

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

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**PERIODIC DISCLOSURES**

FORM NL-I-B-RA

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

Registration No. 106 dated 4.12.2000

**FIRE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2022**

(₹ In Lakhs)						
	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2022	PERIOD ENDED 31ST DECEMBER 2022	QUARTER ENDED 31ST DECEMBER 2021	PERIOD ENDED 31ST DECEMBER 2021
1	Premiums earned (Net)	NL-4-Premium Schedule	4,753	13,718	3,220	7,915
2	Profit/ (Loss) on sale/redemption of Investments		3	4	214	298
3	Interest, Dividend & Rent – Gross *		472	1,284	330	924
4	a) Other Income:					
	i) Transfer & Duplicate Fee		-	-	-	-
	ii) Exchange Gain / (Loss)		-	-	-	-
	iii) Handling Charges		(40)	(104)	(29)	(129)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	<b>TOTAL (A)</b>		<b>5,188</b>	<b>14,902</b>	<b>3,735</b>	<b>9,008</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	2,121	7,151	1,188	5,520
2	Commission	NL-6-Commission Schedule	(2,099)	(5,973)	(1,799)	(5,088)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	840	2,706	748	2,130
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>862</b>	<b>3,884</b>	<b>137</b>	<b>2,562</b>
	<b>Operating Profit/(Loss) from Fire Business C= (A - B)</b>		<b>4,326</b>	<b>11,018</b>	<b>3,597</b>	<b>6,446</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		4,326	11,018	3,597	6,446
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>4,326</b>	<b>11,018</b>	<b>3,597</b>	<b>6,446</b>

\* Note 1

(₹ In Lakhs)				
Pertaining to Policyholder's funds	QUARTER ENDED 31ST DECEMBER 2022	PERIOD ENDED 31ST DECEMBER 2022	QUARTER ENDED 31ST DECEMBER 2021	PERIOD ENDED 31ST DECEMBER 2021
Interest, Dividend & Rent	430	1,193	321	923
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	38	72	6	(12)
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	4	19	2	13
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>472</b>	<b>1,284</b>	<b>330</b>	<b>924</b>

**PERIODIC DISCLOSURES**

FORM NL-1-B-RA

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

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2022	PERIOD ENDED 31ST DECEMBER 2022	QUARTER ENDED 31ST DECEMBER 2021	PERIOD ENDED 31ST DECEMBER 2021
1	Premiums earned (Net)	NL-4-Premium Schedule	3,496	9,531	2,637	7,479
2	Profit/ (Loss) on sale/redemption of Investments		1	2	114	157
3	Interest, Dividend & Rent – Gross *		256	705	181	485
4	a) Other Income:					
	i) Transfer & Duplicate Fee		-	-	-	-
	ii) Exchange Gain / (Loss)		-	-	-	-
	iii) Handling Charges		(5)	(11)	1	(4)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	<b>TOTAL (A)</b>		<b>3,748</b>	<b>10,227</b>	<b>2,932</b>	<b>8,117</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	3,401	8,342	3,151	8,434
2	Commission	NL-6-Commission Schedule	130	374	142	647
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	585	1,814	498	1,451
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>4,116</b>	<b>10,530</b>	<b>3,791</b>	<b>10,532</b>
	<b>Operating Profit/(Loss) from Marine Business C= (A - B)</b>		<b>(368)</b>	<b>(303)</b>	<b>(858)</b>	<b>(2,415)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(368)	(303)	(858)	(2,415)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>(368)</b>	<b>(303)</b>	<b>(858)</b>	<b>(2,415)</b>

\* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST DECEMBER 2022	PERIOD ENDED 31ST DECEMBER 2022	QUARTER ENDED 31ST DECEMBER 2021	PERIOD ENDED 31ST DECEMBER 2021
Interest, Dividend & Rent	233	655	176	484
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	21	40	3	(6)
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	2	10	2	7
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>256</b>	<b>705</b>	<b>181</b>	<b>485</b>

**PERIODIC DISCLOSURES**

FORM NL-1-B-RA

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

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2022	PERIOD ENDED 31ST DECEMBER 2022	QUARTER ENDED 31ST DECEMBER 2021	PERIOD ENDED 31ST DECEMBER 2021
1	Premiums earned (Net)	NL-4-Premium Schedule	1,54,651	4,42,502	1,37,615	3,96,940
2	Profit/ (Loss) on sale/redemption of Investments		106	151	10,321	14,563
3	Interest, Dividend & Rent – Gross *		18,265	50,575	15,138	45,122
4	a) Other Income:					
	i) Transfer & Duplicate Fee		13	42	14	36
	ii) Exchange Gain / (Loss)		(2)	(3)	-	(3)
	iii) Handling Charges		(14)	(115)	(40)	(125)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	<b>TOTAL (A)</b>		<b>1,73,019</b>	<b>4,93,152</b>	<b>1,63,048</b>	<b>4,56,533</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,33,194	3,89,771	1,25,917	3,73,195
2	Commission	NL-6-Commission Schedule	14,580	41,449	11,758	30,684
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	30,751	78,885	26,346	66,616
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>1,78,525</b>	<b>5,10,105</b>	<b>1,64,021</b>	<b>4,70,495</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>(5,506)</b>	<b>(16,953)</b>	<b>(973)</b>	<b>(13,962)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(5,506)	(16,953)	(973)	(13,962)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>(5,506)</b>	<b>(16,953)</b>	<b>(973)</b>	<b>(13,962)</b>

\* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST DECEMBER 2022	PERIOD ENDED 31ST DECEMBER 2022	QUARTER ENDED 31ST DECEMBER 2021	PERIOD ENDED 31ST DECEMBER 2021
Interest, Dividend & Rent	16,599	46,983	14,690	45,069
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	1,513	2,849	352	(580)
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	153	743	97	633
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>18,265</b>	<b>50,575</b>	<b>15,138</b>	<b>45,122</b>

**PERIODIC DISCLOSURES**

FORM NL-1-B-RA

TOTAL REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2022

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2022	PERIOD ENDED 31ST DECEMBER 2022	QUARTER ENDED 31ST DECEMBER 2021	PERIOD ENDED 31ST DECEMBER 2021
1	Premiums earned (Net)	NL-4-Premium Schedule	1,62,900	4,65,751	1,43,471	4,12,334
2	Profit/ (Loss) on sale/redemption of Investments		110	157	10,649	15,018
3	Interest, Dividend & Rent – Gross *		18,993	52,564	15,649	46,531
4	a) Other Income:					
	i) Transfer & Duplicate Fee		13	42	14	36
	ii) Exchange Gain / (Loss)		(2)	(3)	0	(3)
	iii) Handling Charges		(59)	(230)	(68)	(258)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	<b>TOTAL (A)</b>		<b>1,81,955</b>	<b>5,18,281</b>	<b>1,69,715</b>	<b>4,73,658</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,38,716	4,05,264	1,30,257	3,87,149
2	Commission	NL-6-Commission Schedule	12,611	35,850	10,101	26,243
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	32,176	83,405	27,591	70,197
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>1,83,503</b>	<b>5,24,519</b>	<b>1,67,949</b>	<b>4,83,589</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>(1,548)</b>	<b>(6,238)</b>	<b>1,766</b>	<b>(9,931)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(1,548)	(6,238)	1,766	(9,931)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>(1,548)</b>	<b>(6,238)</b>	<b>1,766</b>	<b>(9,931)</b>

\* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST DECEMBER 2022	PERIOD ENDED 31ST DECEMBER 2022	QUARTER ENDED 31ST DECEMBER 2021	PERIOD ENDED 31ST DECEMBER 2021
Interest, Dividend & Rent	17,262	48,831	15,187	46,476
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	1,572	2,961	361	(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	159	772	100	653
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>18,993</b>	<b>52,564</b>	<b>15,649</b>	<b>46,531</b>

**PERIODIC DISCLOSURES**

FORM NL-2-B-PL

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

Registration No. 106 dated 4.12.2000

**PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2022**

₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2022	PERIOD ENDED 31ST DECEMBER 2022	QUARTER ENDED 31ST DECEMBER 2021	PERIOD ENDED 31ST DECEMBER 2021
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		4,326	11,018	3,597	6,446
	(b) Marine Insurance		(368)	(303)	(858)	(2,415)
	(c) Miscellaneous Insurance		(5,506)	(16,953)	(973)	(13,962)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		6,687	17,837	4,783	16,163
	(b) Profit on sale of investments		40	56	3,588	5,150
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		584	1,065	138	(205)
3	OTHER INCOME					
	a) Miscellaneous Income		31	353	60	113
	b) Profit on Sale of Fixed Assets		2	3	-	-
	<b>TOTAL (A)</b>		<b>5,796</b>	<b>13,076</b>	<b>10,334</b>	<b>11,290</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	(1,515)
	(b) For doubtful debts		-	-	-	-
	(c) For Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business					
	(b) Bad Debts/ Advances written off		-	-	-	-
	(c) Interest on Subordinated Debts		-	-	-	-
	(d) Expenses towards Corporate Social Responsibility (CSR) Activities		127	382	156	467
	(e) Penalties		-	-	-	5
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards Excess Employees Remuneration		-	-	33	33
	(iii) Others		-	-	-	-
	(g) Others					
	(i) Investment Write Off		-	-	0	1,307
	(ii) Loss on Sale of Fixed Assets		-	-	5	5
	<b>TOTAL (B)</b>		<b>127</b>	<b>382</b>	<b>193</b>	<b>302</b>
	<b>Profit/ (Loss) Before Tax</b>		<b>5,669</b>	<b>12,694</b>	<b>10,141</b>	<b>10,988</b>
	Less: Provision for Taxation					
	Current Tax		1,087	3,227	1,978	1,978
	Deferred Tax		310	(215)	252	(110)
	Less: Short / (Excess) provision for taxation for earlier years					
	Current Tax		-	-	-	-
	Deferred Tax		-	-	-	-
	<b>Profit/ (Loss) After Tax</b>		<b>4,272</b>	<b>9,682</b>	<b>7,911</b>	<b>9,120</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of Profit/ (Loss) brought forward from last year			2,10,974		2,05,139
	<b>Balance carried forward to Balance Sheet</b>			<b>2,20,656</b>		<b>2,14,259</b>

**PERIODIC DISCLOSURES**

FORM NL-3-B-BS

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

Registration No. 106 dated 4.12.2000

**BALANCE SHEET AS AT 31ST DECEMBER 2022**

(₹ In Lakhs)

	Schedule	AS AT 31ST DECEMBER 2022	AS AT 31ST DECEMBER 2021
<b>SOURCES OF FUNDS</b>			
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	3,54,506	2,98,870
FAIR VALUE CHANGE ACCOUNT			
- Shareholders' Funds		41	32
- Policyholders' Funds		143	113
BORROWINGS	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>3,83,472</b>	<b>3,27,040</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
Investments - Shareholders'	NL-12-Investment Schedule	3,52,018	2,79,065
Investments - Policyholders'	NL-12(A)-Investment Schedule	12,18,112	10,04,627
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	18,918	14,378
DEFERRED TAX ASSET (NET)		2,473	2,799
<b>CURRENT ASSETS :</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	4,480	16,129
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	2,28,965	2,28,104
<b>Sub-Total (A)</b>		<b>2,33,445</b>	<b>2,44,233</b>
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	11,06,283	9,34,864
PROVISIONS	NL-18-Provisions Schedule	3,35,211	2,83,198
<b>Sub-Total (B)</b>		<b>14,41,494</b>	<b>12,18,062</b>
NET CURRENT ASSETS (C) = (A - B)		<b>(12,08,049)</b>	<b>(9,73,829)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT & LOSS A/C		-	-
<b>TOTAL</b>		<b>3,83,472</b>	<b>3,27,040</b>

**CONTINGENT LIABILITIES**

(₹ In Lakhs)

	Particulars		AS AT 31ST DECEMBER 2022	AS AT 31ST DECEMBER 2021
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debt by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		25,807	17,963
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	<b>TOTAL</b>		<b>25,807</b>	<b>17,963</b>





## PERIODIC DISCLOSURES

### FORM NL-4 (A) - PREMIUM SCHEDULE

#### PREMIUM EARNED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2022			PERIOD ENDED 31ST DECEMBER 2022		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	6,863	323	7,186	22,656	850	23,506
Add: Premium on reinsurance accepted	14	-	14	24	-	24
Less : Premium on reinsurance ceded	3,647	316	3,963	11,726	771	12,497
<b>Net Premium</b>	<b>3,230</b>	<b>7</b>	<b>3,237</b>	<b>10,954</b>	<b>79</b>	<b>11,033</b>
Add: Opening balance of UPR	-	-	-	3,710	59	3,769
Less: Closing balance of UPR	(259)	-	(259)	5,177	94	5,271
<b>Premium Earned (Net)</b>	<b>3,489</b>	<b>7</b>	<b>3,496</b>	<b>9,487</b>	<b>44</b>	<b>9,531</b>

<b>Gross Direct Premium</b>						
- In India	6,863	323	7,186	22,656	850	23,506
- Outside India	-	-	-	-	-	-

