

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2023 - 31st March 2024

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PERIODIC DISCLOSURES

FORM NL-1-B-RA

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

Registration No. 106 dated 4.12.2000

FIRE INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2024

(₹ In Lakhs)

| | Particulars | Schedule | QUARTER ENDED 31ST MARCH 2024 | YEAR ENDED 31ST MARCH 2024 | QUARTER ENDED 31ST MARCH 2023 | YEAR ENDED 31ST MARCH 2023 |
|---|--|----------------------------------|----------------------------------|-------------------------------|----------------------------------|-------------------------------|
| 1 | Premiums earned (Net) | NL-4-Premium Schedule | 3,951 | 17,174 | 4,100 | 17,818 |
| 2 | Profit/ (Loss) on sale/redemption of Investments | | 4 | 12 | - | 4 |
| 3 | Interest, Dividend & Rent – Gross * | | 644 | 2,435 | 481 | 1,765 |
| 4 | a) Other Income: | | | | | |
| | i) Transfer & Duplicate Fee | | - | - | - | - |
| | ii) Exchange Gain / (Loss) | | - | - | - | - |
| | iii) Handling Charges | | (93) | (215) | (42) | (146) |
| | b) Contribution from the Shareholders' Account: | | | | | |
| | i) Towards Excess Expenses of Management | | - | - | - | - |
| | ii) Others | | - | - | - | - |
| | TOTAL (A) | | 4,506 | 19,406 | 4,539 | 19,441 |
| 1 | Claims Incurred (Net) | NL-5-Claims Schedule | 2,234 | 17,817 | 2,378 | 9,529 |
| 2 | Commission | NL-6-Commission Schedule | 3,771 | 2,347 | (5,619) | (11,592) |
| 3 | Operating Expenses related to Insurance Business | NL-7-Operating Expenses Schedule | 701 | 2,403 | 336 | 3,042 |
| 4 | Premium Deficiency | | - | - | - | - |
| | TOTAL (B) | | 6,706 | 22,567 | (2,905) | 979 |
| | Operating Profit/(Loss) from Fire Business C= (A - B) | | (2,200) | (3,161) | 7,444 | 18,462 |
| | APPROPRIATIONS | | | | | |
| | Transfer to Shareholders' Account | | (2,200) | (3,161) | 7,444 | 18,462 |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserve | | - | - | - | - |
| | TOTAL (C) | | (2,200) | (3,161) | 7,444 | 18,462 |

* Note 1

(₹ In Lakhs)

| Pertaining to Policyholder's funds | QUARTER ENDED 31ST MARCH 2024 | YEAR ENDED 31ST MARCH 2024 | QUARTER ENDED 31ST MARCH 2023 | YEAR ENDED 31ST MARCH 2023 |
|--|----------------------------------|-------------------------------|----------------------------------|-------------------------------|
| Interest, Dividend & Rent | 554 | 2,108 | 424 | 1,617 |
| Add/Less:- | | | | |
| Investment Expenses | - | - | - | - |
| Amortisation of Premium/ Discount on Investments | 71 | 259 | 40 | 112 |
| 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 | 19 | 68 | 17 | 36 |
| Interest, Dividend & Rent – Gross | 644 | 2,435 | 481 | 1,765 |

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2024

(₹ In Lakhs)

| | Particulars | Schedule | QUARTER ENDED 31ST MARCH 2024 | YEAR ENDED 31ST MARCH 2024 | QUARTER ENDED 31ST MARCH 2023 | YEAR ENDED 31ST MARCH 2023 |
|---|--|----------------------------------|----------------------------------|-------------------------------|----------------------------------|-------------------------------|
| 1 | Premiums earned (Net) | NL-4-Premium Schedule | 4,386 | 14,661 | 3,310 | 12,841 |
| 2 | Profit/ (Loss) on sale/redemption of Investments | | 3 | 6 | - | 2 |
| 3 | Interest, Dividend & Rent – Gross * | | 264 | 1,074 | 245 | 950 |
| 4 | a) Other Income: | | | | | |
| | i) Transfer & Duplicate Fee | | - | - | - | - |
| | ii) Exchange Gain / (Loss) | | - | - | - | - |
| | iii) Handling Charges | | (17) | (26) | (6) | (17) |
| | b) Contribution from the Shareholders' Account: | | | | | |
| | i) Towards Excess Expenses of Management | | - | - | - | - |
| | ii) Others | | - | - | - | - |
| | TOTAL (A) | | 4,636 | 15,715 | 3,549 | 13,776 |
| 1 | Claims Incurred (Net) | NL-5-Claims Schedule | 3,734 | 11,095 | 2,375 | 10,717 |
| 2 | Commission | NL-6-Commission Schedule | 240 | 757 | 402 | 776 |
| 3 | Operating Expenses related to Insurance Business | NL-7-Operating Expenses Schedule | 542 | 2,105 | 352 | 2,166 |
| 4 | Premium Deficiency | | - | - | - | - |
| | TOTAL (B) | | 4,516 | 13,957 | 3,129 | 13,659 |
| | Operating Profit/(Loss) from Marine Business C= (A - B) | | 120 | 1,758 | 420 | 117 |
| | APPROPRIATIONS | | | | | |
| | Transfer to Shareholders' Account | | 120 | 1,758 | 420 | 117 |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserve | | - | - | - | - |
| | TOTAL (C) | | 120 | 1,758 | 420 | 117 |

* Note 1

(₹ In Lakhs)

| Pertaining to Policyholder's funds | QUARTER ENDED 31ST MARCH 2024 | YEAR ENDED 31ST MARCH 2024 | QUARTER ENDED 31ST MARCH 2023 | YEAR ENDED 31ST MARCH 2023 |
|--|----------------------------------|-------------------------------|----------------------------------|-------------------------------|
| Interest, Dividend & Rent | 227 | 929 | 215 | 870 |
| Add/Less:- | | | | |
| Investment Expenses | - | - | - | - |
| Amortisation of Premium/ Discount on Investments | 30 | 115 | 20 | 60 |
| 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 | 7 | 30 | 10 | 20 |
| Interest, Dividend & Rent – Gross | 264 | 1,074 | 245 | 950 |

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2024

(₹ In Lakhs)

| | Particulars | Schedule | QUARTER ENDED 31ST MARCH 2024 | YEAR ENDED 31ST MARCH 2024 | QUARTER ENDED 31ST MARCH 2023 | YEAR ENDED 31ST MARCH 2023 |
|---|---|----------------------------------|----------------------------------|-------------------------------|----------------------------------|-------------------------------|
| 1 | Premiums earned (Net) | NL-4-Premium Schedule | 1,63,926 | 6,59,628 | 1,70,094 | 6,12,596 |
| 2 | Profit/ (Loss) on sale/redemption of Investments | | 145 | 430 | 15 | 166 |
| 3 | Interest, Dividend & Rent – Gross * | | 21,812 | 84,559 | 19,387 | 69,962 |
| 4 | a) Other Income: | | | | | |
| | i) Transfer & Duplicate Fee | | 1 | 36 | 5 | 47 |
| | ii) Exchange Gain / (Loss) | | - | (2) | (1) | (4) |
| | iii) Handling Charges | | (16) | (52) | (41) | (156) |
| | b) Contribution from the Shareholders' Account: | | | | | |
| | i) Towards Excess Expenses of Management | | - | - | - | - |
| | ii) Others | | - | - | - | - |
| | TOTAL (A) | | 1,85,868 | 7,44,599 | 1,89,459 | 6,82,611 |
| 1 | Claims Incurred (Net) | NL-5-Claims Schedule | 1,37,075 | 5,68,003 | 1,59,726 | 5,49,497 |
| 2 | Commission | NL-6-Commission Schedule | 16,108 | 86,310 | 14,278 | 55,727 |
| 3 | Operating Expenses related to Insurance Business | NL-7-Operating Expenses Schedule | 22,970 | 87,307 | 27,684 | 1,06,569 |
| 4 | Premium Deficiency | | - | - | - | - |
| | TOTAL (B) | | 1,76,153 | 7,41,620 | 2,01,688 | 7,11,793 |
| | Operating Profit/(Loss) from Miscellaneous Business C= (A - B) | | 9,715 | 2,979 | (12,229) | (29,182) |
| | APPROPRIATIONS | | | | | |
| | Transfer to Shareholders' Account | | 9,715 | 2,979 | (12,229) | (29,182) |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserve | | - | - | - | - |
| | TOTAL (C) | | 9,715 | 2,979 | (12,229) | (29,182) |

* Note 1

(₹ In Lakhs)

| Pertaining to Policyholder's funds | QUARTER ENDED 31ST MARCH 2024 | YEAR ENDED 31ST MARCH 2024 | QUARTER ENDED 31ST MARCH 2023 | YEAR ENDED 31ST MARCH 2023 |
|--|----------------------------------|-------------------------------|----------------------------------|-------------------------------|
| Interest, Dividend & Rent | 18,756 | 73,201 | 17,125 | 64,108 |
| Add/Less:- | | | | |
| Investment Expenses | - | - | - | - |
| Amortisation of Premium/ Discount on Investments | 2,398 | 8,980 | 1,581 | 4,430 |
| 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 | 658 | 2,378 | 681 | 1,424 |
| Interest, Dividend & Rent – Gross | 21,812 | 84,559 | 19,387 | 69,962 |

PERIODIC DISCLOSURES

FORM NL-1-B-RA

TOTAL REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2024

(₹ In Lakhs)

| | Particulars | Schedule | QUARTER ENDED 31ST MARCH 2024 | YEAR ENDED 31ST MARCH 2024 | QUARTER ENDED 31ST MARCH 2023 | YEAR ENDED 31ST MARCH 2023 |
|---|---|----------------------------------|----------------------------------|-------------------------------|----------------------------------|-------------------------------|
| 1 | Premiums earned (Net) | NL-4-Premium Schedule | 1,72,263 | 6,91,463 | 1,77,504 | 6,43,255 |
| 2 | Profit/ (Loss) on sale/redemption of Investments | | 152 | 448 | 15 | 172 |
| 3 | Interest, Dividend & Rent – Gross * | | 22,720 | 88,068 | 20,113 | 72,677 |
| 4 | a) Other Income: | | | | | |
| | i) Transfer & Duplicate Fee | | 1 | 36 | 5 | 47 |
| | ii) Exchange Gain / (Loss) | | - | (2) | (1) | (4) |
| | iii) Handling Charges | | (126) | (293) | (89) | (319) |
| | b) Contribution from the Shareholders' Account: | | | | | |
| | i) Towards Excess Expenses of Management | | - | - | - | - |
| | ii) Others | | - | - | - | - |
| | TOTAL (A) | | 1,95,010 | 7,79,720 | 1,97,547 | 7,15,828 |
| 1 | Claims Incurred (Net) | NL-5-Claims Schedule | 1,43,043 | 5,96,915 | 1,64,479 | 5,69,743 |
| 2 | Commission | NL-6-Commission Schedule | 20,119 | 89,414 | 9,061 | 44,911 |
| 3 | Operating Expenses related to Insurance Business | NL-7-Operating Expenses Schedule | 24,213 | 91,815 | 28,372 | 1,11,777 |
| 4 | Premium Deficiency | | - | - | - | - |
| | TOTAL (B) | | 1,87,375 | 7,78,144 | 2,01,912 | 7,26,431 |
| | Operating Profit/(Loss) from Miscellaneous Business C= (A - B) | | 7,635 | 1,576 | (4,365) | (10,603) |
| | APPROPRIATIONS | | | | | |
| | Transfer to Shareholders' Account | | 7,635 | 1,576 | (4,365) | (10,603) |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserve | | - | - | - | - |
| | TOTAL (C) | | 7,635 | 1,576 | (4,365) | (10,603) |

* Note 1

(₹ In Lakhs)

| Pertaining to Policyholder's funds | QUARTER ENDED 31ST MARCH 2024 | YEAR ENDED 31ST MARCH 2024 | QUARTER ENDED 31ST MARCH 2023 | YEAR ENDED 31ST MARCH 2023 |
|--|----------------------------------|-------------------------------|----------------------------------|-------------------------------|
| Interest, Dividend & Rent | 19,537 | 76,238 | 17,764 | 66,595 |
| Add/Less:- | | | | |
| Investment Expenses | - | - | - | - |
| Amortisation of Premium/ Discount on Investments | 2,499 | 9,354 | 1,641 | 4,602 |
| 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 | 684 | 2,476 | 708 | 1,480 |
| Interest, Dividend & Rent – Gross | 22,720 | 88,068 | 20,113 | 72,677 |

PERIODIC DISCLOSURES

FORM NL-2-B-PL

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

Registration No. 106 dated 4.12.2000

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2024

(₹ In Lakhs)

| | Particulars | Schedule | QUARTER ENDED 31ST MARCH 2024 | YEAR ENDED 31ST MARCH 2024 | QUARTER ENDED 31ST MARCH 2023 | YEAR ENDED 31ST MARCH 2023 |
|---|---|----------|----------------------------------|-------------------------------|----------------------------------|-------------------------------|
| 1 | OPERATING PROFIT/(LOSS) | | | | | |
| | (a) Fire Insurance | | (2,200) | (3,161) | 7,444 | 18,462 |
| | (b) Marine Insurance | | 120 | 1,758 | 420 | 117 |
| | (c) Miscellaneous Insurance | | 9,715 | 2,979 | (12,229) | (29,182) |
| 2 | INCOME FROM INVESTMENTS | | | | | |
| | (a) Interest, Dividend & Rent – Gross | | 8,713 | 32,805 | 6,906 | 24,743 |
| | (b) Profit on sale of investments | | 65 | 187 | 7 | 63 |
| | (c) (Loss on sale/ redemption of investments) | | - | - | - | - |
| | (d) Amortization of Premium / Discount on Investments | | 1,075 | 3,898 | 608 | 1,673 |
| 3 | OTHER INCOME | | | | | |
| | a) Recovery from Investments written off | | - | 1,310 | 1,845 | 1,845 |
| | b) Profit on Sale of Fixed Assets | | - | - | (3) | - |
| | c) Miscellaneous Income | | 978 | 1,170 | 150 | 503 |
| | TOTAL (A) | | 18,466 | 40,946 | 5,148 | 18,224 |
| 4 | PROVISIONS (Other than taxation) | | | | | |
| | (a) For diminution in the value of investments | | - | - | - | - |
| | (b) For doubtful debts | | - | - | - | - |
| | (c) For Impairment Loss in respect of Intangible Assets | | 6,399 | 6,399 | - | - |
| | (d) 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 | | 111 | 446 | 128 | 510 |
| | (e) Penalties | | - | - | - | - |
| | (f) Contribution to Policyholders' A/c | | | | | |
| | (i) Towards Excess Expenses of Management | | - | - | - | - |
| | (ii) Towards Excess Employees Remuneration | | - | - | 3 | 3 |
| | (iii) Others | | - | - | - | - |
| | (g) Others | | | | | |
| | (i) Investment Write Off | | - | - | - | - |
| | (ii) Loss on Sale of Fixed Assets | | (9) | 11 | 10 | 10 |
| | TOTAL (B) | | 6,501 | 6,856 | 141 | 523 |
| | Profit/ (Loss) Before Tax | | 11,965 | 34,090 | 5,007 | 17,701 |
| | Less: Provision for Taxation | | | | | |
| | Current Tax | | 6,291 | 12,281 | 1,343 | 4,570 |
| | Deferred Tax | | (3,141) | (3,700) | (405) | (620) |
| | Less: Short / (Excess) provision for taxation for earlier years | | | | | |
| | Current Tax | | - | 149 | 166 | 166 |
| | Deferred Tax | | - | (130) | 27 | 27 |
| | Profit/ (Loss) After Tax | | 8,815 | 25,490 | 3,876 | 13,558 |
| | APPROPRIATIONS | | | | | |
| | (a) Interim dividends paid during the year | | - | - | - | - |
| | (b) Final dividend paid | | - | - | - | - |
| | (c) Transfer to any Reserves or Other Accounts | | - | - | - | - |
| | Balance of Profit/ (Loss) brought forward from last year | | | 2,24,532 | | 2,10,974 |
| | Balance carried forward to Balance Sheet | | | 2,50,022 | | 2,24,532 |

