund	-	-	-	-	-	-	-	-	
	Any other (Please specify) Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-	
1.3)	Non-Institutions	-	-	-	-	-	-	-	-	
	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-	
	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-	
	NBFCs registered with RBI	-	-	-	-	-	-	-	-	
	Others	-	-	-	-	-	-	-	-	
	Trusts	-	-	-	-	-	-	-	-	
	Non Resident Indian (NRI)	-	-	-	-	-	-	-	-	
	Clearing Members	-	-	-	-	-	-	-	-	
	Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-	
	Bodies Corporate	-	-	-	-	-	-	-	-	
	IEPF	-	-	-	-	-	-	-	-	
	Any other (Please specify)	-	-	-	-	-	-	-	-	
	Non Public Shareholders	-	-	-	-	-	-	-	-	
	Custodian/DR Holder	-	-	-	-	-	-	-	-	
	Employee Benefit Trust	-	-	-	-	-	-	-	-	
	Any other (Please specify)	-	-	-	-	-	-	-	-	
	Total	35477	449090	100.00	61264.79	0	0	0	0	

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

	Particulars	AS AT 31ST MARCH 2023	AS AT 31ST MARCH 2022
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	84,599	45,198
	Additions during the year	49,239	39,401
	Closing Balance	133,838	84,599
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	12	12
6	Other Reserve	-	-
7	Balance of Profit in Profit and Loss Account	224,532	210,974
	TOTAL	358,382	295,585

FORM NL-11-BORROWINGS SCHEDULE

(₹ In Lakhs)

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

Disclosure For Secured Borrowings

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

PERIODIC DISCLOSURES FORM NL-12 & 12A -INVESTMENT SCHEDULE

(₹ In Lakhs)

		NL ·		NL -		TOT	TOTAL	
	Particulars	SHAREH	OLDERS	POLICYH	OLDERS	101	AL	
	Particulars	AS AT 31ST MARCH 2023	AS AT 31ST MARCH 2022	AS AT 31ST MARCH 2023	AS AT 31ST MARCH 2022	AS AT 31ST MARCH 2023	AS AT 31ST MARCH 2022	
	LONG TERM INVESTMENTS							
1	Government securities and Government guaranteed bonds including Treasury Bills	171,163	102,670	665,351	438,158	836,514	540,828	
2	Other Approved Securities	12,932	1,211	50,268	5,169	63,200	6,380	
3	Other Investments							
	(a) Shares							
	(i) Equity Shares	196	158	762	675	958	833	
	(ii) Preference Shares	-	-	-	-	-	-	
	(b) Mutual Funds	-	-	-	-	-	-	
	(c) Debenture/ Bonds	17,591	8,667	68,378	36,985	85,969	45,652	
	(d) Investment Property - Real Estate	-	-	-	-	-	-	
	(e) Subsidiaries	10	9	40	41	50	50	
	(f) Other than approved investments		-					
	Mutual Funds	58	54	224	228	282	282	
	Equity Shares	8	7	33	28	41	35	
	Non Convertible Debenture	-	-	-	-	-	-	
	Less: Provision for diminution in the value of investments	_	-	_	_	_		
	(g) Other Securities	_	_	_	_	_		
4	Investments in Infrastructure & Housing	78,934	83,865	306,832	357,908	385,766	441,773	
<u> </u>	SHORT TERM INVESTMENTS	10,001	30,000	000,002	001,000	000,100	111,110	
1	Government securities and Government guaranteed bonds including Treasury Bills	4,991	2,126	19,400	9,075	24,391	11,201	
2	Other Approved Securities	13,279	21,739	51,620	92,775	64,899	114,514	
3	Other Investments	10,210	_ :,: • •		5-1.10	2.1,000		
	(a) Shares							
	(i) Equity Shares	-	-	-	-	_	-	
	(ii) Preference Shares	-	-	-	-	-	_	
	(b) Mutual Funds	_	856	-	3,654	_	4,510	
	(c) Debenture/ Bonds	5,721	10,465	22,239	44,661	27,960	55,126	
	(d) Investment Property - Real Estate	-	-		,	- ,,,,,,	-	
	(e) Subsidiaries	_	_	_	_	_	-	
	(f) Other than approved investments							
	Mutual Funds	-	_	_	_	_		
	Non Convertible Debenture	-	-	_	_	_		
	Less: Provision for diminution in the value of investments	_		_	-	_	<u> </u>	
	(g) Other Securities	-		_	_	_	-	
	Certificate of Deposit		474	_	2,023	_	2,497	
	Commercial Paper	-	1,894	-	8,082	_	9,976	
	Tri-Party Repo (TREPS)	3,620	1,034	14,073	0,002	17,693	9,910	
Λ	Investments in Infrastructure & Housing	30,778	21,065	119,640	89,898	150,418	 110,963	
4				-	·			
	TOTAL	339,281	255,260	1,318,860	1,089,360	1,658,141	1,344,620	

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

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

PERIODIC DISCLOSURES FORM NL-13-LOANS SCHEDULE

(₹ In Lakhs)

		1	(₹ In Lakns)
	Particulars	AS AT	AS AT
		31ST MARCH 2023	31ST MARCH 2022
1	SECURITY-WISE CLASSIFICATION		
'			
	Secured (a) On mortgage of property		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
0	TOTAL POPPOWER WISE OF A COLETON TION	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	•

Provisions against Non-performing Loans

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

PERIODIC DISCLOSURES FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

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

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(₹ In Lakhs)

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

Notes:

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

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

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

PERIODIC DISCLOSURES FORM NL-17-CURRENT LIABILITIES SCHEDULE

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

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

PERIODIC DISCLOSURES FORM NL-18-PROVISIONS SCHEDULE

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

PERIODIC DISCLOSURES FORM NL-19 MISC EXPENDITURE SCHEDULE

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

PERIODIC DISCLOSURES FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

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

	Analytical Ratios for Non-Life companies									
S.No.	Particulars	QUARTER ENDED 31ST MARCH 2023	YEAR ENDED 31ST MARCH 2023	QUARTER ENDED 31ST MARCH 2022	YEAR ENDED 31ST MARCH 2022					
1	Gross Direct Premium Growth Rate *	28.81%	16.78%	8.50%	0.50%					
2	Gross Direct Premium to Net Worth Ratio (In Times)	NA	2.55	NA	2.61					
3	Growth rate of Net Worth	NA	19.64%	NA	16.50%					
4	Net Retention Ratio *	66.79%	68.81%	70.67%	68.43%					
5	Net Commission Ratio *	4.93%	6.50%	7.41%	6.39%					
6	Expense of Management to Gross Direct Premium Ratio *	17.99%	19.43%	19.79%	19.36%					
7	Expense of Management to Net Written Premium Ratio *	20.35%	22.67%	23.19%	22.42%					
8	Net Incurred Claims to Net Earned Premium *	92.66%	88.57%	94.69%	94.10%					
9	Claims paid to claims provisions *	10.01%	25.80%	10.80%	22.12%					
10	Combined Ratio *	113.01%	111.24%	117.89%	116.52%					
11	Investment Income Ratio	1.69%	6.52%	1.82%	8.19%					
12	Technical Reserves to Net Premium Ratio (In Times) *	NA	1.69	NA	1.72					
13	Underwriting Balance Ratio *	-13.75%	-12.93%	-19.49%	-17.85%					
14	Operating Profit Ratio	-2.41%	-1.61%	-6.84%	-3.52%					
15	Liquid Assets to liabilities ratio (In Times)	NA	0.23	NA	0.31					
16	Net Earning Ratio	2.11%	1.96%	-2.13%	0.99%					
17	Return on Net Worth Ratio	NA	3.50%	NA	1.80%					
18	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.72	NA	1.68					
19	NPA Ratio									
	Gross NPA Ratio Net NPA Ratio	NA NA	0.00% 0.00%		0.00% 0.00%					
20	Debt Equity Ratio	NA NA	0.00%		0.00%					
21	Debt Service Coverage Ratio	0.00%	0.00%	0.00%	0.00%					
22	Interest Service Coverage Ratio	0.00%	0.00%	0.00%	0.00%					
23	Earnings per share	NA	4.79	NA	2.11					
24	Book value per share	NA	134.52	NA	115.47					

* Segm	ental Reporting										
	Particulars	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to claims provisions	Combined Ratio	Technical Reserves to Net Premium Ratio (In Times)	Underwriting Balance Ratio
	Fire	+									
	Current Period	2.16%	17.12%	-61.59%	12.21%	-45.43%	53.48%	31.72%	8.05%	1.49	94.51%
	Previous Period	13.47%	17.61%	-36.38%	12.54%	-20.35%	63.60%	37.23%	43.25%	1,25	65.78%
	Marine										
	Current Period	19.80%	44.28%	5.79%	17.38%	21.96%	83.46%	59.46%	105.41%	1.00	-6.37%
	Previous Period	61.65%	48.32%	6.08%	18.56%	22.10%	104.62%	67.40%	126.72%	0.97	-28.26%
	i revious i enou	01.0070	40.32 //	0.0070	10.3070	22.1070	104.0270	07.4070	120.7270	0.91	-20.2070
	Miscellaneous										
	Current Period	18.53%	76.25%	8.46%	20.30%	24.63%	89.70%	25.31%	114.33%	1.71	-16.19%
	Previous Period	-2.20%	76.20%	7.77%	20.26%	23.80%	94.59%	21.61%	118.39%	1.75	-19.59%
	Total	40 -004	22.212/	/	40.400/						40.00/
	Current Period	16.78%	68.81%	6.50%	19.43%	22.67%	88.57%	25.80%	111.24%		-12.93%
	Previous Period	0.50%	68.43%	6.39%	19.36%	22.42%	94.10%	22.12%	116.52%	1.72	-17.85%
	Marine Cargo										
	Current Period	24.52%	45.86%	6.37%	17.87%	22.53%	83.18%	58.56%	105.71%	0.98	-6.60%
	Previous Period	62.43%	52.71%	6.95%	20.07%	22.97%	103.61%	72.64%	126.58%	0.92	-28.41%
	Marine Hull										
	Current Period	-35.28%	8.70%	-62.50%	6.37%	-46.43%	144.07%	70.37%	97.64%	3.41	44.07%
	Previous Period	53.02%	2.64%	-172.88%	0.90%	-157.63%	174.85%	29.74%	17.22%	11.58	-17.79%
	Marine Total										
	Current Period	19.80%	44.28%	5.79%	17.38%	21.96%	83.46%	59.46%	105.41%	1.00	-6.37%
	Previous Period	61.65%	48.32%	6.08%	18.56%	22.10%	104.62%	67.40%	126.72%		-28.26%
	Motor-OD										
	Current Period	16.17%	95.63%	19.67%	34.89%	35.84%	81.20%	92.78%	117.04%		-23.15%
	Previous Period	-4.25%	84.90%	17.62%	31.77%	33.66%	83.07%	101.75%	116.73%	0.69	-17.57%
	Motor-TP										
	Current Period	7.99%	95.04%	1.62%	17.11%	17.79%	85.00%	16.97%	102.80%	3.84	-3.61%
	Previous Period	2.74%	94.66%	1.71%	17.04%	17.74%	84.87%	13.87%	102.61%	3.82	-2.72%
	Motor-Total	44.040/	05.040/	40.040/	05.000/	00.400/	00.040/	40.000/	400 500/	0.00	40.400/
	Current Period Previous Period	11.64% -0.50%	95.31% 90.31%	10.01% 8.38%	25.36% 23.60%	26.19% 24.41%	83.34% 84.12%	19.39% 16.26%	109.53% 108.53%	2.38 2.51	-12.16% -8.87%
	Frevious Feriod	-0.50%	90.31%	8.36%	23.00%	24.41%	84.12%	10.20%	106.53%	2.51	-8.87%
	Engineering										
	Current Period	33.55%	13.04%	17.69%	15.74%	33.85%	65.86%	40.69%	99.71%		-1.73%
	Previous Period	19.16%	17.35%	36.80%	17.40%	52.84%	46.33%	38.26%	99.17%	1.29	-1.63%
	Aviation	+ +								1	
	Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	_	0.00%
	Previous Period	-100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	0.00%
	:	1.00.0070	5.5570	0.0070	0.0070	2.0070	0.50%	0.50 /0	3.3070		0.5070
	Workmen Compensation										
	Current Period	14.77%	92.54%	18.67%	32.89%	34.89%	73.83%	53.00%	108.72%	1.27	-10.95%
	Previous Period	20.60%	94.99%	21.79%	36.72%	37.86%	81.96%	108.36%	119.81%	1.00	-22.62%
	Public/Product Liability	+									
	Current Period	23.23%	60.90%	32.21%	33.01%	48.39%	19.52%	20.26%	67.90%	2.06	29.02%
	Previous Period	10.01%	66.62%	29.26%	34.37%	45.27%	25.12%	37.99%	70.40%	1.11	26.57%
	Personal Accident										
	Current Period	21.29%	90.75%	10.53%	24.98%	26.69%	85.37%	76.73%	112.06%	0.76	-13.37%
	Previous Period	3.87%	93.01%	12.24%	28.75%	28.27%	80.72%	70.29%	108.98%	1.00	-12.02%

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

PERIODIC DISCLOSURES FORM NL-21: Related Party Transactions

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

For the Quarter Ending: 31st March 2023

PART - A - Related Party Transactions

SI.No.	Name of the Related Party	Nature of Relationship with the	Description of Transactions / Categories	QUARTER ENDED	YEAR ENDED	QUARTER ENDED	<i>(₹ In Lakhs</i> YEAR ENDED
		Company		31ST MARCH 2023	31ST MARCH 2023	31ST MARCH 2022	31ST MARCH 2022
1	Indian Farmers Fertiliser Cooperative Ltd		Premium collected from direct business	895.38	9,802.49	1,097.59	8,160.5
		voting rights	Claims paid on direct basis	69.85	553.14	481.43	1,741.9
			Payment of Rent and other expenses	867.72	2,745.80	760.64	2,537.8
			Deposit of Insurance Premium	-	25.00	-	25.0
			Receipt of Share Capital (Including Share Premium)	-	25,498	-	20,40
2	Indian Potash Limited	Associate of Promoters with more	Premium collected from direct business	611.32	2,141.07	1,291.79	1,844.5
		than 20% Voting rights	Deposit of Insurance Premium	-	1.00	-	1.0
			Claims paid on direct basis	4.98	564.92	155.13	224.
	T 1: NA : A : D(1/// 1 NA')	D 4 31 4 000/	Payment of Rent and other expenses	3.91	18.06	3.56	18.3
3	Tokio Marine Asia Pte Ltd(formerly Millea		Payment of Fee	-	3.48	1.86	1.8
	Asia Pte Ltd)	Voting rights	Receipt of Share Capital (Including Share Premium)	-	24,498	-	19,60
4	Tokio Marine & Nichido Fire Insurance	Associate of Promoters with more	Premium on Cession of Re-insurance Premium	1,358.03	6,281.44	1,153.82	5,431.6
	Co Ltd	than 20% Voting rights	Premium collected from direct business	1.83	1.83	-	
			Claims paid on direct basis	2.02	2.02	-	
			Commission Earned on Premium Ceded	331.54	1,591.47	262.24	1,395.
			Losses Recovered from Re-insurer	726.82	4,531.23	2,194.42	4,980.3
5	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more	Premium on Cession of Re-insurance Premium	574.85	5,973.37	1,026.45	6,003.9
		than 20% Voting rights	Commission Earned on Premium Ceded	548.72	1,387.23	725.67	1,510.0
			Losses Recovered from Re-insurer	827.89	2,232.54	729.40	2,042.
			Claim/Reimbursement of Expenses	-	-	-	0.
			Payment of Fee	0.17	5.56	-	5.
6	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	37.76	45.80	28.86	74.
			Commission Earned on Premium Ceded	3.15	3.81	3.06	4.8
			Losses Recovered from Re-insurer	-	-	-	0.0
7	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	252.83	393.93	51.65	479.
			Commission Earned on Premium Ceded	57.13	87.19	11.47	84.
			Losses Recovered from Re-insurer	-	11.08	-	3.:
8	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more	Payment of Fee	7.33	23.42	_	3.0
9	TM Claims Services Inc	Associate of Promoters with more	Claim/Reimbursement of Expenses	68.81	112.62	5.97	38.2
		than 20% Voting rights	Payment of Fee	48.46	104.77	4.93	42.4
10	Tokio Marine Management Austalasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	4.46	-	2.9
11	TM Claim Service Asia PTE Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	-	3.8
12	IFFCO Ebazar Ltd	Associate of Promoters with more	Premium collected from direct business	1.06	55.72	0.45	39.
		than 20% Voting rights	Claims paid on direct basis	80.32	108.22	22.36	49.9
			Payment of Rent and other expenses	-	-		0.
			Payment of Commission	0.03	0.10	0.06	0.9
13	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more	Payment of Fee	0.03	- 0.10	- 0.00	0.9
10		than 20% Voting rights	Claim/Reimbursement of Expenses	-		-	0.5
14	Tokio Marine Newa Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	0.61	0.61	-	0
			Claim/Reimbursement of Expenses	0.75	0.75	-	