#### PREMIUM EARNED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2021			PERIOD ENDED 31ST DECEMBER 2021		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	5,212	447	5,659	16,811	1,575	18,386
Add: Premium on reinsurance accepted	8	64	73	11	162	173
Less : Premium on reinsurance ceded	2,710	499	3,208	7,871	1,687	9,558
<b>Net Premium</b>	<b>2,511</b>	<b>13</b>	<b>2,524</b>	<b>8,951</b>	<b>50</b>	<b>9,001</b>
Add: Opening balance of UPR	-	(0)	(0)	2,804	163	2,967
Less: Closing balance of UPR	(119)	6	(113)	4,388	101	4,489
<b>Premium Earned (Net)</b>	<b>2,629</b>	<b>8</b>	<b>2,637</b>	<b>7,367</b>	<b>112</b>	<b>7,479</b>

<b>Gross Direct Premium</b>						
- In India	5,212	447	5,659	16,811	1,575	18,386
- Outside India	-	-	-	-	-	-





**PERIODIC DISCLOSURES**  
FORM NL-5 - CLAIMS SCHEDULE

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2022				PERIOD ENDED 31ST DECEMBER 2022			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	27,748	4,683	1,38,062	1,70,493	38,776	11,294	4,12,540	4,62,610
Add: Re-insurance accepted	241	15	25	281	465	687	1,745	2,897
Less: Re-insurance Ceded	26,504	2,026	27,289	55,819	35,522	5,492	1,10,087	1,51,101
<b>Net Claim Paid</b>	<b>1,485</b>	<b>2,672</b>	<b>1,10,798</b>	<b>1,14,955</b>	<b>3,719</b>	<b>6,489</b>	<b>3,04,198</b>	<b>3,14,406</b>
Add: Claims Outstanding at the end of the Year	636	729	22,396	23,761	14,894	10,040	7,93,690	8,18,624
Less: Claims Outstanding at the beginning of the Year	-	-	-	-	11,462	8,187	7,08,117	7,27,766
<b>Net Incurred Claims</b>	<b>2,121</b>	<b>3,401</b>	<b>1,33,194</b>	<b>1,38,716</b>	<b>7,151</b>	<b>8,342</b>	<b>3,89,771</b>	<b>4,05,264</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2022				PERIOD ENDED 31ST DECEMBER 2022			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims Paid (Direct)								
- In India	27,748	4,683	1,38,062	1,70,493	38,775	11,294	4,12,540	4,62,609
- Outside India	-	-	-	-	1	-	-	1
	<b>27,748</b>	<b>4,683</b>	<b>1,38,062</b>	<b>1,70,493</b>	<b>38,776</b>	<b>11,294</b>	<b>4,12,540</b>	<b>4,62,610</b>
Estimates of IBNR and IBNER at the end of the period (net)	159	194	23,087	23,440	1,980	3,178	4,83,473	4,88,631
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	1,351	3,032	4,25,287	4,29,670

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2021				PERIOD ENDED 31ST DECEMBER 2021			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	4,643	4,231	1,76,987	1,85,861	19,837	10,133	4,19,651	4,49,621
Add: Re-insurance accepted	233	0	60	293	1,343	10	92	1,445
Less: Re-insurance Ceded	4,201	1,851	61,621	67,674	17,649	4,458	1,14,855	1,36,962
<b>Net Claim Paid</b>	<b>674</b>	<b>2,380</b>	<b>1,15,425</b>	<b>1,18,480</b>	<b>3,531</b>	<b>5,685</b>	<b>3,04,888</b>	<b>3,14,104</b>
Add: Claims Outstanding at the end of the Year	513	772	10,492	11,777	10,472	6,876	6,90,468	7,07,816
Less: Claims Outstanding at the beginning of the Year	(0)	0	0	0	8,483	4,127	6,22,161	6,34,771
<b>Net Incurred Claims</b>	<b>1,188</b>	<b>3,151</b>	<b>1,25,917</b>	<b>1,30,257</b>	<b>5,520</b>	<b>8,434</b>	<b>3,73,195</b>	<b>3,87,149</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2021				PERIOD ENDED 31ST DECEMBER 2021			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims Paid (Direct)								
- In India	4,643	4,231	1,76,987	1,85,861	19,836	10,132	4,19,651	4,49,619
- Outside India	(0)	0	-	(0)	1	1	-	2
	<b>4,643</b>	<b>4,231</b>	<b>1,76,987</b>	<b>1,85,861</b>	<b>19,837</b>	<b>10,133</b>	<b>4,19,651</b>	<b>4,49,621</b>
Estimates of IBNR and IBNER at the end of the period (net)	31	61	4,750	4,842	1,222	1,742	4,13,575	4,16,539
Estimates of IBNR and IBNER at the beginning of the period (net)	(0)	0	0	0	1,093	1,394	3,63,564	3,66,051

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

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST DECEMBER 2022			PERIOD ENDED 31ST DECEMBER 2022		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
	<b>Claims paid</b>						
	Direct claims	4,662	21	4,683	10,684	610	11,294
	Add: Re-insurance accepted	15	-	15	687	-	687
	Less: Re-insurance Ceded	2,025	1	2,026	5,286	206	5,492
	<b>Net Claim Paid</b>	<b>2,652</b>	<b>20</b>	<b>2,672</b>	<b>6,085</b>	<b>404</b>	<b>6,489</b>
	Add: Claims Outstanding at the end of the Year	743	(14)	729	9,612	428	10,040
	Less: Claims Outstanding at the beginning of the Year	-	-	-	7,563	624	8,187
	<b>Net Incurred Claims</b>	<b>3,395</b>	<b>6</b>	<b>3,401</b>	<b>8,134</b>	<b>208</b>	<b>8,342</b>

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST DECEMBER 2022			PERIOD ENDED 31ST DECEMBER 2022		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
	Claims Paid (Direct)						
	- In India	4,662	21	4,683	10,684	610	11,294
	- Outside India	-	-	-	-	-	-
		<b>4,662</b>	<b>21</b>	<b>4,683</b>	<b>10,684</b>	<b>610</b>	<b>11,294</b>
	Estimates of IBNR and IBNER at the end of the period (net)	187	7	194	3,109	69	3,178
	Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	2,976	56	3,032

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2021			PERIOD ENDED 31ST DECEMBER 2021		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Claims paid</b>						
Direct claims	4,206	25	4,231	9,842	291	10,133
Add: Re-insurance accepted	(0)	0	0	9	1	10
Less: Re-insurance Ceded	1,849	3	1,851	4,315	143	4,458
<b>Net Claim Paid</b>	<b>2,358</b>	<b>22</b>	<b>2,380</b>	<b>5,536</b>	<b>149</b>	<b>5,685</b>
Add: Claims Outstanding at the end of the Year	743	29	772	6,241	635	6,876
Less: Claims Outstanding at the beginning of the Year	(0)	0	0	3,623	504	4,127
<b>Net Incurred Claims</b>	<b>3,100</b>	<b>51</b>	<b>3,151</b>	<b>8,154</b>	<b>280</b>	<b>8,434</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2021			PERIOD ENDED 31ST DECEMBER 2021		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims Paid (Direct)						
- In India	4,206	24	4,231	9,842	290	10,132
- Outside India	-	0	0	-	1	1
	<b>4,206</b>	<b>25</b>	<b>4,231</b>	<b>9,842</b>	<b>291</b>	<b>10,133</b>
Estimates of IBNR and IBNER at the end of the period (net)	81	(20)	61	1,659	83	1,742
Estimates of IBNR and IBNER at the beginning of the period (net)	0	0	0	1,287	107	1,394



**PERIODIC DISCLOSURES**

FORM NL-5 (B) - CLAIMS SCHEDULE

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2022													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims paid</b>														
Direct claims	34,370	33,501	67,871	1,189	-	481	19	1,930	54,838	72	56,840	8,513	3,149	1,38,062
Add: Re-insurance accepted	-	-	-	3	-	-	-	22	-	-	22	-	-	25
Less: Re-insurance Ceded	3,733	3,874	7,607	947	-	24	2	110	11,256	3	11,369	6,384	956	27,289
<b>Net Claim Paid</b>	<b>30,637</b>	<b>29,627</b>	<b>60,264</b>	<b>245</b>	<b>-</b>	<b>457</b>	<b>17</b>	<b>1,842</b>	<b>43,582</b>	<b>69</b>	<b>45,493</b>	<b>2,129</b>	<b>2,193</b>	<b>1,10,798</b>
Add: Claims Outstanding at the end of the Year	781	13,780	14,561	(12)	-	456	470	(41)	3,775	13	3,747	219	2,955	22,396
Less: Claims Outstanding at the beginning of the Year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Incurred Claims</b>	<b>31,418</b>	<b>43,407</b>	<b>74,825</b>	<b>233</b>	<b>-</b>	<b>913</b>	<b>487</b>	<b>1,801</b>	<b>47,357</b>	<b>82</b>	<b>49,240</b>	<b>2,348</b>	<b>5,148</b>	<b>1,33,194</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2022													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims Paid (Direct)</b>														
- In India	34,370	33,501	67,871	1,189	-	481	19	1,930	54,838	72	56,840	8,513	3,149	1,38,062
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>34,370</b>	<b>33,501</b>	<b>67,871</b>	<b>1,189</b>	<b>-</b>	<b>481</b>	<b>19</b>	<b>1,930</b>	<b>54,838</b>	<b>72</b>	<b>56,840</b>	<b>8,513</b>	<b>3,149</b>	<b>1,38,062</b>
Estimates of IBNR and IBNER at the end of the period (net)	1,249	15,372	16,621	1	-	120	77	97	1,523	28	1,648	1,987	2,633	23,087
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	PERIOD ENDED 31ST DECEMBER 2022													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims paid</b>														
Direct claims	1,00,431	78,792	1,79,223	3,268	-	1,442	175	5,863	1,48,529	113	1,54,505	63,713	10,214	4,12,540
Add: Re-insurance accepted	-	-	-	4	-	-	-	447	1,294	-	1,741	-	-	1,745
Less: Re-insurance Ceded	13,370	8,434	21,804	2,636	-	146	10	416	34,361	5	34,782	47,798	2,911	1,10,087
<b>Net Claim Paid</b>	<b>87,061</b>	<b>70,358</b>	<b>1,57,419</b>	<b>636</b>	<b>-</b>	<b>1,296</b>	<b>165</b>	<b>5,894</b>	<b>1,15,462</b>	<b>108</b>	<b>1,21,464</b>	<b>15,915</b>	<b>7,303</b>	<b>3,04,198</b>
Add: Claims Outstanding at the end of the Year	26,404	6,87,399	7,13,803	1,896	-	3,439	3,124	7,420	36,622	193	44,235	6,814	20,379	7,93,690
Less: Claims Outstanding at the beginning of the Year	20,764	6,29,447	6,50,211	1,653	-	2,376	2,680	6,067	23,268	94	29,429	12,438	9,330	7,08,117
<b>Net Incurred Claims</b>	<b>92,701</b>	<b>1,28,310</b>	<b>2,21,011</b>	<b>879</b>	<b>-</b>	<b>2,359</b>	<b>609</b>	<b>7,247</b>	<b>1,28,816</b>	<b>207</b>	<b>1,36,270</b>	<b>10,291</b>	<b>18,352</b>	<b>3,89,771</b>

(₹ In Lakhs)

Particulars	PERIOD ENDED 31ST DECEMBER 2022													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims Paid (Direct)</b>														
- In India	1,00,431	78,792	1,79,223	3,268	-	1,442	175	5,863	1,48,529	113	1,54,505	63,713	10,214	4,12,540
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>1,00,431</b>	<b>78,792</b>	<b>1,79,223</b>	<b>3,268</b>	<b>-</b>	<b>1,442</b>	<b>175</b>	<b>5,863</b>	<b>1,48,529</b>	<b>113</b>	<b>1,54,505</b>	<b>63,713</b>	<b>10,214</b>	<b>4,12,540</b>
Estimates of IBNR and IBNER at the end of the period (net)	12,545	4,29,934	4,42,479	379	-	1,156	1,295	2,626	22,450	138	25,214	1,987	10,963	4,83,473
Estimates of IBNR and IBNER at the beginning of the period (net)	10,267	3,87,090	3,97,357	371	-	1,005	1,087	2,390	17,502	50	19,942	2,484	3,041	4,25,287

## CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2021														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
Claims paid															
Direct claims	36,680	21,411	58,090	764	-	312	1,227	1,950	48,205	1	50,155	62,241	4,197	1,76,987	
Add: Re-insurance accepted	-	-	-	43	-	-	-	-	17	-	17	-	-	60	
Less: Re-insurance Ceded	7,687	2,253	9,941	529	-	16	333	324	2,956	(0)	3,280	46,679	843	61,621	
<b>Net Claim Paid</b>	<b>28,992</b>	<b>19,157</b>	<b>48,150</b>	<b>278</b>	<b>-</b>	<b>296</b>	<b>894</b>	<b>1,626</b>	<b>45,266</b>	<b>1</b>	<b>46,893</b>	<b>15,562</b>	<b>3,354</b>	<b>1,15,425</b>	
Add: Claims Outstanding at the end of the Year	2,024	17,713	19,737	109	-	218	(619)	311	(3,311)	14	(2,986)	(6,444)	477	10,492	
Less: Claims Outstanding at the beginning of the Year	0	0	0	(0)	-	0	(0)	0	(0)	0	1	(0)	(0)	0	
<b>Net Incurred Claims</b>	<b>31,016</b>	<b>36,870</b>	<b>67,886</b>	<b>387</b>	<b>-</b>	<b>514</b>	<b>275</b>	<b>1,936</b>	<b>41,955</b>	<b>15</b>	<b>43,906</b>	<b>9,118</b>	<b>3,831</b>	<b>1,25,917</b>	

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2021														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
Claims Paid (Direct)															
- In India	36,680	21,411	58,090	764	-	312	1,227	1,950	48,205	1	50,155	62,241	4,197	1,76,987	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>36,680</b>	<b>21,411</b>	<b>58,090</b>	<b>764</b>	<b>-</b>	<b>312</b>	<b>1,227</b>	<b>1,950</b>	<b>48,205</b>	<b>1</b>	<b>50,155</b>	<b>62,241</b>	<b>4,197</b>	<b>1,76,987</b>	
Estimates of IBNR and IBNER at the end of the period (net)	66	10,847	10,913	9	-	28	21	(69)	(5,232)	7	(5,295)	(1,024)	97	4,750	
Estimates of IBNR and IBNER at the beginning of the period (net)	(0)	0	(0)	0	-	(0)	(0)	(0)	0	(0)	0	0	0	0	

## CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	PERIOD ENDED 31ST DECEMBER 2021														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
Claims paid															
Direct claims	98,443	60,133	1,58,576	2,615	-	1,234	1,307	4,887	1,58,039	7	1,62,933	83,459	9,527	4,19,651	
Add: Re-insurance accepted	-	-	-	75	-	-	-	-	17	-	17	-	-	92	
Less: Re-insurance Ceded	22,499	6,652	29,151	1,965	-	63	342	589	17,591	-	18,180	62,655	2,499	1,14,855	
<b>Net Claim Paid</b>	<b>75,944</b>	<b>53,481</b>	<b>1,29,425</b>	<b>725</b>	<b>-</b>	<b>1,171</b>	<b>965</b>	<b>4,298</b>	<b>1,40,465</b>	<b>7</b>	<b>1,44,770</b>	<b>20,804</b>	<b>7,028</b>	<b>3,04,888</b>	
Add: Claims Outstanding at the end of the Year	19,380	6,14,877	6,34,257	1,573	-	1,527	2,738	5,370	19,687	91	25,148	16,201	9,024	6,90,468	
Less: Claims Outstanding at the beginning of the Year	15,212	5,45,693	5,60,905	1,717	-	942	2,767	3,922	20,934	62	24,918	24,616	6,296	6,22,161	
<b>Net Incurred Claims</b>	<b>80,112</b>	<b>1,22,665</b>	<b>2,02,777</b>	<b>581</b>	<b>-</b>	<b>1,756</b>	<b>936</b>	<b>5,746</b>	<b>1,39,218</b>	<b>36</b>	<b>1,45,000</b>	<b>12,389</b>	<b>9,756</b>	<b>3,73,195</b>	

(₹ In Lakhs)

Particulars	PERIOD ENDED 31ST DECEMBER 2021														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
Claims Paid (Direct)															
- In India	98,443	60,133	1,58,576	2,615	-	1,234	1,307	4,887	1,58,039	7	1,62,933	83,459	9,527	4,19,651	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>98,443</b>	<b>60,133</b>	<b>1,58,576</b>	<b>2,615</b>	<b>-</b>	<b>1,234</b>	<b>1,307</b>	<b>4,887</b>	<b>1,58,039</b>	<b>7</b>	<b>1,62,933</b>	<b>83,459</b>	<b>9,527</b>	<b>4,19,651</b>	
Estimates of IBNR and IBNER at the end of the period (net)	9,172	3,76,592	3,85,764	386	-	636	936	2,169	14,037	48	16,254	7,119	2,480	4,13,575	
Estimates of IBNR and IBNER at the beginning of the period (net)	8,795	3,22,822	3,31,617	367	-	533	742	2,267	17,655	24	19,946	8,242	2,117	3,63,564	







## COMMISSION

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2021			PERIOD ENDED 31ST DECEMBER 2021		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Commission paid</b>						
Commission & Remuneration	449	1	449	1,466	6	1,472
Rewards	201	1	202	585	3	588
Distribution fees	-	-	-	-	-	-
<b>Gross Commission</b>	<b>650</b>	<b>2</b>	<b>652</b>	<b>2,051</b>	<b>9</b>	<b>2,060</b>
Add: Commission on Re-insurance Accepted	0	2	2	6	5	11
Less: Commission on Re-insurance Ceded	473	40	512	1,324	100	1,424
<b>Net Commission</b>	<b>177</b>	<b>(36)</b>	<b>142</b>	<b>733</b>	<b>(86)</b>	<b>647</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>						
Individual Agents	218	1	219	619	5	624
Corporate Agents (Banks / FII / HFC)	(0)	-	(0)	-	-	-
Corporate Agents (Others)	(0)	-	(0)	-	-	-
Insurance Brokers	431	1	432	1,429	4	1,433
Direct Business (Online)	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-
Insurance Marketing Firm	1	-	1	3	-	3
Common Service Centers	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>650</b>	<b>2</b>	<b>652</b>	<b>2,051</b>	<b>9</b>	<b>2,060</b>
<b>Commission and Rewards on (Excluding Reinsurance)</b>						
<b>Business written :</b>						
- In India	650	2	652	2,051	9	2,060
- Outside India	-	-	-	-	-	-





























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

(₹ In Lakhs)

	Particulars	AS AT 31ST DECEMBER 2022	AS AT 31ST DECEMBER 2021
1	Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each)	40,000	40,000
2	Issued Capital 287818582 Equity Shares of ₹ 10 each (Previous Year 280254362 Equity Shares of ₹ 10 each)	28,782	28,025
3	Subscribed Capital 287818582 Equity Shares of ₹ 10 each (Previous Year 280254362 Equity Shares of ₹ 10 each)	28,782	28,025
4	Called up Capital 287818582 Equity Shares of ₹ 10 each (Previous Year 280254362 Equity Shares of ₹ 10 each)	28,782	28,025
	Less: Calls unpaid	-	-
	Add: Equity Shares forfeited (amount originally paid up)	-	-
	Less: Par Value of Equity Shares bought back	-	-
	Less: Preliminary Expenses	-	-
	Expenses including commission or brokerage on underwriting or subscription of shares	-	-
5	Paid up Capital 287818582 Equity Shares of ₹ 10 each (Previous Year 280254362 Equity Shares of ₹ 10 each)	28,782	28,025
	<b>TOTAL</b>	<b>28,782</b>	<b>28,025</b>

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

Shareholder	AS AT 31ST DECEMBER 2022		AS AT 31ST DECEMBER 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	14,67,87,477	51	14,29,29,725	51
· Foreign	14,10,31,105	49	13,73,24,637	49
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	-	-	-	-
<b>TOTAL</b>	<b>28,78,18,582</b>	<b>100</b>	<b>28,02,54,362</b>	<b>100</b>

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

**PART A:**  
**PARTICULARS OF THE SHAREHOLDING PATTERN OF THE IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED**  
**AS AT QUARTER ENDED 31st December, 2022**

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

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

**PART B:**

**Name of the Indian Promoter/Indian Investor: INDIAN FARMERS FERTILISER COOPERATIVE LIMITED**

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i) Cooperative Societies	35057	414454	67.27	42666.43	-	-	-	-
	(ii) Cooperative Banks	333	12414	11.33	7187.25	-	-	-	-
	(iii) Federations	29	24537	21.40	13574.10	-	-	-	-
	iii) Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
v)	Persons acting in Concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B</b>	<b>Non Promoters</b>	-	-	-	-	-	-	-	-
<b>B.1</b>	<b>Public Shareholders</b>	-	-	-	-	-	-	-	-
<b>1.1)</b>	<b>Institutions</b>	-	-	-	-	-	-	-	-
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign Promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>1.2)</b>	<b>Central Government/State Government(s)/President of India</b>	-	-	-	-	-	-	-	-
<b>1.3)</b>	<b>Non-Institutions</b>	-	-	-	-	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others	-	-	-	-	-	-	-	-
	Trusts	-	-	-	-	-	-	-	-
	Non Resident Indian (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>35419</b>	<b>451405</b>	<b>100.00</b>	<b>63427.78</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

(₹ In Lakhs)

	Particulars	AS AT 31ST DECEMBER 2022	AS AT 31ST DECEMBER 2021
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	<b>Share Premium</b>		
	Opening Balance	84,599	45,198
	Additions during the year	49,239	39,401
	Closing Balance	1,33,838	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	2,20,656	2,14,259
	<b>TOTAL</b>	<b>3,54,506</b>	<b>2,98,870</b>

## PERIODIC DISCLOSURES

### FORM NL-11-BORROWINGS SCHEDULE

(₹ In Lakhs)

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

#### Disclosure For Secured Borrowings

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



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

(₹ In Lakhs)

	Particulars	NL - 12		NL - 12A		TOTAL	
		SHAREHOLDERS		POLICYHOLDERS		AS AT 31ST DECEMBER 2022	AS AT 31ST DECEMBER 2021
		AS AT 31ST DECEMBER 2022	AS AT 31ST DECEMBER 2021	AS AT 31ST DECEMBER 2022	AS AT 31ST DECEMBER 2021		
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,75,451	1,09,249	6,07,126	3,93,293	7,82,577	5,02,542
2	Other Approved Securities	5,717	-	19,783	-	25,500	-
3	Other Investments						
	(a) Shares						
	(i) Equity Shares	193	151	668	546	861	697
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Debenture/ Bonds	19,704	10,475	68,180	37,710	87,884	48,185
	(d) Investment Property - Real Estate	-	-	-	-	-	-
	(e) Subsidiaries	11	11	39	39	50	50
	(f) Other than approved investments						
	Mutual Funds	66	61	227	219	293	280
	Equity Shares	12	-	43	-	55	-
	Non Convertible Debenture	-	-	-	-	-	-
	Less: Provision for diminution in the value of investments	-	-	-	-	-	-
	(g) Other Securities	-	-	-	-	-	-
4	Investments in Infrastructure & Housing	91,691	93,740	3,17,284	3,37,463	4,08,975	4,31,203
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	2,610	13,512	9,033	48,642	11,643	62,154
2	Other Approved Securities	15,478	22,691	53,561	81,687	69,039	1,04,378
3	Other Investments						
	(a) Shares						
	(i) Equity Shares	-	-	-	-	-	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	4,369	-	15,726	-	20,095
	(c) Debenture/ Bonds	6,279	5,573	21,728	20,062	28,007	25,635
	(d) Investment Property - Real Estate	-	-	-	-	-	-
	(e) Subsidiaries	-	-	-	-	-	-
	(f) Other than approved investments						
	Mutual Funds	-	-	-	-	-	-
	Non Convertible Debenture	-	-	-	-	-	-
	Less: Provision for diminution in the value of investments	-	-	-	-	-	-
	(g) Other Securities						
	Certificate of Deposit	-	541	-	1,947	-	2,488
	Commercial Paper	-	2,164	-	7,792	-	9,956
	Tri-Party Repo (TREPS)	4,079	-	14,116	-	18,195	-
4	Investments in Infrastructure & Housing	30,727	16,528	1,06,324	59,501	1,37,051	76,029
	<b>TOTAL</b>	<b>3,52,018</b>	<b>2,79,065</b>	<b>12,18,112</b>	<b>10,04,627</b>	<b>15,70,130</b>	<b>12,83,692</b>

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

(₹ In Lakhs)

	Particulars	SHAREHOLDERS		POLICYHOLDERS		TOTAL	
		AS AT 31ST DECEMBER 2022	AS AT 31ST DECEMBER 2021	AS AT 31ST DECEMBER 2022	AS AT 31ST DECEMBER 2021	AS AT 31ST DECEMBER 2022	AS AT 31ST DECEMBER 2021
	<b>Long Term Investments</b>						
	Book Value	2,92,640	2,13,536	10,12,639	7,68,724	13,05,279	9,82,260
	Market Value	2,85,858	2,15,034	9,89,176	7,74,117	12,75,034	9,89,151
	<b>Short Term Investments</b>						
	Book Value	59,173	65,378	2,04,762	2,35,357	2,63,935	3,00,735
	Market Value	58,855	65,520	2,03,659	2,35,871	2,62,514	3,01,391

## PERIODIC DISCLOSURES

### FORM NL-13-LOANS SCHEDULE

(₹ In Lakhs)