PERIODIC DISCLOSURES

FORM NL-3-B-BS

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

Registration No. 106 dated 4.12.2000

BALANCE SHEET AS AT 31ST MARCH 2024

(₹ In Lakhs)

| | Schedule | AS AT 31ST MARCH 2024 | AS AT 31ST MARCH 2023 |
|---|--|--------------------------|--------------------------|
| SOURCES OF FUNDS | | | |
| SHARE CAPITAL | NL-8-Share Capital Schedule | 28,782 | 28,782 |
| SHARE APPLICATION MONEY PENDING ALLOTMENT | | - | - |
| RESERVES AND SURPLUS | NL-10-Reserves and Surplus Schedule | 3,83,873 | 3,58,382 |
| FAIR VALUE CHANGE ACCOUNT | | | |
| - Shareholders' Funds | | 62 | 32 |
| - Policyholders' Funds | | 224 | 124 |
| BORROWINGS | NL-11-Borrowings Schedule | - | - |
| TOTAL | | 4,12,941 | 3,87,320 |
| APPLICATION OF FUNDS | | | |
| INVESTMENTS | | | |
| Investments - Shareholders' | NL-12-Investment Schedule | 3,84,619 | 3,39,281 |
| Investments - Policyholders' | NL-12(A)-Investment Schedule | 13,73,496 | 13,18,860 |
| LOANS | NL-13-Loans Schedule | - | - |
| FIXED ASSETS | NL-14-Fixed Assets Schedule | 15,332 | 18,835 |
| DEFERRED TAX ASSET (NET) | | 6,680 | 2,850 |
| CURRENT ASSETS : | | | |
| Cash and Bank Balances | NL-15-Cash and bank balance Schedule | 6,510 | 15,809 |
| Advances and Other Assets | NL-16-Advances and Other Assets Schedule | 2,17,349 | 2,21,126 |
| Sub-Total (A) | | 2,23,859 | 2,36,935 |

| | | | | |
|--|---|--|--------------------|--------------------|
| | CURRENT LIABILITIES | NL-17-Current Liabilities Schedule | 12,95,565 | 11,87,231 |
| | PROVISIONS | NL-18-Provisions Schedule | 2,95,480 | 3,42,210 |
| | Sub-Total (B) | | 15,91,045 | 15,29,441 |
| | NET CURRENT ASSETS (C) = (A - B) | | (13,67,186) | (12,92,506) |
| | MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) | NL-19-Miscellaneous Expenditure Schedule | - | - |
| | DEBIT BALANCE IN PROFIT & LOSS A/C | | - | - |
| | TOTAL | | 4,12,941 | 3,87,320 |

CONTINGENT LIABILITIES

(₹ In Lakhs)

| | Particulars | | AS AT 31ST MARCH 2024 | AS AT 31ST MARCH 2023 |
|---|--|--|--------------------------|--------------------------|
| 1 | Partly paid-up investments | | - | - |
| 2 | Claims, other than against policies, not acknowledged as debt by the company | | 1,574 | - |
| 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 | | 26,022 | 25,951 |
| 6 | Reinsurance obligations to the extent not provided for in accounts | | - | - |
| 7 | Others | | - | - |
| | TOTAL | | 27,596 | 25,951 |

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

PREMIUM EARNED [NET]

(₹ In Lakhs)

| Particulars | QUARTER ENDED 31ST MARCH 2024 | | | YEAR ENDED 31ST MARCH 2024 | | |
|--------------------------------------|-------------------------------|-------------|--------------|----------------------------|-------------|---------------|
| | Marine Cargo | Marine Hull | Total | Marine Cargo | Marine Hull | Total |
| Premium from direct business written | 7,503 | 211 | 7,714 | 29,059 | 1,483 | 30,542 |
| Add: Premium on reinsurance accepted | 23 | - | 23 | 59 | 64 | 123 |
| Less : Premium on reinsurance ceded | 4,511 | 184 | 4,695 | 14,421 | 1,556 | 15,977 |
| Net Premium | 3,015 | 27 | 3,042 | 14,697 | (9) | 14,688 |
| Add: Opening balance of UPR | - | - | - | 4,216 | 112 | 4,328 |
| Less: Closing balance of UPR | (1,218) | (126) | (1,344) | 4,355 | - | 4,355 |
| Premium Earned (Net) | 4,233 | 153 | 4,386 | 14,558 | 103 | 14,661 |
| Gross Direct Premium | | | | | | |
| - In India | 7,503 | 211 | 7,714 | 29,059 | 1,483 | 30,542 |
| - Outside India | - | - | - | - | - | - |

PREMIUM EARNED [NET]

(₹ In Lakhs)

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

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In Lakhs)

| Particulars | QUARTER ENDED 31ST MARCH 2024 | | | | YEAR ENDED 31ST MARCH 2024 | | | |
|---|-------------------------------|--------------|-----------------|-----------------|----------------------------|---------------|-----------------|-----------------|
| | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| Claims paid | | | | | | | | |
| Direct claims | 15,560 | 4,857 | 1,62,625 | 1,83,042 | 50,912 | 18,630 | 5,97,751 | 6,67,293 |
| Add: Re-insurance accepted | 267 | 4 | 2 | 273 | 5,700 | 324 | 121 | 6,145 |
| Less: Re-insurance Ceded | 12,284 | 2,018 | 43,942 | 58,244 | 46,770 | 8,422 | 1,24,937 | 1,80,129 |
| Net Claim Paid | 3,543 | 2,843 | 1,18,685 | 1,25,071 | 9,842 | 10,532 | 4,72,935 | 4,93,309 |
| Add: Claims Outstanding at the end of the Year | (1,309) | 891 | 18,390 | 17,972 | 23,894 | 9,586 | 9,04,234 | 9,37,714 |
| Less: Claims Outstanding at the beginning of the Year | - | - | - | - | 15,919 | 9,023 | 8,09,166 | 8,34,108 |
| | | | | | | | | |
| Net Incurred Claims | 2,234 | 3,734 | 1,37,075 | 1,43,043 | 17,817 | 11,095 | 5,68,003 | 5,96,915 |

(₹ In Lakhs)

| Particulars | QUARTER ENDED 31ST MARCH 2024 | | | | YEAR ENDED 31ST MARCH 2024 | | | |
|--|-------------------------------|--------------|-----------------|-----------------|----------------------------|---------------|-----------------|-----------------|
| | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| Claims Paid (Direct) | | | | | | | | |
| - In India | 15,560 | 4,855 | 1,62,625 | 1,83,040 | 50,910 | 18,628 | 5,97,751 | 6,67,289 |
| - Outside India | - | 2 | - | 2 | 2 | 2 | - | 4 |
| | 15,560 | 4,857 | 1,62,625 | 1,83,042 | 50,912 | 18,630 | 5,97,751 | 6,67,293 |
| Estimates of IBNR and IBNER at the end of the period (net) | (132) | 222 | 20,426 | 20,516 | 2,402 | 3,868 | 5,76,034 | 5,82,304 |
| Estimates of IBNR and IBNER at the beginning of the period (net) | - | - | - | - | 2,139 | 3,447 | 5,08,120 | 5,13,706 |

CLAIMS INCURRED [NET]

(₹ In Lakhs)

| Particulars | QUARTER ENDED 31ST MARCH 2023 | | | | YEAR ENDED 31ST MARCH 2023 | | | |
|---|-------------------------------|--------------|-----------------|-----------------|----------------------------|---------------|-----------------|-----------------|
| | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| Claims paid | | | | | | | | |
| Direct claims | 11,939 | 6,154 | 1,67,504 | 1,85,597 | 50,715 | 17,448 | 5,80,044 | 6,48,207 |
| Add: Re-insurance accepted | 822 | 47 | 208 | 1,077 | 1,287 | 734 | 1,953 | 3,974 |
| Less: Re-insurance Ceded | 11,408 | 2,809 | 23,462 | 37,679 | 46,930 | 8,301 | 1,33,549 | 1,88,780 |
| Net Claim Paid | 1,353 | 3,392 | 1,44,250 | 1,48,995 | 5,072 | 9,881 | 4,48,448 | 4,63,401 |
| Add: Claims Outstanding at the end of the Year | 1,025 | (1,017) | 15,476 | 15,484 | 15,919 | 9,023 | 8,09,166 | 8,34,108 |
| Less: Claims Outstanding at the beginning of the Year | - | - | - | - | 11,462 | 8,187 | 7,08,117 | 7,27,766 |
| Net Incurred Claims | 2,378 | 2,375 | 1,59,726 | 1,64,479 | 9,529 | 10,717 | 5,49,497 | 5,69,743 |

(₹ In Lakhs)

| Particulars | QUARTER ENDED 31ST MARCH 2023 | | | | YEAR ENDED 31ST MARCH 2023 | | | |
|--|-------------------------------|--------------|-----------------|-----------------|----------------------------|---------------|-----------------|-----------------|
| | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| Claims Paid (Direct) | | | | | | | | |
| - In India | 11,939 | 6,154 | 1,67,504 | 1,85,597 | 50,714 | 17,448 | 5,80,044 | 6,48,206 |
| - Outside India | - | - | - | - | 1 | - | - | 1 |
| | 11,939 | 6,154 | 1,67,504 | 1,85,597 | 50,715 | 17,448 | 5,80,044 | 6,48,207 |
| Estimates of IBNR and IBNER at the end of the period (net) | 159 | 269 | 24,647 | 25,075 | 2,139 | 3,447 | 5,08,120 | 5,13,706 |
| Estimates of IBNR and IBNER at the beginning of the period (net) | - | - | - | - | 1,351 | 3,032 | 4,25,287 | 4,29,670 |

PERIODIC DISCLOSURES

FORM NL-5 (A) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In Lakhs)

| Particulars | QUARTER ENDED 31ST MARCH 2024 | | | YEAR ENDED 31ST MARCH 2024 | | |
|---|-------------------------------|-------------|--------------|----------------------------|-------------|---------------|
| | Marine Cargo | Marine Hull | Total | Marine Cargo | Marine Hull | Total |
| Claims paid | | | | | | |
| Direct claims | 4,815 | 42 | 4,857 | 17,900 | 730 | 18,630 |
| Add: Re-insurance accepted | 2 | 2 | 4 | 322 | 2 | 324 |
| Less: Re-insurance Ceded | 1,976 | 42 | 2,018 | 7,988 | 434 | 8,422 |
| Net Claim Paid | 2,841 | 2 | 2,843 | 10,234 | 298 | 10,532 |
| Add: Claims Outstanding at the end of the Year | 877 | 14 | 891 | 9,387 | 199 | 9,586 |
| Less: Claims Outstanding at the beginning of the Year | - | - | - | 8,753 | 270 | 9,023 |
| Net Incurred Claims | 3,718 | 16 | 3,734 | 10,868 | 227 | 11,095 |

(₹ In Lakhs)

| Particulars | QUARTER ENDED 31ST MARCH 2024 | | | YEAR ENDED 31ST MARCH 2024 | | |
|--|-------------------------------|-------------|--------------|----------------------------|-------------|---------------|
| | Marine Cargo | Marine Hull | Total | Marine Cargo | Marine Hull | Total |
| Claims Paid (Direct) | | | | | | |
| - In India | 4,815 | 40 | 4,855 | 17,900 | 728 | 18,628 |
| - Outside India | - | 2 | 2 | - | 2 | 2 |
| | 4,815 | 42 | 4,857 | 17,900 | 730 | 18,630 |
| Estimates of IBNR and IBNER at the end of the period (net) | 217 | 5 | 222 | 3,714 | 154 | 3,868 |
| Estimates of IBNR and IBNER at the beginning of the period (net) | - | - | - | 3,320 | 127 | 3,447 |

CLAIMS INCURRED [NET]

(₹ In Lakhs)

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

(₹ In Lakhs)

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

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

CLAIMS INCURRED [NET]

(₹ In Lakhs)

| Particulars | QUARTER ENDED 31ST MARCH 2024 | | | | | | | | | | | | | |
|---|-------------------------------|---------------|---------------|-------------|----------|----------------------|--------------------------|-------------------|----------------------|------------------|---------------------------------|---------------|---------------------|---------------------|
| | 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 | 37,261 | 44,227 | 81,488 | 2,378 | 875 | 473 | 1,270 | 2,459 | 46,869 | 8 | 49,336 | 21,742 | 5,063 | 1,62,625 |
| Add: Re-insurance accepted | - | - | - | 2 | - | - | - | - | - | - | - | - | - | 2 |
| Less: Re-insurance Ceded | 3,444 | 3,943 | 7,387 | 1,940 | 875 | 21 | 173 | 105 | 15,562 | 1 | 15,668 | 16,308 | 1,570 | 43,942 |
| Net Claim Paid | 33,817 | 40,284 | 74,101 | 440 | - | 452 | 1,097 | 2,354 | 31,307 | 7 | 33,668 | 5,434 | 3,493 | 1,18,685 |
| Add: Claims Outstanding at the end of the Year | 3,907 | 6,479 | 10,386 | (131) | - | 10 | (24) | 1,182 | (4,175) | (20) | (3,013) | 7,561 | 3,601 | 18,390 |
| Less: Claims Outstanding at the beginning of the Year | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Net Incurred Claims | 37,724 | 46,763 | 84,487 | 309 | - | 462 | 1,073 | 3,536 | 27,132 | (13) | 30,655 | 12,995 | 7,094 | 1,37,075 |

(₹ In Lakhs)

| Particulars | QUARTER ENDED 31ST MARCH 2024 | | | | | | | | | | | | | |
|--|-------------------------------|---------------|---------------|--------------|------------|----------------------|--------------------------|-------------------|----------------------|------------------|---------------------------------|---------------|---------------------|---------------------|
| | 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 | 37,261 | 44,227 | 81,488 | 2,378 | 875 | 473 | 1,270 | 2,459 | 46,869 | 8 | 49,336 | 21,742 | 5,063 | 1,62,625 |
| - Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 37,261 | 44,227 | 81,488 | 2,378 | 875 | 473 | 1,270 | 2,459 | 46,869 | 8 | 49,336 | 21,742 | 5,063 | 1,62,625 |
| Estimates of IBNR and IBNER at the end of the period (net) | 2,319 | 16,308 | 18,627 | (22) | - | (16) | (59) | 310 | (3,990) | (31) | (3,711) | 2,691 | 2,916 | 20,426 |
| Estimates of IBNR and IBNER at the beginning of the period (net) | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

CLAIMS INCURRED [NET]