PERIODIC DISCLOSURES FORM NL-21: Related Party Transactions

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

PERIODIC DISCLOSURES FORM NL-21: Related Party Transactions

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

SI.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments	Whether Payable / Receivable	Whether Secured? secured, Nature of consideration to be provided at the time of settlement	If Details of any Guarantees given or received.	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or dobutful debts due from the related party
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more then 20% voting rights	186.42	Payable	Unsecured	No	-	-
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	5.09	Receivable	Unsecured	No	-	-
3	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	1,348.99	Payable	Unsecured	No	-	-
4	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	260.75	Payable	Unsecured	No	-	-
5	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	978.10	Payable	Unsecured	No	-	-
6	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	1.16	Payable	Unsecured	No	-	-
7	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	36.91	Payable	Unsecured	No	-	-
8	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	208.36	Payable	Unsecured	No	-	-
9	IFFCO Kisan Suvidha Limited (formerly IFFCO Kisan Sanchar Ltd.)	Associate of Promoters with more than 20% Voting rights	6.19	Payable	Unsecured	No	-	
10	K. Sriniwasa Gowda	Chairman	110.40	Receivable	Unsecured	No	-	-
11	IFFCO TOKIO Insurance Services Ltd	Subsidiary of the company with 100% voting rights	7.17		Unsecured	No	-	-

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

Particulars	Year Ended 31st March, 2023	Year Ended 31st March, 2022
	rear Ended STSt Warch, 2023	rear Ended 31St Warch, 2022
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	1,210,744	1,012,491
Other receipts	2,348	286
Payments to re-insurers, net of commission and claims	(72,008)	(87,155)
Payments to co-insurers, net of claims recovery	5,340	(2,939
Payments of claims	(698,767)	(652,556)
Payments of commission and brokerage	(88,637)	(75,779
Payments of other operating expenses	(108,780)	(100,625
Preliminary and pre-operative expenses	-	_
Deposits, advances and staff loans	3,610	(5,992)
Income taxes paid (Net)	(4,503)	(4,049
Goods and Service Tax paid	(83,840)	(60,476)
Other payments	- 1	-
Cash flows before extraordinary items	165,507	23,206
Cash flows from extraordinary operations	-	-
Net cash flows from operating activities	165,507	23,206
·		·
Cash flows from investing activities:		
•		
Purchase of fixed assets	(9,160)	(11,014)
Proceeds from sale of fixed assets	45	28
Purchases of investments	(909,950)	(1,155,280)
Loans disbursed	- 1	-
Sales of investments	581,510	1,062,018
Repayments received	-	-
Rents/Interests/ Dividends received	95,641	64,315
Investments in money market instruments and in liquid mutual funds (Net)	14,445	(8,464)
Expenses related to investments	-	-
Net cash flow from investing activities	(227,469)	(48,397)
Cash flows from financing activities:		
outh none from manoring activities.		
Proceeds from issuance of share capital	49,996	40,005
Proceeds from borrowing		
Repayments of borrowing		
Interest/dividends paid		
Net cash flow from financing activities	49,996	40,005
THE CASH HOW HOTH IIII MICHING ACTIVITIES	43,330	40,003
Effect of foreign exchange rates on cash and cash equivalents, net	- 1	-
Net increase in cash and cash equivalents:	(11,966)	14,814
Cash and cash equivalents at the beginning of the year	27,775	12,961
Cash and cash equivalents at the end of the year	15,809	27,775

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

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

STATEMENT OF ADMISSIBLE ASSETS: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED As at 31st March 2023

Name of Insurer: IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED

Registration Number :106
Date of Registration: 4.12.2000

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

(₹ In Lakhe

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

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

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

FORM IRDAI-GI-TR

Insurance Regulatory and Development Authority of India (Assets, Liabilities, and Solvency Margin of General Insurance Business) Regulations, 2016

STATEMENT OF LIABILITIES: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED As at 31st March 2023

Name of Insurer : IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED

Registration Number :106
Date of Registration: 4.12.2000

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

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

PERIODIC DISCLOSURES FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

FORM IRDAI - GI - SM

Insurance Regulatory and Development Authority of India (Assets, Liabilities, and Solvency Margin of General Insurance Business) Regulations, 2016

STATEMENT OF SOLVENCY MARGIN: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED As at 31st March 2023

Name of Insurer: IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED

Registration Number: 106
Date of Registration: 4.12.2000

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

REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS

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

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

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

Name of Insurer: IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED

Registration Number: 106
Date of Registration: 4.12.2000

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

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

FORM NL-27- PRODUCTS INFORMATION

FORM NL-27- PRODUCTS INFORMATION

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

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

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

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

PART - A

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

Registration Number: 106 Statement as on: 31-03-2023

Statement of Investment Assets (General Insurer including an insurer carrying

on business of re-insurance or health insurance)

(Business within India)

Periodicity of Submission: Quarterly

(Rs. in Lakhs)

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

Sectio	on II								
No	'Investment' represented as	Reg. %	Balance	SH FRSM ⁺	PH	Book Value (SH + PH)	% Actual	FVC Amount	Total
	investment represented as	Reg. 70	(a) (b) (c)		(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)
1	Central Govt. Securities	Not less than 20%		1,10,405	4,29,169	5,39,574	33%		5,39,574
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%		1,76,155	6,84,751	8,60,906	52%		8,60,906
3	Investment subject to Exposure Norms								
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than							
	Approved Investments	15%		1,09,816	4,26,881	5,36,697	32%		5,36,697
	2. Other Investments			-	-	-			-
	b. Approved Investments	Not exceeding		53,244	2,06,972	2,60,216	16%		2,60,216
	c. Other Investments	55%		66	256	322	0%		322
	Investment Assets	100%		3,39,281	13,18,860	16,58,141	100%		16,58,141

Note: 1. (+) FRSM refers 'Funds representing Solvency Margin'

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

PART - B

Name of the Insurer: Iffco-Tokio General Insurance Company Ltd.

Registration Number: 106 Statement as on: 31-03-2023 Statement of Accretion of Assets (Business within India)

Periodicity of Submission: Quarterly

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Period	licity of Submission : Quarterly						(F	Rs. Lakhs
No.	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
		0000	(A)		(B)		(A+B)	
1	Central Govt. Securities	CGSB	5,11,603	32.58	27,971	31.78	5,39,574	32.54
		CTRB	-	-	-	-	-	-
		CDSS	-	-	-	-		-
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	SGGB	2,79,043	17.77	38,722	44.00	3,17,765	19.16
		SGGL	-	-	-	-	-	-
		SGOA	3,574	0.23	(8)	(0.01)	3,567	0.22
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	Approved Investments	HTDA	-	i	•	-	-	-
		HFHD	7,904	0.50	(1,020)	(1.16)	6,884	0.42
		HTLN	-	1	•	-	-	-
		HFDN	576	0.04	(2)	(0.00)	<i>574</i>	0.03
		HTDN	1,79,200	11.41	(2,737)	(3.11)	1,76,463	10.64
	2. Other Investments	HODS	-	-	-	-		-
	b. Infrastructure Investments		-					
	Approved Investments	IDDF	5,997	0.38	0	0.00	5,997	0.36
		IPTD	3,16,369	20.15	(5,478)	(6.22)	3,10,891	18.75
		EIIT	534	0.03	(20)	(0.02)	513	0.03
		IPFD	13,447	0.86	(543)	(0.62)	12,904	0.78
		IPCP	-	1	•	-	-	-
		ILBI	7,452	0.47	3	0.00	7,455	0.45
		ICTD	15,080	0.96	(64)	(0.07)	15,016	0.91
	2. Other Investments							
	c. Approved Investments	EAEQ	55	0.00	(3)	(0.00)	52	0.00
		ECDB	94,539	6.02	33,560	38.13	1,28,099	7.73
		ECIS	50	0.00	-	-	50	0.00
		EACE	273	0.02	120	0.14	393	0.02
		EPPD	-	-	-	-	-	-
		EGMF	-	-	-	-	-	-
		ECBO	18,195	1.16	(502)	(0.57)	17,693	1.07
		EPBT	92,856	5.91	(2,469)	(2.81)	90,387	<i>5.45</i>
		EAPS	6,963	0.44	2	0.00	6,965	0.42
		EAPB	11,258	0.72	488	0.55	11,746	0.71
		EDCD	-	-	-	-	-	-
		EDCI	4,814	0.31	16	0.02	4,831	0.29
		ECCP	-		•	-	-	-
	a. Other investments (not exceeding	OETF	293	0.02	(12)	(0.01)	281	0.02
		OEPU	55	0.00	(14)	(0.02)	41	0.00
		OLDB	-	-	-	-	-	-
	Total		15,70,130	100	88,011	100	16,58,141	100

^{1.} Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)

^{2.} Investment Regulations, as amended from time to time, to be referred

PERIODIC DISCLOSURES FORM NL-29-DETAIL REGARDING DEBT SECURITIES

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

Registration Number: 106 Statement as on : 31-03-2023

(Amount in Rs. Lakhs)

			Detail Regarding	debt securities				
		Market \	/alue			Book	Value	
	As at 31-03-2023	As % of total for this class	As at 31-03-2022	As % of total for this class	As at 31-03-2023	As % of total for this class	As at 31-03-2022	As % of total for this class
Break down by credit rating								
AAA rated	613,948	42	639643	53	625,635	42	636,617	52
AA or better	5,652	0	29,341	2	5,766	0	29,370	3
Rated below AA but above A	-	-	-	-	-	1	1	-
Rated below A	-	-	-	-	-	-	1	-
Any other ((Sovereign)	842,659	57	545954	45	860,906	57	552,029	45
Tri-party Repo transactions	17,693	1	-	-	17,693	1		
Total (A)	1,479,952	100.00	1,214,938	100	1,510,000	100	1,218,016	100
Breakdown by residual maturity								
Up to 1 year	216,471	15	190,029	16	217,951	14	189,747	16
more than 1 year and upto 3years	311,738	21	257,198	21	318,974	21	256,361	21
More than 3years and up to 7years	569,532	38	496,104	41	583,624	39	496,057	41
More than 7 years and up to 10 years	249,161	17	246,707	20	256,429	17	250,235	20
above 10 years	133,050	9	24,900	2	133,022	9	25,616	2
Total (B)	1,479,952	100	1,214,938	100.00	1,510,000	100	1,218,016	100
Breakdown by type of the issuer								
a. Central Government	528,875	36	317,434	26	539,574	36	321,465	26
b. State Government	313,783	21	228,519	19	321,332	21	230,564	19
c. Corporate Securities	619,601	42	668,985	55	631,401	42	665,987	55
d. Tri-party Repo transactions	17,693	1	-	-	17,693	1	-	-
Total (C)	1,479,952	100	1,214,938	100.00	1,510,000	100	1,218,016	100

- (a). In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
 (b). Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
 (c). Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"

PERIODIC DISCLOSURES FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

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

Registration No: 106

Statement as on: 31-03-2023

(Amount in Rs. Lakhs)

		Bonds / D	ebentures	Lo	ans	Other Debt i	nstruments	All Other	r Assets	TO	TAL Laking
NO	PARTICULARS	YTD (As on 31-03- 2023)	YTD (As on 31-03- 2022)	YTD (As on 31- 03-20223	YTD (As on 31- 03-2022)	YTD (As on 31-03- 2023)	YTD (As on 31-03- 2022)	YTD (As on 31-03- 2023)	YTD (As on 31-03- 2022)	YTD (As on 31-03- 2023)	YTD (As on 31-03- 2022)
1	Investments Assets	1,510,000	1,210,999	-	-	-	-	148,141	133,621	1,658,141	1,344,620
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,510,000	1,210,999	-	-	-	-	148,141	133,621	1,658,141	1,344,620
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	1,307	-	-	-	-	-	-	-	1,307

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

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

Registration Number : 106 Statement as on : 31-03-2023

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

			Current Quarter Year to Date (current year)									Rs. Lakhs ear) Year to Date (previous year)						
		Cakaaaa		Current Quarter	T		Ye				Year t							
No.	Category of Investment	Category Code	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)				
1	CENTRAL GOVERNMENT BONDS	CGSB	524,829	9,209	1.75	1.31	445,871	30,936	6.94	5.19	296,122.13	26,065.13	8.80	6.59				
2	SPECIAL DEPOSITS	CSPD	-	-	-	1	-	-	-	-	-	-	1	-				
3	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938	CDSS	-	-	-	-	-	-	-	-	681.88	18.69	2.74	2.05				
4	TREASURY BILLS	CTRB	-	-	-	-	12,386	105	0.85	0.63	28,688.54	819.34	2.86	2.14				
5	STATE GOVERNMENT BONDS	SGGB	295,704	4,993	1.69	1.26	259,830	17,162	6.60	4.94	215,815.03	18,282.85	8.47	6.34				
6	STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	-	-	-	-	-	-	-	-	-	-				
7	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SGOA	3,571	50	1.40	1.05	3,582	200	5.60	4.19	3,433.84	473.65	13.79	10.32				
8	GUARANTEED EQUITY	SGGE	-	1	-	1	1	-	-	-	-	-	,	1				
9	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	-	-	-	1	-	-	-	-	-	-	1	-				
10	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	-	-	-	-	-	-	-	-	-	-	-	-				
11	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLSF	-	-	-	-	-	-	-	-	-	-	-	-				
12	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-				
13	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	-	-	2,491	24	0.95	0.71	1,497.84	1.00	-	-				
14	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-				
15	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	174,601	2,869	1.64	1.23	173,577	11,422	6.58	4.92	-	-	-	-				
16	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HTDA	-	-	-	-	-	-	-	-	157,188.83	11,966.69	7.61	5.70				
17	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	7,405	113	1.52	1.52	7,805	481	6.16	6.16	9,411.45	576.74	6.13	6.13				
12	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HFDN	575	9	1.61	1.61	578	38	6.50	6.50	585.92	37.57	6.41	6.41				
19	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUIDLING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HFDA	-	-	-	-	-	-	-	-	-	-	-	ı				
20	HOUSING - SECURITISED ASSETS	HMBS	-	-	-	-	-	-	-	-	-	-	-	-				