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

#### Provisions against Non-performing Loans

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

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

**FIXED ASSETS**

(₹ In Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2022	Additions during the Year	Sales/ Adjustments during the Year	As at 31st December 2022	Upto 31st March, 2022	For the Year	On Sales / Adjustments	Upto 31st December 2022	As at 31st December 2022	As at 31st December 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										
- Computer Software	7,793	399	-	8,192	5,690	1,007	-	6,697	1,495	1,839
Land - Freehold	378	706	-	1,084	-	-	-	-	1,084	378
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	123	198	-	321	24	3	-	27	294	99
Furniture & Fittings	8,015	2,705	6	10,714	3,153	1,009	6	4,156	6,558	4,044
Information Technology Equipment	8,998	380	4	9,374	6,586	1,045	3	7,628	1,746	2,510
Vehicles	242	-	44	198	113	17	12	118	80	179
Office Equipment	2,537	579	8	3,108	1,181	322	6	1,497	1,611	980
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>28,086</b>	<b>4,967</b>	<b>62</b>	<b>32,991</b>	<b>16,747</b>	<b>3,403</b>	<b>27</b>	<b>20,123</b>	<b>12,868</b>	<b>10,029</b>
Capital Work In Progress	3,985	2,247	182	6,050	-	-	-	-	6,050	4,349
<b>Grand Total</b>	<b>32,071</b>	<b>7,214</b>	<b>244</b>	<b>39,041</b>	<b>16,747</b>	<b>3,403</b>	<b>27</b>	<b>20,123</b>	<b>18,918</b>	<b>14,378</b>
Previous Period Total	27,841	8,311	4,970	31,182	18,860	2,636	4,692	16,804	14,378	

**PERIODIC DISCLOSURES****FORM NL-15-CASH AND BANK BALANCE SCHEDULE****(₹ In Lakhs)**

	<b>Particulars</b>	<b>AS AT 31ST DECEMBER 2022</b>	<b>AS AT 31ST DECEMBER 2021</b>
1	Cash (including cheques, drafts and stamps)	147	131
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	4,333	15,998
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>4,480</b>	<b>16,129</b>
	Balances with non-scheduled banks included in 2 above	-	-
	<b>Cash and Bank Balances</b>		
	In India	4,480	16,129
	Outside India	-	-

**Notes:**

- Balance with Banks in current accounts above, includes liquid flexi term deposit of Rs. 9,684 Lakhs (Previous year Rs. 6,287 Lakhs)
- Balance with Banks in current accounts above, includes Earmarked amount of Rs.111 Lakhs (Previous year Rs.95 Lacs) towards CSR activities.
- Balance with Banks in current accounts above, includes Cheques in hand of Rs.958 Lakhs (Previous year Rs.454 Lakhs).
- Balance with Banks in current accounts above, includes remittances in transit of Rs.1,063 Lakhs (Previous year Rs. 2,058 Lakhs).

## PERIODIC DISCLOSURES

### FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 31ST DECEMBER 2022	AS AT 31ST DECEMBER 2021
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	41,118	33,493
2	Application money for investments	-	-
3	Prepayments	1,077	1,026
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	7,038	4,571
6	Deposit towards Rent	1,097	1,079
7	Goods and Service Tax Recoverable	-	-
8	Deposit towards Claim	-	-
9	Others	5,547	5,182
	<b>TOTAL (A)</b>	<b>55,877</b>	<b>45,351</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments/ FDRs	35,357	31,523
2	Outstanding Premiums	93,883	1,15,629
	Less : Provisions for doubtful	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	41,609	33,200
	Less : Provisions for doubtful	-	-
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,762	1,893
	Add: Investment Income accruing on unclaimed amount	477	508
8	Unsettled Investment contract receivable	-	-
	<b>TOTAL (B)</b>	<b>1,73,088</b>	<b>1,82,753</b>
	<b>TOTAL (A+B)</b>	<b>2,28,965</b>	<b>2,28,104</b>

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

	<b>Particulars</b>	<b>AS AT 31ST DECEMBER 2022</b>	<b>AS AT 31ST DECEMBER 2021</b>
1	Agents' Balances	7,849	7,209
2	Balances due to other insurance companies (including reinsurers)	1,06,846	1,02,184
3	Deposits held on re-insurance ceded	2,879	2,967
4	Premiums received in advance		
	(a) For Long term policies	80,103	75,700
	(b) for Other Policies	10,119	-
5	Unallocated Premium	3,802	5,291
6	Sundry Creditors	18,325	8,083
7	Due to Subsidiaries/ Holding Company	9	20
8	Claims Outstanding	8,18,624	7,07,816
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of Policyholders	1,761	1,889
11	Income accrued on Unclaimed amounts	477	508
12	Statutory Dues	3,978	3,427
13	Goods & Service Tax Liabilities	7,542	3,748
14	Deposit towards Claim Settlement	34,819	7,009
15	Deposit Premium	9,150	9,013
16	Unsettled Investment contract payable	-	-
	<b>TOTAL</b>	<b>11,06,283</b>	<b>9,34,864</b>

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

(₹ In Lakhs)

	<b>Particulars</b>	<b>AS AT 31ST DECEMBER 2022</b>	<b>AS AT 31ST DECEMBER 2021</b>
1	Reserve for Unexpired Risk	3,28,369	2,76,960
2	Reserve for Premium Deficiency	-	-
3	Provision for Taxation (less advance tax paid and taxes deducted at source)	-	-
4	Provision for Employee Benefits	6,842	6,238
5	Others	-	-
	<b>TOTAL</b>	<b>3,35,211</b>	<b>2,83,198</b>

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

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



**PERIODIC DISCLOSURES**  
**FORM NL-20-ANALYTICAL RATIOS SCHEUDLE**

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

Analytical Ratios for Non-Life companies					
S.No.	Particulars	QUARTER ENDED 31ST DECEMBER 2022	PERIOD ENDED 31ST DECEMBER 2022	QUARTER ENDED 31ST DECEMBER 2021	PERIOD ENDED 31ST DECEMBER 2021
1	Gross Direct Premium Growth Rate *	31.78%	12.70%	-11.88%	-1.95%
2	Gross Direct Premium to Net Worth Ratio (In Times)	NA	1.86	NA	1.93
3	Growth rate of Net Worth	NA	17.25%	NA	16.37%
4	Net Retention Ratio *	69.41%	69.58%	73.82%	67.66%
5	Net Commission Ratio *	6.91%	7.07%	6.91%	6.03%
6	Expense of Management to Gross Direct Premium Ratio *	20.57%	19.99%	23.36%	19.22%
7	Expense of Management to Net Written Premium Ratio *	24.54%	23.51%	25.77%	22.14%
8	Net Incurred Claims to Net Earned Premium *	85.15%	87.01%	90.79%	93.89%
9	Claims paid to claims provisions *	10.01%	19.09%	11.05%	17.61%
10	Combined Ratio *	109.69%	110.53%	116.56%	116.03%
11	Investment Income Ratio	1.69%	4.83%	2.71%	6.51%
12	Technical Reserves to Net Premium Ratio (In Times) *	NA	2.26	NA	2.26
13	Underwriting Balance Ratio *	-12.65%	-12.62%	-17.06%	-17.28%
14	Operating Profit Ratio	-0.92%	-1.30%	1.27%	-2.35%
15	Liquid Assets to liabilities ratio (In Times)	NA	0.22	NA	0.32
16	Net Earning Ratio	2.34%	1.91%	5.41%	2.09%
17	Return on Net Worth Ratio	NA	2.53%	NA	2.79%
18	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.79	NA	1.74
19	NPA Ratio				
	Gross NPA Ratio	NA	0.00%	NA	0.00%
	Net NPA Ratio	NA	0.00%	NA	0.00%
20	Debt Equity Ratio	NA	0.00%	NA	0.00%
21	Debt Service Coverage Ratio	0.00%	0.00%	0.00%	0.00%
22	Interest Service Coverage Ratio	0.00%	0.00%	0.00%	0.00%
23	Earnings per share	NA	3.44	NA	3.31
24	Book value per share	NA	133.17	NA	116.64

* Segmental Reporting											
	Particulars	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to claims provisions	Combined Ratio	Technical Reserves to Net Premium Ratio (In Times)	Underwriting Balance Ratio
	<b>Fire</b>										
	Current Period	-0.01%	17.83%	-36.27%	12.32%	-19.84%	52.13%	25.39%	32.29%	1.74	71.69%
	Previous Period	14.50%	15.63%	-38.48%	11.87%	-22.37%	69.74%	29.66%	47.37%	1.61	67.63%
	<b>Marine</b>										
	Current Period	27.85%	46.89%	3.39%	17.88%	19.83%	87.52%	49.43%	107.36%	1.39	-10.48%
	Previous Period	63.47%	48.50%	7.19%	19.10%	23.31%	112.77%	61.10%	136.08%	1.26	-40.82%
	<b>Miscellaneous</b>										
	Current Period	14.00%	78.24%	8.64%	21.03%	25.09%	88.08%	18.63%	113.17%	2.30	-15.28%
	Previous Period	-5.19%	76.47%	7.42%	20.27%	23.54%	94.02%	17.16%	117.56%	2.30	-18.53%
	<b>Total</b>										
	Current Period	12.70%	69.58%	7.07%	19.99%	23.51%	87.01%	19.09%	110.53%	2.26	-12.62%
	Previous Period	-1.95%	67.66%	6.03%	19.22%	22.14%	93.89%	17.61%	116.03%	2.26	-17.28%
	<b>Marine Cargo</b>										
	Current Period	34.77%	48.30%	3.91%	18.22%	20.35%	85.74%	48.17%	106.09%	1.35	-9.23%
	Previous Period	62.31%	53.21%	8.19%	20.78%	24.31%	110.68%	65.90%	134.99%	1.19	-40.22%
	<b>Marine Hull</b>										
	Current Period	-46.03%	9.29%	-68.35%	8.94%	-51.90%	472.73%	64.73%	420.83%	6.61	-279.55%
	Previous Period	76.95%	2.88%	-172.00%	1.08%	-156.00%	250.00%	26.59%	94.00%	14.72	-80.36%
	<b>Marine Total</b>										
	Current Period	27.85%	46.89%	3.39%	17.88%	19.83%	87.52%	49.43%	107.36%	1.39	-10.48%
	Previous Period	63.47%	48.50%	7.19%	19.10%	23.31%	112.77%	61.10%	136.08%	1.26	-40.82%
	<b>Motor-OD</b>										
	Current Period	11.21%	95.64%	19.60%	35.09%	36.04%	81.69%	84.54%	117.73%	0.91	-23.12%
	Previous Period	1.64%	84.74%	17.73%	31.84%	33.85%	78.59%	94.68%	112.44%	0.90	-13.10%
	<b>Motor-TP</b>										
	Current Period	6.32%	95.46%	1.60%	17.43%	18.05%	85.00%	10.93%	103.05%	5.36	-2.76%
	Previous Period	9.51%	94.64%	1.72%	17.13%	17.84%	84.97%	9.52%	102.81%	5.20	-2.08%
	<b>Motor-Total</b>										
	Current Period	8.55%	95.54%	10.01%	25.68%	26.46%	83.58%	13.28%	110.04%	3.28	-11.50%
	Previous Period	5.78%	90.13%	8.58%	23.84%	24.70%	82.33%	11.83%	107.03%	3.36	-6.64%
	<b>Engineering</b>										
	Current Period	39.60%	13.04%	14.66%	15.16%	31.12%	58.87%	29.40%	89.99%	1.98	7.57%
	Previous Period	20.13%	15.04%	27.28%	17.15%	43.37%	42.56%	29.59%	85.93%	1.95	14.58%
	<b>Aviation</b>										
	Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	0.00%
	Previous Period	-100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	0.00%
	<b>Workmen Compensation</b>										
	Current Period	15.23%	95.28%	17.65%	33.12%	34.13%	69.32%	45.58%	103.45%	1.52	-5.97%
	Previous Period	24.10%	94.98%	20.85%	35.91%	37.01%	60.39%	88.17%	97.40%	1.06	-0.62%
	<b>Public/Product Liability</b>										
	Current Period	18.82%	61.41%	29.89%	32.17%	46.37%	20.86%	15.16%	67.22%	1.59	29.52%
	Previous Period	11.00%	63.02%	31.87%	33.99%	47.93%	38.69%	36.75%	86.63%	1.63	7.65%
	<b>Personal Accident</b>										
	Current Period	23.01%	91.70%	10.16%	25.17%	26.61%	86.39%	62.77%	113.00%	1.48	-15.72%
	Previous Period	-0.30%	92.94%	12.35%	29.30%	28.46%	75.98%	61.83%	104.44%	1.23	-10.59%
	<b>Health (Excl Travel)</b>										
	Current Period	28.35%	86.12%	5.53%	19.46%	21.97%	103.77%	89.88%	125.74%	0.75	-28.03%
	Previous Period	-2.17%	90.14%	4.55%	19.49%	20.66%	134.71%	105.82%	155.37%	0.63	-57.08%
	<b>Travel Insurance</b>										
	Current Period	74.59%	86.85%	17.30%	29.58%	32.97%	110.70%	70.63%	143.67%	1.21	-43.32%
	Previous Period	204.70%	65.57%	11.25%	22.13%	27.50%	53.73%	9.43%	81.23%	1.51	13.43%
	<b>Total Health (Incl PA &amp; Travel)</b>										
	Current Period	28.06%	86.46%	5.84%	19.81%	22.27%	102.68%	84.23%	124.96%	0.80	-27.27%
	Previous Period	-1.99%	90.33%	5.14%	20.10%	21.25%	130.66%	98.66%	151.91%	0.68	-53.87%
	<b>Crop</b>										
	Current Period	5.13%	21.49%	-14.19%	3.53%	2.25%	99.23%	120.48%	101.47%	0.87	-3.07%
	Previous Period	-44.25%	21.76%	-21.21%	3.51%	-5.10%	71.63%	43.96%	66.52%	1.05	33.41%
	<b>Other Miscellaneous</b>										
	Current Period	15.60%	58.65%	20.13%	26.48%	36.59%	67.53%	42.95%	104.12%	1.44	-5.38%
	Previous Period	79.54%	60.04%	21.16%	27.35%	37.28%	62.24%	43.50%	99.52%	1.10	-22.69%
	<b>Total Miscellaneous</b>										
	Current Period	14.00%	78.24%	8.64%	21.03%	25.09%	88.08%	18.63%	113.17%	2.30	-15.28%
	Previous Period	-5.19%	76.47%	7.42%	20.27%	23.54%	94.02%	17.16%	117.56%	2.30	-18.53%