(₹ In Lakhs)

| Particulars | YEAR ENDED 31ST MARCH 2024 | | | | | | | | | | | | | |
|---|----------------------------|-----------------|-----------------|--------------|----------|----------------------|--------------------------|-------------------|----------------------|------------------|---------------------------------|---------------|---------------------|---------------------|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| Claims paid | | | | | | | | | | | | | | |
| Direct claims | 1,53,972 | 1,52,045 | 3,06,017 | 5,885 | 875 | 2,024 | 3,029 | 8,499 | 2,15,627 | 63 | 2,24,189 | 38,802 | 16,930 | 5,97,751 |
| Add: Re-insurance accepted | - | - | - | 27 | - | - | - | 49 | 45 | - | 94 | - | - | 121 |
| Less: Re-insurance Ceded | 11,279 | 14,918 | 26,197 | 4,666 | 875 | 92 | 952 | 447 | 57,188 | 3 | 57,638 | 29,107 | 5,410 | 1,24,937 |
| Net Claim Paid | 1,42,693 | 1,37,127 | 2,79,820 | 1,246 | - | 1,932 | 2,077 | 8,101 | 1,58,484 | 60 | 1,66,645 | 9,695 | 11,520 | 4,72,935 |
| Add: Claims Outstanding at the end of the Year | 36,652 | 7,42,470 | 7,79,122 | 2,593 | - | 4,434 | 11,735 | 9,717 | 30,644 | 241 | 40,602 | 22,603 | 43,145 | 9,04,234 |
| Less: Claims Outstanding at the beginning of the Year | 25,890 | 6,87,866 | 7,13,756 | 1,948 | - | 3,869 | 3,142 | 6,763 | 38,976 | 184 | 45,923 | 16,264 | 24,264 | 8,09,166 |
| Net Incurred Claims | 1,53,455 | 1,91,731 | 3,45,186 | 1,891 | - | 2,497 | 10,670 | 11,055 | 1,50,152 | 117 | 1,61,324 | 16,034 | 30,401 | 5,68,003 |

(₹ In Lakhs)

| Particulars | YEAR ENDED 31ST MARCH 2024 | | | | | | | | | | | | | |
|--|----------------------------|-----------------|-----------------|--------------|------------|----------------------|--------------------------|-------------------|----------------------|------------------|---------------------------------|---------------|---------------------|---------------------|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| Claims Paid (Direct) | | | | | | | | | | | | | | |
| - In India | 1,53,972 | 1,52,045 | 3,06,017 | 5,885 | 875 | 2,024 | 3,029 | 8,499 | 2,15,627 | 63 | 2,24,189 | 38,802 | 16,930 | 5,97,751 |
| - Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 1,53,972 | 1,52,045 | 3,06,017 | 5,885 | 875 | 2,024 | 3,029 | 8,499 | 2,15,627 | 63 | 2,24,189 | 38,802 | 16,930 | 5,97,751 |
| Estimates of IBNR and IBNER at the end of the period (net) | 21,061 | 4,87,122 | 5,08,183 | 396 | - | 1,717 | 5,436 | 3,045 | 17,638 | 174 | 20,857 | 16,034 | 23,411 | 5,76,034 |
| Estimates of IBNR and IBNER at the beginning of the period (net) | 15,223 | 4,39,829 | 4,55,052 | 377 | - | 1,321 | 1,319 | 2,576 | 23,448 | 135 | 26,159 | 10,516 | 13,376 | 5,08,120 |

CLAIMS INCURRED [NET]

(₹ In Lakhs)

| Particulars | QUARTER ENDED 31ST MARCH 2023 | | | | | | | | | | | | | |
|---|-------------------------------|---------------|---------------|-------------|----------|----------------------|--------------------------|-------------------|----------------------|------------------|---------------------------------|---------------|---------------------|---------------------|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| Claims paid | | | | | | | | | | | | | | |
| Direct claims | 38,004 | 46,665 | 84,669 | 1,394 | - | 769 | 173 | 3,076 | 69,941 | 26 | 73,043 | 3,683 | 3,773 | 1,67,504 |
| Add: Re-insurance accepted | - | - | - | 40 | - | - | - | 167 | - | - | 167 | - | 1 | 208 |
| Less: Re-insurance Ceded | 3,044 | 4,189 | 7,233 | 1,030 | - | 260 | 15 | 317 | 10,525 | 1 | 10,843 | 2,762 | 1,319 | 23,462 |
| Net Claim Paid | 34,960 | 42,476 | 77,436 | 404 | - | 509 | 158 | 2,926 | 59,416 | 25 | 62,367 | 921 | 2,455 | 1,44,250 |
| Add: Claims Outstanding at the end of the Year | (514) | 467 | (47) | 52 | - | 430 | 18 | (657) | 2,354 | (10) | 1,687 | 9,450 | 3,886 | 15,476 |
| Less: Claims Outstanding at the beginning of the Year | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Net Incurred Claims | 34,446 | 42,943 | 77,389 | 456 | - | 939 | 176 | 2,269 | 61,770 | 15 | 64,054 | 10,371 | 6,341 | 1,59,726 |

(₹ In Lakhs)

| Particulars | QUARTER ENDED 31ST MARCH 2023 | | | | | | | | | | | | | |
|--|-------------------------------|---------------|---------------|--------------|----------|----------------------|--------------------------|-------------------|----------------------|------------------|---------------------------------|--------------|---------------------|---------------------|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| Claims Paid (Direct) | | | | | | | | | | | | | | |
| - In India | 38,004 | 46,665 | 84,669 | 1,394 | - | 769 | 173 | 3,076 | 69,941 | 26 | 73,043 | 3,683 | 3,773 | 1,67,504 |
| - Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 38,004 | 46,665 | 84,669 | 1,394 | - | 769 | 173 | 3,076 | 69,941 | 26 | 73,043 | 3,683 | 3,773 | 1,67,504 |
| Estimates of IBNR and IBNER at the end of the period (net) | 2,678 | 9,895 | 12,573 | (2) | - | 165 | 24 | (50) | 998 | (3) | 945 | 8,529 | 2,413 | 24,647 |
| Estimates of IBNR and IBNER at the beginning of the period (net) | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

CLAIMS INCURRED [NET]

(₹ In Lakhs)

| Particulars | YEAR ENDED 31ST MARCH 2023 | | | | | | | | | | | | | |
|---|----------------------------|-----------------|-----------------|--------------|----------|----------------------|--------------------------|-------------------|----------------------|------------------|---------------------------------|---------------|---------------------|---------------------|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| Claims paid | | | | | | | | | | | | | | |
| Direct claims | 1,38,435 | 1,25,457 | 2,63,892 | 4,662 | - | 2,211 | 348 | 8,939 | 2,18,470 | 139 | 2,27,548 | 67,396 | 13,987 | 5,80,044 |
| Add: Re-insurance accepted | - | - | - | 44 | - | - | - | 614 | 1,294 | - | 1,908 | - | 1 | 1,953 |
| Less: Re-insurance Ceded | 16,414 | 12,623 | 29,037 | 3,666 | - | 406 | 25 | 733 | 44,886 | 6 | 45,625 | 50,560 | 4,230 | 1,33,549 |
| Net Claim Paid | 1,22,021 | 1,12,834 | 2,34,855 | 1,040 | - | 1,805 | 323 | 8,820 | 1,74,878 | 133 | 1,83,831 | 16,836 | 9,758 | 4,48,448 |
| Add: Claims Outstanding at the end of the Year | 25,890 | 6,87,866 | 7,13,756 | 1,948 | - | 3,869 | 3,142 | 6,763 | 38,976 | 183 | 45,922 | 16,264 | 24,265 | 8,09,166 |
| 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 |
| Net Incurred Claims | 1,27,147 | 1,71,253 | 2,98,400 | 1,335 | - | 3,298 | 785 | 9,516 | 1,90,586 | 222 | 2,00,324 | 20,662 | 24,693 | 5,49,497 |

(₹ In Lakhs)

| Particulars | YEAR ENDED 31ST MARCH 2023 | | | | | | | | | | | | | |
|--|----------------------------|-----------------|-----------------|--------------|----------|----------------------|--------------------------|-------------------|----------------------|------------------|---------------------------------|---------------|---------------------|---------------------|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| Claims Paid (Direct) | | | | | | | | | | | | | | |
| - In India | 1,38,435 | 1,25,457 | 2,63,892 | 4,662 | - | 2,211 | 348 | 8,939 | 2,18,470 | 139 | 2,27,548 | 67,396 | 13,987 | 5,80,044 |
| - Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 1,38,435 | 1,25,457 | 2,63,892 | 4,662 | - | 2,211 | 348 | 8,939 | 2,18,470 | 139 | 2,27,548 | 67,396 | 13,987 | 5,80,044 |
| Estimates of IBNR and IBNER at the end of the period (net) | 15,223 | 4,39,829 | 4,55,052 | 377 | - | 1,321 | 1,319 | 2,576 | 23,448 | 135 | 26,159 | 10,516 | 13,376 | 5,08,120 |
| 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 |

COMMISSION

(₹ In Lakhs)

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

PERIODIC DISCLOSURES
FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ In Lakhs)

| | Particulars | AS AT 31ST MARCH 2024 | AS AT 31ST MARCH 2023 |
|---|--|--------------------------|--------------------------|
| 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 287818582 Equity Shares of ₹ 10 each) | 28,782 | 28,782 |
| 3 | Subscribed Capital 287818582 Equity Shares of ₹ 10 each (Previous Year 287818582 Equity Shares of ₹ 10 each) | 28,782 | 28,782 |
| 4 | Called up Capital 287818582 Equity Shares of ₹ 10 each (Previous Year 287818582 Equity Shares of ₹ 10 each) | 28,782 | 28,782 |
| | 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 287818582 Equity Shares of ₹ 10 each) | 28,782 | 28,782 |
| | TOTAL | 28,782 | 28,782 |

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

| Shareholder | AS AT 31ST MARCH 2024 | | AS AT 31ST MARCH 2023 | |
|--------------|--------------------------|--------------|--------------------------|--------------|
| | Number of Shares | % of Holding | Number of Shares | % of Holding |
| Promoters | | | | |
| · Indian | 14,67,87,477 | 51 | 14,67,87,477 | 51 |
| · Foreign | 14,10,31,105 | 49 | 14,10,31,105 | 49 |
| | | | | |
| Investors | | | | |
| · Indian | - | - | - | - |
| · Foreign | - | - | - | - |
| | | | | |
| Others | - | - | - | - |
| TOTAL | 28,78,18,582 | 100 | 28,78,18,582 | 100 |

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

| | Particulars | AS AT 31ST MARCH 2024 | AS AT 31ST MARCH 2023 |
|---|---|----------------------------------|----------------------------------|
| 1 | Capital Reserve | - | - |
| 2 | Capital Redemption Reserve | - | - |
| 3 | Share Premium | | |
| | Opening Balance | 1,33,838 | 84,599 |
| | Additions during the year | - | 49,239 |
| | Closing Balance | 1,33,838 | 1,33,838 |
| 4 | General Reserves | - | - |
| | Less: Amount utilized for Buy-back | - | - |
| | Less: Amount utilized for issue of Bonus shares | - | - |
| 5 | Catastrophe Reserve | 13 | 12 |
| 6 | Other Reserve | - | - |
| 7 | Balance of Profit in Profit and Loss Account | 2,50,022 | 2,24,532 |
| | TOTAL | 3,83,873 | 3,58,382 |

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

(₹ In Lakhs)

| | Particulars | AS AT 31ST MARCH 2024 | AS AT 31ST MARCH 2023 |
|---|------------------------|--------------------------|--------------------------|
| 1 | Debentures/ Bonds | - | - |
| 2 | Banks | - | - |
| 3 | Financial Institutions | - | - |
| 4 | Others | - | - |
| | TOTAL | - | - |

Disclosure For Secured Borrowings

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

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

(₹ In Lakhs)

| | Particulars | NL - 12 | | NL - 12A | | TOTAL | |
|---|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| | | SHAREHOLDERS | | POLICYHOLDERS | | AS AT 31ST MARCH 2024 | AS AT 31ST MARCH 2023 |
| | | AS AT 31ST MARCH 2024 | AS AT 31ST MARCH 2023 | AS AT 31ST MARCH 2024 | AS AT 31ST MARCH 2023 | | |
| | LONG TERM INVESTMENTS | | | | | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 1,96,684 | 1,70,433 | 7,02,370 | 6,62,513 | 8,99,054 | 8,32,946 |
| 2 | Other Approved Securities | 334 | 730 | 1,191 | 2,837 | 1,525 | 3,567 |
| 3 | Other Investments | | | | | | |
| | (a) Shares | | | | | | |
| | (i) Equity Shares | 111 | 91 | 396 | 354 | 507 | 445 |
| | (ii) Preference Shares | - | - | - | - | - | - |
| | (b) Mutual Funds | - | - | - | - | - | - |
| | (c) Debenture/ Bonds | 31,811 | 17,591 | 1,13,600 | 68,378 | 1,45,411 | 85,969 |
| | (d) Investment Property - Real Estate | - | - | - | - | - | - |
| | (e) Subsidiaries | 11 | 10 | 39 | 40 | 50 | 50 |
| | (f) Other than approved investments | | | | | | |
| | Mutual Funds | - | - | - | - | - | - |
| | Exchange Traded Funds | 80 | 58 | 286 | 224 | 366 | 282 |
| | Equity Shares | - | 8 | - | 33 | - | 41 |
| | Non Convertible Debenture | - | - | - | - | - | - |
| | Less: Provision for diminution in the value of investments | - | - | - | - | - | - |
| | (g) Other Securities | - | - | - | - | - | - |
| | Fixed Deposits with Banks | 15,970 | 12,932 | 57,030 | 50,268 | 73,000 | 63,200 |
| 4 | Investments in Infrastructure & Housing Sector | 77,301 | 79,038 | 2,76,046 | 3,07,240 | 3,53,347 | 3,86,278 |
| | SHORT TERM INVESTMENTS | | | | | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 6,855 | 4,991 | 24,480 | 19,401 | 31,335 | 24,392 |
| 2 | Other Approved Securities | 440 | - | 1,572 | - | 2,012 | - |
| 3 | Other Investments | | | | | | |
| | (a) Shares | | | | | | |
| | (i) Equity Shares | - | - | - | - | - | - |
| | (ii) Preference Shares | - | - | - | - | - | - |
| | (b) Mutual Funds | 285 | - | 1,018 | - | 1,303 | - |
| | (c) Debenture/ Bonds | 6,115 | 5,721 | 21,836 | 22,239 | 27,951 | 27,960 |
| | (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 | 543 | - | 1,939 | - | 2,482 | - |
| | Commercial Paper | 1,089 | - | 3,889 | - | 4,978 | - |
| | Tri-Party Repo (TREPS) | 1,881 | 3,621 | 6,717 | 14,073 | 8,598 | 17,694 |
| | Fixed Deposits with Banks | 30,421 | 13,279 | 1,08,634 | 51,620 | 1,39,055 | 64,899 |
| 4 | Investments in Infrastructure & Housing Sector | 14,688 | 30,778 | 52,453 | 1,19,640 | 67,141 | 1,50,418 |
| | TOTAL | 3,84,619 | 3,39,281 | 13,73,496 | 13,18,860 | 17,58,115 | 16,58,141 |

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

(₹ In Lakhs)

| Particulars | SHAREHOLDERS | | POLICYHOLDERS | | TOTAL | |
|-------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| | AS AT 31ST MARCH 2024 | AS AT 31ST MARCH 2023 | AS AT 31ST MARCH 2024 | AS AT 31ST MARCH 2023 | AS AT 31ST MARCH 2024 | AS AT 31ST MARCH 2023 |
| Long Term Investments | | | | | | |
| Book Value | 3,22,024 | 2,67,080 | 11,49,966 | 10,38,199 | 14,71,991 | 13,05,278 |
| Market Value | 3,19,346 | 2,60,891 | 11,40,402 | 10,14,143 | 14,59,748 | 12,75,034 |
| Short Term Investments | | | | | | |
| Book Value | 62,317 | 54,005 | 2,22,539 | 2,09,930 | 2,84,856 | 2,63,935 |
| Market Value | 62,123 | 53,714 | 2,21,844 | 2,08,800 | 2,83,966 | 2,62,514 |