	1							I						
21	DEBENTURES / BONDS / CPS / LOANS	HODS	-	-	-	-	-	-	-	-	-	-	-	-
22	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	-	-	-	-	-	-	-	-	-	-	-	-
23	HOUSING - SECURITISED ASSETS	НОМВ	-	-	-	-	-	-	-	-	-	-	-	-
24	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HOPG	-	1	-	-	-	-	-	-	-	-	-	-
25	INFRASTRUCTURE - OTHER APPROVED SECURITIES	IODS	-	1	-	-	-	-	-	-	-	-	-	-
26	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	5,997	133	2.22	1.66	5,997	538	8.97	6.71	5,995.07	537.26	8.96	6.71
27	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	ITPE	-	ı	1	-	-	-	1	ı	1	-	-	-
28	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES-QUOTED	ITCE	-	1	1	-	-	-	1	ı	1	-	-	-
29	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	307,857	4,769	1.55	1.16	329,830	20,370	6.18	4.62	291,173.04	25,835.42	8.87	6.64
30	INFRASTRUCTURE - PSU - CPS	IPCP	-	ı	1	-	2,981	27	0.91	0.68	1,499.38	0.77	0.05	0.04
31	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPG	-	1	1	-	-	-	1	1	1	-	-	-
32	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/BONDS	ICTD	15,048	203	1.35	1.01	15,225	822	5.40	4.04	8,689.58	121.91	1.40	1.05
33	INFRASTRUCTURE - SECURITISED ASSETS	IESA	-	-	-	-	-	-	-	-	-	-	-	-
34	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
35	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IDPG	-	-	-	-	-	-	-	-	-	-	-	-
36	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ILWC	-	ı	-	-	-	-	-	-	-	-	-	-
37	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPFD	13,042	201	1.54	1.54	13,679	851	6.22	6.22	48,407.84	7,185.09	14.84	14.84
38	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICFD	-	-	-	-	-	-	-	-	-	-	-	-
39	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
40	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
41	INFRASTRUCTURE - SECURITISED ASSETS	IOSA	-	-	-	-	-	-	-	-	-	-	-	-
42	INFRASTRUCTURE - EQUITY (PROMOTER GROUP)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-
43	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-
44	LONG TERM BANK BONDS OTHER INVESTMENT INFRASTRUCTURE	ILBI	7,453	128	1.72	1.29	7,449	519	6.97	5.21	7,438.07	929.11	12.49	9.35
45	PSU - EQUITY SHARES - QUOTED	EAEQ	54	1	2.35	1.76	51	6	10.97	8.21	87.46	4.17	4.76	3.56
46	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY)- QUOTED	EACE	293	2	0.80	0.60	257	6	2.45	1.83	149.83	14.75	9.84	7.37
47	CORPORATE SECURITIES - BONDS - (TAXABLE)	EPBT	92,538	1,526	1.65	1.23	82,171	5,257	6.40	4.79	51,545.15	3,262.96	6.33	4.74
48	UNITS OF INVIT	EIIT	522	13	2.41	1.80	554	49	8.87	6.64	500.20	31.43	6.28	4.70
49	CORPORATE SECURITIES - PREFERENCE SHARES	EPNQ	-	-	-	-	-	-	-	_	-	-	-	-

50	CORPORATE SECURITIES - INVESTMENT IN SUBSIDIARIES	ECIS	50	-	-	-	50	-	-	-	50.00	-	-	-
51	CORPORATE SECURITIES - DEBENTURES	ECOS	-	-	-	-	-	-	-	-	-	-	-	-
52	CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS	ECDI	-	-	-	-	-	-	-	-	-	-	-	-
53	MUNICIPAL BONDS	EMUN	-	-	-	-	-	-	-	-	-	-	-	-
54	INVESTMENT PROPERTIES - IMMOVABLE	EINP	-	-	-	-	-	-	-	-	-	-	-	-
55	LOANS - POLICY LOANS	ELPL	-	-	-	-	-	-	-	-	-	-	-	-
56	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-
57	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-
58	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	96,712	1,759	1.82	1.36	102,718	6,299	6.13	4.59	135,979.04	7,760.89	5.71	4.27
59	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	-	-	-	-	3,946	47	1.18	0.89	2,494.88	15.34	0.61	0.46
60	DEPOSITS - REPO / REVERSE REPO - GOVT SECURITIES	ECMR	-	1	-	-	-	-	-	-	-	-	-	-
61	DEPOSITS - REPO / REVERSE REPO - CORPORATE SECURITIES	ECCR	-	-	-	-	-	-	-	-	-	-	-	-
62	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPD	-	-	-	-	-	-	-	-	-	-	-	-
63	CCIL - CBLO	ECBO	16,475	237	1.44	1.08	14,207	712	5.03	3.76	7,941.48	41.50	0.52	0.39
64	COMMERCIAL PAPERS	ECCP	-	-	-	-	4,261	72	1.68	1.26	6,863.30	164.88	2.40	1.80
65	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	-	-	-	-	-
66	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
67	Debt Capital Instruments (DCI Basel III))	EDCI	4,823	88	1.83	1.37	4,801	323	6.73	5.04	-	-	-	-
68	EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO IRDA REGULATIONS)	EFES	-	-	-	-	-	-	-	-	-	-	-	-
69	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY NON-PSU BANKS	EPPD	-	-	-	-	7,008	53	0.75	0.56	5,119.93	353.17	6.90	5.16
70	PERPETUAL NON-CUM. P.SHARES & REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL ISSUED BY PSU BANKS	EUPS	-	-	-	-	-	-	-	-	-	-	-	-
71	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
72	PERPETUAL NON-CUM. P.SHARES & REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL ISSUED BY NON-PSU BANKS	EPPS	-	-	-	-	-	-	-	-	-	-	-	-
73	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	EDPG	-	-	-	-	-	-	-	-	-	-	-	-
74	FOREIGN DEBT SECURITIES (INVESTED PRIOR TO IRDA REGULATIONS)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-
75	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	8,937	21	0.23	0.17	6,241	209	3.34	2.50	12,386.55	434.00	3.50	2.62
76	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
77	NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP BUSINESS)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-
78	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	-	-	-	-	-	-	-	-	-	-	-	-

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

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

IFFCO Tokio General Insurance Company Ltd.

Registration Number: 106

Statement as on: 31-03-2023

Name of the Security

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

During the Quarter

As on Date

Name of Fund: General Insurance

Date of last Downgrade	Remarks

(Amount in Rs. Lakhs)

Current

Grade

Original Grade

NIL

NIL

Rating

Agency

Date of

Purchase

COI

Note:

No

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.

Amount

- **3** FORM shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority
- 5 Investment Regulations, as amended from time to time, to be referred