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

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

For the Quarter Ending: 31st December 2022

**PART - A - Related Party Transactions**

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 31ST DECEMBER 2022	PERIOD ENDED 31ST DECEMBER 2022	QUARTER ENDED 31ST DECEMBER 2021	PERIOD ENDED 31ST DECEMBER 2021
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	Premium collected from direct business	1,181.14	8,907.11	841.85	7,063.00
			Claims paid on direct basis	72.06	483.29	1,159.74	1,260.52
			Payment of Rent and other expenses	646.63	1,878.09	623.40	1,777.25
			Deposit of Insurance Premium	-	25.00	-	25.00
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	423.24	1,529.75	369.97	552.77
			Deposit of Insurance Premium	-	1.00	-	1.00
			Claims paid on direct basis	9.07	559.93	19.55	69.58
			Payment of Rent and other expenses	5.50	14.15	8.73	14.80
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Fee	-	3.48	-	-
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,481.45	4,923.41	1,300.31	4,277.85
			Commission Earned on Premium Ceded	354.20	1,259.93	343.11	1,132.95
			Losses Recovered from Re-insurer	2,567.24	3,804.41	490.59	2,785.90
5	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,604.26	5,398.52	1,284.92	4,977.53
			Commission Earned on Premium Ceded	218.60	838.50	202.10	784.96
			Losses Recovered from Re-insurer	630.70	1,404.65	351.88	1,312.78
			Claim/Reimbursement of Expenses	-	-	0.67	0.67
			Payment of Fee	1.55	5.39	0.17	5.45
6	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1.18	8.04	2.44	45.78
			Commission Earned on Premium Ceded	0.39	0.66	0.26	1.80
			Losses Recovered from Re-insurer	-	-	0.03	0.03
7	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	30.07	141.10	102.52	427.86
			Commission Earned on Premium Ceded	4.99	30.07	21.25	72.96
			Losses Recovered from Re-insurer	11.08	11.08	-	3.33
8	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	16.10	1.76	3.05
9	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	18.41	43.82	32.24	32.24
			Payment of Fee	24.47	56.31	14.01	37.48
10	Tokio Marine Management Australasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	0.12	4.46	-	2.51
11	TM Claim Service Asia PTE Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	3.85	3.85
12	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	0.07	54.66	(0.20)	39.28
			Claims paid on direct basis	12.71	27.90	6.63	27.64
			Payment of Rent and other expenses	-	-	-	0.10
			Payment of Commission	0.06	0.07	0.10	0.46
13	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	(0.00)	0.97
			Claim/Reimbursement of Expenses	-	-	0.51	0.51
14	Tokio Marine Safety Insurance (Thailand) Public Company Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	3.96	-	-
			Claim/Reimbursement of Expenses	-	12.70	-	-
15	The Tokio Marine and Fire Insurance Company (Hong Kong) Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	0.49	0.49	-	-

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

16	Tokio Marine Insurance Vietnam Company Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	0.24	1.91	7.65	13.51
			Claim/Reimbursement of Expenses	-	0.24	-	-
17	PT Asuransi Tokio Marine Indonesia	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	5.40	0.13	0.27
			Claim/Reimbursement of Expenses	-	5.58	0.23	0.23
18	IFFCO Kisan Suvidha Limited (formerly IFFCO Kisan Sanchar Ltd.)	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	7.39	60.64	16.90	70.70
			Claims paid on direct basis	17.78	58.38	16.22	47.95
			Payment of Rent and other expenses	12.79	62.13	20.02	43.96
19	IFFCO Kisan Finance Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	55.98	195.82	30.65	115.78
			Claims paid on direct basis	42.44	66.42	46.02	126.61
20	K. Srinivasa Gowda	Chairman	Honorarium Charges	4.50	13.50	4.50	13.50
			Payment of Rent and other expenses	25.25	73.66	21.39	62.65
21	IFFCO Kisan Logistics Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	11.20	12.05	10.49	11.40
22	IFFCO MC Crop Science Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	8.91	82.52	8.77	58.63
			Claims paid on direct basis	22.24	71.83	16.74	34.54
23	IFFCO Kisan SEZ Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	3.66	4.99	5.57	6.83
			Claims paid on direct basis	0.57	1.02	-	-
24	Indian Farm Forestry Development Cooperative Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	2.42	20.86	3.73	26.05
			Claims paid on direct basis	0.05	0.05	-	-
			Payment for CSR activity-IFFDC being implementation agency	25.13	28.65	95.60	245.60
25	Cooperative Rural Development Trust	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	20.64	21.56	7.40	7.94
			Claims paid on direct basis	3.85	13.80	1.50	2.69
26	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
27	Triumph Offshore Private Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	147.91	151.76	129.27	191.97
28	HCC Underwriting Agency Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	0.43	0.43	-	-
			Commission Earned on Premium Ceded	0.10	0.10	-	-
29	Sikkim IFFCO Organics Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.08	0.08	-	-
30	H O Suri	Managing Director & Chief Executive Officer (wef 13.10.2021)	Remuneration-Key Management Personnel	36.33	105.40	34.86	34.86
	Anamika Roy Rashtrawar	Managing Director & Chief Executive Officer (upto 01.10.2021)		-	-	28.09	148.83
	Shinjiro Hamada	Director-Operation (wef 01.04.2021)		17.98	46.91	14.47	41.31
	Sanket Gupta	Chief Financial Officer (wef 29.04.2022)		14.25	41.68	-	-
	Sanjeev Chopra	Chief Financial Officer (upto 28.02.2022)		-	-	19.81	63.23
	Amit Jain	Company Secretary		11.24	38.36	10.76	39.67

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

**PART- B - Related Party Transaction Balances - As at the end of the Period Ending 31st December 2022**

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments	Whether Payable / Receivable	Whether Secured? If secured, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received.	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	15.03	Receivable	Unsecured	No	-	-
2	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	1,050.02	Payable	Unsecured	No	-	-
3	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	267.96	Payable	Unsecured	No	-	-
4	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	782.70	Payable	Unsecured	No	-	-
5	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	1.16	Payable	Unsecured	No	-	-
6	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	1.43	Payable	Unsecured	No	-	-
7	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	18.15	Payable	Unsecured	No	-	-
8	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	0.03	Payable	Unsecured	No	-	-
9	K. Srinivasa Gowda	Chairman	111.73	Receivable	Unsecured	No	-	-
10	IFFCO TOKIO Insurance Services Ltd	Subsidiary of the company with 100% voting rights	8.96	Payable	Unsecured	No	-	-

**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 December 2022**

Name of Insurer : IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED			
Registration Number :106			
Date of Registration: 4.12.2000			
Classification : Business within India / Total Business (All Business underwritten in India)			
(₹ In Lakhs)			
Particulars	Policyholder's A/C	Shareholder's A/C	Total
<b>Investments</b>			
Investments Shareholder' SCH 8	-	3,52,018	3,52,018
Policyholders' SCH 8A	12,18,112	-	12,18,112
<b>Total Investments as per BS.....(A)</b>	<b>12,18,112</b>	<b>3,52,018</b>	<b>15,70,130</b>
Inadmissible investment assets as per Clause (1) of Schedule I.....(B)	-	-	-
<b>Fixed Assets</b>			
<b>Fixed assets as per BS.....(C)</b>	<b>-</b>	<b>18,918</b>	<b>18,918</b>
Inadmissible Fixed assets as per Clause (1) of Schedule I.....(D)	-	6,558	6,558
<b>Current Assets</b>			
Cash & Bank Balance as per BS....(E)	-	4,480	4,480
Advances and Other assets as per BS.....(F)	-	2,28,965	2,28,965
<b>Total Current Assets as per BS.....(G)=(E)+(F)</b>	<b>-</b>	<b>2,33,445</b>	<b>2,33,445</b>
Inadmissible Current assets as per Clause (1) of Schedule-I .....(H)	-	48,770	48,770
<b>Loans</b>			
Loans as per BS.....(I)	-	-	-
<b>Fair Value Change Account subject to minimum of zero...(J)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Assets as per BS.....(K) = (A) + (C) + (G) + (I) (Excluding current liabilities and provisions)</b>	<b>12,18,112</b>	<b>6,04,381</b>	<b>18,22,493</b>
Total Inadmissible assets.....(L)=(B)+(D)+(H)+(J)	-	55,328	55,328
<b>Total Admissible assets for Solvency ...(K) - (L) (Excluding current liabilities and provisions)</b>	<b>12,18,112</b>	<b>5,49,053</b>	<b>17,67,165</b>

(₹ In Lakhs)

Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
<b>Inadmissible Fixed assets</b>			
(a) Furniture & Fixture	-	6,558	6,558
<b>Total</b>	<b>-</b>	<b>6,558</b>	<b>6,558</b>
<b>Inadmissible current assets</b>			
(a) Agents' and Intermediaries' balances and outstanding premium in India, to the extent they are not realized within a period of 30 days	-	37	37
(b) Premium receivables relating to State/ Central government sponsored schemes, to the extent they are not realized within a period of 365 days.	-	43,891	43,891
(c) Co-insurer's balances outstanding for more than 90 days	-	1,513	1,513
(d) Balances of Indian Reinsurers and Foreign Reinsurers having branches in India outstanding for more than 365 days.	-	390	390
(e) Other Reinsurer's balances outstanding for more than 180 days	-	2,938	2,938
(f) Excess of Asset Over Unclaimed amount of Policyholders	-	1	1
<b>Total</b>	<b>-</b>	<b>48,770</b>	<b>48,770</b>

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

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

**STATEMENT OF LIABILITIES: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED**  
**As at 31st December 2022**

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

**(₹ In Lakhs)**

<b>Reserve</b>	<b>Gross Reserve</b>	<b>Net Reserve</b>
Unearned Premium Reserve (UPR)....(a)	4,48,089	3,28,369
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>4,48,089</b>	<b>3,28,369</b>
Outstanding Claim Reserve (other than IBNR reserve)...(d)	4,92,202	3,29,993
IBNR Reserve....(e)	5,73,360	4,88,631
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>15,13,651</b>	<b>11,46,993</b>

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

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

**STATEMENT OF SOLVENCY MARGIN: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED**  
**As at 31st December 2022**

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

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

(₹ In Lakhs)

Item No	Line of Business	Gross Premiums	Net Premiums	Gross Incurred claims	Net Incurred claims	RSM-1	RSM-2	RSM
1	Fire	1,10,012.19	21,249.99	44,427.82	9,564.06	11,001.22	6,664.17	11,001.22
2	Marine Cargo	29,077.92	14,242.25	21,455.92	11,722.03	3,489.35	3,862.07	3,862.07
3	Marine Hull	1,344.57	88.09	363.40	212.57	134.46	63.77	134.46
4	Motor	3,93,267.71	3,70,932.05	3,29,337.48	2,95,639.28	74,186.41	88,691.78	88,691.78
5	Engineering	15,953.67	2,442.94	5,232.55	1,264.78	1,595.37	784.88	1,595.37
6	Aviation	-	-	0.41	0.02	-	0.06	0.06
7	Liability	6,650.76	4,319.74	1,195.27	863.60	997.61	268.93	997.61
8	Health & PA	2,26,039.98	1,85,399.73	2,30,762.52	1,84,445.06	37,079.95	55,333.52	55,333.52
9	Miscellaneous	66,685.68	41,560.28	37,366.01	26,802.82	9,336.00	8,040.85	9,336.00
10	Crop	98,075.37	21,116.88	75,061.36	18,416.29	9,807.54	11,259.20	11,259.20
	<b>Total</b>	<b>9,47,107.86</b>	<b>6,61,351.95</b>	<b>7,45,202.74</b>	<b>5,48,930.51</b>	<b>1,47,627.90</b>	<b>1,74,969.24</b>	<b>1,82,211.29</b>