PERIODIC DISCLOSURES
FORM NL-13-LOANS SCHEDULE

(₹ In Lakhs)

| | Particulars | AS AT 31ST MARCH 2024 | AS AT 31ST MARCH 2023 |
|---|--|--------------------------|--------------------------|
| 1 | SECURITY-WISE CLASSIFICATION | | |
| | Secured | | |
| | (a) On mortgage of property | - | - |
| | (aa) In India | - | - |
| | (bb) Outside India | - | - |
| | (b) On Shares, Bonds, Govt. Securities | - | - |
| | (c) Others | - | - |
| | Unsecured | - | - |
| | TOTAL | - | - |
| 2 | BORROWER-WISE CLASSIFICATION | - | - |
| | (a) Central and State Governments | - | - |
| | (b) Banks and Financial Institutions | - | - |
| | (c) Subsidiaries | - | - |
| | (d) Industrial Undertakings | - | - |
| | (e) Others | - | - |
| | TOTAL | - | - |
| 3 | PERFORMANCE-WISE CLASSIFICATION | - | - |
| | (a) Loans classified as standard | - | - |
| | (aa) In India | - | - |
| | (bb) Outside India | - | - |
| | (b) Non-performing loans less provisions | - | - |
| | (aa) In India | - | - |
| | (bb) Outside India | - | - |
| | TOTAL | - | - |
| 4 | MATURITY-WISE CLASSIFICATION | - | - |
| | (a) Short Term | - | - |
| | (b) Long Term | - | - |
| | TOTAL | - | - |

Provisions against Non-performing Loans

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

PERIODIC DISCLOSURES
FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(₹ In Lakhs)

| Particulars | Cost/ Gross Block | | | | Depreciation & Impairment | | | | Net Block | | |
|----------------------------------|--------------------------|------------------------------|---------------------------------------|--------------------------|---------------------------|------------------------------|--------------|---------------------------|-------------------------|--------------------------|--------------------------|
| | As at 1st April, 2023 | Additions during the Year | Sales/ Adjustments during the Year | As at 31st March 2024 | Upto 31st March, 2023 | Depreciation for the Year | Impairment | On Sales / Adjustments | Upto 31st March 2024 | As at 31st March 2024 | As at 31st March 2023 |
| Goodwill | - | - | - | - | - | - | - | - | - | - | - |
| Intangibles: | - | - | - | - | - | - | - | - | - | - | - |
| - Computer Software | 8,537 | 7,878 | - | 16,415 | 7,074 | 1,465 | 6,399 | - | 14,938 | 1,477 | 1,463 |
| Land - Freehold | 1,084 | - | - | 1,084 | - | - | - | - | - | 1,084 | 1,084 |
| Leasehold Property | - | - | - | - | - | - | - | - | - | - | - |
| Buildings | 321 | - | - | 321 | 29 | 5 | - | - | 34 | 287 | 293 |
| Furniture & Fittings | 11,124 | 2,459 | 98 | 13,485 | 4,690 | 1,777 | - | 61 | 6,406 | 7,079 | 6,434 |
| Information Technology Equipment | 9,804 | 1,397 | 60 | 11,141 | 7,982 | 1,445 | - | 60 | 9,367 | 1,774 | 1,820 |
| Vehicles | 223 | 110 | 34 | 299 | 126 | 32 | - | 21 | 137 | 162 | 97 |
| Office Equipment | 3,425 | 906 | 34 | 4,297 | 1,621 | 577 | - | 30 | 2,168 | 2,129 | 1,805 |
| Others | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 34,518 | 12,750 | 226 | 47,042 | 21,522 | 5,301 | 6,399 | 172 | 33,050 | 13,992 | 12,996 |
| Capital Work In Progress | 5,839 | 1,206 | 5,705 | 1,340 | - | - | - | - | - | 1,340 | 5,839 |
| Grand Total | 40,357 | 13,956 | 5,931 | 48,382 | 21,522 | 5,301 | 6,399 | 172 | 33,050 | 15,332 | 18,835 |
| Previous Period Total | 32,071 | 8,592 | 306 | 40,357 | 16,747 | 4,828 | - | 53 | 21,522 | 18,835 | |

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

(₹ In Lakhs)

| | Particulars | AS AT 31ST MARCH 2024 | AS AT 31ST MARCH 2023 |
|---|---|--------------------------|--------------------------|
| 1 | Cash (including cheques, drafts and stamps) | 161 | 69 |
| 2 | Bank Balances | | |
| | (a) Deposit Accounts | - | - |
| | (aa) Short-term (due within 12 months) | - | - |
| | (bb) Others | - | - |
| | (b) Current Accounts | 6,349 | 15,740 |
| | (c) Others | - | - |
| 3 | Money at Call and Short Notice | - | - |
| | (a) With Banks | - | - |
| | (b) With other Institutions | - | - |
| 4 | Others | - | - |
| | TOTAL | 6,510 | 15,809 |
| | Balances with non-scheduled banks included in 2 above | - | - |
| | Cash and Bank Balances | | |
| | In India | 6,510 | 15,809 |
| | Outside India | - | - |

Notes:

- Balance with Banks in current accounts above, includes liquid flexi term deposit of ₹ 23,800 Lacs (Previous year ₹ 9,590 Lacs)
- Balance with Banks in current accounts above, includes Earmarked amount of ₹ 30 Lacs (Previous year ₹ 40 Lacs) towards CSR activities.
- Balance with Banks in current accounts above, includes Cheques in hand of ₹ 2,601 Lakhs (Previous year ₹ 761 Lakhs).
- Balance with Banks in current accounts above, includes remittances in transit of ₹ 2,166 Lakhs (Previous year ₹ 1,068 Lakhs).

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

(₹ In Lakhs)

| | Particulars | AS AT 31ST MARCH 2024 | AS AT 31ST MARCH 2023 |
|---|---|--------------------------|--------------------------|
| | ADVANCES | | |
| 1 | Reserve deposits with ceding companies | 51,000 | 42,086 |
| 2 | Application money for investments | - | - |
| 3 | Prepayments | 3,013 | 2,260 |
| 4 | Advances to Directors/Officers | - | - |
| 5 | Advance tax paid and taxes deducted at source (Net of provision for taxation) | 4,800 | 6,921 |
| 6 | Deposit towards Rent | 1,142 | 1,092 |
| 7 | Goods and Service Tax Recoverable | 2,166 | 4,461 |
| 8 | Others | 4,810 | 4,361 |
| | TOTAL (A) | 66,931 | 61,181 |
| | OTHER ASSETS | | |
| 1 | Income accrued on investments/ FDRs | 46,769 | 38,562 |
| 2 | Outstanding Premiums | 61,841 | 91,566 |
| | Less : Provisions for doubtful | - | - |
| 3 | Agents' Balances | 55 | 105 |
| 4 | Foreign Agencies Balances | - | - |
| 5 | Due from other entities carrying on insurance business (including reinsurers) | 39,455 | 27,619 |
| | Less : Provisions for doubtful | - | - |
| 6 | Due from subsidiaries/ holding | 1 | - |
| 7 | Investments held for Unclaimed Amount of Policyholders | 1,846 | 1,658 |
| | Add: Investment Income accruing on unclaimed amount | 451 | 435 |
| 8 | Unsettled Investment contract receivable | - | - |
| | TOTAL (B) | 1,50,418 | 1,59,945 |
| | TOTAL (A+B) | 2,17,349 | 2,21,126 |

PERIODIC DISCLOSURES**FORM NL-17-CURRENT LIABILITIES SCHEDULE**

(₹ In Lakhs)

| | Particulars | AS AT 31ST MARCH 2024 | AS AT 31ST MARCH 2023 |
|----|---|--------------------------|--------------------------|
| 1 | Agents' Balances | 20,701 | 8,113 |
| 2 | Balances due to other insurance companies (including reinsurers) | 1,76,558 | 1,38,476 |
| 3 | Deposits held on re-insurance ceded | 2,879 | 2,879 |
| 4 | Premiums received in advance | | |
| | (a) For Long term policies | 94,067 | 84,959 |
| | (b) for Other Policies | 17,273 | 43,694 |
| 5 | Unallocated Premium* | 12,245 | 14,097 |
| 6 | Sundry Creditors | 20,443 | 16,073 |
| 7 | Due to Subsidiaries/ Holding Company | - | 7 |
| 8 | Claims Outstanding | 9,37,714 | 8,34,108 |
| 9 | Due to Officers/ Directors | - | - |
| 10 | Unclaimed Amount of Policyholders | 1,640 | 1,646 |
| 11 | Income accrued on Unclaimed amounts | 451 | 435 |
| 12 | Statutory Dues | 5,340 | 5,079 |
| 13 | Goods & Service Tax Liabilities | 4,654 | 10,577 |
| 14 | Deposit towards Claim Settlement | 1,600 | 27,088 |
| | TOTAL | 12,95,565 | 11,87,231 |

* Includes Deposit Premium of ` 10,172 lacs (Previous year ` 11,945 lacs)

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

(₹ In Lakhs)

| | Particulars | AS AT 31ST MARCH 2024 | AS AT 31ST MARCH 2023 |
|---|---|--------------------------|--------------------------|
| 1 | Reserve for Unexpired Risk | 2,83,652 | 3,34,832 |
| 2 | Reserve for Premium Deficiency | - | - |
| 3 | Provision for Taxation (less advance tax paid and taxes deducted at source) | 3,789 | 399 |
| 4 | Provision for Employee Benefits | 8,039 | 6,979 |
| 5 | Others | - | - |
| | TOTAL | 2,95,480 | 3,42,210 |

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

(₹ In Lakhs)

| | Particulars | AS AT 31ST MARCH 2024 | AS AT 31ST MARCH 2023 |
|---|---|--------------------------|--------------------------|
| | | | |
| 1 | Discount Allowed in issue of shares/ debentures | - | - |
| 2 | Others | - | - |
| | TOTAL | - | - |

PERIODIC DISCLOSURES
FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

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

Analytical Ratios for Non-Life companies

| S.No. | Particulars | QUARTER ENDED 31ST MARCH 2024 | YEAR ENDED 31ST MARCH 2024 | QUARTER ENDED 31ST MARCH 2023 | YEAR ENDED 31ST MARCH 2023 |
|-------|---|----------------------------------|-------------------------------|----------------------------------|-------------------------------|
| 1 | Gross Direct Premium Growth Rate * | -19.78% | -0.36% | 28.81% | 16.78% |
| 2 | Gross Direct Premium to Net Worth Ratio (In Times) | NA | 2.38 | NA | 2.55 |
| 3 | Growth rate of Net Worth | NA | 6.58% | NA | 19.64% |
| 4 | Net Retention Ratio * | 59.73% | 63.90% | 66.79% | 68.81% |
| 5 | Net Commission Ratio * | 14.72% | 13.96% | 4.93% | 6.50% |
| 6 | Expense of Management to Gross Direct Premium Ratio * | 21.81% | 21.27% | 17.99% | 19.43% |
| 7 | Expense of Management to Net Written Premium Ratio * | 32.44% | 28.30% | 20.35% | 22.67% |
| 8 | Net Incurred Claims to Net Earned Premium * | 83.04% | 86.33% | 92.66% | 88.57% |
| 9 | Combined Ratio * | 115.48% | 114.63% | 113.01% | 111.24% |
| 10 | Investment Income Ratio | 1.82% | 7.13% | 1.69% | 6.52% |
| 11 | Technical Reserves to Net Premium Ratio (In Times) * | NA | 1.91 | NA | 1.69 |
| 12 | Underwriting Balance Ratio * | -8.77% | -12.54% | -13.75% | -12.93% |
| 13 | Operating Profit Ratio | 4.50% | 0.27% | -2.41% | -1.61% |
| 14 | Liquid Assets to liabilities ratio (In Times) | NA | 0.21 | NA | 0.23 |
| 15 | Net Earning Ratio | 6.45% | 3.98% | 2.11% | 1.96% |
| 16 | Return on Net Worth Ratio | NA | 6.18% | NA | 3.50% |
| 17 | Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio | NA | 1.72 | NA | 1.72 |

*** 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 | Combined Ratio | Technical Reserves to Net Premium Ratio (In Times) | Underwriting Balance Ratio |
|--|---------------------------------|----------------------------------|---------------------|----------------------|---|--|---|----------------|--|----------------------------|
| | Fire | | | | | | | | | |
| | Current Period | 2.68% | 14.61% | 14.00% | 13.29% | 28.34% | 103.74% | 132.08% | 2.12 | -31.40% |
| | Previous Period | 2.16% | 17.12% | -61.59% | 12.21% | -45.43% | 53.48% | 8.05% | 1.49 | 94.51% |
| | Marine | | | | | | | | | |
| | Current Period | 1.09% | 47.90% | 5.15% | 17.07% | 19.49% | 75.68% | 95.16% | 0.95 | 4.80% |
| | Previous Period | 19.80% | 44.28% | 5.79% | 17.38% | 21.96% | 83.46% | 105.41% | 1.00 | -6.37% |
| | Miscellaneous | | | | | | | | | |
| | Current Period | -0.75% | 71.07% | 14.18% | 22.32% | 28.52% | 86.11% | 114.63% | 1.92 | -12.43% |
| | Previous Period | 18.53% | 76.25% | 8.46% | 20.30% | 24.63% | 89.70% | 114.33% | 1.71 | -16.19% |
| | Total | | | | | | | | | |
| | Current Period | -0.36% | 63.90% | 13.96% | 21.27% | 28.30% | 86.33% | 114.63% | 1.91 | -12.54% |
| | Previous Period | 16.78% | 68.81% | 6.50% | 19.43% | 22.67% | 88.57% | 111.24% | 1.69 | -12.93% |
| | Marine Cargo | | | | | | | | | |
| | Current Period | 0.46% | 50.47% | 6.40% | 17.97% | 20.73% | 74.65% | 95.38% | 0.94 | 4.42% |
| | Previous Period | 24.52% | 45.86% | 6.37% | 17.87% | 22.53% | 83.18% | 105.71% | 0.98 | -6.60% |
| | Marine Hull | | | | | | | | | |
| | Current Period | 15.14% | -0.58% | 2033.33% | -0.54% | 2044.44% | 220.39% | 2264.83% | (22.11) | 58.25% |
| | Previous Period | -35.28% | 8.70% | -62.50% | 6.37% | -46.43% | 144.07% | 97.64% | 3.41 | 44.07% |
| | Marine Total | | | | | | | | | |
| | Current Period | 1.09% | 47.90% | 5.15% | 17.07% | 19.49% | 75.68% | 95.16% | 0.95 | 4.80% |
| | Previous Period | 19.80% | 44.28% | 5.79% | 17.38% | 21.96% | 83.46% | 105.41% | 1.00 | -6.37% |
| | Motor-OD | | | | | | | | | |
| | Current Period | 12.93% | 87.68% | 31.41% | 41.10% | 45.75% | 76.49% | 122.24% | 0.68 | -19.77% |
| | Previous Period | 16.17% | 95.63% | 19.67% | 34.89% | 35.84% | 81.20% | 117.04% | 0.70 | -23.15% |
| | Motor-TP | | | | | | | | | |
| | Current Period | -0.46% | 95.41% | 6.54% | 20.14% | 20.88% | 85.09% | 105.97% | 4.03 | -4.60% |
| | Previous Period | 7.99% | 95.04% | 1.62% | 17.11% | 17.79% | 85.00% | 102.80% | 3.84 | -3.61% |
| | Motor-Total | | | | | | | | | |
| | Current Period | 5.75% | 91.58% | 18.33% | 30.52% | 32.67% | 81.04% | 113.71% | 2.44 | -11.74% |
| | Previous Period | 11.64% | 95.31% | 10.01% | 25.36% | 26.19% | 83.34% | 109.53% | 2.38 | -12.16% |
| | Engineering | | | | | | | | | |
| | Current Period | 50.35% | 9.22% | 26.24% | 15.98% | 40.57% | 81.02% | 121.59% | 1.68 | -20.57% |
| | Previous Period | 33.55% | 13.04% | 17.69% | 15.74% | 33.85% | 65.86% | 99.71% | 1.51 | -1.73% |
| | Aviation | | | | | | | | | |
| | Current Period | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | - | 0.00% |
| | Previous Period | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | - | 0.00% |
| | Workmen Compensation | | | | | | | | | |
| | Current Period | 7.93% | 92.13% | 19.80% | 32.10% | 34.20% | 49.36% | 83.55% | 1.30 | 16.13% |
| | Previous Period | 14.77% | 92.54% | 18.67% | 32.89% | 34.89% | 73.83% | 108.72% | 1.27 | -10.95% |
| | Public/Product Liability | | | | | | | | | |
| | Current Period | 0.60% | 62.86% | 24.66% | 28.06% | 38.99% | 236.22% | 275.21% | 3.05 | -174.52% |
| | Previous Period | 23.23% | 60.90% | 32.21% | 33.01% | 48.39% | 19.52% | 67.90% | 2.06 | 29.02% |

| | | | | | | | | | | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|----------------|-------------|----------------|--|
| Personal Accident | | | | | | | | | | |
| Current Period | 7.06% | 91.26% | 10.03% | 22.93% | 24.37% | 90.69% | 115.06% | 1.28 | -15.78% | |
| Previous Period | 21.29% | 90.75% | 10.53% | 24.98% | 26.69% | 85.37% | 112.06% | 0.76 | -13.37% | |
| | | | | | | | | | | |
| Health (Excl Travel) | | | | | | | | | | |
| Current Period | -26.11% | 73.83% | 5.38% | 15.27% | 19.72% | 109.04% | 128.76% | 0.57 | -24.97% | |
| Previous Period | 16.35% | 85.11% | 5.25% | 18.96% | 21.42% | 112.90% | 134.31% | 0.56 | -35.03% | |
| | | | | | | | | | | |
| Travel Insurance | | | | | | | | | | |
| Current Period | -7.17% | 95.71% | 20.18% | 33.48% | 34.53% | 51.09% | 85.62% | 1.17 | 15.28% | |
| Previous Period | 56.88% | 87.65% | 15.91% | 28.69% | 31.82% | 98.23% | 130.05% | 0.95 | -29.20% | |
| | | | | | | | | | | |
| Total Health (Incl PA & Travel) | | | | | | | | | | |
| Current Period | -24.13% | 75.32% | 5.88% | 15.93% | 20.21% | 107.46% | 127.68% | 0.64 | -24.16% | |
| Previous Period | 16.67% | 85.45% | 5.60% | 19.33% | 21.76% | 111.18% | 132.94% | 0.58 | -33.68% | |
| | | | | | | | | | | |
| Crop | | | | | | | | | | |
| Current Period | 7.52% | 23.52% | -18.71% | 3.37% | -4.38% | 47.62% | 43.24% | 0.79 | 56.93% | |
| Previous Period | 47.13% | 21.57% | -14.62% | 3.49% | 1.54% | 75.59% | 77.14% | 0.67 | 22.72% | |
| | | | | | | | | | | |
| Other Miscellaneous | | | | | | | | | | |
| Current Period | 4.89% | 54.75% | 25.13% | 27.34% | 39.49% | 80.09% | 119.58% | 1.68 | -19.30% | |
| Previous Period | 18.83% | 57.16% | 20.11% | 25.87% | 36.31% | 67.64% | 103.95% | 1.19 | -5.00% | |
| | | | | | | | | | | |
| Total Miscellaneous | | | | | | | | | | |
| Current Period | -0.75% | 71.07% | 14.18% | 22.32% | 28.52% | 86.11% | 114.63% | 1.92 | -12.43% | |
| Previous Period | 18.53% | 76.25% | 8.46% | 20.30% | 24.63% | 89.70% | 114.33% | 1.71 | -16.19% | |

PERIODIC DISCLOSURES
FORM NL-21: Related Party Transactions

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

For the Quarter Ending: 31st March 2024

PART - A - Related Party Transactions

(₹ In Lakhs)

| Sl.No. | Name of the Related Party | Nature of Relationship with the Company | Description of Transactions / Categories | QUARTER ENDED 31ST MARCH 2024 | YEAR ENDED 31ST MARCH 2024 | QUARTER ENDED 31ST MARCH 2023 | YEAR ENDED 31ST MARCH 2023 |
|--------|---|---|--|----------------------------------|-------------------------------|----------------------------------|-------------------------------|
| 1 | Indian Farmers Fertiliser Cooperative Ltd | Promoters with more than 20% voting rights | Premium accounted from direct business | 1,258.66 | 9,065.88 | 895.38 | 9,802.49 |
| | | | Claims paid on direct basis | 179.53 | 1,210.53 | 69.85 | 553.14 |
| | | | Payment of Rent and other expenses | 1,054.90 | 2,904.48 | 867.72 | 2,745.80 |
| | | | Deposit of Insurance Premium | - | 25.00 | - | 25.00 |
| | | | Receipt of Share Capital (Including Share Premium) | - | - | - | 25.498 |
| 2 | Indian Potash Limited | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | 982.38 | 2,339.56 | 611.32 | 2,141.07 |
| | | | Deposit of Insurance Premium | - | 1.00 | - | 1.00 |
| | | | Claims paid on direct basis | 554.31 | 1,437.22 | 4.98 | 564.92 |
| | | | Payment of Rent and other expenses | 3.63 | 16.24 | 3.91 | 18.06 |
| 3 | Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd) | Promoters with more than 20% Voting rights | Payment of Fee | - | - | - | 3.48 |
| | | | Receipt of Share Capital (Including Share Premium) | - | - | - | 24.498 |
| 4 | Tokio Marine & Nichido Fire Insurance Co Ltd | Associate of Promoters with more than 20% Voting rights | Premium on Cession of Re-insurance Premium | 1,726.75 | 6,534.38 | 1,358.03 | 6,281.44 |
| | | | Premium accounted from direct business | 0.96 | 0.96 | 1.83 | 1.83 |
| | | | Claims paid on direct basis | 0.40 | 0.40 | 2.02 | 2.02 |
| | | | Commission Earned on Premium Ceded | 363.31 | 1,660.98 | 331.54 | 1,591.47 |
| | | | Losses Recovered from Re-insurer | 1,009.57 | 5,375.40 | 726.82 | 4,531.23 |
| 5 | Tokio Marine Insurance Singapore Ltd. | Associate of Promoters with more than 20% Voting rights | Premium on Cession of Re-insurance Premium | 521.61 | 6,880.93 | 574.85 | 5,973.37 |
| | | | Commission Earned on Premium Ceded | (175.55) | 797.79 | 548.72 | 1,387.23 |
| | | | Losses Recovered from Re-insurer | 520.63 | 3,541.14 | 827.89 | 2,232.54 |
| | | | Claim/Reimbursement of Expenses | - | - | - | - |
| | | | Payment of Fee | - | 2.37 | 0.17 | 5.56 |
| 6 | Tokio Marine Kiln Syndicate | Associate of Promoters with more than 20% Voting rights | Premium on Cession of Re-insurance Premium | 15.09 | 56.82 | 37.76 | 45.80 |
| | | | Commission Earned on Premium Ceded | 1.52 | 8.08 | 3.15 | 3.81 |
| | | | Losses Recovered from Re-insurer | - | - | - | - |
| 7 | Tokio Marine HCC | Associate of Promoters with more than 20% Voting rights | Premium on Cession of Re-insurance Premium | 359.89 | 1,175.86 | 252.83 | 393.93 |
| | | | Commission Earned on Premium Ceded | 82.03 | 261.71 | 57.13 | 87.19 |
| | | | Losses Recovered from Re-insurer | - | - | - | 11.08 |
| 8 | Tokio Marine Insurans(Malaysia) Berhad | Associate of Promoters with more than 20% Voting rights | Payment of Fee | 0.83 | 7.12 | 7.33 | 23.42 |
| | | | Claim/Reimbursement of Expenses | - | - | - | - |
| 9 | Tokio Marine Indonesia | Associate of Promoters with more than 20% Voting rights | Payment of Fee | - | - | - | - |
| 10 | TM Claims Services Inc | Associate of Promoters with more than 20% Voting rights | Claim/Reimbursement of Expenses | 26.62 | 230.79 | 68.81 | 112.62 |
| | | | Payment of Fee | 5.21 | 66.39 | 48.46 | 104.77 |
| 11 | Tokio Marine Management Australasia Pty. Ltd. | Associate of Promoters with more than 20% Voting rights | Payment of Fee | - | 3.44 | - | 4.46 |
| | | | Claim/Reimbursement of Expenses | - | - | - | - |
| 12 | TM Claim Service Asia PTE Ltd | Associate of Promoters with more than 20% Voting rights | Payment of Fee | - | 4.48 | - | - |
| | | | Claim/Reimbursement of Expenses | - | - | - | - |
| 13 | TM Claim Service Europe Ltd | Associate of Promoters with more than 20% Voting rights | Payment of Fee | - | - | - | - |
| 14 | Tokio Marine Insurance (Thailand) Public Co. Ltd | Associate of Promoters with more than 20% Voting rights | Claim/Reimbursement of Expenses | - | - | - | - |
| | | | Payment of Fee | - | - | - | - |
| 15 | Tokio Marine Egypt General Takful S.A.E | Associate of Promoters with more than 20% Voting rights | Payment of Fee | - | - | - | - |
| 16 | Malayan Insurance Co Inc | Associate of Promoters with more than 20% Voting rights | Claim/Reimbursement of Expenses | - | - | - | - |
| | | | Payment of Fee | - | - | - | - |
| 17 | Baoviet Tokio Marine Insurance Company Limited-Ho Chi Minh Branch | Associate of Promoters with more than 20% Voting rights | Payment of Fee | - | - | - | - |
| | | | Claim/Reimbursement of Expenses | - | - | - | - |

| | | | | | | | |
|----|--|---|--|--------|--------|--------|--------|
| 18 | IFFCO Ebazar Ltd | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | 0.55 | 88.15 | 1.06 | 55.72 |
| | | | Claims paid on direct basis | 73.52 | 128.23 | 80.32 | 108.22 |
| | | | Payment of Rent and other expenses | - | - | - | - |
| | | | Payment of Commission | - | (0.01) | 0.03 | 0.10 |
| 19 | The Tokio Marine Claim Services Co Ltd | Associate of Promoters with more than 20% Voting rights | Payment of Fee | 0.93 | 0.93 | - | - |
| | | | Claim/Reimbursement of Expenses | 0.01 | 0.01 | - | - |
| 20 | Tokio Marine Holdings INC | Associate of Promoters with more than 20% Voting rights | Claim/Reimbursement of Expenses | - | - | - | - |
| 21 | Tokio Marine Nawa Insurance Co Ltd | Associate of Promoters with more than 20% Voting rights | Payment of Fee | - | - | 0.61 | 0.61 |
| | | | Claim/Reimbursement of Expenses | - | - | 0.75 | 0.75 |
| 22 | Tokio Marine Safety Insurance (Thailand) Public Company Limited | Associate of Promoters with more than 20% Voting rights | Payment of Fee | 0.43 | 1.62 | 0.33 | 4.29 |
| | | | Claim/Reimbursement of Expenses | - | 1.11 | - | 12.70 |
| 23 | The Tokio Marine and Fire Insurance Company (Hong Kong) Limited | Associate of Promoters with more than 20% Voting rights | Payment of Fee | - | 0.50 | - | 0.49 |
| 24 | Tokio Marine Insurance Vietnam Company Limited | Associate of Promoters with more than 20% Voting rights | Payment of Fee | 4.24 | 22.53 | 5.38 | 7.29 |
| | | | Claim/Reimbursement of Expenses | - | 2.32 | - | 0.24 |
| 25 | PT Asuransi Tokio Marine Indonesia | Associate of Promoters with more than 20% Voting rights | Payment of Fee | - | 6.87 | 0.32 | 5.71 |
| | | | Claim/Reimbursement of Expenses | - | 0.64 | - | 5.58 |
| 26 | IFFCO Kisan Suvridha Limited (formerly IFFCO Kisan Sanchar Ltd.) | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | (2.67) | 52.52 | (1.44) | 59.20 |
| | | | Claims paid on direct basis | 6.05 | 52.44 | 15.52 | 73.90 |
| | | | Payment of Rent and other expenses | 5.37 | 41.51 | 28.85 | 90.97 |
| 27 | IFFCO Kisan Finance Limited | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | 62.39 | 265.37 | 26.31 | 222.13 |
| | | | Claims paid on direct basis | 56.19 | 299.37 | 36.93 | 103.35 |
| 28 | K. Srinivasa Gowda | Chairman | Honorarium Charges | 4.50 | 18.00 | 4.50 | 18.00 |
| | | | Payment of Rent and other expenses | 28.32 | 104.41 | 25.06 | 98.72 |
| | | | Premium accounted from direct business | - | 18.00 | - | 12.05 |
| 29 | IFFCO Kisan Logistics Ltd | Associate of Promoters with more than 20% Voting rights | Claims paid on direct basis | 62.16 | 62.16 | - | - |
| | | | Premium accounted from direct business | - | 18.00 | - | 12.05 |
| 30 | IFFCO MC Crop Science Ltd. | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | 7.17 | 100.90 | 4.23 | 86.75 |
| | | | Claims paid on direct basis | 21.53 | 62.68 | 45.29 | 117.11 |
| 31 | IFFCO Kisan SEZ Ltd | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | - | 6.08 | 1.00 | 5.99 |
| | | | Claims paid on direct basis | 0.32 | 0.32 | - | 1.02 |
| 32 | Indian Farm Forestry Development Cooperative Ltd | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | 0.64 | 23.43 | 0.85 | 21.71 |
| | | | Claims paid on direct basis | - | 0.87 | - | 0.05 |
| | | | Payment for CSR activity | 10.57 | 62.32 | 17.46 | 46.11 |
| 33 | Cooperative Rural Development Trust | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | 0.78 | 16.07 | 0.51 | 22.06 |
| | | | Claims paid on direct basis | 2.04 | 7.97 | 1.67 | 15.47 |
| 34 | CN IFFCO Private Ltd | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | - | 0.50 | - | 0.68 |
| | | | Claims paid on direct basis | - | 0.84 | - | - |
| 35 | Triumph Offshore Private Limited | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | 76.56 | 76.56 | - | 151.76 |
| | | | Claims paid on direct basis | - | 2.16 | 14.58 | 14.58 |
| 36 | HCC Underwriting Agency Ltd. | Associate of Promoters with more than 20% Voting rights | Premium on Cession of Re-insurance Premium | - | - | - | 0.43 |
| | | | Commission Earned on Premium Ceded | - | - | - | 0.10 |
| 37 | Sikkim IFFCO Organics Limited | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | 0.02 | 0.09 | - | 0.08 |
| | | | Claims paid on direct basis | 0.10 | 0.10 | - | - |
| 38 | Nanoventions Private Limited | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | 28.67 | 28.67 | - | - |
| | | | Claims paid on direct basis | 6.61 | 6.61 | - | - |
| 39 | H O Suri | Managing Director & Chief Executive Officer | Remuneration-Key Management Personnel | 55.22 | 173.65 | 47.79 | 153.19 |
| | Shinjiro Hamada | Director-Operation | | 25.79 | 77.09 | 15.64 | 62.55 |
| | Sanket Gupta | Chief Financial Officer | | 15.78 | 71.91 | 16.79 | 58.48 |
| | Amit Jain | Company Secretary | | 14.47 | 61.56 | 11.24 | 49.60 |