PERIODIC DISCLOSURES FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

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

Upto the Quarter ending: 31st March, 2023

Registration No: 106

Figures in Lakhs

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

M NL-34-GEOGRAPHICAL DISTRIBUTION (

	FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS																																			
															FOR	RM NL-34-GI	EOGRAPHIC.	AL DISTRII	BUTION (OF BUSINESS																
GROSS DIRE	ECT PREMIUM UNDERWRITT	ΓEN							1												Minarilla											(An	mount in Rs	s. Lakhs)		
П			iro I	Marine	Hull	Marine	e Cargo	Total	l Marine	Mot	or OD	Mot	or TP	Total N	Motor	Hea	alth	Personal Acc	cident	Travel Insurance	Miscellaneou	s tal Health	Work	men's	Public/ Pro	oduct	Engineering	Aviati	ion	Crop In	CIITANCA	Other commit	nts (b) 1	Total Miscellaneous	<u> </u>	Total
Sl.No.	State / Union Territory		ire	MIGFINE	e null	MIGTING	- caryo	<u>iotal</u>	<u>I Marine</u>			MOT	UI 1P	<u>i otai r</u>	<u>-10101</u>	пеа	31(1)	reisulidi ACC	Ciuciit			lai rieallii	Comper Employer	sation/ 's liability	Liabilit	у						Other segme			2	IUCAI
	State / Gillon Ferritory	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter		For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	opto the	. 0	pto the uarter	For the Upto to Quarter quart		Upto the quarter	e For the Quarter	Upto the quarter	.	pto the For t uarter Quar	he Upto the ter quarter			For the Quarter	Upto the quarter	For the Up Quarter qu		For the Upto the Quarter quarte	-	r the Upto the arter quarter
	STATES ^c																																			
	lhra Pradesh	765.05	4656.68	0.00	0.00	13.89	70.09	13.89	9 70.09	2264.70	8237.01	2166.03	7076.15	4430.73	15313.16	180.30	962.51	25.18	283.58	0.73	2.21 206.	21 1248	9.67	41.74	2.62	9.35 4	5.60 146.	73 0.00	0.00	21224.31	21224.31	0.00	0.00	205.32 1068	3.27 26	26903.40 43778
2 Aru	nachal Pradesh	4.73	4.95	0.00	0.00	0.00	0.00	0.00	0.00	36.09	146.40	27.27	100.30		246.70	0.14	0.55	0.00	0.03	0.00	0.00 0.	14 0	0.00	0.00	0.00	0.00	0.00 0.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68.23 252
3 ASS	am	100.50	658.35	0.00	0.00	28.40	83.0/	28.40	0 83.07	817.31	3814.47	12/5./4	4654.89 1537.99	2093.05	8469.36	62.08	360.59	3.96	62.45	0.08	0.59 66.	12 423	3.63 6.06	11.02	0.30	0.98 6	7.92 255.	01 0.00	0.00	0.00	0.00	0.00	0.00	16.29 46		2355.29 9947 1043.65 3341
5 Chh	ar nattisaarh	100.50 82.42	1202.68	0.00	0.00	1./8	5.53	1./0	0 50.33	1676.88	5171.24	1647 45	1537.99 5097.10	3324 33	10268 34	15.14	128 36	8.39 43.34	155 12	0.10	0.16 21. 0.14 61	13 283	1.03 1.63 22.85	78 65	0.38	1 10 4	5.81 11. 5.00 135	16 0.00	0.00	0.00	0.00	0.00	0.00	71.37 111 218.64 814	25	3768 67 12923
6 Go	acusgarri a	91.04	409.09	0.00	0.00	2.06	18.93	2.06	6 18.93	310.70	1055.63	492.95	1660.94	803.66	2716.56	14.40	183.13	3.80	10.77	0.04	2.34 18.	23 196	5.24 2.39	10.70	1.28	1.30	1.88 9	13 0.00	0.00	0.00	0.00	0.00	0.00	11.84 64	.91	932.38 3426
7 Gui	arat	3022.05	15756.64	0.38	288.24	422.53	2005.70	422.91	1 2293.94	4066.37	12478.47	4033.33	13158.29	8099.70	25636.77	4686.29	13134.05	390.90	2080.60	5.70 3	2.66 5082.	89 15247	7.30 543.05	1899.35	166.01	508.81 59	2.10 2387.	24 0.00	0.00	0.00	0.00	0.00	0.00	3067.01 8327	.26 20	20995.70 72057
8 Har	ryana	1806.53	10436.36	108.61	327.69	2109.46	9660.98	2218.07	7 9988.67	4669.90	18467.19	4937.31	24870.34	9607.21	43337.53	4959.66	16914.27	162.73	694.05	3.48 4	0.12 5125.	86 17648	3.44 78.59	198.69	101.92	662.34 27	9.92 1819.	34 0.00	0.00	0.00	0.00	0.00	0.00	1165.23 4685		20383.33 88776
	nachal Pradesh	118.78	380.04	0.00	0.00	0.71	1.86	0.71	1.86	538.76	1533.03	439.74	1553.67	978.50	3086.70	2.96	13.73	0.58	2.83	0.13	0.46 3.	67 17	7.02 0.62	4.61	0.00	0.02	0.07 0.	14 0.00	0.00	1682.75	1752.11	0.00	0.00	31.25 141	52 2	2816.33 5384
10 Jha	rkhand	81.64	601.60	0.00	0.00	1.86	9.46	1.86	9.46	583.76	1724.67	568.95	1752.32	1152.72	3476.99	14.26	53.11	6.89	13.05	0.07	1.06 21.	23 67	7.23 6.39	22.59	0.02	1.13 2	9.80 85.	51 0.00	0.00	0.00	0.00	0.00	0.00	34.53 119).84	1328.18 4384
11 Kar	nataka	1389.53	5081.63	0.00	0.00	146.45	855.02	146.45	5 855.02	4923.13	15656.70	7227.27	22954.72	12150.39	38611.42	1713.90	16959.80	101.58	1209.25	0.94	4.47 1816.	41 18173	37.16	177.08	330.57	1119.55 20	1.94 528.	81 0.00	0.00	0.00	0.00	0.00	0.00	1150.93 4299	7.05	17223.39 68846
12 Ker		124.68	579.37	0.00	0.00	3.64	15.03	3.64	4 15.03	1843.70	6315.18	1839.27	6717.78	3682.97	13032.96	438.90	1710.49	65.11	128.97	0.71	4.35 504.	72 1843	3.81 10.30	43.46	4.77	10.61	5.82 26.	56 0.00	0.00	0.00	0.00	0.00	0.00	102.92 207		4439.82 15758
	dhya Pradesh	499.14	3504.45 12175 15	0.00	0.00	112.26	538.31	112.26	6 538.31	5029.72	17153.56	7728.77	25624.24	12758.49	,,,,,,	310.50	1824.02	30.26	228.70	8.75 6	1.99 349.	2117	35.28	183.79	4.38	41.45 7	3.26 254.	42 0.00	0.00	-2.41	-2.41	0.00	0.00	2549.34 9660 3036.92 13067		16379.25 59073 32863.86 135040
	harashtra pipur	2321.84	121/5.15	0.00	391.48	1133.21	3953.45	1200.79	9 4344.94	5611.91	18942.89	202.48	15746.38 202.48	10409.58 496.38	34689.27 496.38	13595./6	61690.90	756.99	2183.84	0.00	/.44 1435/.	81 63902 En 2	2.17 164.83	803.09	391.47	0.00	3.46 4043.	0.00	0.00	-2.84	142.98	0.00	0.00	3036.92 13067	7.20 32 0.07	32863.86 135040 506.30 508
15 Mar	ghalava	5.53	37 31	0.00	0.00	0.02	0.02	0.02	0.02	293.90 64.63	293.90	48 25	176.70		401.50	1 84	17 26	0.00	0.00	0.00	0.00 3. 0.83 1	84 18	3.50 0.00	0.00	0.00	0.00	0.00 0. 0.21 3	0.00	0.00	0.00	0.00	0.00	0.00	0.07	7 20	120 56 467
	oram	0.42	1.95	0.00	0.00	0.00	0.00	0.00	0.00	32.78	135.50	52.04	180.98	84.82	316.48	0.08	0.08	0.00	0.01	0.00	0.00 0.	08 0	0.10 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12 /	0.00	85.32 318
18 Nac	galand	0.45	3.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00 0.	00 0	0.00	0.00	0.00	0.00	0.00 0.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.45 3
19 Odi	sha	739.46	4655.83	0.81	1.13	23.31	117.94	24.12	2 119.07	1348.60	4512.17	3092.34	9027.74	4440.94	13539.91	-734.79	-447.01	35.31	350.31	0.47	3.15 -699.	01 -93	3.54 19.63	70.98	0.30	5.56 13	5.97 414.	63 0.00	0.00	0.00	0.00	0.00	0.00	46.98 223	3.74	4708.39 18936
20 Pun	njab	575.10	1052.31	0.00	0.00	48.37	219.03	48.37	7 219.03	1566.81	5986.63	1205.69	4326.72	2772.50	10313.35	132.73	786.26	16.46	101.12	1.54	9.05 150.	73 896	9.83	30.68	2.33	12.75 2	0.53 86.	67 0.00	0.00	0.00	0.00	0.00	0.00	507.35 1910).45	4086.75 14521
21 Raj	asthan	845.27	3808.31	0.00	1.24	-3.44	114.96	-3.44	4 116.20	2585.08	9393.88	3170.05	11273.85	5755.13	20667.73	172.69	557.14	40.20	163.28	0.27	1.80 213.	16 722	2.22 15.21	84.23	4.72	35.39 8	6.52 325.	44 0.00	0.00	-14.85	-14.85	0.00	0.00	1226.67 5316	7.02	8128.38 31061
22 Sikk	WITT .	1291.54	1330.94	0.00	0.00	0.00	0.00	0.00	0.00	29.95	87.36	91.59	230.79		318.15	3.53	16.30	0.22	0.32	0.00	0.00 3.	76 16	5.61 0.00	0.00	0.00	0.00	1.20 1.	20 0.00	0.00	0.00	0.00	0.00	0.00	0.03 1		1418.07 1668
	nil Nadu	1237.21	5398.25	0.00	0.00	236.57	2367.71	236.57	7 2367.71	5593.31	18485.64	9307.69	26259.27		44744.91	3599.14	9652.27	295.86	1077.16	1.04	5.33 3896.	04 10734	1.76 119.73	482.45	103.42	398.48 10	0.32 366.	75 0.00	0.00	26737.58	76568.66	0.00	0.00			17964.24 143240
	angana	2/5./8	/46.86	261.14	261.14	53.37	329.63	314.51	590.76	2181.31	7847.68	2196.90	7286.39	4378.21	15134.07	859.88	1/553./2	99.57	511.59	0.56	1.9/ 960.	01 18067	23.45	119.54	1/9./1	4/1.32 25	4.70 854.	0.00	0.00	0.00	26240.10	0.00	0.00	478.36 1734	1.72	6864.73 63958
25 Trip	arakhand	205.66	1128 53	0.00	0.00	0.00 2.81	10.00	0.00	1 10.76	265.64	1054.48	314.74	1207.52	580.38	2262.00	23 51	263.43	44 O1	133.63	0.00	0.00 0.	84 307	7.01 0.00	5.00	0.00	2.38	5 22 10	63 0.00	0.00	0.00	0.00	0.00	0.00	16.80 87	7.00	879.53 3914
	ar Pradesh	1212 55	12790.97	0.00	0.00	134 96	593 18	134 96	6 593.18	4095.45	15131.20	3132 13	10696.00	7227.57		538 77	1527 29	31 94	139.63	1 52	8 48 572	23 1675	39 35 48	111 72	28.04	63 14 14	2 29 558	82 0.00	0.00	5148 53	9757.09	0.00	0.00	533 58 2086		15035.24 53463
	st Bengal	422.43	3228.97	0.00	0.00	112.02	531.68	112.02	2 531.68	931.22	3181.65	2071.09	6056.54	, ==,	9238.19	3381.59	11052.43	83.78	713.48	0.74	2.30 3466.	11 11768	3.20 11.40	61.24	17.38	56.84 24	1.86 1000.	14 0.00	0.00	0.00	0.00	0.00	0.00	141.27 604		7414.78 26489
	TOTAL (A)	17306.61	90204.07	438.51	1270.92	4598.23	21552.58	5036.75	5 22823.50	51723.74	178160.49	62586.82			387622.94	33992.52	154978.80	2247.05 1	.0296.18	32.28 211			.24 1153.49	4442.55	1340.09	275.84 3319	.48 13332.	66 0.00	0.00	54773.07	135667.99	0.00	0.00 1	15215.17 56764		8727.07 881620.
	UNION TERRITORIES ^c																																			
	laman and Nicobar Islands	0.00	0.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00 0.	00 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	andigarh	4.49	36.00	0.00	0.00	26.52	263.06	26.52	2 263.06	536.52	1959.39	275.36	988.44 105.55	811.88	2947.84	164.84	926.55	17.18	180.76	0.01	0.85 182.	03 1108	3.16 7.97	32.24	2.82	11.76 5	5.61 228.	72 0.00	0.00	-0.13	-0.13	0.00	0.00	217.00 670	0.36	1308.19 5298
	dra and Nagar Haveli	6.65	529.68	0.00	0.00	0.90	2.34	0.90	0 2.34	20.71	69.22	27.19	105.55	47.90	174.77	10.12	45.67	1.89	7.36	0.00	0.12 12.	01 53	5.98	34.64	0.00	0.10 -	0.11 0.	31 0.00	0.00	0.00	0.00	0.00	0.00	3.74 13	3.06	77.08 808
	man & Diu	95.55	130.24	0.00	0.00	0.00	0.00 7094.32	1641.22	0.00	0.00	0.00	0.00 1634.11	0.00 6222.87	0.00 3635.67	0.00	0.00 4693 69	0.00 19446.01	0.00	0.00	0.00	0.00 0. 8 66 5226	21 21001	64 120.21	0.00	0.00 584 52	0.00	0.00 0. 8.91 2455.	0.00	0.00	0.00	0.00	0.00	0.00	0.00 0 1957 68 6967	7.00	95.55 130
	rt. of NCT of Delhi nmu & Kashmir	255.25	2232.09 1320.27	0.00	0.00	1641.32	/U94.32	1641.32	7 9 22	Z001.56	7790.24 2765.19	936.88	3129.92		14013.11	7042 31	19446.01 28406.16	527.20	2310.98	0.3/ 3	8.66 5226. 0.29 7048	21001	0 1 128.31	11 00	204.52 0.20	1719.79 65	8.91 2455.	30 0 00 41 0.00	0.00	1124.96	0.00 2704 48	0.00	0.00	1957.68 6967		14087.99 56913 10300.82 39486
	lakh	233.20	1320.37 0 17	0.00	0.00	0.97 0 00	0.32	0.97	0.32	0.19	0 00	0.00	U UU	1037.00	0 UU	0.00	0 nn	0.00	0.00	0.22	0.25 /048. 0.00 0	00 0	0.00 2.90	0.00	0.20	0.01	0.00 0	0.00	0.00	0.00	2704.40 0 00	0.00	0.00	0.00 0	0.00	0.00 0.02 0.00
, Laa	shadweep	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-71.38	76.95	0.00	0.00	0.00	0.00 -71.	38 76	5.95 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-71.38 76
	lucherry	-4.30	20.39	0.00	0.00	0.57	4.00	0.57	7 4.00	314.88	934.08	603.61	1768.31	918.49	2702.39	1.67	7.73	0.53	3.90	0.00	0.21 2.	20 11	.83 0.28	0.94	0.00	0.36	0.00	48 0.00	0.00	0.00	0.00	0.00	0.00	3.14 21	45	920.39 2761
	TOTAL (B)	612.83	4269.40	0.00	17.12	1670.29	7372.04	1670.29	7389.16	3573.86	13518.13	3477.15	12215.09	7051.01	25733.21	11841.25	48909.06	552.68	2516.43	5.60 40	0.14 12399.	53 51465	.62 145.50	691.95	587.54	1740.63 71	5.75 2706.	21 0.00	0.00	1124.83	2704.35	0.00	0.00	2411.35 8774	.63 26	6718.63 105475 .
Out	tside India																																			
1	TOTAL (C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	00 0	.00 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	.00	0.00 0.
 		0.00	3.33	3.00	3.00	0.00	3.50	3.30	3.30	5.50	3.55		3.30	0.00	3.30	3.00	3.00	3.55			3.		0.30	3.00	3.35			3.00			2.20	3.55			-3-	<u> </u>
Gra	and Total (A)+(B)+(C)	17919.45	94473.46	438.51	1288.03	6268.52	28924.62	6707.04	4 30212.66	55297.60	191678.61	66063.97	221677.54	121361.57	413356.16	45833.78	203887.86	2799.73 1	2812.61	37.89 251	L.39 48671.	39 216951	.86 1298.99	5134.49	1927.62	7016.47 403	5.23 16038 .	0.00	0.00	55897.90	138372.33	0.00	0.00	17626.52 65539	.02 275	5445.70 987095.

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

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

Upto the quarter ending on Mar'23

(Amount in Rs. Lakhs)

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

Notes:

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

PERIODIC DISCLOSURES FORM NL-36- BUSINESS -CHANNELS WISE

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

Upto the quarter ending on Mar'23

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

PERIODIC DISCLOSURES FORM NL-37-CLAIMS DATA

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

Upto the quarter ending on March, 2023

No. of claims only

SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensatio n/ Employer's	Public/ Product Liability	Engineeri ng	Aviati on	Crop Insurance	Other segme nts **	Miscellaneou s	Total
													liability							
1	Claims O/S at the beginning of the period	1051		26							44						703		3217	84589
2	Claims reported during the period	2816		9	36249			534975			109						. 793		30648	1282346
	(a) Booked During the period	2677			36083						107						756		30222	1274761
	(b) Reopened during the Period	139	162	4	166	1803	1715	3518	2945	196	2	3143	82	2	71	1	. 37	0	426	7585
	(c) Other Adjustment (to be specified) (i) (ii)																			
3	Claims Settled during the period	2309	31145	17	31162	480558	20715	501250	614395	5889	69	620353	851	33	1624	0	754	0	20905	1179264
	(a) paid during the period (b) Other Adjustment (to be specified) (i)(ii)																			
4	Claims Repudiated during the period	0	9	0	9	2829	6	2835	32021	2431	43	34495	18	0	0	0	0	0	727	38084
	Other Adjustment (to be specified) Closed Claims	293	4968	1	4969	28414	648	29062	0	0	0	0	826	16	95	0	25	0	8163	43449
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	5	107	112	0	0	0	0	4	0	1	0	0	0	0	117
6	Claims O/S at End of the period	1265		17	2327	27634	42176	69810	23610	2420	41	26071	861	116	900	1	. 717	0	4070	106138
	Less than 3months	343			1004						9	19740					74	0	2240	49459
	3 months to 6 months	146	375	2	377	3562	3950	7511	2888	523	1	3412	239	11	178	0	60	0	760	12695
	6months to 1 year	313	512	0	512	2024	6653	8677	2010	419	6	2435	162	25	217	0	151	0	614	13106
	1year and above	463	420	14	434	462	27742	28204	278	181	25	484	131	61	212	1	432	0	456	30878

ITGI Notes - Claims O/S at End of the period-Claims Repudiated during the period-Claims Repudiated dur

Upto the quarter ending on March, 2023

(Amount in Rs. Lakhs)

SI. No.	Claims Experience	Fire	Marine	Marine	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal	Travel	Total	Workmen's	Public/	Engineeri	Aviati	Crop	Other	Miscellaneou	Total
			Cargo	Hull						Accident		Health	Compensatio	Product	ng	on	Insurance	segme	s	
													n/	Liability				nts **		
													Employer's							
													liability							
1	Claims O/S at the beginning of the period	122836	7286	3082	10368		271115			4125	46			2475	9867	0	40867		12285	494749
2	Claims reported during the period	25874	26384	61	26444			258439			91					0	73202		24871	699234
	(a) Booked During the period	24662	25679	33				252264		10970	90	276771	2997	283	8031	0	73192	0	24372	688284
	(b) Reopened during the Period	1212	704	28	732	1136	5040	6175	1404	331	1	1737	419	18	147	0	9	0	499	10950
	(c) Other Adjustment (to be specified)																			
	(i)																			
	(ii)																			
3	Claims Settled during the period	52002	17517	666	18182	138435	125457	263892	219764	9553	139	229455	2212	347	4706	0	67396		13989	656357
	(a) paid during the period																			
	(b) Other Adjustment (to be specified)																			
	(i)																			
	(ii)																			
4	Claims Repudiated during the period	0	1	0	1	714				1569	8	21421	46	0	0	0	0		165	22371
	Other Adjustment (to be specified)	1391	1793	1	0	6457	2894	9350	0	0	0	0	492	10	223	0	36575		2115	51949
	Closed Claims																			
5	Unclaimed (Pending claims which are	0	0	0	0	14	274	288	0	0	0	0	11	0	15	0	0	0	0	314
	transferred to Unclaimed A/c. after the																			
	mandatory period as prescribed by the																			
	Authority)																			
6	Claims O/S at End of the period	114729	9033	2334	11367		275077				51		2670		11653	0	23998		17257	492353
	Less than 3months	23483	2057	5	2062		21528	28437	12493		2	14573	784	84	2630	0	4385		5376	81815
	3 months to 6 months	3273	2147	23				25474			0	2638			2347	0	209		2984	39641
	6months to 1 year	26337	2281	0	2281		38392	40131	1949		16	2795	617	166	2048	0	3831		3497	81704
	1year and above	61636	2548	2307	4855	919	192088	193007	168	674	33	875	746	2472	4627	0	15573	0	5400	289193

ITGI Notes - Claims O/S at End of the period-Claims Repudiated during the period-Claims Repudiated dur

FORM NL-38-DEVELOPMENT OF LOSSES (ANNUAL SUBMISSION)

Reporting Period 31-Mar-23 LOB Motor TP

(Amount in Rs Lakhs)

					Acc	ident year Coho	rt				
Particulars	FYE 31-Mar-	FYE 31-Mar-	FYE 31-Mar-	FYE 31-Mar-	FYE 31-Mar-	FYE 31-Mar-					
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Ultimate Net Loss Cost - Original	199,067	52,293	61,107	75,857	87,065	86,738	111,243	139,739	143,326	160,748	166,780
estimate	199,007	32,293	01,107	73,637	87,003	80,738	111,245	139,739	145,520	100,748	100,780
Net Claims Provisions*	23,589	9,541	13,393	20,348	24,813	39,867	60,692	93,802	107,107	133,982	-
Cumulative Payment as of											
one year later	100,591	13,350	15,274	17,058	17,381	17,672	19,388	12,197	18,280	26,766	-
two year later	128,333	25,510	26,304	34,604	35,335	30,238	26,147	28,500	38,092	-	-
three year later	149,604	32,794	36,414	49,881	47,274	35,091	37,633	45,937	-	-	-
four year later	164,244	39,462	44,632	59,222	52,430	42,760	50,551	-	-	-	-
five year later	178,159	45,637	49,679	63,170	59,468	51,605	-	-	-	-	-
six year later	192,443	49,812	52,314	68,897	66,464	-	-	-	-	-	-
seven year later	202,659	51,667	55,424	75,199	-	-	-	-	-	-	-
eight year later	206,818	53,873	59,245	-	-	-	-	-	-	-	-
nine year later	212,192	56,552	-	-	-	-	-	-	-	-	-
ten year later	217,830	-	-	-	-	-	-	-	-	-	-
Ultimate Net Loss Cost - Re-estimated											
one year later	205,216	52,695	61,097	76,714	84,676	91,471	111,243	139,739	145,199	160,748	_
two year later	207,805	52,842	62,150	84,591	90,201	91,471	111,243	139,739	145,199	,	
three year later	208,687	55,769	67,093	91,496	90,201	91,471	111,243	139,739	•		
four year later	213,120	60,644	67,991	92,277	90,201	91,471	111,243				
five year later	216,832	60,436	68,221	94,603	90,458	91,471					
six year later	226,024	61,196	72,373	95,025	91,277						
seven year later	235,322	65,824	72,373	95,547							
eight year later	238,238	65,824	72,639								
nine year later	238,825	66,092									
ten year later	241,420							_			
		Ţ					<u> </u>				
Favourable / (unfavourable)	(42,352)	(13,800)	(11,531)	(19,690)	(4,213)	(4,733)	-	_	(1,874)	-	_
development											
In % (A-D)/A	-21%	-26%	-19%	-26%	-5%	-5%	0%	0%	-1%	0%	09