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

**TABLE IB : AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO**  
**As at 31st December 2022**

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

		<i>(₹ In Lakhs)</i>
Item	Description	Amount
<b>(A)</b>	<b>Policyholder's FUNDS</b>	
	Available assets	12,18,112
	Deduct :	
(B)	Current Liabilities as per BS	8,18,624
(C)	Provisions as per BS	3,28,369
(D)	Other Liabilities	71,119
<b>(E)</b>	<b>Excess in Policyholder's funds (A)-(B)-(C)-(D)</b>	<b>-</b>
	<b>Shareholder's FUNDS</b>	
(F)	Available Assets	5,49,053
	Deduct :	
(G)	Other Liabilities	2,23,383
<b>(H)</b>	<b>Excess in Shareholder's funds (F-G)</b>	<b>3,25,670</b>
<b>(I)</b>	<b>Total ASM ( E+H )</b>	<b>3,25,670</b>
<b>(J)</b>	<b>Total RSM</b>	<b>1,82,211</b>
<b>(K)</b>	<b>SOLVENCY RATIO ( Total ASM/ Total RSM)</b>	<b>1.79</b>

**PERIODIC DISCLOSURES**  
**FORM NL-27- PRODUCTS INFORMATION**

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

Date: 1st October, 2022 To 31st December, 2022

<i>Products Information</i>						
<i>List below the products and/or add-ons introduced during the period</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	IFFCO-Tokio Drone Rakshak Insurance Policy	IFFCO-TOKIO/PRO/1008/2022-23	IRDAN106RP0029V01202223	Miscellaneous Insurance	19(i) – Internal Tariff Rated	09-11-2022
2	Arogya Sanjeevani Policy (Micro Insurance) Iffco-Tokio GIC Ltd.	IFFCO-TOKIO/PRO/1008/2022-23	IFFPMIP23040V012223	Health -Micro	19(i) – Internal Tariff Rated	15-06-2022
3	IFFCO-Tokio Critical Illness Benefit Policy <b>(Micro Insurance)</b>	IFFCO-TOKIO/PRO/1008/2022-23	IFFHMIP23041V012223	Health -Micro	19(i) – Internal Tariff Rated	15-06-2022
4	IFFCO-Tokio Group Critical Illness Benefit Policy <b>(Micro Insurance)</b>	IFFCO-TOKIO/PRO/1008/2022-23	IFFHMGP23042V012223	Health -Micro	19(i) – Internal Tariff Rated	15-06-2022
5	IFFCO-Tokio Group Hospital Daily Cash Policy <b>(Micro Insurance)</b>	IFFCO-TOKIO/PRO/1008/2022-23	IFFHMGP23044V012223	Health -Micro	19(i) – Internal Tariff Rated	15-06-2022
6	IFFCO-Tokio Hospital Daily Cash Policy <b>(Micro Insurance)</b>	IFFCO-TOKIO/PRO/1008/2022-23	IFFHMIP23043V012223	Health -Micro	19(i) – Internal Tariff Rated	15-06-2022
7	Individual Personal Accident Insurance <b>(Micro Insurance)</b>	IFFCO-TOKIO/PRO/1008/2022-23	IFFPMIP23039V012223	Personal Accident-Micro	19(i) – Internal Tariff Rated	15-06-2022
8	Consumables Protector	IFFCO-TOKIO/PRO/1008/2022-23	IFFHLIA23152V012223	Health Insurance	19(i) – Internal Tariff Rated	22-12-2022

**PERIODIC DISCLOSURES**  
**FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS**

**PART - A**

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

**Registration Number: 106**

**Statement as on: 31-12-2022**

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

*(Business within India)*

**Periodicity of Submission: Quarterly**

**(Rs. in Lakhs)**

<b>Section I</b>			
<b>No</b>	<b>PARTICULARS</b>	<b>SCH ++</b>	<b>AMOUNT</b>
1	Investments (Shareholders)	8	3,52,018
	Investments (Policyholders)	8A	12,18,112
2	Loans	9	-
3	Fixed Assets	10	18,918
4	Current Assets		
	a. Cash & Bank Balance	11	4,480
	b. Advances & Other Assets	12	2,28,965
5	Current Liabilities		
	a. Current Liabilities	13	(11,06,283)
	b. Provisions	14	(3,35,211)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>3,80,999</b>
	<b>Less: Other Assets</b>	<b>SCH ++</b>	<b>Amount</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	18,918
3	Cash & Bank Balance (if any)	11	4,480
4	Advances & Other Assets (if any)	12	2,28,965
5	Current Liabilities	13	(11,06,283)
6	Provisions	14	(3,35,211)
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		
9	Debit Balance of P&L A/c		
	<b>Total (B)</b>		<b>(11,89,131)</b>
	<b>Investment Assets'</b>	<b>(A-B)</b>	<b>15,70,130</b>

Section II									
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total
			Balance (a)	FRSM* (b)					
1	Central Govt. Securities	Not less than 20%		1,14,700	3,96,903	5,11,603	32.58%		5,11,603
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%		1,78,061	6,16,159	7,94,220	50.58%		7,94,220
3	<b>Investment subject to Exposure Norms</b>								
	a. Housing / Infra & Loans to SG for Housing and FFE								
	1. Approved Investments	Not less than 15%		1,22,537	4,24,022	5,46,559	34.82%		5,46,559
	2. Other Investments			-	-	-			-
	b. Approved Investments	Not exceeding 55%		51,342	1,77,662	2,29,003	14.58%		2,29,003
	c. Other Investments			78	269	348	0.02%		348
	<b>Investment Assets</b>	<b>100%</b>		<b>3,52,018</b>	<b>12,18,112</b>	<b>15,70,130</b>	<b>100.00%</b>		<b>15,70,129.80</b>

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

**PART - B**

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

**Registration Number: 106**

**Statement as on: 31-12-2022**

**Statement of Accretion of Assets**

**(Business within India)**

**Periodicity of Submission : Quarterly**

**(Rs. Lakhs)**

No.	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities	CGSB	4,53,472	28.83	58,131	(2,044.62)	5,11,603	32.58
		CTRB	9,981	0.63	(9,981)	351.05	-	-
		CDSS	-	-	-	-	-	-
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	SGGB	2,47,308	15.72	31,735	(1,116.21)	2,79,043	17.77
		SGGL	-	-	-	-	-	-
		SGOA	3,582	0.23	(8)	0.26	3,574	0.23

3	<b>Investment subject to Exposure Norms</b>							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments	HTDA	-	-	-	-	-	-
		HFHD	7,926	0.50	(22)	0.76	7,904	0.50
		HTLN	-	-	-	-	-	-
		HFDN	578	0.04	(2)	0.07	576	0.04
		HTDN	1,75,478	11.16	3,721	(130.89)	1,79,200	11.41
	2. Other Investments	HODS	-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments	IDDF	5,997	0.38	0	(0.01)	5,997	0.38
		IPTD	3,37,180	21.44	(20,810)	731.96	3,16,369	20.15
		EIIT	581	0.04	(47)	1.65	534	0.03
		IPFD	13,942	0.89	(495)	17.43	13,447	0.86
		IPCP	-	-	-	-	-	-
		ILBI	7,449	0.47	3	(0.09)	7,452	0.47
		ICTD	15,146	0.96	(66)	2.32	15,080	0.96
	2. Other Investments							
	c. Approved Investments	EAEQ	51	0.00	4	(0.12)	55	0.00
		ECDB	1,27,416	8.10	(32,877)	1,156.37	94,539	6.02
		ECIS	50	0.00	-	-	50	0.00
		EACE	254	0.02	18	(0.65)	273	0.02
		EPPD	-	-	-	-	-	-
		EGMF	13,571	0.86	(13,571)	477.33	-	-
		ECBO	55,970	3.56	(37,775)	1,328.63	18,195	1.16
		EPBT	81,146	5.16	11,710	(411.88)	92,856	5.91
		EAPS	6,961	0.44	2	(0.08)	6,963	0.44
		EAPB	3,821	0.24	7,436	(261.56)	11,258	0.72
		EDCD	-	-	-	-	-	-
		EDCI	4,798	0.31	17	(0.58)	4,814	0.31
		ECCP	-	-	-	-	-	-
	d. Other Investments (not exceeding 15%)	OETF	278	0.02	14	(0.51)	293	0.02
		OEPU	38	0.00	17	(0.61)	55	0.00
		OLDB	-	-	-	-	-	-
	<b>Total</b>		<b>15,72,973</b>	<b>100</b>	<b>(2,843)</b>	<b>100</b>	<b>15,70,130</b>	<b>100</b>

**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 : 31-12-2022

(Amount in Rs. Lakhs)

	Market Value				Book Value			
	As at 31-12-2022	As % of total for this class	As at 31-12-2021	As % of total for this class	As at 31-12-2022	As % of total for this class	As at 31-12-2021	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	6,28,726.02	44.14	5,83,386.00	50.05	6,40,412.92	43.98	5,76,642.00	49.78
AA or better	3,178.97	0.22	16,839.00	1.44	3,282.33	0.23	16,854.00	1.46
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A	-	-	-	-	-	-	-	-
Any other ((Sovereign)	7,74,231.28	54.36	5,65,515.00	48.51	7,94,220.25	54.54	5,64,696.00	48.76
Tri-party Repo transactions	18,195.36	1.28	-	-	18,195.36	1.25	-	-
<b>Total (A)</b>	<b>14,24,331.63</b>	<b>100.00</b>	<b>11,65,740.00</b>	<b>100.00</b>	<b>14,56,110.86</b>	<b>100.00</b>	<b>11,58,192.00</b>	<b>100.00</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	1,90,965.44	13.41	1,76,918.00	15.18	1,92,375.26	13.21	1,76,262.00	15.22
more than 1 year and upto 3years	3,00,086.21	21.06	2,48,105.00	21.28	3,07,286.96	21.10	2,46,894.00	21.32
More than 3years and up to 7years	6,00,884.78	42.19	4,49,359.00	38.55	6,16,771.23	42.37	4,43,856.00	38.32
More than 7 years and up to 10 years	2,50,533.71	17.59	2,62,645.00	22.53	2,57,657.68	17.69	2,62,331.00	22.65
above 10 years	81,861.49	5.75	28,712.00	2.46	82,019.73	5.63	28,849.00	2.49
<b>Total (B)</b>	<b>14,24,331.63</b>	<b>100.00</b>	<b>11,65,739.00</b>	<b>100.00</b>	<b>14,56,110.86</b>	<b>100.00</b>	<b>11,58,192.00</b>	<b>100.00</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	4,98,983.46	35.03	3,41,332.00	29.28	5,11,603.11	35.13	3,39,765.00	29.34
b. State Government	2,75,247.82	19.32	2,24,182.00	19.23	2,82,617.15	19.41	2,24,932.00	19.42
c. Corporate Securities	6,31,904.99	44.37	6,00,225.00	51.49	6,43,695.24	44.21	5,93,495.00	51.24
d. Tri-party Repo transactions	18,195.36	1.28	-	-	18,195.36	1.25	-	-
<b>Total (C)</b>	<b>14,24,331.63</b>	<b>100.00</b>	<b>11,65,739</b>	<b>100.00</b>	<b>14,56,110.86</b>	<b>100.00</b>	<b>11,58,192</b>	<b>100.00</b>

**Note**

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







22	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	-	-	-	-	-	-	-	-	-	-	-	-
23	HOUSING - SECURITISED ASSETS	HOMB	-	-	-	-	-	-	-	-	-	-	-	-
24	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-
25	INFRASTRUCTURE - OTHER APPROVED SECURITIES	IODS	-	-	-	-	-	-	-	-	-	-	-	-
26	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	5,997	135	2.26	1.69	5,996	405	6.75	5.05	5,994.87	404.79	6.75	5.05
27	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
28	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES-QUOTED	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
29	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	3,28,695	5,210	1.59	1.19	3,37,021	15,600	4.63	3.46	2,85,161.89	20,380.40	7.15	5.35
30	INFRASTRUCTURE - PSU - CPS	IPCP	-	-	-	-	2,981	27	0.91	0.68	-	-	-	-
31	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-
32	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	15,113	208	1.37	1.03	15,283	618	4.05	3.03	196.90	10.71	5.44	4.07
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	-	-	-	-	-	-	-	-	-	-	-	-
37	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPFD	13,689	215	1.57	1.57	13,888	650	4.68	4.68	58,726.70	6,383.76	10.87	10.87
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	7,451	131	1.76	1.31	7,448	391	5.25	3.93	7,436.46	801.10	10.77	8.06
45	PSU - EQUITY SHARES - QUOTED	EAEQ	55	4	6.57	4.91	50	4	8.65	6.47	90.24	2.98	3.31	2.47
46	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY)- QUOTED	EACE	267	-	-	-	245	4	1.61	1.21	152.24	12.70	8.34	6.24
47	CORPORATE SECURITIES - BONDS - (TAXABLE)	EPBT	85,456	1,406	1.64	1.23	78,778	3,732	4.74	3.55	43,229.14	2,164.86	5.01	3.75
48	UNITS OF INVIT	EIIT	567	14	2.40	1.80	565	37	6.48	4.85	488.96	17.19	3.52	2.63
49	CORPORATE SECURITIES - PREFERENCE SHARES	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-
50	CORPORATE SECURITIES - INVESTMENT IN SUBSIDIARIES	ECIS	50	-	-	-	50	-	-	-	50.00	-	-	-