PERIODIC DISCLOSURES
FORM NL-21: Related Party Transactions

PART- B - Related Party Transaction Balances - As at the end of the Period Ending 31st March 2024

(₹ In Lakhs)

| Sl.No. | Name of the Related Party | Nature of Relationship with the Company | Amount of Outstanding Balances including Commitments | Whether Payable / Receivable | Whether Secured? If secured, Nature of consideration to be provided at the time of settlement | Details of any Guarantees given or received. | Balance under Provision for doubtful debts relating to the outstanding balance receivable | Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party |
|--------|--|---|--|------------------------------|---|--|---|--|
| 1 | Indian Farmers Fertiliser Cooperative Ltd | Promoters with more than 20% voting rights | 248.61 | Payable | Unsecured | No | - | - |
| 2 | Indian Potash Limited | Associate of Promoters with more than 20% Voting rights | 5.09 | Receivable | Unsecured | No | - | - |
| 3 | Tokio Marine & Nichido Fire Insurance Co Ltd | Associate of Promoters with more than 20% Voting rights | 807.32 | Payable | Unsecured | No | - | - |
| 4 | Tokio Marine Klin Singapore Pte Ltd | Associate of Promoters with more than 20% Voting rights | 260.75 | Payable | Unsecured | No | - | - |
| 5 | Tokio Marine Insurance Singapore Ltd. | Associate of Promoters with more than 20% Voting rights | 384.75 | Payable | Unsecured | No | - | - |
| 6 | Tokio Marine Europe Insurance Ltd. | Associate of Promoters with more than 20% Voting rights | 1.16 | Payable | Unsecured | No | - | - |
| 7 | Tokio Marine Kiln Syndicate | Associate of Promoters with more than 20% Voting rights | 34.14 | Payable | Unsecured | No | - | - |
| 8 | Tokio Marine HCC | Associate of Promoters with more than 20% Voting rights | 468.85 | Payable | Unsecured | No | - | - |
| 9 | K. Srinivasa Gowda | Chairman | 110.40 | Receivable | Unsecured | No | - | - |
| 10 | IFFCO TOKIO Insurance Services Ltd | Subsidiary of the company with 100% voting rights | 0.50 | Receivable | Unsecured | No | - | - |

PERIODIC DISCLOSURES

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE (DIRECT BASIS) FOR THE YEAR ENDED 31st MARCH, 2024

(₹ In Lakhs)

| Particulars | Year Ended 31st March, 2024 | Year Ended 31st March, 2023 |
|--|-----------------------------|-----------------------------|
| Cash Flows from the operating activities: | | |
| Premium received from policyholders, including advance receipts | 11,33,005 | 12,10,744 |
| Other receipts | 2,480 | 2,348 |
| Payments to re-insurers, net of commission and claims | (1,39,393) | (72,008) |
| Payments to co-insurers, net of claims recovery | (14,344) | 5,340 |
| Payments of claims | (7,08,735) | (6,98,767) |
| Payments of commission and brokerage | (1,16,657) | (88,637) |
| Payments of other operating expenses | (85,088) | (1,08,780) |
| Preliminary and pre-operative expenses | - | - |
| Deposits, advances and staff loans | (710) | 3,610 |
| Income taxes paid (Net) | (10,309) | (4,503) |
| Goods and Service Tax paid | (75,076) | (83,840) |
| Other payments | - | - |
| Cash flows before extraordinary items | (14,827) | 1,65,507 |
| Cash flows from extraordinary operations | - | - |
| Net cash flows from operating activities | (14,827) | 1,65,507 |
| Cash flows from investing activities: | | |
| Purchase of fixed assets | (8,359) | (9,160) |
| Proceeds from sale of fixed assets | 43 | 45 |
| Purchases of investments | (7,29,422) | (9,09,950) |
| Loans disbursed | - | - |
| Sales of investments | 6,43,343 | 5,81,510 |
| Repayments received | - | - |
| Rents/Interests/ Dividends received | 99,801 | 95,641 |
| Investments in money market instruments and in liquid mutual funds (Net) | 122 | 14,445 |
| Expenses related to investments | - | - |
| Net cash flow from investing activities | 5,528 | (2,27,469) |
| Cash flows from financing activities: | | |
| Proceeds from issuance of share capital | - | 49,996 |
| Proceeds from borrowing | - | - |
| Repayments of borrowing | - | - |
| Interest/dividends paid | - | - |
| Net cash flow from financing activities | - | 49,996 |
| Effect of foreign exchange rates on cash and cash equivalents, net | - | - |
| Net increase in cash and cash equivalents: | (9,299) | (11,966) |
| Cash and cash equivalents at the beginning of the year | 15,809 | 27,775 |
| Cash and cash equivalents at the end of the year | 6,510 | 15,809 |

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

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

STATEMENT OF ADMISSIBLE ASSETS: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
As at 31st March 2024

| Name of Insurer : IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED | | | |
|--|--------------------|-------------------|------------------|
| Registration Number : 106 | | | |
| Date of Registration: 4.12.2000 | | | |
| Classification : Business within India / Total Business (All Business underwritten in India) | | | |
| (₹ In Lakhs) | | | |
| Particulars | Policyholder's A/C | Shareholder's A/C | Total |
| Investments | | | |
| Investments Shareholder' SCH 8 | - | 3,84,619 | 3,84,619 |
| Policyholders' SCH 8A | 13,73,496 | - | 13,73,496 |
| Total Investments as per BS.....(A) | 13,73,496 | 3,84,619 | 17,58,115 |
| Inadmissible investment assets as per Clause (1) of Schedule I.....(B) | - | - | - |
| Fixed Assets | | | |
| Fixed assets as per BS.....(C) | - | 15,332 | 15,332 |
| Inadmissible Fixed assets as per Clause (1) of Schedule I.....(D) | - | 7,079 | 7,079 |
| Current Assets | | | |
| Cash & Bank Balance as per BS....(E) | - | 6,510 | 6,510 |
| Advances and Other assets as per BS.....(F) | - | 2,17,349 | 2,17,349 |
| Total Current Assets as per BS.....(G)=(E)+(F) | - | 2,23,859 | 2,23,859 |
| Inadmissible Current assets as per Clause (1) of Schedule-I(H) | - | 33,422 | 33,422 |
| Loans | | | |
| Loans as per BS.....(I) | - | - | - |
| Fair Value Change Account subject to minimum of zero...(J) | - | 287 | 287 |
| Total Assets as per BS.....(K) = (A) + (C) + (G) + (I) (Excluding current liabilities and provisions) | 13,73,496 | 6,23,810 | 19,97,306 |
| Total Inadmissible assets.....(L)=(B)+(D)+(H)+(J) | - | 40,788 | 40,788 |
| Total Admissible assets for Solvency ...(K) - (L) (Excluding current liabilities and provisions) | 13,73,496 | 5,83,022 | 19,56,518 |

| (₹ In Lakhs) | | | |
|---|--------------------|-------------------|---------------|
| Inadmissible Investment assets (Item wise Details) | Policyholders A/c. | Shareholders A/c. | Total |
| Inadmissible Investment assets as per Clause (1) of Schedule I of regulation | | | |
| Inadmissible Fixed assets | | | |
| (a) Furniture & Fixture | - | 7,079 | 7,079 |
| Total | - | 7,079 | 7,079 |
| Inadmissible current assets | | | |
| (a) Agents' and Intermediaries' balances and outstanding premium in India, to the extent they are not realized within a period of 30 days. | - | 55 | 55 |
| (b) Premium receivables relating to State/ Central government sponsored schemes, to the extent they are not realized within a period of 365 days. | - | 21,270 | 21,270 |
| (c) Co-insurer's balances outstanding for more than 90 days | - | 622 | 622 |
| (d) Balances of Indian Reinsurers and Foreign Reinsurers having branches in India outstanding for more than 365 days. | - | - | - |
| (e) Other Reinsurer's balances outstanding for more than 180 days. | - | 11,269 | 11,269 |
| (f) Excess of Asset Over Unclaimed amount of Policyholders. | - | 206 | 206 |
| Total | - | 33,422 | 33,422 |

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

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

STATEMENT OF LIABILITIES: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
As at 31st March 2024

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

| Reserve | (₹ In Lakhs) | |
|--|------------------|------------------|
| | Gross Reserve | Net Reserve |
| Unearned Premium Reserve (UPR)....(a) | 3,90,761 | 2,83,652 |
| Premium Deficiency Reserve (PDR)....(b) | - | - |
| Unexpired Risk Reserve (URR)....(c)=(a)+(b) | 3,90,761 | 2,83,652 |
| Outstanding Claim Reserve (other than IBNR reserve)....(d) | 5,87,737 | 3,55,410 |
| IBNR Reserve....(e) | 7,21,977 | 5,82,304 |
| Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e) | 17,00,475 | 12,21,366 |

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

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

STATEMENT OF SOLVENCY MARGIN: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
As at 31st March 2024

| |
|---|
| 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 | 1,14,736 | 16,761 | 1,03,036 | 17,817 | 11,474 | 15,455 | 15,455 |
| 2 | Marine Cargo | 29,119 | 14,696 | 19,907 | 11,080 | 3,494 | 3,583 | 3,583 |
| 3 | Marine Hull | 1,546 | (8) | 2,321 | 228 | 155 | 348 | 348 |
| 4 | Motor | 4,37,125 | 4,00,337 | 3,66,735 | 3,45,186 | 80,067 | 1,03,556 | 1,03,556 |
| 5 | Engineering | 24,679 | 2,275 | 10,873 | 1,892 | 2,468 | 1,631 | 2,468 |
| 6 | Aviation | - | - | 2,821 | 0 | - | 423 | 423 |
| 7 | Liability | 7,059 | 4,437 | 21,286 | 10,670 | 1,059 | 4,789 | 4,789 |
| 8 | Health & PA | 1,64,636 | 1,23,997 | 2,28,248 | 1,84,941 | 24,799 | 55,482 | 55,482 |
| 9 | Miscellaneous | 74,384 | 42,798 | 53,501 | 32,898 | 10,414 | 11,235 | 11,235 |
| 10 | Crop | 1,48,777 | 34,990 | 66,822 | 16,786 | 14,878 | 10,023 | 14,878 |
| | Total | 10,02,062 | 6,40,283 | 8,75,550 | 6,21,498 | 1,48,807 | 2,06,527 | 2,12,218 |

PERIODIC DISCLOSURES**FORM NL-26 - SOLVENCY MARGIN (TABLE IB)****TABLE IB : AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO**

As at 31st March 2024

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)

| | | <i>(₹ In Lakhs)</i> |
|------------|---|---------------------|
| Item | Description | Amount |
| (A) | Policyholder's FUNDS | |
| | Available assets | 13,73,496 |
| | Deduct : | |
| (B) | Current Liabilities as per BS | 9,37,714 |
| (C) | Provisions as per BS | 2,83,652 |
| (D) | Other Liabilities | 1,52,130 |
| (E) | Excess in Policyholder's funds (A)-(B)-(C)-(D) | - |
| | Shareholder's FUNDS | |
| (F) | Available Assets | 5,83,022 |
| | Deduct : | |
| (G) | Other Liabilities | 2,17,548 |
| (H) | Excess in Shareholder's funds (F-G) | 3,65,474 |
| (I) | Total ASM (E+H) | 3,65,474 |
| (J) | Total RSM | 2,12,218 |
| (K) | SOLVENCY RATIO (Total ASM/ Total RSM) | 1.72 |

PERIODIC DISCLOSURES
FORM NL-27- PRODUCTS INFORMATION

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

Date: 1st January 2024 To 31st March, 2024

| Products Information | | | | | | |
|--|--|------------------------------|--|--------------------------|----------------------------|---------------------------------|
| <i>List below the products and/or add-ons introduced during the period</i> | | | | | | |
| Sl. No. | Name of Product /Add On | Co. Ref. No. | IRDAI UIN | Class of Business | Category of product | Date of allotment of UIN |
| 1 | Flexi Property - Additional Professional fees | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0005V01202324/A0008V01202324 | Fire Insurance | Retail | 26-12-2023 |
| 2 | Flexi Property - Additional Costs for removal of debris | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0005V01202324/A0009V01202324 | Fire Insurance | Retail | 26-12-2023 |
| 3 | Flexi Property - Accidental Damage | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0005V01202324/A0010V01202324 | Fire Insurance | Retail | 26-12-2023 |
| 4 | Flexi Property - Loss of Rent | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0005V01202324/A0011V01202324 | Fire Insurance | Retail | 26-12-2023 |
| 5 | Flexi Property - Insurance of Additional Expenses of Rent for An Alternative | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0005V01202324/A0012V01202324 | Fire Insurance | Retail | 26-12-2023 |
| 6 | Flexi Property - Escalation Clause | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0005V01202324/A0013V01202324 | Fire Insurance | Retail | 26-12-2023 |
| 7 | Flexi Property - Burglary Damage | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0005V01202324/A0014V01202324 | Fire Insurance | Retail | 26-12-2023 |
| 8 | Flexi Property - Fine Arts /Work of Art | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0005V01202324/A0015V01202324 | Fire Insurance | Retail | 26-12-2023 |
| 9 | Flexi Property - Startup / Shutdown Costs | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0005V01202324/A0016V01202324 | Fire Insurance | Retail | 26-12-2023 |
| 10 | Flexi Property - Catalyst and Consumable (Including Lining And Refractory) Interest In | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0005V01202324/A0017V01202324 | Fire Insurance | Retail | 26-12-2023 |
| 11 | Flexi Property - Contamination and Co-Mingling Of Stocks | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0005V01202324/A0018V01202324 | Fire Insurance | Retail | 26-12-2023 |
| 12 | Flexi Property-Stock Deterioration in Cold Storage due to Changed Temperature | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0005V01202324/A0019V01202324 | Fire Insurance | Retail | 26-12-2023 |
| 13 | Flexi Property - Dewatering Expenses | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0005V01202324/A0020V01202324 | Fire Insurance | Retail | 26-12-2023 |
| 14 | Flexi Property - Inadvertent Omission / Error & Omission | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0005V01202324/A0021V01202324 | Fire Insurance | Retail | 26-12-2023 |
| 15 | Flexi Property - Expenses for Loss Minimization / Loss Prevention | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0005V01202324/A0022V01202324 | Fire Insurance | Retail | 26-12-2023 |
| 16 | Flexi Property - Crane Hiring Charges | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0005V01202324/A0023V01202324 | Fire Insurance | Retail | 26-12-2023 |
| 17 | Flexi Property - Spoilage Material Damage Cover | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0005V01202324/A0024V01202324 | Fire Insurance | Retail | 26-12-2023 |
| 18 | Flexi Property – Claim Preparation Costs | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0005V01202324/A0025V01202324 | Fire Insurance | Retail | 26-12-2023 |
| 19 | Flexi Home Protector Policy | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0026V01202324 | Fire Insurance | Retail | 10-01-2024 |
| 20 | Flexi Home - Additional Professional Fees | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0026V01202324/A0027V01202324 | Fire Insurance | Retail | 24-01-2024 |
| 21 | Flexi Home - Additional Costs for Removal of Debris | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0026V01202324/A0028V01202324 | Fire Insurance | Retail | 24-01-2024 |
| 22 | Flexi Home - Damage to Utility Systems | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0026V01202324/A0029V01202324 | Fire Insurance | Retail | 24-01-2024 |
| 23 | Flexi Home - Burglary Damage | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0026V01202324/A0030V01202324 | Fire Insurance | Retail | 24-01-2024 |
| 24 | Flexi Home - Key and Lock | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106RP0026V01202324/A0031V01202324 | Fire Insurance | Retail | 24-01-2024 |
| 25 | Ports and Terminals Package Insurance Policy | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106CP0004V01202324 | Marine Insurance | Commercial | 19-03-2024 |
| 26 | Advance Loss of Profit Policy | IFFCO-TOKIO/PRO/1008/2023-24 | IRDAN106CP0005V01202324 | Miscellaneous | Commercial | 21-03-2024 |