Note:-

- (a) Should Include all other prior years
- (b) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE
- (c) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost Original should be compared

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

Reporting Period FYE 31-Mar-2023 LOB Short Tail

(Amount in Rs Lakhs)

						Accident year Cohor	t				
Particulars	FYE 31-Mar-2013	FYE 31-Mar-2014	FYE 31-Mar-2015	FYE 31-Mar-2016	FYE 31-Mar-2017	FYE 31-Mar-2018	FYE 31-Mar-2019	FYE 31-Mar-2020	FYE 31-Mar-2021	FYE 31-Mar-2022	FYE 31-Mar-2023
Ultimate Net Loss Cost - Original estimate	403,550	90,094	104,391	145,120	188,935	167,156	226,388	260,455	254,422	364,279	383,665
Net Claims Provisions*	412	1,202	125	58	249	1,500	1,175	2,550	5,563	19,398	-
Cumulative Payment as of											
one year later	387,128	80,333	100,023	138,684	171,940	154,094	213,955	256,041	248,192	347,236	-
two year later	390,401	82,759	101,838	141,259	177,768	157,617	218,069	261,606	254,828	-	-
three year later	391,856	83,255	102,630	142,446	179,034	158,445	219,614	272,095	-	-	-
four year later	392,731	83,897	103,152	142,858	179,281	158,931	220,480	-	-	-	-
five year later	393,470	84,223	103,524	143,146	179,739	159,480	-	-	-	-	-
six year later	394,129	84,383	103,192	143,368	180,132	-	-	-	-	-	-
seven year later	394,543	84,589	103,349	143,590	-	-	-	-	-	-	-
eight year later	394,893	84,713	103,530	-	-	-	-	-	-	-	-
nine year later	395,110	84,731	-	-	-	-	-	-	-	-	-
ten year later	395,320	-	-	-	-	-	-	-	-	-	-
Ultimate Net Loss Cost - Re-estimated											
one year later	398,815	88,179	104,321	145,566	184,006	161,060	224,386	271,557	257,778	366,634	-
two year later	396,876	86,534	103,893	144,384	182,170	162,662	224,139	266,236	260,391		
three year later	396,295	85,798	104,399	144,202	180,971	161,102	221,323	274,645			
four year later	396,211	86,156	104,259	144,063	179,847	160,915	221,655				
five year later	396,811	85,678	104,366	143,508	180,134	160,980					
six year later	396,689	85,684	103,488	143,475	180,381						
seven year later	396,889	85,276	103,478	143,648							
eight year later	395,686	85,715	103,655								
nine year later	395,496	85,933									
ten year later	395,732										
Favourable / (unfavourable) development	7,818	4,161	737	1,472	8,554	6,176	4,733	(14,190)	(5,969)	(2,355)	<u> </u>
In % (A-D)/A	2%				·				-2%		0%

Note:-

- (a) Should Include all other prior years
- (b) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE
- (c) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost Original should be compared with the latest diagonal

PERIODIC DISCLOSURES FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd. For the quarter ending on March, 2023

(Amount in Rs. Lakhs)

							Ageing	of Claims	(Claims paid)								
SI.No.	Line of Business			No. of	claims paid						Amount	of claims pai	id			Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	year and <=	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year		> 3 years and <= 5 years			
1	Fire	244	52	102	193	122	15	4	474.83	206.75	569.32	2149.99	8226.72	1020.84	112.28	732	12760.73
2	Marine Cargo	5377	1958	1002	653	163	6	6	1190.87	1577.93	1253.69	1682.88	350.53	57.72	31.70	9165	6145.31
3	Marine Other than Cargo	0	0	0	1	3	0	0	0.00	0.00	0.00	0.00	53.48	0.00	2.33	4	55.80
4	Motor OD	90842	26860	6620	2639			100	19143.09	10496.33	4726.30	2804.30	598.35	76.15	160.13	127823	38004.64
5	Motor TP	143	588		1222	2193		1353	527.69	2478.45		6802.83				7657	46664.98
6	Health	116409	52728		2823	241	368	11		25597.72	6194.78	1470.92	209.85			185414	
7	Personal Accident	373	472	475	283			13		481.09	819.71	918.08					
8	Travel	21	4	0	0		-1	0	5.84	12.80	0.00	6.91	0.00			24	
9	Workmen's Compensation/ Employer's liability	10	34	73	97	27	4	5	13.04	41.06	112.11	385.60	166.79	13.85	37.00	250	769.45
10	Public/ Product Liability	3	1	0	0	8	1	0	15.14	0.10	0.00	0.00	139.66	17.00	0.00	13	171.90
11	Engineering	62	113	135	155		7	27	35.96	331.97	99.18	519.04				610	
12	Aviation	0	0	0	0	_	0	0	0.00	0.00	0.00	0.00				0	0.04
13	Crop Insurance	47	33	24	54			2	3574.34	2.26		77.48				183	
14	Other segments (a)	0	0	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0	0.00
15	Miscellaneous	1700	2176	906	687	227	25	17	427.18	801.99	706.15	816.75	1038.97	24.75	-40.58	5738	3775.22

Upto the quarter ending on March, 2023

(Rs in Lakhs)

Ageing of Claims (Claims paid)											III Lukiis)						
Sl.No.	Line of Business			No. of	claims paid						Amount	of claims pai	d			Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year		> 3 years and <= 5 years	> 5 years		
1	Fire	651		340	445	356		19				7031.36				2309	
2	Marine Cargo	17958	7957	3279	1487	430	19	15	3785.02	4354.56	3244.32	3546.86	2396.58	69.64	119.71	31145	17516.70
3	Marine Other than Cargo	0	0	1	8	8	0	0	0.00	0.00	7.25	44.02	611.64		2.83	17	
4	Motor OD	346599	100843	22386	8158	1963	254	355	67427.70			9168.11	2279.43			480558	
5	Motor TP	342	1475	2226	3379	5617	3813	3863	1360.23	6086.12	10943.19	18079.43	38883.36	26519.83	23584.92	20715	125457.08
6	Health	401297	171131	33049	7419	1062	406	31		78823.16	17477.59	3196.09	678.10	36.59	30.86	614395	219763.65
7	Personal Accident	1274	1860	1591	823	281	34	26	1093.06	1983.14	3116.71	2313.61	917.73	77.97	50.90	5889	9553.12
8	Travel	43	14		2	5	2	0	43.91	33.15	4.74	17.54	10.91	28.47	0.00	69	138.73
9	Workmen's Compensation/ Employer's liability	24	127	286	270	115	12	17	37.35	136.71	500.07	788.08	568.20	45.38	135.74	851	2211.54
10	Public/ Product Liability	5	1	2	3	18		0	17.31	0.10	0.51	0.71	310.98			33	
11	Engineering	198	396	391	371	226	8	34	258.76	462.76	450.22	1140.68	2203.16	72.76	117.63	1624	4705.97
12	Aviation	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0	0.04
13	Crop Insurance	325	103	141	141	38	4	2	65604.05	275.10	1287.36	225.44	-7.58	9.36	2.24	754	67395.96
14	Other segments (a)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Miscellaneous	9028	6846	2627	1757	557	48	42	3758.96	2468.26	2330.21	3607.21	1917.33	26.29	-119.21	20905	13989.03

PERIODIC DISCLOSURES FORM NL-41- OFFICE INFORMATION

Name of the Insurer: IFFCO Tokio General Insurance Company Limited Date: 31st March, 2023

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

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

- (i) Mrs. Uma Suresh Prabhu, Independent Director
- (**) The company had following two Whole Time Directors/ Executive Directors as on 31-03-2023:
- (i) Mr. H.O. Suri, MD & CEO
- (ii) Mr. Shinjiro Hamada, Director (Operations)

Employees and Insurance Agents and Intermediaries - Movement

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

		PERIODIC DISCLOSURE	S						
	FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS								
Name of the	e Insurer: M/s IFFCO TOKIO General Ir	nsurance Co. Ltd.	Date: 1st January, 2023 t	to 31st March 2023					
Board of D	Directors and Key Management Per	sons	•						
SI. No.	Name of person	Designation	Role /Category	Details of change in the period, if any					
1	Mr. K. Srinivasa Gowda	Chairman	Chairman	No Change					
2	Mr. Akira Harashima	Vice Chairman	Vice Chairman	No Change					
3	Mr. Dileepbhai Sanghani	Director	Non - Executive Director	No Change					
4	Dr. U.S. Awasthi	Director	Non - Executive Director	No Change					
5	Mr. Rakesh Kapur	Director	Non - Executive Director	No Change					
6	Dr. P.S. Gahlaut	Director	Non - Executive Director	No Change					
7	Mrs. Uma Suresh Prabhu	Director	Independent Director	No Change					
8	Mr. Sudhakar Rao	Director	Independent Director	No Change					
9	Mr. Amar Sinha	Director	Independent Director	No Change					
10	Mr. Allen Po Hsu Juang	Director	Non - Executive Director	No Change					
11	Mr. Kunihiko Higashi	Director	Non - Executive Director	No Change					
12	Mr. Masahito Hirai	Director	Non - Executive Director	No Change					
13	Mr. H.O. Suri	Managing Director & CEO	Managing Director & CEO	No Change					
14	Mr. Shinjiro Hamada	Director (Operations)	Whole Time Director/ Executive Director	No Change					
15	Mr. Ramesh Kumar *	Sr.Executive Director	Head-HR, Admin & CSR)	No Change					
16	Mrs. Seema Gaur *	Sr.Executive Director	Head -IT & MIS	No Change					
17	Mr. Gunasekhar Boga*	Executive Director - Marketing Head Zone-II)	Marketing Head Zone-II	No Change					
18	Mr. Rajeev Chawdhary*	EVP- Marketing Head Zone-I	Marketing Head Zone-I	Ceased to be KMP (**)					
19	Mrs. Isha Khera	Appointed Actuary	Appointed Actuary	No Change					
20	Mr. Kenji Ino	EVP & Chief Risk Officer	Chief Risk Officer	No Change					
21	Mr. Sanket Gupta	EVP & CFO	Chief Financial Officer	No Change					
22	Mr. Amit Jain	VP, Company Secretary & Chief Compliance Officer	Company Secretary & Chief Compliance Officer	No Change					
23	Mr. Abhishek Sharma	Chief Investment Officer	Chief Investment Officer	No Change					
24	Mr. Pankaj Dhingra	Financial Advisor & Chief of Internal Audit	Financial Advisor & Chief of Internal Audit	No Change					

Notes:-

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

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

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

Insurer: IFFCO Tokio General Insurance Co. Ltd. Upto the Quarter ending on 31st March, 2023

(Amount in Rs. Lakhs)

			\4	Amount in Rs. Lar	(115)
	Rural & Social Obliga	ations (Quart	erly Returns)		
SI.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIDE	Rural	37,119	4,927.68	5,988,881.85
Į	FIRE	Social			
2	MARINE CARGO	Rural	0	-	-
Z	WARINE CARGO	Social			
3	MARINE OTHER THAN CARGO	Rural	0	-	-
J	WARINE OTHER THAN CARGO	Social			
4	MOTOR OD	Rural	185,640	10,918.14	322,862.61
'	MOTOR OB	Social			
5	MOTOR TP	Rural	2,683,364	57,558.08	1,752,228.23
<u> </u>	WOTOKTI	Social			
6	HEALTH	Rural	47,854	32,752.47	13,306,426.23
	TIE/XETTI	Social			
7	PERSONAL ACCIDENT	Rural	114,975	3,539.51	20,684,059.82
' 	T ENGOTAL MODIBLITY	Social	1	77.22	9,360,000.00
8	TRAVEL	Rural			
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	7,938	1,062.54	586,008.19
		Social	201	20.70	22 -27 22
10	Public/ Product Liability	Rural	891	22.72	32,567.66
	·	Social	5.440	4 407 00	4 405 054 00
11	Engineering	Rural	5,112	1,437.96	1,165,251.62
		Social			
12	Aviation	Rural			
		Social	139	120 270 22	012 061 46
13	Other Segment (a)	Rural Social	139	138,372.33 110,854.69	813,261.46 592,618.70
	-	Rural	269,030	19,902.81	3,946,613.78
14	14 Miscellaneous		180	0.66	571.98
		Social Rural	3,352,062	270,494.24	48,598,161.44
	Total	Social	311	110,932.57	9,953,190.67