80	ADDITIONAL TIER -1 (BASEL III COMPLAINT) - PERPETUAL BONDS- PVT BANK	EAPB	9,292	182	1.96	1.47	6,693	214	3.20	2.40	-	-	-	-
81	ADDITIONAL TIER - I ( BASEL III COMPLAINT) PERPETUAL BONDS -PSU BANKS	EAPS	6,962	137	1.97	1.48	6,511	211	3.23	2.42	-	-	-	-
82	BONDS - PSU - TAXABLE	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
83	BONDS - PSU - TAX FREE	OBPF	-	-	-	-	-	-	-	-	-	-	-	-
84	EQUITY SHARES (INCL CO-OP SOCIETIES)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
85	DEBENTURES	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
86	MUNICIPAL BONDS	OMUN	-	-	-	-	-	-	-	-	-	-	-	-
87	COMMERCIAL PAPERS	OACP	-	-	-	-	-	-	-	-	-	-	-	-
88	PREFERENCE SHARES	OPSH	-	-	-	-	-	-	-	-	-	-	-	-
89	VENTURE FUND / SEBI APPROVED ALTERNATE INVESTMENT FUND	OVNF	-	-	-	-	-	-	-	-	-	-	-	-
90	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-
91	EQUITY SHARES (PSUS & UNLISTED)	OEPU	41	-	-	-	38	1	1.81	1.36	-	-	-	-
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	291	1	0.36	0.27	280	1	0.37	0.28	259.98	-	-	-
101	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>15,64,237.07</b>	<b>26,188.75</b>	<b>1.67</b>	<b>1.26</b>	<b>14,85,141.26</b>	<b>70,628.94</b>	<b>4.76</b>	<b>3.56</b>	<b>12,69,386.20</b>	<b>81,781.43</b>	<b>6.44</b>	<b>4.95</b>

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

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

IFFCO Tokio General Insurance Company Ltd.

Registration Number: 106

Statement as on: 31-12-2022

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund: General Insurance

(Amount in Rs. Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u>								
B.	<u>As on Date</u>								
	<i>NIL</i>								

**Note:**

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

**PERIODIC DISCLOSURES**

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

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

Upto the Quarter ending: 31st Decemebr, 2022

Figures in Lakhs

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance
			Proportional	Non-Proportional	Facultative	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA	5	11,859.51	0.05	1,041.81	6%
3	No. of Reinsurers with rating A but less than AA	128	61,201.63	4,905.23	8,426.07	34%
4	No. of Reinsurers with rating BBB but less than A	23	2,684.12	521.38	93.76	1%
5	No. of Reinsurers with rating less than BBB	1	248.29	46.79		
	<b>Total (A)</b>	157	75,993.54	5,473.44	9,561.64	41%
	<b>With In India</b>					
1	Indian Insurance Companies	14	9.60		6,186.48	3%
2	FRBs	7	20,094.80	2,373.38	1,923.84	11%
3	GIC Re	1	81,292.26	6,992.78	11,878.10	45%
4	Other (to be Specified)					
	<b>Total (B)</b>	22	1,01,396.67	9,366.16	19,988.43	59%
	<b>Grand Total (C)= (A)+(B)</b>	179.00	1,77,390.21	14,839.60	29,550.07	



**PERIODIC DISCLOSURES**

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

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

Upto the quarter ending : 31st December, 2022

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter Q3 FY 2022-23		For the corresponding quarter of the previous year Q3 FY 2021-22		Upto the quarter Q3 FY 2022-23		Up to the corresponding quarter of the previous year Q3 FY 2021-22	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	18110.17	35696	18862.22	32235.00	76554.02	106199	76562.54	94183
2	Marine Cargo	6862.54	10372	5211.54	10269.00	22656.10	31342	16810.53	29577
3	Marine Other than Cargo	322.99	38	448.20	73.00	849.52	52	1575.75	335
4	Motor OD	56575.61	1120407	48093.28	1250831.00	136381.02	2814341	122630.37	3157851
5	Motor TP	66901.78	1478232	63717.45	1257953.00	155613.57	3298030	146361.06	2820057
6	Health	32088.60	43555	25221.05	49219.00	158054.09	139071	123140.82	203710
7	Personal Accident	3190.81	66805	2368.83	55837.00	10012.88	196095	8140.39	152025
8	Travel	64.34	6538	44.07	3736.00	213.51	22628	122.15	5791
9	Workmen's Compensation/ Employer's liability	1275.04	7723	1096.10	7193.00	3835.50	23611	3328.47	20971
10	Public/ Product Liability	1630.85	1362	1362.90	1427.00	5088.85	4647	4282.51	4811
11	Engineering	3825.96	4833	2771.45	4236.00	12003.63	13551	8598.57	11889
12	Aviation	0.00	0	0.00	0.00	0.00	0	0.00	0
13	Crop Insurance	50008.27	29	11683.69	19.00	82474.43	87	78446.61	102
14	Other segments **	0.00	0	0.00	0.00	0.00	0	0.00	0
15	Miscellaneous	16021.58	208796	14047.42	180070.00	47912.50	584058	41448.72	583869

Notes:

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

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

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

Upto the quarter ending : 31st December, 2022

Sl.No.	Channels	For the Quarter Q3 FY 2022-23		Upto the Quarter Q3 FY 2022-23		For the corresponding quarter of the previous year Q3 FY 2021-22		Upto the corresponding quarter of the previous year Q3 FY 2021-22	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	622329	39868.96	1602622	105706.31	647610	38204.00	1812082	101077.06
2	Corporate Agents-Banks	80875	2469.45	246723	6996.74	73254	2131.22	225608	6277.11
3	Corporate Agents -Others	12266	736.72	28519	1823.65	11737	568.27	29641	1646.98
4	Brokers	927972	107430.46	2315475	336279.44	869352	95719.30	2151406	296649.82
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	154672	76952.32	401122	197375.14	123116	29793.38	301513	161955.44
7	Common Service Centres(CSC)	7718	86.59	31694	231.35	13220	76.73	36344	242.72
8	Insurance Marketing Firm	964	158.77	2363	404.69	849	93.84	1987	296.09
9	Point of sales person (Direct)	434193	21846.95	993011	46111.05	450124	21453.40	1059746	45676.10
10	MISP (Direct)	742927	7317.71	1610822	16688.23	662775	6855.45	1403710	15958.46
11	Web Aggregators	470	10.62	1364	33.27	1061	32.63	63134	1668.88
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						
	Total (A)	2984386	256878.53	7233712	711649.62	2853098	194928.1891	7085171	631448.48
14	Business outside India (B)								
	<b>Grand Total (A+B)</b>	<b>2984386</b>	<b>256878.53</b>	<b>7233712</b>	<b>711649.62</b>	<b>2853098</b>	<b>194928.19</b>	<b>7085171</b>	<b>631448.48</b>



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

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

Upto the quarter ending : 31st December, 2022

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation / Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	No. of claims only	
																			Miscellaneous	Total
1	Claims O/S at the beginning of the period	1051	2192	26	2218	26646	41336	67982	5303	2342	44	7689	856	85	788	0	703	0	3217	84589
2	Claims reported during the period	2076	26984	4	26988	391990	16258	408248	466285	6054	80	472419	1240	50	1321	1	662	0	23284	936289
	(a) Booked During the period	1990	26846	3	26849	390562	15006	405568	463536	5907	78	469521	1170	49	1288	0	626	0	22924	929985
	(b) Reopened during the Period	86	138	1	139	1428	1252	2680	2749	147	2	2898	70	1	33	1	36	0	360	6304
	(c) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
3	Claims Settled during the period	1577	21980	13	21993	352735	13058	365793	428981	4136	45	433162	601	20	1014	0	571	0	15167	839898
	(a) paid during the period																			
	(b) Other Adjustment ( to be specified)																			
	(i) _____																			
	(ii) _____																			
4	Claims Repudiated during the period	0	9	0	9	1946	5	1951	19962	1397	23	21382	14	0	0	0	0	0	704	24060
	Other Adjustment ( to be specified)	227	3751	1	3752	19302	316	19618	0	0	0	0	489	14	58	0	13	0	4225	28396
	<b>Closed Claims</b>																			
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	88	93	0	0	0	0	4	0	0	0	0	0	0	97
6	<b>Claims O/S at End of the period</b>	1323	3436	16	3452	44653	44215	88868	22645	2863	56	25564	992	101	1037	1	781	0	6405	128524
	Less than 3months	217	1524	1	1525	35037	4086	39123	18059	1199	13	19271	309	8	288	0	74	0	3138	63953
	3 months to 6 months	267	849	0	849	6151	3870	10021	3203	726	11	3940	244	10	233	0	100	0	1642	17306
	6months to 1 year	345	636	2	638	2938	7219	10157	1247	691	14	1952	321	26	269	0	138	0	1074	14920
	1year and above	494	427	13	440	527	29040	29567	136	247	18	401	118	57	247	1	469	0	551	32345

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

Upto the quarter ending : 31st December, 2022

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation / Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	122836.02	7286.26	3081.93	10368.19	13234.55	271114.68	284349.24	6086.08	4125.40	45.82	10256.23	1444.14	2474.67	9867.49	0.00	40867.31	0.00	12284.95	494749.30
2	Claims reported during the period	21459.94	19097.81	10.37	19108.18	103585.91	89237.25	192823.16	184666.21	8160.06	77.35	192903.62	2366.21	101.19	5631.24	0.41	64732.22	0.00	17381.78	516507.92
	(a) Booked During the period	21026.21	18429.45	10.25	18439.70	102648.31	85846.54	188494.86	183398.80	7944.08	76.04	191418.92	2003.05	99.79	5536.15	0.00	64723.59	0.00	16969.19	508711.46
	(b) Reopened during the Period	433.73	668.36	0.12	668.48	937.60	3390.70	4328.30	1267.41	215.98	1.31	1484.70	363.16	1.39	95.08	0.41	8.63	0.00	412.59	7796.47
	(c) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
3	Claims Settled during the period	39241.45	11371.39	609.94	11981.33	100430.47	78792.10	179222.57	149823.06	6310.30	113.05	156246.41	1442.09	175.47	3272.28	0.00	63712.61	0.00	10213.81	465508.00
	(a) paid during the period																			
	(b) Other Adjustment ( to be specified)																			
	(i) _____																			
	(ii) _____																			
4	Claims Repudiated during the period	0.00	1.00	0.00	1.00	503.17	25.10	528.26	12931.27	877.77	2.50	13811.55	31.70	0.00	0.00	0.00	0.00	0.00	158.25	14530.76
	Other Adjustment ( to be specified)	541.51	1170.12	0.80	0.00	4347.83	1391.20	5739.03	0.00	0.00	0.00	0.00	263.73	9.44	135.04	0.00	2819.27	0.00	1326.53	12005.48
	Closed Claims																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0.00	0.00	0.00	0.00	12.62	222.79	235.41	0.00	0.00	0.00	0.00	4.05	0.00	0.00	0.00	0.00	0.00	0.00	239.46
6	Claims O/S at End of the period	105431.83	10473.44	2499.30	12972.74	15886.31	284482.62	300368.93	15199.68	5260.82	58.29	20518.79	2394.40	2737.04	10649.99	0.41	20324.59	0.00	16802.81	492201.53
	Less than 3months	2829.30	2137.86	164.57	2302.44	9918.07	22534.61	32452.68	11274.11	1537.98	1.83	12813.92	573.83	6.52	2296.07	0.00	140.62	0.00	3088.53	56503.91
	3 months to 6 months	10649.82	2796.40	0.00	2796.40	2901.41	21397.00	24298.41	2900.59	1190.97	2.17	4093.73	415.07	12.40	1379.52	0.00	862.19	0.00	4423.45	48930.99
	6months to 1 year	23579.85	2012.92	1.98	2014.89	2241.16	42090.67	44331.83	891.41	1543.28	27.82	2462.50	812.06	100.99	2096.25	0.00	7058.88	0.00	4048.09	86505.34
	1year and above	68372.86	3526.26	2332.75	5859.00	825.68	198460.34	199286.02	133.57	988.59	26.48	1148.64	593.44	2617.14	4878.14	0.41	12262.90	0.00	5242.74	300261.29

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

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

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

For the Quarter ending on Dec'22

(Amount in Rs. Lakhs)