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

PART - A

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

Registration Number: 106

Statement as on: 31-03-2024

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

(Business within India)

Periodicity of Submission: Quarterly

(Rs. in Lakhs)

| Section I | | | |
|-----------|--|---------------|--------------------|
| No | PARTICULARS | SCH ++ | AMOUNT |
| 1 | Investments (Shareholders) | 8 | 3,84,619 |
| | Investments (Policyholders) | 8A | 13,73,496 |
| 2 | Loans | 9 | - |
| 3 | Fixed Assets | 10 | 15,332 |
| 4 | Current Assets | | |
| | a. Cash & Bank Balance | 11 | 6,510 |
| | b. Advances & Other Assets | 12 | 2,17,349 |
| 5 | Current Liabilities | | |
| | a. Current Liabilities | 13 | 12,95,565 |
| | b. Provisions | 14 | 2,95,479 |
| | c. Misc. Exp not Written Off | 15 | - |
| | d. Debit Balance of P&L A/c | | - |
| | Application of Funds as per Balance Sheet (A) | | 4,06,261 |
| | Less: Other Assets | SCH ++ | Amount |
| 1 | Loans (if any) | 9 | - |
| 2 | Fixed Assets (if any) | 10 | 15,332 |
| 3 | Cash & Bank Balance (if any) | 11 | 6,510 |
| 4 | Advances & Other Assets (if any) | 12 | 2,17,349 |
| 5 | Current Liabilities | 13 | 12,95,565 |
| 6 | Provisions | 14 | 2,95,479 |
| 7 | Misc. Exp not Written Off | 15 | - |
| 8 | Investments held outside India | | |
| 9 | Debit Balance of P&L A/c | | |
| | Total (B) | | (13,51,854) |
| | 'Investment Assets' | (A-B) | 17,58,116 |

| Section II | | | | | | | | | |
|------------|--|-------------------|----------|-----------------|------------------|----------------------|-------------|------------|------------------|
| No | 'Investment' represented as | Reg. % | SH | | PH | Book Value (SH + PH) | % Actual | FVC Amount | Total |
| | | | Balance | FRSM* | | | | | |
| | | | (a) | (b) | | | | | |
| | | | | | (c) | d = (a+b+c) | e = (d-a) % | (f) | (g)=(d+f) |
| 1 | Central Govt. Securities | Not less than 20% | - | 1,27,440 | 4,55,096 | 5,82,536 | 33% | - | 5,82,536 |
| 2 | Central Govt Sec, State Govt Sec or Other Approved Securities (Incl (1) above) | Not less than 30% | - | 2,04,313 | 7,29,613 | 9,33,926 | 53% | - | 9,33,926 |
| 3 | Investment subject to Exposure Norms | | | | | - | | | |
| | a. Housing / Infra & Loans to SG for Housing and FFE | | | | | - | | | |
| | 1. Approved Investments | Not less than 15% | - | 91,992 | 3,28,507 | 4,20,499 | 24% | (11) | 4,20,488 |
| | 2. Other Investments | | | | | | | | |
| | b. Approved Investments | Not exceeding 55% | - | 88,218 | 3,15,031 | 4,03,249 | 23% | 87 | 4,03,336 |
| | c. Other Investments | | - | 34 | 121 | 155 | 0% | 211 | 366 |
| | Investment Assets | 100% | - | 3,84,557 | 13,73,272 | 17,57,829 | 100% | 287 | 17,58,116 |

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

PART - B

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

Registration Number: 106

Statement as on: 31-03-2024

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

(Rs. Lakhs)

| No. | Category of Investments | COI | Opening Balance | % to Opening Balance | Net Accretion for the Qtr. | % to Total Accrual | TOTAL | % to Total |
|-----|--|------|------------------|----------------------|----------------------------|--------------------|------------------|------------|
| | | | (A) | | (B) | | (A+B) | |
| 1 | Central Govt. Securities | CGSB | 5,88,859 | 33.23 | (6,323) | 44.14 | 5,82,536 | 33.14 |
| | | CTRB | - | - | - | - | - | - |
| | | CDSS | - | - | - | - | - | - |
| 2 | Central Govt Sec, State Govt Sec or Other Approved Securities (incl (I) above) | SGGB | 3,42,085 | 19.30 | 5,768 | (40.27) | 3,47,853 | 19.79 |
| | | SGGL | - | - | - | - | - | - |
| | | SGOA | 3,544 | 0.20 | (7) | 0.05 | 3,537 | 0.20 |
| 3 | Investment subject to Exposure Norms | | | | | | | |
| | a. Housing & Loans to SG for Housing and FFE | | | | | | | |
| | 1. Approved Investments | HTDA | - | - | - | - | - | - |
| | | HFHD | 6,827 | 0.39 | (18) | 0.13 | 6,809 | 0.39 |
| | | HTLN | - | - | 2,487 | (17.36) | 2,487 | 0.14 |
| | | HFDN | 568 | 0.03 | (2) | 0.01 | 566 | 0.03 |
| | | HTDN | 1,67,941 | 9.48 | 2,379 | (16.60) | 1,70,320 | 9.69 |
| | 2. Other Investments | HODS | - | - | - | - | - | - |
| | b. Infrastructure Investments | | | | | | | |
| | 1. Approved Investments | IDDF | - | - | - | - | - | - |
| | | IPTD | 2,42,013 | 13.66 | (25,316) | 176.72 | 2,16,697 | 12.33 |
| | | EIIT | 415 | 0.02 | (7) | 0.05 | 408 | 0.02 |
| | | IPFD | 10,778 | 0.61 | (34) | 0.24 | 10,744 | 0.61 |
| | | IPCP | - | - | - | - | - | - |
| | | ILBI | 7,462 | 0.42 | 3 | (0.02) | 7,465 | 0.42 |
| | | ICTD | 5,004 | 0.28 | (1) | 0.01 | 5,003 | 0.28 |
| | 2. Other Investments | | | | | | | |
| | c. Approved Investments | EAEQ | 228 | 0.01 | (87) | 0.60 | 141 | 0.01 |
| | | ECDB | 2,12,665 | 12.00 | (609) | 4.25 | 2,12,056 | 12.06 |
| | | ECIS | 50 | 0.00 | - | - | 50 | 0.00 |
| | | EACE | 323 | 0.02 | (29) | 0.20 | 294 | 0.02 |
| | | EPPD | - | - | - | - | - | - |
| | | EGMF | 6,000 | 0.34 | (4,712) | 32.89 | 1,288 | 0.07 |
| | | ECBO | - | - | - | - | - | - |
| | | ECMR | 3,900 | 0.22 | 4,699 | (32.80) | 8,599 | 0.49 |
| | | EPBT | 1,28,739 | 7.26 | 2,490 | (17.38) | 1,31,229 | 7.47 |
| | | EAPS | 6,972 | 0.39 | 3 | (0.02) | 6,975 | 0.40 |
| | | EAPB | 9,247 | 0.52 | 4 | (0.02) | 9,251 | 0.53 |
| | | EDCD | 2,495 | 0.14 | (13) | 0.09 | 2,482 | 0.14 |
| | | EDCI | 4,880 | 0.28 | 17 | (0.12) | 4,897 | 0.28 |
| | | ECCP | 2,495 | 0.14 | 2,483 | (17.33) | 4,978 | 0.28 |
| | | ECOS | 18,512 | 1.04 | 2,500 | (17.45) | 21,012 | 1.20 |
| | d. Other Investments (not exceeding 15%) | OETF | 155 | 0.01 | - | - | 155 | 0.01 |
| | | OEPU | - | - | - | - | - | - |
| | | OLDB | - | - | - | - | - | - |
| | Total | | 17,72,156 | 100 | (14,325) | 100.00 | 17,57,831 | 100 |

Note:

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

PERIODIC DISCLOSURES
FORM NL-29-DETAIL REGARDING DEBT SECURITIES

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

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

Registration Number : 106

Statement as on : 31-03-2024

(Amount in Rs. Lakhs)

| | Market Value | | | | Book Value | | | |
|--|------------------|------------------------------|------------------|------------------------------|------------------|------------------------------|------------------|------------------------------|
| | As at 31-03-2024 | As % of total for this class | As at 31-03-2023 | As % of total for this class | As at 31-03-2024 | As % of total for this class | As at 31-03-2023 | As % of total for this class |
| Break down by Credit Rating | | | | | | | | |
| AAA rated | 5,55,231 | 37 | 6,13,948 | 42 | 5,61,507 | 37 | 6,25,635 | 42 |
| AA or better | 13,132 | 1 | 5,652 | 0 | 13,233 | 1 | 5,766 | 0 |
| RATED BELOW AA BUT ABOVE A | - | - | - | - | - | - | - | - |
| RATED BELOW A BUT ABOVE B | - | - | - | - | - | - | - | - |
| MONEY MARKET INSTRUMENTS | 18,546 | 1 | 17,693 | 1 | 18,546 | 1 | 17,693 | 1 |
| ANY OTHER (Sovereign) | 9,27,235 | 61 | 8,42,659 | 57 | 9,33,926 | 61 | 8,60,906 | 57 |
| Total (A) | 15,14,144 | 100 | 14,79,952 | 100 | 15,27,212 | 100 | 15,10,000 | 100 |
| Breakdown by residual maturity | | | | | | | | |
| Up to 1 year | 1,43,637 | 9 | 2,16,471 | 15 | 1,44,530 | 9 | 2,17,951 | 14 |
| More than 1 year and upto 3 years | 3,57,816 | 24 | 3,11,738 | 21 | 3,62,925 | 24 | 3,18,974 | 21 |
| More than 3 years and up to 7 years | 6,71,254 | 44 | 5,69,532 | 38 | 6,82,625 | 45 | 5,83,624 | 39 |
| More than 7 years and up to 10 years | 1,45,794 | 10 | 2,49,161 | 17 | 1,46,456 | 10 | 2,56,429 | 17 |
| Above 10 years | 1,95,643 | 13 | 1,33,050 | 9 | 1,90,676 | 12 | 1,33,022 | 9 |
| Total (B) | 15,14,144 | 100 | 14,79,952 | 100 | 15,27,212 | 100 | 15,10,000 | 100 |
| Breakdown by type of the issuer | | | | | | | | |
| a. Central Government | 5,77,717 | 38 | 5,28,875 | 36 | 5,82,536 | 38 | 5,39,574 | 36 |
| b. State Government | 3,49,518 | 23 | 3,13,783 | 21 | 3,51,390 | 23 | 3,21,332 | 21 |
| c. Corporate Securities | 5,68,363 | 38 | 6,19,601 | 42 | 5,74,740 | 38 | 6,31,401 | 42 |
| d. Money Market Instructions | 18,546 | 1 | 17,693 | 1 | 18,546 | 1 | 17,693 | 1 |
| Total (C) | 15,14,144 | 100 | 14,79,952 | 100 | 15,27,212 | 100 | 15,10,000 | 100 |

PERIODIC DISCLOSURES

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

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

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

Registration Number : 106

Statement as on : 31-03-2024

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

| No. | Category of Investment | Category Code | Current Quarter | | | | Year to Date (current year) | | | | Year to Date (previous year) | | | |
|-----|---|---------------|------------------|----------------------------|-----------------|---------------|-----------------------------|----------------------------|-----------------|---------------|------------------------------|----------------------------|-----------------|---------------|
| | | | Investment (Rs.) | Income on Investment (Rs.) | Gross Yield (%) | Net Yield (%) | Investment (Rs.) | Income on Investment (Rs.) | Gross Yield (%) | Net Yield (%) | Investment (Rs.) | Income on Investment (Rs.) | Gross Yield (%) | Net Yield (%) |
| A01 | CENTRAL GOVERNMENT BONDS | CGSB | 5,83,948 | 10,228 | 1.75 | 1.31 | 5,69,807 | 39,989 | 7.02 | 5.25 | 4,45,871 | 30,936 | 6.94 | 5.19 |
| A02 | SPECIAL DEPOSITS | CSPD | - | - | - | - | - | - | - | - | - | - | - | - |
| A03 | "DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938" | CDSS | - | - | - | - | - | - | - | - | - | - | - | - |
| A04 | TREASURY BILLS | CTRB | 11,798 | 6 | 0.05 | 0.04 | 10,747 | 12 | 0.11 | 0.08 | 12,386 | 105 | 0.85 | 0.63 |
| B01 | CENTRAL GOVERNMENT GUARANTEED LOANS / BONDS | CGSL | - | - | - | - | - | - | - | - | - | - | - | - |
| B02 | STATE GOVERNMENT BONDS | SGGB | 3,44,426 | 5,995 | 1.74 | 1.30 | 3,25,733 | 22,445 | 6.89 | 5.16 | 2,59,830 | 17,162 | 6.60 | 4.94 |
| B03 | STATE GOVERNMENT GUARANTEED LOANS | SGGL | - | - | - | - | - | - | - | - | - | - | - | - |
| B04 | OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS) | SGOA | 3,541 | 50 | 1.42 | 1.06 | 3,552 | 200 | 5.64 | 4.22 | 3,582 | 200 | 5.60 | 4.19 |
| B05 | GUARANTEED EQUITY | SGGE | - | - | - | - | - | - | - | - | - | - | - | - |
| C01 | LOANS TO STATE GOVERNMENT FOR HOUSING | HLSH | - | - | - | - | - | - | - | - | - | - | - | - |
| C02 | LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS | HLSF | - | - | - | - | - | - | - | - | - | - | - | - |
| C03 | TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB | HTLH | - | - | - | - | - | - | - | - | - | - | - | - |
| C04 | COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB | HTLN | 2,480 | 13 | 0.54 | 0.40 | 2,480 | 13 | 0.54 | 0.40 | 2,491 | 24 | 0.95 | 0.71 |
| C05 | HOUSING - SECURITISED ASSETS | HMBS | - | - | - | - | - | - | - | - | - | - | - | - |
| C06 | DEBENTURES/BONDS/CPS/LOANS - PROMOTER GROUP | HDPG | - | - | - | - | - | - | - | - | - | - | - | - |
| C07 | LONG TERM BANK BONDS APPROVED INVESTMENT - AFFORDABLE HOUSING | HLBH | - | - | - | - | - | - | - | - | - | - | - | - |
| C08 | BONDS / DEBENTURES ISSUED BY HUDCO | HTHD | - | - | - | - | - | - | - | - | - | - | - | - |
| C09 | BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB | HTDN | 1,69,811 | 3,054 | 1.80 | 1.35 | 1,78,820 | 12,790 | 7.15 | 5.35 | 1,73,577 | 11,422 | 6.58 | 4.92 |