PERIODIC DISCLOSURES FORM NL - 44 - MOTOR TP OBLIGATIONS

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

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

PERIODIC DISCLOSURES FORM NL-45-GRIEVANCE DISPOSAL

Date: January - March' 2023

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

Particulars			,						
Complaints made by customers Complaints made by the dealer. (ii) Refund not received by the insured but selection were made Complaints Complaints made by the dealer. (ii) Refund not received by the insured but selection were made Complaints Complaints	SI No.	Particulars	Opening Balance *	Additions during the	Con	nplaints Resolve		Complaints Pending	Total Complaints
a) Proposal Related 0 0 0 0 0 b) Claims Related 44 541 188 196 188 13 c) Policy Related 6 48 32 12 7 3 d) Premium Related 0 1 0 1 0 0 e) Refund Related 1 0 1 0 0 0 f) Coverage Related 0 6 1 4 1 0 q) Cover Note Related 0 0 0 0 0 0 h) Product Related 0 0 0 0 0 0 i) Others (to be specified) 0 0 0 0 0 0 (i) Wrong commitment made by the dealer. (ii) Refund not received by the insured but selection were made 1 0 0 0 0 0 0 0 0 0 0					-		Rejected	at the end of the	registered up to the quarter during the financial year
b) Claims Related 44 541 188 196 188 13 c) Policy Related 6 48 32 12 7 3 d) Premium Related 0 1 0 1 0 0 e) Refund Related 1 0 1 0 0 0 f) Coverage Related 0 6 1 4 1 0 g) Cover Note Related 0 0 0 0 0 0 h) Product Related 0 0 0 0 0 0 i) Others (to be specified) 0 0 0 0 0 (i) Wrong commitment made by the dealer. (ii) Refund not received by the insured but selection were made 1 0 0 0 0 0 0	1	Complaints made by customers							
c) Policy Related 6 48 32 12 7 3 d) Premium Related 0 1 0 1 0 0 e) Refund Related 1 0 1 0 0 0 f) Coverage Related 0 6 1 4 1 0 g) Cover Note Related 0 0 0 0 0 0 h) Product Related 0 0 0 0 0 0 i) Others (to be specified) (i) Wrong commitment made by the dealer. (ii) Refund not received by the insured but selection were made 1 0 0 0 0 0 0 1	a)	Proposal Related	0	0	0	0	0	0	1
d) Premium Related 0 1 0 0 e) Refund Related 1 0 1 0 0 f) Coverage Related 0 6 1 4 1 0 g) Cover Note Related 0 0 0 0 0 0 h) Product Related 0 0 0 0 0 0 i) Others (to be specified) 0 0 0 0 0 (i) Wrong commitment made by the dealer. (ii) Refund not received by the insured but selection were made 1 0 0 0 0 0 0	b)	Claims Related	44	541	188	196	188	13	1575
e) Refund Related 1 0 1 0 0 f) Coverage Related 0 6 1 4 1 0 g) Cover Note Related 0 0 0 0 0 0 h) Product Related 0 0 0 0 0 0 i) Others (to be specified) (i) Wrong commitment made by the dealer. (ii) Refund not received by the insured but selection were made 1 0 0 0 0 0 1	c)	Policy Related	6	48	32	12	7	3	138
f) Coverage Related 0 6 1 4 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	d)	Premium Related	0	1	0	1	0	0	5
g) Cover Note Related 0 0 0 0 0 h) Product Related 0 0 0 0 0 0 i) Others (to be specified) 0 0 0 0 0 (i) Wrong commitment made by the dealer. (ii) Refund not received by the insured but selection were made 1 0 0 0 0 0	e)	Refund Related	1	0	1	0	0	0	10
h) Product Related 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	f)	Coverage Related	0	6	1	4	1	0	24
i) Others (to be specified) (i) Wrong commitment made by the dealer. (ii) Refund not received by the insured but selection were made	g)	Cover Note Related	0	0	0	0	0	0	0
(i) Wrong commitment made by the dealer. (ii) Refund not received by the insured but selection were made	h)	Product Related	0	0	0	0	0	0	2
the submission of documents like NOC etc. but he was not agreed for the same.		(i) Wrong commitment made by the dealer. (ii) Refund not received by the insured but selection were made under Others Category. (iii) The claim was pending for the submission of documents like NOC etc. but he was	1	0	0	0	0	1	10
Total 52 596 222 213 196 17		Total	52	596	222	213	196	17	1765

2	Total No. of policies during previous year:	9,711,260
3	Total No. of claims during previous year:	1,147,104
4	Total No. of policies during current year:	9,822,017
5	Total No. of claims during current year:	1,282,323
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.14
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	12.28

	Duration wise Pending Status	Complaints m	ade by customers	•	nts made by nediaries	Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	12	71%	-	-	-	-	
b)	15 - 30 days	0	0%	-	-	-	-	
c)	30 - 90 days	4	24%	•	-	•	-	
d)	90 days & Beyond	Ō	-	-	-	-	-	
	Total Number of Complaints	16	94%	-	-	-	-	

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

- (b) Complaints reported should be net of duplicate complaints
- (c) No. of policies should be new policies (both individual and group) net of cancellations
- (d) Claims should be no. of claims reported during the period
- (e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.

PERIODIC DISCLOSURES Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: IFFCO Tokio General Insurance Company Ltd. For the Quarter ending: 31-03-2023

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

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

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

S. No	UIN	Name of the Product	No. Of	Date of	Incurred	Combin	% age of	% age of	No. Of	No. Of	% of	Age-wise dis	stribution o	of Policies (classification o	f policies bas	ed on the age
			Lives Insured	Launch (DD- MM-YYYY)	Claims Ratio (ICR)	ed Ratio (CR)	Claims Settled (in terms of number of claims)	ed (in	Complain ts Received	nts	policies renewed out of total no. Of policies	No of Policies in its 1st Year	d 1 year	No of Policies complete d 3 years not more	No of Policies completed 5years or more than 5 years	No of Policies completed 10 years and more	Total No. Of Policies
	a	b	С	d	e	f	g	h	i	j	k	I	m	n	0	р	q=l+m+n+o+p
1	IFFHLGP22216V012122	Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB – PMJAY) & Ayushman Bharat PMJAY – SEHAT in the UT of Jammu & Kashmir	10245077		134.6%	151.6%	99%	1%	0	0	0.0%	1	0	0	0	0	1
2	IFFHLGP22179V012122	Ayushman Bharat- Pradhan Mantri Jan Arogya Yojana (AB - PMJAY) UT of Lakshadweep		03-08-2022		140.5%	96%	4%			0.070	1	0	0	0	0	1
3	IFFHLGP21327V022021	Group Medishield Insurance Policy		01-10-2020	105.8%		86%	8%				3169	1		0		3170
4	IRDAN106P0001V01200506	Janata Personal Accident Policy	12894792		63.9%			12%	0			6894	1292		1	0	8187
5	IFFHLIP21325V032021	Swasthya Kavach (Family health) Policy		01-10-2020		136.9%		10%		24	87.6%	11373	0	0	0	0	11373
6	IFFHLIP21329V032021	Individual Medishield Insurance Policy	5247	01-10-2020	142.6%	172.6%	77%	8%	8			3248	0	0	1		3249
7	IFFPCSP18099V011718	CSC- Janata Personal Accident	26494	04-01-2018	-3.0%		75%	25%	0	0	0.0%	21661	0		0	0	21661
8	IRDAI/HLT/ITGI/P-P/V.I/07/2016- 17	Kisan suraksha Bima Yojna (Gramin Accident Insurance)	0	01-10-2016	341.1%	356.1%		7%	0	0	0.070	1	0	0	0	0	1
9	IFFHLIP22198V042122	Family Health Protector	166512	02-03-2022	94.1%	123.1%	74%	12%	109	108	88.0%	58438	0	0	0	0	58438
10	IRDAN106P0014V01200102	Sankat Haran Bima (Gramin Accident Insurance) Policy	0	05-09-2001	14.1%		72%	8%	0	0	0.0%	1	0	0	0	, and the second	1
11	IFFHLIP22197V042122	Health Protector	51069	02-03-2022	106.4%	135.4%	72%	14%	95	94	73.8%	41904	0	0	0	0	41904
12	IFFHLIP21326V022021	Swasthya Raksha Bima	9298	01-10-2020	80.0%	110.0%	67%	22%	0	0	65.5%	2790	0	0	0	0	2790
13	IRDAN106P0009V01200809	Jan Suraksha Bima Policy (Micro Insurance)	3782666	08-09-2008	82.3%	111.3%	60%	22%	0	0	0.0%	4095	129	0	0	0	4224
14	IFFHLIP21583V012021	IFFCO-Tokio Hospital Daily Cash Policy	24776	12-02-2021	79.8%	109.8%	59%	35%	0	0	1.9%	58941	53	0	0	0	58994
15	IFFHLIP21354V032021	Comprehensive Accident Hospitalization Policy	24921	01-10-2020	16.9%	46.9%	59%	24%	0	0	10.2%	25038	0	0	0	0	25038
16	IFFHLIP20161V011920	Arogya Sanjeevani Policy, IFFCO-Tokio General Insurance Company Limited	2698	03-05-2021	38.0%	67.0%	57%	33%	0	0	16.2%	1258	0	0	0	0	1258
17	IRDA/NL-HLT/ITGI/P-P/V.I/13/14- 15	Individual Personal Accident Grand	3669	24-06-2015	79.3%			12%	0	0	67.3%	4870	0				4870
18	IRDAN106P0010V01200102	Individual Personal Accident Policy	210943	16-05-2001	59.3%		55%	16%	3			219474	219		3		
19	IRDAN106P0021V01200102	Group Personal Accident Policy	6234941	16-05-2001	98.3%	124.3%	52%	26%	9	8		6513	188		0	2	6747
20	IFFHLGP20034V011920	Iffco -Tokio Loan Protector Policy (Group)	2535	08-01-2020	33.3%		50%	0%	0	0	0.0%	2445	1228	3	0	0	3676
21	IFFHLIP20071V011920	IFFCO-Tokio Mos-Bite Protector Policy	131962	25-10-2019	354.9%	381.9%	46%	51%	97	95	0.0%	15691	417	0	0	0	16108
22	IRDAN106P0015V01200102	Travel Protector Insurance policy	1930	02-11-2001	60.9%		45%	28%	3			1125	0		0		1129
23	IFFHLIP21328V022021	Health Protector Plus	14911	01-10-2020	32.0%		44%	46%	7	6	85.7%	6536	0	0	0	0	
24	IFFHLIP19036V011920	Iffco-Tokio Critical Illness Benefit Policy	6088	10-07-2019	0.5%	28.5%	0%	0%	0	0	0.0%	7538	119	0	0	0	7657
25	IFFPAGP23058V012223	Pradhan Mantri Suraksha Bima Yojana	52591	14-07-2022	0.0%	21.0%	0%	0%	0	0	0.0%	11	0	0	0	0	11
26	IFFHLIP21353V022021	Critical Illness insurance Policy	680	01-10-2020	0.0%	27.0%	0%	0%	0	0	4.0%	65	76	0	0	0	141

27	IFFPAGP21634V012021	Group - Saral Suraksha Bima, IFFCO Tokio General Insurance Company Limited	443	01-04-2021	0.0%	30.0%	0%	0%	0	0	0.0%	8	0	C	0	0	8
28	IFFHLIP23145V012223	Health Protector Max	269	06-02-2023	0.0%	30.0%	0%	0%	0	0	0.0%	1489	0	C	0	0	1489
29	IFFHLGP21045V012021	IFFCO-Tokio Group Hospital Daily Cash Policy	131	03-07-2020	0.0%	23.0%	0%	0%	0	0	0.0%	17	1	C	0	0	18
30	IFFPMIP23040V012223	Arogya Sanjeevani Policy (Micro Insurance) IFFCO-Tokio GIC Ltd	66	27-10-2022	0.0%	29.0%	0%	0%	2	2	0.0%	54	0	C	0	0	54
31	IFFPAIP21633V012021	Saral Suraksha Bima, IFFCO Tokio General Insurance Company Limited	12	01-04-2021	0.0%	30.0%	0%	0%	0	0	0.0%	7	0	C	0	0	7
32	IFFHCSP18107V011718	CSC- Health Protector	7	01-12-2018	0.0%	16.0%	0%	0%	0	0	0.0%	2	0	C	0	0	2
33	IFFHMIP23043V012223	IFFCO-Tokio Hospital Daily Cash Policy (Micro Insurance)	7	27-10-2022	0.0%	16.0%	0%	0%	23	23	0.0%	0	0	С	0	0	0
34	IFFHLGP19096V011819	Iffco-Tokio Group Critical Illness Policy	4	28-01-2019	0.0%	23.0%	0%	0%	0	0	0.0%	2	0	C	0	0	2
35	IFFHMIP23041V012223	Iffco-Tokio Critical Illness Benefit Policy (Micro Insurance)	0	27-10-2022	0.0%	30.0%	0%	0%	0	0	0.0%	6	0	С	0	0	6
36	IFFHCSP18108V011718	CSC- Family Health Protector	0	01-12-2018	0.0%	0.0%	0%	0%	0	0	0.0%	0	0	C	0	0	0
37	IFFHMGP23042V012223	Iffco-Tokio Group Critical Illness Benefit Policy (Micro Insurance)	0	27-10-2022	0.0%	0.0%	0%	0%	0	0	0.0%	0	0	C	0	0	0
38	IFFHMGP23044V012223	IFFCO-Tokio Group Hospital Daily Cash Policy (Micro Insurance)	0	27-10-2022	0.0%	0.0%	0%	0%	0	0	0.0%	0	0	C	0	0	0
39	IFFPMIP23039V012223	Individual Personal Accident Insurance (Micro Insurance)	0	27-10-2022	0.0%	0.0%	0%	0%	0	0	0.0%	0	0	С	0	0	0
40	IRDAN106P0008V01200809	Mahila Suraksha Policy (Micro Insurance)	0	08-09-2008	0.0%	0.0%	0%	0%	0	0	0.0%	0	0	C	0	0	0

FORM NL-48- DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company

IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2023

Information as at - 31-03-2023

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

Name of the TPA (If services rendered by TPA) - In-House

Validity of agreement with the TPA: NA

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

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

Description	Individual	Group	Government
Number of policies	238756	1822	0
serviced			
Number of lives	434329	796686	0
serviced			

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

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

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	4119
ii.	Number of claims received during the year	76673
iii.	Number of claims paid during the year (specify % also in brackets)	60685
iv.	Number of claims repudiated during the year (specify % also in brackets)	9473
V.	Number of claims outstanding at the end of the year	10634

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

S. No.	Description	Individual F	Policies (in %)	Group Po	licies (in %)	
		TAT for pre- auth**	TAT for discharge***	TAT for pre- auth**	TAT for discharge***	
1	Within <1 hour	13%	24%	13%	24%	
2	Within 1-2 hours	19%	34%	21%	33%	
3	Within 2-6 hours	30%	33%	32%	32%	
4	Within 6-12 hours	4%	2%	4%	2%	
5	Within 12-24 hours	20%	3%	20%	4%	
6	>24 hours	14%	4%	11%	5%	
	Total	100%	100%	100%	100%	

Percentage to be calculated on total of the respective column.

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

1. Turn Around Time	in case of p	ayment / repud	iation of ciaims.						
Description	Ind	ividual	Gro	ир	Governr	nent	Tot	tal	
(to be reckoned									
from the date of									
receipt of last									
necessary									
document									
	No. of	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	
	Claims			_					
Within 1 month	20669	71%	31048	76%	0	0%	51717	74%	
Between 1-3	6005	21%	8146	20%	0	0%	14151	20%	
Between 3 to 6	1750	6%	1547	4%	0	0%	3297	5%	
More than 6 months	747	3%	246	1%	0	0%	993	1%	
Total	29171	100%	40987	100%	0	0%	70158	100%	

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of
		Grievances
1	Grievances outstanding at the beginning of year	3
2	Grievances received during the year	684
3	Grievances resolved during the year	677
4	Grievances outstanding at the end of the year	10

HARI OM Digitally signed by HAR OM SURI

Signature of CEO

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

Place: Gurugram Date: 10th July, 2023

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

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

FORM NL-48- DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company

IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

Information as at - 31-03-2023

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

Name of the TPA (If services rendered by TPA) -

Genins India insurance TPA Ltd.

Date: 31-03-2023

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

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

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

Description	Individual	Group	Government
Number of policies	0	4	0
serviced			
Number of lives	0	1758	0
serviced			

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

01 11	intermation with regard to the geographical area in which convices are remained by the 117 termical of					
	Name of the State	Name of the Districts				
	KARNATAKA	BANGALORE				
	HARYANA	FARIDABAD				

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	7
iii.	Number of claims paid during the year (specify % also in brackets)	7
iv.	Number of claims repudiated during the year (specify % also in brackets)	0
٧.	Number of claims outstanding at the end of the year	0

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	NA	NA	76%	96%
2	Within 1-2 hours	NA	NA	24%	4%
3	Within 2-6 hours	NA	NA	0%	0%
4	Within 6-12 hours	NA	NA	0%	0%
5	Within 12-24 hours	NA	NA	0%	0%
6	>24 hours	NA	NA	0%	0%
	Total	NA	NA	100%	100%

Percentage to be calculated on total of the respective column.