**Ageing of Claims (Claims paid)**

Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	156	86	112	96	112	5	7	461.06	217.81	305.19	806.23	2234.32	273.23	23691.25	574.00	27989.09
2	Marine Cargo	3621	3194	1223	425	129	6	1	965.99	1162.33	830.27	605.85	1100.48	10.31	2.17	8599.00	4677.40
3	Marine Other than Cargo	0	0	0	0	3	0	0	0.00	0.00	0.00	0.28	20.60	0.00	0.26	3.00	21.13
4	Motor OD	79974	29209	6982	2373	591	83	101	15307.92	10399.31	5181.97	2497.04	619.14	157.98	206.34	119313.00	34369.69
5	Motor TP	64	311	507	849	1386	983	1004	321.05	1299.38	2565.84	4751.72	11074.09	6648.56	6840.85	5104.00	33501.50
6	Health	92050	46115	11849	1940	199	14	9	25590.03	23077.75	5296.04	691.70	168.14	7.16	6.75	152176.00	54837.57
7	Personal Accident	310	446	365	208	62	6	6	204.27	400.48	555.60	619.18	159.41	5.22	7.72	1403.00	1951.88
8	Travel	12	4	1	0	3	1	0	29.10	18.36	3.42	10.50	10.43	0.30	0.00	21.00	72.12
9	Workmen's Compensation/ Employer's liability	9	23	76	70	33	2	5	0.83	37.80	100.75	147.90	125.68	10.99	56.80	218.00	480.75
10	Public/ Product Liability	1	0	2	1	3	0	0	2.16	0.00	0.20	0.33	17.07	0.00	0.00	7.00	19.77
11	Engineering	68	79	98	73	57	1	5	170.04	28.98	172.85	159.49	623.80	36.85	0.70	381.00	1192.69
12	Aviation	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	Crop Insurance	70	19	72	12	4	0	0	7667.44	31.71	774.99	58.62	-19.90	0.03	0.00	177.00	8512.90
14	Other segments <sup>(a)</sup>	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Miscellaneous	1161	2075	735	452	150	9	7	372.95	669.12	601.01	1271.74	208.63	40.11	-15.63	4589.00	3147.94

Upto the Quarter ending on Dec'22

(Rs in Lakhs)

		Ageing of Claims (Claims paid)																
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid	
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years			
1	Fire	407	420	238	252	234	11	15	810.73	1253.89	704.67	4881.37	6755.03	1119.19	23716.57	1577.00	39241.45	
2	Marine Cargo	12581	5999	2277	834	267	13	9	2594.15	2776.63	1990.64	1863.98	2046.06	11.92	88.01	21980.00	11371.39	
3	Marine Other than Cargo	0	0	1	7	5	0	0	0.00	0.00	7.25	44.02	558.17	0.00	0.51	13.00	609.94	
4	Motor OD	255757	73983	15766	5519	1270	185	255	48284.60	29615.25	13468.17	6363.81	1681.08	446.81	570.75	352735.00	100430.47	
5	Motor TP	199	887	1464	2157	3424	2417	2510	832.54	3607.67	6965.85	11276.59	24210.32	16525.67	15373.45	13058.00	78792.10	
6	Health	284888	118403	20215	4596	821	38	20	83079.45	53225.44	11282.81	1725.17	468.25	18.74	23.22	428981.00	149823.06	
7	Personal Accident	901	1388	1116	540	156	22	13	715.85	1502.05	2297.00	1395.54	362.75	18.87	18.24	4136.00	6310.30	
8	Travel	22	10	3	2	5	3	0	38.08	20.35	4.74	10.63	10.91	28.33	0.00	45.00	113.05	
9	Workmen's Compensation/ Employer's liability	14	93	213	173	88	8	12	24.31	95.65	387.96	402.48	401.41	31.54	98.74	601.00	1442.09	
10	Public/ Product Liability	2	0	2	3	10	3	0	2.17	0.00	0.51	0.71	171.32	0.75	0.00	20.00	175.47	
11	Engineering	136	283	256	216	115	1	7	222.80	130.78	351.03	621.64	1903.72	36.85	5.46	1014.00	3272.28	
12	Aviation	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	Crop Insurance	278	70	117	87	18	1	0	62029.71	272.84	1264.67	147.95	-13.10	8.30	2.24	571.00	63712.61	
14	Other segments <sup>(a)</sup>	0									0.00					0.00	0.00	
15	Miscellaneous	7328	4670	1721	1070	330	23	25	3331.77	1666.27	1624.05	2790.46	878.35	1.54	-78.63	15167.00	10213.81	

**PERIODIC DISCLOSURES**

**FORM NL-41- OFFICE INFORMATION**

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

**Date: 31st December, 2022**

<b>Sl. No.</b>	<b>Office Information</b>	<b>Number</b>
1	No. of offices at the beginning of the year	339
2	No. of branches approved during the year	0
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	1
6	No of branches at the end of the year	338
7	No. of branches approved but not opened	0
8	No. of rural branches	1
9	No. of urban branches	338
10	<b>No. of Directors:-</b>	
	(a) Independent Director	3
	(b) Executive Director **	2
	(c) Non-executive Director	9
	(d) Women Director*	1
11	(e) Whole time Director **	2
	<b>No. of Employees</b>	
	(a) On-roll:	4332
	(b) Off-roll:	1139
	(c) Total	5471
12	<b>No. of Insurance Agents and Intermediaries</b>	
	(a) Individual Agents,	9447
	(b) Corporate Agents-Banks	65
	(c) Corporate Agents-Others	40
	(d) Insurance Brokers	569
	(e) Web Aggregators	9
	(f) Insurance Marketing Firm	40
	(g) Motor Insurance Service Providers (DIRECT)	1751
	(h) Point of Sales persons (DIRECT)	37204
(i) Other as allowed by IRDAI (To be specified)	1498	

**Note- (\*) As on 31-12-2022, 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 31-12-2022:**

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

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

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

<b>Particulars</b>	<b>Employees</b>	<b>Insurance Agents and Intermediaries</b>
Number at the beginning of the quarter	4314	56363
Recruitments during the quarter	214	2026
Attrition during the quarter	196	7766
Number at the end of the quarter	4332	50623

**PERIODIC DISCLOSURES**

**FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS**

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

Date: 1st October, 2022 to 31st December 2022

**Board of Directors and Key Management Persons**

Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. K. Srinivasa Gowda	Chairman	Chairman	No Change
2	Mr. 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. Mira Mehrishi **	Director	Independent Director	Completion of Tenure w.e.f. 24.11.2022
8	Mrs. Uma Suresh Prabhu **	Director	Independent Director	Appointed w.e.f. 24.11.2022
9	Mr. Sudhakar Rao	Director	Independent Director	No Change
10	Mr. Amar Sinha	Director	Independent Director	No Change
11	Mr. Allen Po Hsu Juang	Director	Non - Executive Director	No Change
12	Mr. Kunihiko Higashi	Director	Non - Executive Director	No Change
13	Mr. Masahito Hirai	Director	Non - Executive Director	No Change
14	Mr. H.O. Suri	Managing Director & CEO	Managing Director & CEO	No Change
15	Mr. Shinjiro Hamada	Director (Operations)	Whole Time Director/ Executive Director	No Change
16	Mr. Ramesh Kumar *	Sr.Executive Director	Head-HR, Admin & CSR)	No Change
17	Mrs. Seema Gaur *	Sr.Executive Director	Head -IT & MIS	No Change
18	Mr. Gunasekhar Boga*	Executive Director - Marketing Head (Zone-II)	Marketing Head Zone-II	No Change
19	Mr. Rajeev Chawdhary*	EVP- Marketing Head Zone-I	Marketing Head Zone-I	No Change
20	Mrs. Isha Khera	Appointed Actuary	Appointed Actuary	No Change
21	Mr. Kenji Ino	EVP & Chief Risk Officer	Chief Risk Officer	No Change
22	Mr. Sanket Gupta	EVP & CFO	Chief Financial Officer	No Change
23	Mr. Amit Jain	VP, Company Secretary & Chief Compliance Officer	Company Secretary & Chief Compliance Officer	No Change
24	Mr. Abhishek Sharma	Chief Investment Officer	Chief Investment Officer	No Change
25	Mr. Pankaj Dhingra	Financial Advisor & Chief of Internal Audit	Financial Advisor & Chief of Internal Audit	No Change

**Notes:-**

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

(\*\*) During the Quarter ended 31st December, 2022, consequent to completion of term, the directorship of Mrs. Mira Mehrishi, ceased w.e.f 24th November, 2022 and Mrs. Uma Suresh Prabhu has been appointed as new Woman Independent Director of the Company w.e.f 24th November, 2022.

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

Insurer: IFFCO Tokio General Insurance Co. Ltd.

Upto the Quarter ending on

31st Decemebr, 2022

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	27901	3,756.43	42,88,962.79
		Social			
2	MARINE CARGO	Rural	0	-	-
		Social			
3	MARINE OTHER THAN CARGO	Rural	0	-	-
		Social			
4	MOTOR OD	Rural	120537	6,036.50	1,72,652.03
		Social			
5	MOTOR TP	Rural	1840043	38,127.29	11,46,037.86
		Social			
6	HEALTH	Rural	37445	25,699.19	1,31,79,703.95
		Social			
7	PERSONAL ACCIDENT	Rural	90236	2,648.47	1,62,19,374.40
		Social	1	57.42	4,17,600.00
8	TRAVEL	Rural	0	-	-
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	5747	765.93	25,362.74
		Social			
10	Public/ Product Liability	Rural	675	16.55	3,20,609.98
		Social			
11	Engineering	Rural	3577	1,067.55	8,51,389.45
		Social			
12	Aviation	Rural	0	-	-
		Social			
13	Other Segment <sup>(a)</sup>	Rural	87	82,474.43	4,01,584.11
		Social	85	55,648.82	1,86,789.70
14	Miscellaneous	Rural	202210	14,868.97	29,32,072.56
		Social	87	0.45	286.13
	<b>Total</b>	<b>Rural</b>	<b>23,28,458</b>	<b>1,75,461.30</b>	<b>3,95,37,749.86</b>
		<b>Social</b>	<b>173</b>	<b>55,706.68</b>	<b>6,04,675.82</b>

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

<b>Name of the Insurer :</b>	IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
<b>Registration No. :</b>	106
<b>Date of Registration with the IRDAI :</b>	December 4, 2000
<b>Gross Direct Premium Income during the immediate preceding FY (Rs In Lakhs)</b>	8,45,291
<b>Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY (Rs In Lakhs)</b>	2,05,272
<b>Obligation of the Insurer to be met in a FY (Rs In Lakhs)</b>	1,91,386
<b>Statement Period : Quarter ending</b>	Dec-22

<b>Items</b>	<b>(₹ In Lakhs)</b>	
	<b>For the Quarter ended December 31, 2022</b>	<b>Upto the Quarter ended December 31, 2022</b>
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	24,665	56,411
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	42,237	99,203
Total Gross Direct Motor Third Party Insurance Business (L+P)	66,902	1,55,614
Total Gross Direct Motor Own damage Insurance Business Premium	56,576	1,36,381
Total Gross Direct Premium Income	2,56,879	7,11,650



**PERIODIC DISCLOSURES**

**FORM NL-45-GRIEVANCE DISPOSAL**

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

Date: October - December' 2022

GRIEVANCE DISPOSAL								
SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	0	1	1	0	0	0	2
b)	Claims Related	49	433	170	158	110	44	1034
c)	Policy Related	6	34	28	6	0	6	90
d)	Premium Related	0	1	1	0	0	0	4
e)	Refund Related	0	2	0	0	1	1	10
f)	Coverage Related	0	1	1	0	0	0	18
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	0	0	0	0	0	0	2
i)	Others (to be specified) (i) Wrong commitment made by the dealer. (ii) Refund not received by the insured but selection were made under Others Category. (iii) The claim was pending for the submission of documents like NOC etc. but he was not agreed for the same.	0	5	4	0	0	1	10
	<b>Total</b>	55	477	205	164	111	52	1170
<b>2</b>	<b>Total No. of policies during previous year:</b>	88,34,350						
<b>3</b>	<b>Total No. of claims during previous year:</b>	11,85,858						
<b>4</b>	<b>Total No. of policies during current year:</b>	72,33,712						
<b>5</b>	<b>Total No. of claims during current year:</b>	9,36,289						
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year):</b>	0.12						
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):</b>	11.04						
<b>8</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>		<b>Complaints made by Intermediaries</b>		<b>Total</b>		
		<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	
a)	Up to 15 days	<b>35</b>	<b>67%</b>	-	-	-	-	
b)	15 - 30 days	<b>4</b>	<b>8%</b>	-	-	-	-	
c)	30 - 90 days	<b>13</b>	<b>25%</b>	-	-	-	-	
d)	90 days & Beyond	<b>0</b>	-	-	-	-	-	
	<b>Total Number of Complaints</b>	<b>52</b>	<b>100%</b>	-	-	-	-	

**Note:-** (a) Opening balance should tally with the closing balance of the previous quarter.  
 (b) Complaints reported should be net of duplicate complaints  
 (c) No. of policies should be new policies (both individual and group) net of cancellations  
 (d) Claims should be no. of claims reported during the period  
 (e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.

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

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

For the Quarter ending: 31-12-2022

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