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

Description (to be reckoned from the date of receipt of last necessary document	e reckoned the date of sipt of last cessary		Group		Government		Total	
dodinent	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0	6	86%	0	0%	6	86%
Between 1-3	0	0	1	14%	0	0%	1	14%
Between 3 to 6	0	0	0	0%	0	0%	0	0%
More than 6 months	0	0	0	0%	0	0%	0	0%
Total	0	0	7	100%	0	0%	7	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Place: Gurugram Date: 10th July, 2023 HARI OM Distribly lighted by 1088 SURI Doce 2003-07-11 17:0603 +05307 Signature of CEO

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

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

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

FORM NL-48- DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company

IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2023

Information as at - 31-03-2023

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

Name of the TPA (If services rendered by TPA)

Park Mediclaim Insurance TPA Pvt. Ltd

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

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

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

Description	Individual	Group	Government
Number of policies	0	4	0
serviced			
Number of lives	0	2665	0
serviced			

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

Name of the State	Name of the Districts
Uttar Pradesh	Muzzafarnagar
Uttar Pradesh	GREATER NOIDA (CT)
HARYANA	HISAR
H.P	Dharamshala

d. Data of number of claims processed:

	i.	Outstanding number of claims at the beginning of the year	1
	ii.	Number of claims received during the year	227
Γ	iii.	Number of claims paid during the year (specify % also in brackets)	228
Γ	iv.	Number of claims repudiated during the year (specify % also in brackets)	0
Γ	٧.	Number of claims outstanding at the end of the year	0

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

S. No.	Description	Individual F	Policies (in %)	Group Po	licies (in %)	
		TAT for pre TAT for auth** discharge***		TAT for pre- auth**	TAT for discharge***	
1	Within <1 hour	0%	0%	32%	17%	
2	Within 1-2 hours	0%	0%	44%	28%	
3	Within 2-6 hours	0%	0%	20%	52%	
4	Within 6-12 hours	0%	0%	4%	3%	
5	Within 12-24 hours	0%	0%	0%	0%	
6	>24 hours	0%	0%	0%	0%	
	Total	0%	0%	100%	100%	

Percentage to be calculated on total of the respective column.

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

Description (to be reckoned from the date of receipt of last necessary		ividual	Group Government		nent	Total		
document	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	129	57%	0	0%	129	57%
Between 1-3	0	0%	80	35%	0	0%	80	35%
Between 3 to 6	0	0%	2	1%	0	0%	2	1%
More than 6 months	0	0%	17	7%	0	0%	17	7%
Total	0	0%	228	100%	0	0%	228	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

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Signature of CEO

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

Place: Gurugram Date: 10th July, 2023

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

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

FORM NL-48- DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company

IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2023

Information as at -31-03-2023

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

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

Validity of agreement with the TPA: from 18/02/2023 to 17/02/2026

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

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

Description	Individual	Group	Government
Number of policies	0	32	0
serviced			
Number of lives	0	42425	0
serviced			

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

Name of the State	Name of the Districts
DELHI	NEW DELHI
MAHARASHTRA	MUMBAI
HARYANA	GURGAON
MAHARASHTRA	PUNE
UTTAR PRADESH	GHAZIABAD
DELHI	NORTH WEST DELHI
MAHARASHTRA	navi mumbai

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	1892
iii.	Number of claims paid during the year (specify % also in brackets)	1747
iv.	Number of claims repudiated during the year (specify % also in brackets)	132
V.	Number of claims outstanding at the end of the year	13

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

S. No.	Description	Individual Policies (in %)		Group Po	olicies (in %)
		TAT for TAT for		TAT for	TAT for
		pre-auth**	discharge***	pre-auth**	discharge***
1	Within <1 hour	0%	0%	100%	99%
2	Within 1-2 hours	0%	0%	0%	1%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

Percentage to be calculated on total of the respective column.

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

Description	Description Individual		Group		Governn	nent	Total	
(to be reckoned from the date of receipt of last necessary document	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	1107	59%	0	0%	1107	59%
Between 1-3	0	0%	580	31%	0	0%	580	31%
Between 3 to 6	0	0%	147	8%	0	0%	147	8%
More than 6 months	0	0%	45	2%	0	0%	45	2%
Total	0	0%	1879	100%	0	0%	1879	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Place: Gurugram Date: 10th July, 2023 HARI OM | Digitally signed by HARI | SURI | Date: 2003.07.11 | 17:0652 + 05307

Signature of CEO

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

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

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

PERIODIC DISCLOSURES FORM NL-48- DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company

IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

Information as at -31-03-2023

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

Name of the TPA (If services rendered by TPA) -

HEALTH INDIA INSURANCE TPA SERVICES PVT. LTD

Date: 31-03-2023

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

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

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

Description	Individual	Group	Government
Number of policies	0	158	0
serviced			
Number of lives	0	318339	0
serviced			

c. Information with regard to	. Information with regard to the geographical area in which services are rendered by the TPAS/Insurer						
Name of the State	Name of the Districts						
Ahmedabad	Gujarat						
Aurangabad	Maharashtra						
Bangalore	Karnataka						
Bhopal	Madhya Pradesh						
Chandigarh	Chandigarh						
Chennai	Tamil Nadu						
Cochin	Kerala						
Delhi	De l hi						
Gurgaon	Haryana						
Hyderabad	Telangana						
Jaipur	Rajasthan						
Kolhapur	Maharashtra						
Kolkata	West Bengal						
Lucknow	Uttar Pradesh						
Mumbai	Maharashtra						
Nashik	Maharashtra						
New Delhi	Delhi						
Pune	Maharashtra						
Rajkot	Gujarat						
Surat	Gujarat						
Vadodara	Gujarat						

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	11
ii.	Number of claims received during the year	16159
iii.	Number of claims paid during the year (specify % also in brackets)	13410
iv.	Number of claims repudiated during the year (specify % also in brackets)	1094
٧.	Number of claims outstanding at the end of the year	1666

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)		
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***	
1	Within <1 hour	0%	0%	60%	33%	
2	Within 1-2 hours	0%	0%	28%	36%	
3	Within 2-6 hours	0%	0%	12%	31%	
4	Within 6-12 hours	0%	0%	0%	0%	
5	Within 12-24 hours	0%	0%	0%	0%	
6	>24 hours	0%	0%	0%	0%	
	Total	0%	0%	100%	0%	

Percentage to be calculated on total of the respective column.

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

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

f. Turn Around Time in case of payment / repudiation of claims:								
Description	Individual		Group		Government		Total	
(to be reckoned			· .					
from the date of	from the date of receipt of last necessary document							
receipt of last								
necessary								
document								
	No. of	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
	Claims							
Within 1 month	0	0%	11321	78.07%	0	0%	11321	78%
Between 1-3	0	0%	2508	17.30%	0	0%	2508	17%
Between 3 to 6	0	0%	512	3.53%	0	0%	512	4%
More than 6 months	0	0%	160	1,10%	0	0%	160	1%
Total	0	0%	14501	100.00%	0	0%	14501	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	5
3	Grievances resolved during the year	5
4	Grievances outstanding at the end of the year	0

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

Place: Gurugram Date: 10th July, 2023

FORM NL-48- DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Date: 31-03-2023

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

Information as at 31-03-2023

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

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

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

(Data shall be consolidated at insurer level in case of in-house claim settlements and

at the level of concerned TPA in case of services rendered by TPA)

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

Description	Individual	Group	Government
Number of policies	0	14	0
serviced			
Number of lives	0	25799	0
serviced			

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

er information with regard to the geographical area in which services are rendered by the 11 AS/Insurer					
Name of the State	Name of the Districts				
Andhra Pradesh	Hyderabad				
Karnataka	Bangalore				
Tamil Nadu	Chennai				

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	980
iii.	Number of claims paid during the year (specify % also in brackets)	920
iv.	Number of claims repudiated during the year (specify % also in brackets)	46
V.	Number of daims outstanding at the end of the year	14

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

S. No. Description		Individual	Policies (in %)	Group Policies (in %)		
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***	
1	Within <1 hour	0	0	97.8%	93.6%	
2	Within 1-2 hours	0	0	1.3%	3.8%	
3	Within 2-6 hours	0	0	0.7%	1.7%	
4	Within 6-12 hours	0	0	0.0%	0.0%	
5	Within 12-24 hours	0	0	0.0%	0.9%	
6	>24 hours	0	0	0.2%	0.0%	
	Total	0	0	100.0%	100.0%	

Percentage to be calculated on total of the respective column.

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

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

Description (to be reckoned from the date of receipt of last necessary document	of		Gro		Governn	nent	Tot	tal
document	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0	685	70.9%	0	0	685	70.9%
Between 1-3	0	0	236	24.4%	0	0	236	24.4%
Between 3 to 6	0	0	28	2.9%	0	0	28	2.9%
More than 6 months	0	0	17	1.8%	0	0	17	1.8%
Total	0	0	966	100.0%	0	0	966	100.0%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Place: Gurugram Date: 10th July, 2023 HARI OM SURI Date: 2023.07.11 17:07:14 + 05'30'

Signature of CEO

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

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

FORM NL-48- DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company

IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2023

Information as at - 31-03-2023

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

Name of the TPA (If services rendered by TPA) -

Medi Assist Insurance TPA Pvt. Ltd

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

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

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

Description	Individual	Group	Government
Number of policies	0	326	1
serviced			
Number of lives	0	1049967	52513
serviced			

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

with the contraction of the good appropriate and the contraction of the contraction of the contraction						
Name of the State	Name of the Districts					
Group & Retail	PAN India					
Government Business	Lakshadweep					

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	36
ii.	Number of claims received during the year	66406
iii.	Number of claims paid during the year (specify % also in brackets)	56815
iv.	Number of claims repudiated during the year (specify % also in brackets)	5775
٧.	Number of claims outstanding at the end of the year	3852

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)		
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***	
1	Within <1 hour	0.00%	0.00%	87.70%	71.60%	
2	Within 1-2 hours	0.00%	0.00%	10.80%	24.20%	
3	Within 2-6 hours	0.00%	0.00%	1.40%	4.10%	
4	Within 6-12 hours	0.00%	0.00%	0.10%	0.20%	
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%	
6	>24 hours	0.00%	0.00%	0.00%	0.00%	
	Total	0.00%	0.00%	100.00%	100.10%	

Percentage to be calculated on total of the respective column.

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

f. Turn Around Time in case of payment / repudiation of claims:									
Description	Individual		Group		Government		Total		
(to be reckoned			·						
from the date of									
receipt of last									
necessary									
document									
	No. of	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	
	Claims								
Within 1 month	0	0%	42381	68%	284	29%	42665	68%	
Between 1-3	0	0%	14286	23%	50	5%	14336	23%	
Between 3 to 6	0	0%	4251	7%	17	2%	4268	7%	
More than 6 months	0	0%	1190	2%	131	13%	1321	2%	
Total	0	0%	62108	100%	482	50%	62590	100%	

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	54
3	Grievances resolved during the year	54
4	Grievances outstanding at the end of the year	0

Place: Gurugram Date: 10th July, 2023 HARI OM Digitally signed by HARI OM SURI

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Signature of CEO

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

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

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

FORM NL-48- DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company

IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

Information as at -31-03-2023

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

Name of the TPA (If services rendered by TPA) -

Vidal Health TPA Private Limited

Date: 31-03-2023

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

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

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

Description	Individual	Group	Government
Number of policies	0	182	0
serviced			
Number of lives	0	329308	0
serviced			

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

Name of the State	Name of the Districts
Delhi	Delhi
Delhi	Gurgaon
Gujarat	Ahmedabad
Karnataka	Bangalore
Madhya Pradesh	Indore
Maharashtra	Mumbai
Maharashtra	Pune
Tamil Nadu	Chennai
Tamil Nadu	Coimbatore
Tamil Nadu	Kochi
Telangana	Hyderabad
West Bengal	Kolkata

d. Data of number of claims processed:

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

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre- auth**	TAT for discharge***	TAT for pre- auth**	TAT for discharge***
1	Within <1 hour	0%	0%	58%	51%
2	Within 1-2 hours	0%	0%	24%	30%
3	Within 2-6 hours	0%	0%	17%	18%
4	Within 6-12 hours	0%	0%	1%	1%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

Percentage to be calculated on total of the respective column.

f. Turn Around Time	Turn Around Time in case of payment / repudiation of claims:										
Description	Individual		Group		Government		Total				
(to be reckoned from the date of receipt of last necessary document											
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage			
Within 1 month	0	0%	16483	81%	1	0%	16484	78%			
Between 1-3	0	0%	3141	15%	0	0%	3141	15%			
Between 3 to 6	0	0%	466	2%	1	0%	467	2%			
More than 6 months	0	0%	200	1%	974	100%	1174	6%			
Total	0	0%	20290	100%	976	100%	21266	100%			

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Place: Gurugram Date: 10th July, 2023 Signature of CEO

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

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

FORM NL-48- DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company

IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2023

Information as at -31-03-2023

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

Name of the TPA (If services rendered by TPA) -

Safeway Insurance TPA Pvt. Ltd.

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

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

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

Description	Individual	Group	Government
Number of policies	0	12	0
serviced			
Number of lives	0	14872	0
serviced			

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

Name of the State	Name of the Districts
Delhi	Delhi
Uttar Pradesh	Agra
Punjab	Punjab

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	586
iii.	Number of claims paid during the year (specify % also in brackets)	546
iv.	Number of claims repudiated during the year (specify % also in brackets)	33
٧.	Number of claims outstanding at the end of the year	7

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

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

Percentage to be calculated on total of the respective column.

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

Description (to be reckoned from the date of receipt of last necessary document	b be reckoned om the date of eceipt of last necessary		Group		Government		Total	
document	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	546	94%	0	0%	546	94%
Between 1-3	0	0%	23	4%	0	0%	23	4%
Between 3 to 6	0	0%	9	2%	0	0%	9	2%
More than 6 months	0	0%	1	0%	0	0%	1	0%
Total	0	0%	579	100%	0	0%	579	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

Place: Gurugram Date: 10th July, 2023

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

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

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

FORM NL-48- DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Date: 31-03-2023

Name of the Insurance Company

IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

Information as at -31-03-2023

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

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

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

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

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

Description	Individual	Group	Government
Number of policies	0	77	0
serviced			
Number of lives serviced	0	110127	0

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

	eographical area in which services are rendered by the TPAs/Insurer
Name of the State	Name of the Districts
Maharashtra	Mumbai
Haryana	Faridabad
Tamilnadu	Chennai
Punjab	Chandigarh
Rajasthan	Jaipur
Uttar Pradesh	Lucknow
Karnataka	Bangaluru
Gujarat	Ahmedabad
Gujarat	Vadodara
Maharashtra	Pune
Madhya Pradesh	Indore
Kerala	Cochin
Assam	Guwahati
Andhra Pradesh	Hyderabad
West Bengal	Kolkatta

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	3
ii.	Number of claims received during the year	9747
iii.	Number of claims paid during the year (specify % also in brackets)	8529
iv.	Number of claims repudiated during the year (specify % also in brackets)	501
V.	Number of claims outstanding at the end of the year	720

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

S. No.	Description	Individual	Policies (in %)	Group Policies (in %)		
		TAT for TAT for		TAT for	TAT for	
		pre-auth**	discharge***	pre-auth**	discharge***	
1	Within <1 hour	100%	0%	96%	94%	
2	Within 1-2 hours	0%	0%	2%	5%	
3	Within 2-6 hours	0%	0%	1%	1%	
4	Within 6-12 hours	0%	0%	0%	0%	
5	Within 12-24 hours	0%	0%	1%	0%	
6	>24 hours	0%	0%	0%	0%	
	Total	100%	0%	100%	100%	

Percentage to be calculated on total of the respective column.

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

Description (to be	Individual		Group		Government		Total	
reckoned from the date of receipt of last necessary document	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	7242	75%	0	0%	7,242	80%
Between 1-3 months	0	0%	1299	14%	0	0%	1,299	14%
Between 3 to 6 months	0	0%	313	3%	0	0%	313	3%
More than 6 months	0	0%	176	2%	0	0%	176	2%
Total	0	0%	9,030	94%	0	0%	9,030	100%

Percentage shall be calculated on total of the respective column

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

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

g. Data of grievances received against the TPA:

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

HARI Digitally signed by HARI OM SURI Date: 2023.07.11

Signature of CEO

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

Place: Gurugram Date: 10th July, 2023

Refer Health TPA Regulations , as amended from time to time

FORM NL-48- DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company

IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

Information as at - 31-03-2023

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

Name of the TPA (If services rendered by TPA) -

Family Health Plan Insurance TPA Ltd

Date: 31-03-2023

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

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

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

Description	Individual	Group	Government
Number of policies serviced	0	154	0
Number of lives serviced	0	383396	0

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

Name of the State	Name of the Districts
Andhra Pradesh	CHITTOOR
Andhra Pradesh	EAST GODAVARI
Andhra Pradesh	GUNTUR
Andhra Pradesh	NELLORE
Andhra Pradesh	VISAKHAPATNAM
Andhra Pradesh	VIZIANAGARAM
Chandigarh	Chandigarh
Delhi	Delhi
Delhi	Delhi
Gujarat	AHMADABAD
Haryana	GURGAON
Karnataka	BANGALORE
Karnataka	KOLAR
Karnataka	Ramanagar
Kerala	ERNAKULAM
Kerala	PALAKKAD
Kerala	THIRUVANANTHAPURAM
Maharashtra	MUMBAI
Maharashtra	MUMBAI (SUBURBAN)
Maharashtra	PUNE
Maharashtra	THANE
Meghalaya	SHILLONG
Orissa	CUTTACK
Orissa	JAJAPUR
Orissa	KHORDHA
Pondicherry	PONDICHERRY
Tamil Nadu	CHENNAI
Tamil Nadu	COIMBATORE
Tamil Nadu	DHARMAPURI
Tamil Nadu	DINDIGUL
Tamil Nadu	ERODE
Tamil Nadu	KANCHEEPURAM
Tamil Nadu	MADURAI
Tamil Nadu	NAMAKKAL
Tamil Nadu	SALEM
Tamil Nadu	THE NILGIRIS
Tamil Nadu	TIRUPUR
Tamil Nadu	VELLORE
Telangana	HYDERABAD
Telangana	RANGAREDDI
West Bengal	KOLKATA
West Bengal	NORTH TWENTY FOUR

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	52
ii.	Number of claims received during the year	34481
iii.	Number of claims paid during the year (specify % also in brackets)	32810
iv.	Number of claims repudiated during the year (specify % also in brackets)	1618
٧.	Number of claims outstanding at the end of the year	105

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)		
		TAT for pre- auth**	TAT for discharge***	TAT for pre- auth**	TAT for discharge***	
1	Within <1 hour	0%	0%	76%	49%	
2	Within 1-2 hours	0%	0%	17%	10%	
3	Within 2-6 hours	0%	0%	5%	4%	
4	Within 6-12 hours	0%	0%	1%	1%	
5	Within 12-24 hours	0%	0%	1%	12%	
6	>24 hours	0%	0%	0%	24%	
	Total	0%	0%	100%	100%	

Percentage to be calculated on total of the respective column.

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

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	28756	91%	0	0%	28756	84%
Between 1-3	0	0%	4712	15%	0	0%	4712	14%
Between 3 to 6	0	0%	295	1%	0	0%	295	1%
More than 6 months	0	0%	238	1%	427	0%	665	2%
Total	0	0%	34001	107%	427	0%	34428	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	30
3	Grievances resolved during the year	29
4	Grievances outstanding at the end of the year	1

Place: Gurugram Date: 10th July, 2023 SURI Date: 2023.07.11
17:10:18+05:30

Signature of CEO

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

Refer Health TPA Regulations , as amended from time to time

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

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

FORM NL-48- DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company

IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2023

Information as at -31-03-2023

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

Name of the TPA (If services rendered by TPA) -

GOOD HEALTH PLAN LIMITED

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

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

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

Description	Individual	Group	Government
Number of policies	0	25	0
serviced			
Number of lives	0	32221	0
serviced			

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

Name of the State	Name of the Districts	
Karnataka	Bangalore	
Tamil nadu	Chennai	
Delhi	Delhi	
Telangana	Hyderabad	
Maharashtra	Mumbai	

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	7
ii.	Number of claims received during the year	142274
iii.	Number of claims paid during the year (specify % also in brackets)	140655
iv.	Number of claims repudiated during the year (specify % also in brackets)	1086
٧.	Number of claims outstanding at the end of the year	540

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

S. No.	Description	Individual Policies (in %)		Group P	olicies (in %)
		TAT for	TAT for	TAT for	TAT for
		pre-auth**	discharge***	pre-auth**	discharge***
1	Within <1 hour	0%	0%	62%	61%
2	Within 1-2 hours	0%	0%	38%	39%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

Percentage to be calculated on total of the respective column.

T. Turn Around Time	e in case of p	oayment / repud	liation of claims:					
Description	Individual		Group		Government		Total	
(to be reckoned			·					
from the date of								
receipt of last								
necessary								
document								
	No. of	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
	Claims							
Within 1 month	0	0%	2336	87%	124164	89%	126500	89%
Between 1-3	0	0%	264	10%	13274	10%	13538	10%
Between 3 to 6	0	0%	44	2%	1330	1%	1374	1%
More than 6 months	0	0%	33	1%	296	0%	329	0%
Total	0	0%	2677	100%	139064	100%	141741	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	11
3	Grievances resolved during the year	11
4	Grievances outstanding at the end of the year	0

Place: Gurugram Date: 10th July, 2023

Signature of CEO

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

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

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

FORM NL-48- DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company

IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2023

Information as at - 31-03-2023

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

Name of the TPA (If services rendered by TPA) -

Medvantage Insurance TPA Pvt. Ltd.

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

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

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

Description	Individual	Group	Government
Number of policies	0	1	0
serviced			
Number of lives	0	915	0
serviced			

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

Name of the State	Name of the Districts
Tamil Nadu	Chennai

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	2
ii.	Number of claims received during the year	853
iii.	Number of claims paid during the year (specify % also in brackets)	831
iv.	Number of claims repudiated during the year (specify % also in brackets)	24
٧.	Number of claims outstanding at the end of the year	0

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

S. No.	Description	Individual Policies (in %)		Group Po	olicies (in %)
		TAT for pre- auth**	TAT for discharge***	TAT for pre- auth**	TAT for discharge***
1	Within <1 hour	0%	0%	76%	82%
2	Within 1-2 hours	0%	0%	19%	12%
3	Within 2-6 hours	0%	0%	3%	5%
4	Within 6-12 hours	0%	0%	2%	1%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

Percentage to be calculated on total of the respective column.

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

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	746	89%	0	0%	746	87%
Between 1-3	0	0%	74	9%	0	0%	74	9%
Between 3 to 6	0	0%	16	2%	0	0%	16	2%
More than 6 months	0	0%	19	2%	0	0%	19	2%
Total	0	0%	855	102%	0	0%	855	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	5
3	Grievances resolved during the year	5
4	Grievances outstanding at the end of the year	0

HARI OM Digitally signed by OM SURI

Signature of CEO

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

Place: Gurugram Date: 10th July, 2023

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

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

FORM NL-48- DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company

IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2023

Information as at - 31-03-2023

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

Name of the TPA (If services rendered by TPA) -

Paramount Health Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: $\mbox{ from } 25/03/2014 \mbox{ to Till Terminated }$

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

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

Description	Individual	Group	Government
Number of policies	0	439	0
serviced			
Number of lives	0	1158390	0
serviced			

nation with regard to the geographical area in which services are rendered by the TPAs/Insurer

. Information with regard to the geographical area in which services are rendered by the TPAs/insurer							
Name of the State	Name of the Districts						
Gujarat	AHMEDABAD						
Karnataka	BANGALORE						
Madhya Pradesh	BHOPAL						
Karnataka	Bijapur						
Tamil Nadu	CHENNAI						
Delhi	DELHI						
Gujarat	GANDHIDHAM						
Haryana	Gurgaon						
Telangana	HYDERABAD						
West Bengal	KOLKATA						
Maharashtra	MUMBAI						
Karnataka	Mysore						
Delhi	NEW DELHI						
Maharashtra	PUNE						
Gujarat	SURAT						
Gujarat	VADODARA						

d. Data of number of claims processed:

[i.	Outstanding number of claims at the beginning of the year					
[ii.	Number of claims received during the year	73065				
	iii.	Number of claims paid during the year (specify % also in brackets)	63349				
[iv.	Number of claims repudiated during the year (specify % also in brackets)	4879				
ſ	٧.	Number of claims outstanding at the end of the year	4892				

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

S. No.	Description	Individual Policies (in %)		Group P	olicies (in %)
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	79%	54%
2	Within 1-2 hours	0%	0%	17%	36%
3	Within 2-6 hours	0%	0%	4%	10%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

f Turn Around Time in case of navment / repudiation of claims

Description (to be reckoned from the date of receipt of last	Individual		ption Individual Group Governm ckoned date of		Government		Total	
necessary document	No. of	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	<u>Claims</u> ∩	0%	56325	83%	5	0%	56330	83%
Between 1-3	0	0%	10227	15%	0	0%	10227	15%
Between 3 to 6	0	0%	1175	2%	2	0%	1177	2%
More than 6 months	0	0%	493	1%	1	0%	494	1%
Total	0	0%	68220	100%	8	0%	68228	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

HARI OM

Percentage to be calculated on total of the respective column.

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

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

FORM NL-48- DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company

IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

Information as at -31-03-2023

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

Name of the TPA (If services rendered by TPA) -

MDIndia Healthcare Services TPA Pvt.Ltd.

Date: 31-03-2023

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

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

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

Description	Individual	Group	Government
Number of policies	0	53	2
serviced			
Number of lives	0	385385	10245077
serviced			

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

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

d. Data of number of claims processed:

Г	i	Outstanding number of claims at the beginning of the year	6			
ŀ		Number of claims received during the year				
ŀ			214796			
L	iii.	Number of claims paid during the year (specify % also in brackets)	212079			
L	iv.	Number of claims repudiated during the year (specify % also in brackets)	2063			
Γ	٧.	Number of claims outstanding at the end of the year	660			

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

S. No.	Description	Individual Policies (in %)		Group Po	licies (in %)
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	83%	80%
2	Within 1-2 hours	0%	0%	17%	20%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

Percentage to be calculated on total of the respective column.

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

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

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

Description (to be reckoned from the date of receipt of last necessary document	Individual		ckoned date of of last sary		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	13732	87%	191508	97%	205240	96%
Between 1-3	0	0%	1647	10%	5421	3%	7068	3%
Between 3 to 6	0	0%	235	1%	504	0%	739	0%
More than 6 months	0	0%	143	1%	952	0%	1095	1%
Total	0	0%	15757	100%	198385	100%	214142	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Place: Gurugram Date: 10th July, 2023 HARI OM Digitally signed by HARI OM SURI

SURI
Date: 2023.07.11
17:12:01+05:30

Signature of CEO

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

Refer Health TPA Regulations , as amended from time to time

FORM NL-48- DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company

IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

Information as at - 31-03-2023

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

Name of the TPA (If services rendered by TPA) -

Medsave Health Insurance TPA Ltd

Date: 31-03-2023

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

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

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

Description	Individual	Group	Government
Number of policies	0	18	0
serviced			
Number of lives	0	23121	0
serviced			

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

Name of the State	Name of the Districts
Delhi	Delhi
Gujrat	Ahmedabad
Maharastra	Mumbai, Pune
Haryana	Gurgaon
Karnatka	Banglore

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	319
iii.	Number of claims paid during the year (specify % also in brackets)	312
iv.	Number of claims repudiated during the year (specify % also in brackets)	5
٧.	Number of claims outstanding at the end of the year	2

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)		
		TAT for pre- auth**			TAT for discharge***	
1	Within <1 hour	0%	0%	32%	23%	
2	Within 1-2 hours	0%	0%	51%	66%	
3	Within 2-6 hours	0%	0%	9%	10%	
4	Within 6-12 hours	0%	0%	2%	0%	
5	Within 12-24 hours	0%	0%	4%	0%	
6	>24 hours	0%	0%	1%	0%	
	Total	0%	0%	100%	100%	

Percentage to be calculated on total of the respective column.

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

f. Turn Around Time	. Turn Around Time in case of payment / repudiation of claims:									
Description	Individual		dual Group		Government		Total			
(to be reckoned										
from the date of										
receipt of last										
necessary										
document										
	No. of	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage		
	Claims									
Within 1 month	0	0%	241	76%	0	0%	241	76%		
Between 1-3	0	0%	69	22%	0	0%	69	22%		
Between 3 to 6	0	0%	2	1%	0	0%	2	1%		
More than 6 months	0	0%	5	2%	0	0%	5	2%		
Total	0	0%	317	100%	0	0%	317	100%		

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

RI OM Digitally signed by HAU OM 93/81 Date: 2023.07.11

Signature of CEC

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

Place: Gurugram Date: 10th July, 2023

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

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

FORM NL-48- DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company

IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

Date: 31-03-2023

Information as at - 31-03-2023

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

Name of the TPA (If services rendered by TPA) -

Heritage Health Insurance TPA Private Limited

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

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

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

Description	Individual	Group	Government
Number of policies	0	7	0
serviced			
Number of lives	0	6330	0
serviced			

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

Ci zinormacion wich regard to	Information with regard to the geographical area in which services are reliacited by the 11 AS/Insurer						
Name of the State	Name of the Districts						
Tamilnadu	Chennai						
Tamilnadu	Coimbatore						

d. Data of number of claims processed:

	number of claims processed	
i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	72
iii.	Number of claims paid during the year (specify % also in brackets)	70
iv.	Number of claims repudiated during the year (specify % also in brackets)	1
V.	Number of claims outstanding at the end of the year	1

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)		
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***	
1	Within <1 hour	0%	0%	81%	77%	
2	Within 1-2 hours	0%	0%	17%	21%	
3	Within 2-6 hours	0%	0%	1%	1%	
4	Within 6-12 hours	0%	0%	0%	0%	
5	Within 12-24 hours	0%	0%	0%	0%	
6	>24 hours	0%	0%	0%	0%	
	Total	0%	0%	100%	100%	

Percentage to be calculated on total of the respective column.

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

Description (to be reckoned from the date of receipt of last necessary document	ption Individual eckoned date of of last esary		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	48	68%	0	0%	48	68%
Between 1-3	0	0%	19	27%	0	0%	19	27%
Between 3 to 6	0	0%	4	6%	0	0%	4	6%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	71	100%	0	0%	71	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

HARI OM Digitally signed by HARI OM SURI Date: 2023.07.11 17:12:47:+05:301

Place: Gurugram

Date: 10th July, 2023

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

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