| | | | | | | | | | | | | | | |
|-----|---|------|----------|-------|------|------|----------|--------|------|------|----------|--------|------|------|
| C10 | BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT | HTDA | - | - | - | - | - | - | - | - | - | - | - | - |
| C11 | BONDS / DEBENTURES ISSUED BY HUDCO | HFHD | 6,818 | 106 | 1.55 | 1.55 | 6,846 | 426 | 6.22 | 6.22 | 7,805 | 481 | 6.16 | 6.16 |
| C12 | BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB | HFND | 567 | 9 | 1.65 | 1.65 | 570 | 38 | 6.59 | 6.59 | 578 | 38 | 6.50 | 6.50 |
| C13 | BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT | HFDA | - | - | - | - | - | - | - | - | - | - | - | - |
| C14 | DEBENTURES / BONDS / CPS / LOANS | HODS | - | - | - | - | - | - | - | - | - | - | - | - |
| C15 | HOUSING - SECURITISED ASSETS | HOMB | - | - | - | - | - | - | - | - | - | - | - | - |
| C16 | DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP) | HOPG | - | - | - | - | - | - | - | - | - | - | - | - |
| C17 | LONG TERM BANK BONDS OTHER INVESTMENTÂ€ AFFORDABLE HOUSING | HOLB | - | - | - | - | - | - | - | - | - | - | - | - |
| C18 | RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9) | HORD | - | - | - | - | - | - | - | - | - | - | - | - |
| C19 | INFRASTRUCTURE - OTHER APPROVED SECURITIES | ISAS | - | - | - | - | - | - | - | - | - | - | - | - |
| C20 | INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED | ITPE | - | - | - | - | - | - | - | - | - | - | - | - |
| C21 | INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES-QUOTED | ITCE | - | - | - | - | - | - | - | - | - | - | - | - |
| C22 | INFRASTRUCTURE - EQUITY (PROMOTER GROUP) | IEPG | - | - | - | - | - | - | - | - | - | - | - | - |
| C23 | INFRASTRUCTURE - SECURITISED ASSETS | IESA | - | - | - | - | - | - | - | - | - | - | - | - |
| C24 | INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP) | IDPG | - | - | - | - | - | - | - | - | - | - | - | - |
| C25 | INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF) | IDDF | - | - | - | - | - | - | - | - | 5,997 | 538 | 8.97 | 6.71 |
| C26 | ONSHORE RUPEE BONDS ISSUED BY ADB AND IFC (INFRASTRUCTURE- APPROVED) | IORB | - | - | - | - | - | - | - | - | - | - | - | - |
| C27 | LONG TERM BANK BONDS APPROVEDINVESTMENTÂ€ INFRASTRUCTURE | ILBI | 7,464 | 129 | 1.73 | 1.29 | 7,460 | 520 | 6.97 | 5.22 | 7,449 | 519 | 6.97 | 5.21 |
| C28 | INFRASTRUCTURE - PSU - DEBENTURES / BONDS | IPTD | 2,31,468 | 3,766 | 1.63 | 1.22 | 2,48,366 | 16,009 | 6.45 | 4.83 | 3,29,830 | 20,370 | 6.18 | 4.62 |

| | | | | | | | | | | | | | | |
|-----|---|------|------------------|---------------|-------------|-------------|------------------|-----------------|-------------|-------------|------------------|---------------|-------------|-------------|
| E11 | SEBI APPROVED ALTERNATE INVESTMENT FUND (CATEGORY I) | OAFA | - | - | - | - | - | - | - | - | - | - | - | - |
| E12 | SEBI APPROVED ALTERNATE INVESTMENT FUND (CATEGORY II) | OAFB | - | - | - | - | - | - | - | - | - | - | - | - |
| E13 | SHORT TERM LOANS (UNSECURED DEPOSITS) | OSLU | - | - | - | - | - | - | - | - | - | - | - | - |
| E14 | TERM LOANS (WITHOUT CHARGE) | OTLW | - | - | - | - | - | - | - | - | - | - | - | - |
| E15 | MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECEMES | OMGS | - | - | - | - | - | - | - | - | - | - | - | - |
| E16 | MUTUAL FUNDS - (UNDER INSURER'S PROMOTER GROUP) | OMPG | - | - | - | - | - | - | - | - | - | - | - | - |
| E17 | SECURITISED ASSETS | OPSA | - | - | - | - | - | - | - | - | - | - | - | - |
| E18 | INVESTMENT PROPERTIES - IMMOVABLE | OIPI | - | - | - | - | - | - | - | - | - | - | - | - |
| E19 | PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP) | OETF | 155 | - | - | - | 155 | - | - | - | 282 | 1 | 0.37 | 0.28 |
| E20 | PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP) | OETP | - | - | - | - | - | - | - | - | - | - | - | - |
| E21 | ONSHORE RUPEE BONDS ISSUED BY ADB AND IFC | OORB | - | - | - | - | - | - | - | - | - | - | - | - |
| E22 | DEBT CAPITAL INSTRUMENTS (DCI-BASEL III) | ODCI | - | - | - | - | - | - | - | - | - | - | - | - |
| E23 | REDEEMABLE NON-CUMULATIVE PREFERENCE SHARES (RNCPS - BASEL III) | ORNP | - | - | - | - | - | - | - | - | - | - | - | - |
| E24 | REDEEMABLE CUMULATIVE PREFERENCE SHARES (RCPS - BASEL III) | ORCP | - | - | - | - | - | - | - | - | - | - | - | - |
| E25 | RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9) | ORAD | - | - | - | - | - | - | - | - | - | - | - | - |
| E26 | RECLASSIFIED APPROVED INVESTMENTS - EQUITY (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9) | ORAE | - | - | - | - | - | - | - | - | - | - | - | - |
| E27 | ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS ₹ [PSU BANKS] | OAPS | - | - | - | - | - | - | - | - | - | - | - | - |
| E28 | ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS ₹ [PRIVATE BANKS] | OAPB | - | - | - | - | - | - | - | - | - | - | - | - |
| E29 | UNITS OF REAL ESTATE INVESTMENT TRUST (REITS) | ORIT | - | - | - | - | - | - | - | - | - | - | - | - |
| E30 | UNITS OF INFRASTRUCTURE INVESTMENT TRUST | OIIT | - | - | - | - | - | - | - | - | - | - | - | - |
| E31 | DERIVATIVE INSTRUMENTS | OCDI | - | - | - | - | - | - | - | - | - | - | - | - |
| E32 | DEBT INSTRUMENTS OF INVIT | IOIT | - | - | - | - | - | - | - | - | - | - | - | - |
| E33 | DEBT INSTRUMENTS OF REITS | ODRT | - | - | - | - | - | - | - | - | - | - | - | - |
| | TOTAL | | 17,94,050 | 31,743 | 1.77 | 1.32 | 17,59,381 | 1,21,895 | 6.93 | 5.18 | 15,23,028 | 97,310 | 6.39 | 4.78 |

PERIODIC DISCLOSURES**FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS****FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS****IFFCO-Tokio General Insurance Company Ltd.****Registration Number: 106****Statement as on: 31-03-2024****Name of Fund: General Insurance****Statement of Down Graded Investments****Periodicity of Submission: Quarterly****(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> | | | | | | | | |
| | NIL | | | | | | | | |
| B. | <u>As on Date</u> | | | | | | | | |
| | NIL | | | | | | | | |

Note:

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

PERIODIC DISCLOSURES

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.
Registration No: 106

Upto the Quarter ending: 31st March, 2024

Figures in Lakhs

| S.No. | Reinsurance/Retrocession Placements | No. of reinsurers | Premium ceded to reinsurers (Upto the Quarter) | | | Premium ceded to reinsurers / Total reinsurance premium ceded |
|-------|--|-------------------|--|------------------|-------------|---|
| | | | Proportional | Non-Proportional | Facultative | |
| | Outside India | | | | | |
| 1 | No. of Reinsurers with rating of AAA and above | | | | | |
| 2 | No. of Reinsurers with rating AA but less than AAA | 7 | 12871.24 | 176.71 | 18,921.92 | 9% |
| 3 | No. of Reinsurers with rating A but less than AA | 129 | 1,13,546.03 | 6,630.55 | 12,896.74 | 37% |
| 4 | No. of Reinsurers with rating BBB but less than A | 16 | 1,864.26 | 622.49 | - | 1% |
| 5 | No. of Reinsurers with rating less than BBB | 2 | 29.29 | 14.40 | - | 0.01% |
| | Total (A) | 154 | 1,28,310.82 | 7,444.14 | 31,818.66 | 47% |
| | With In India | | | | | |
| 1 | Indian Insurance Companies | 18 | - | - | 10,217.54 | 3% |
| 2 | FRBs | 7 | 30,615.91 | 4,292.22 | 2,915.63 | 11% |
| 3 | GIC Re | 1 | 1,18,774.02 | 8,631.74 | 16,073.57 | 40% |
| 4 | Other (to be Specified) | | | | | |
| | Total (B) | 26 | 1,49,389.93 | 12,923.96 | 29,206.74 | 53% |
| | Grand Total (C)= (A)+(B) | 180 | 2,77,700.76 | 20,368.11 | 61,025.40 | 100% |

PERIODIC DISCLOSURES

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

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

GROSS DIRECT PREMIUM UNDERWRITTEN (Upto the Quarter ended 31st March, 2024)

(Rs. In Lacs)

Registration No.-106

| Sl.No. | State / Union Territory | Miscellaneous | | | | | | | | | | | | | | | | | Total Miscellaneous | Grand Total |
|--------------------------------------|-----------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|------------------|------------------|--|--------------------------|------------------|------------------|------------------|------------------|---------------------|------------------|
| | | Fire | Marine Hull | Marine Cargo | Total Marine | Motor OD | Motor TP | Total Motor | Health | Personal Accident | Travel Insurance | Total Health | Workmen's Compensation/ Employer's liability | Public/Product Liability | Engineering | Aviation | Crop Insurance | Other Misc. | | |
| | | Upto the quarter | Upto the quarter | Upto the quarter | Upto the quarter | Upto the quarter | Upto the quarter | Upto the quarter | Upto the quarter | Upto the quarter | | |
| STATES^c | | | | | | | | | | | | | | | | | | | | |
| 1 | Andhra Pradesh | 5021.10 | 0.00 | 54.26 | 54.26 | 8982.12 | 7749.89 | 16732.01 | 1174.37 | 352.92 | 1.56 | 1528.84 | 42.66 | 11.67 | 116.47 | 0.00 | 6955.30 | 744.01 | 26130.96 | 31206.32 |
| 2 | Arunachal Pradesh | 10.61 | 0.00 | 0.00 | 0.00 | 230.26 | 154.31 | 384.57 | 0.51 | 0.00 | 0.00 | 0.51 | 0.22 | 0.10 | 2.70 | 0.00 | 0.00 | 0.51 | 388.61 | 399.23 |
| 3 | Assam | 763.75 | 0.00 | 70.97 | 70.97 | 4477.83 | 6501.07 | 10978.90 | 209.12 | 50.05 | 0.74 | 259.91 | 17.45 | 2.41 | 157.20 | 0.00 | 0.00 | 86.68 | 11502.54 | 12337.26 |
| 4 | Bihar | 460.92 | 0.00 | 7.26 | 7.26 | 1383.13 | 1908.16 | 3291.30 | 76.40 | 44.68 | 0.40 | 121.48 | 2.25 | 0.33 | 8.09 | 0.00 | -4563.65 | 100.30 | -1039.90 | -571.72 |
| 5 | Chhattisgarh | 1541.57 | 0.00 | 39.00 | 39.00 | 6616.11 | 6442.79 | 13058.91 | 128.48 | 177.03 | 0.24 | 305.75 | 77.90 | 2.71 | 263.75 | 0.00 | 0.00 | 392.47 | 14101.49 | 15682.05 |
| 6 | Goa | 282.77 | 2.18 | 21.78 | 23.97 | 945.32 | 1465.27 | 2410.60 | 116.54 | 8.81 | 1.08 | 126.43 | 10.65 | 0.14 | 15.42 | 0.00 | 0.00 | 104.60 | 2667.83 | 2974.56 |
| 7 | Gujarat | 16643.92 | 312.57 | 2198.87 | 2511.44 | 16879.45 | 14219.44 | 31098.90 | 12335.97 | 2057.63 | 30.71 | 14424.31 | 2037.78 | 599.10 | 3091.02 | 0.00 | 0.00 | 8326.33 | 59577.43 | 78732.79 |
| 8 | Haryana | 11175.79 | 404.88 | 9570.66 | 9975.55 | 14127.50 | 10687.92 | 24815.42 | 18243.93 | 711.27 | 19.19 | 18974.40 | 202.11 | 684.96 | 1627.70 | 0.00 | 0.00 | 3818.48 | 50123.06 | 71274.40 |
| 9 | Himachal Pradesh | 485.81 | 0.00 | 3.14 | 3.14 | 1795.35 | 2195.36 | 3990.71 | 17.62 | 3.72 | 0.09 | 21.43 | 3.73 | 0.06 | 0.95 | 0.00 | 1.22 | 128.84 | 4146.93 | 4635.88 |
| 10 | Jharkhand | 448.95 | 0.00 | 7.77 | 7.77 | 1962.28 | 2201.27 | 4163.55 | 71.17 | 16.38 | 0.40 | 87.94 | 18.62 | 0.21 | 111.72 | 0.00 | 0.00 | 100.80 | 4482.84 | 4939.56 |
| 11 | Karnataka | 5743.29 | 0.00 | 1671.95 | 1671.95 | 19255.88 | 24202.10 | 43457.97 | 6325.22 | 1367.53 | 5.59 | 7698.34 | 195.41 | 1213.71 | 681.25 | 0.00 | 5012.27 | 5186.08 | 63445.04 | 70860.28 |
| 12 | Kerala | 484.11 | 0.00 | 12.29 | 12.29 | 9280.02 | 7955.63 | 17235.66 | 781.03 | 120.45 | 1.97 | 903.44 | 42.48 | 10.48 | 27.91 | 0.00 | 0.00 | 241.33 | 18461.29 | 18957.70 |
| 13 | Madhya Pradesh | 3232.39 | 0.00 | 534.34 | 534.34 | 18838.70 | 25979.62 | 44818.32 | 1244.30 | 160.31 | 77.38 | 1481.99 | 198.40 | 65.60 | 332.51 | 0.00 | 27696.09 | 11421.25 | 86014.16 | 89780.89 |
| 14 | Maharashtra | 11998.00 | 27.16 | 4578.53 | 4605.70 | 19418.40 | 16395.75 | 35814.14 | 29758.79 | 2318.30 | 23.48 | 32100.57 | 815.55 | 1788.56 | 7933.55 | 0.00 | 0.00 | 13909.04 | 92361.41 | 108965.11 |
| 15 | Manipur | 8.04 | 0.00 | 0.00 | 0.00 | 103.60 | 147.70 | 251.30 | 4.04 | 0.00 | 0.00 | 4.04 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.47 | 256.81 | 264.86 |
| 16 | Meghalaya | 86.61 | 0.00 | 0.00 | 0.00 | 288.20 | 313.54 | 601.74 | 12.68 | 0.07 | 0.95 | 13.70 | 0.00 | 0.05 | 0.00 | 0.00 | 0.00 | 2.48 | 617.97 | 704.57 |
| 17 | Mizoram | 0.02 | 0.00 | 0.00 | 0.00 | 171.60 | 274.03 | 445.63 | 0.12 | 0.04 | 0.00 | 0.16 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.72 | 446.51 | 446.53 |
| 18 | Nagaland | 2.67 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.67 |
| 19 | Odisha | 5248.41 | 1.13 | 96.08 | 97.21 | 4822.99 | 10310.37 | 15133.36 | 446.36 | 487.77 | 3.10 | 937.23 | 57.95 | 6.67 | 438.72 | 0.00 | 0.00 | 205.85 | 16779.79 | 22125.40 |
| 20 | Punjab | 1340.40 | 0.00 | 223.95 | 223.95 | 5438.05 | 4170.65 | 9608.70 | 758.80 | 118.90 | 7.52 | 885.21 | 36.60 | 30.64 | 99.67 | 0.00 | 0.00 | 2243.06 | 12903.89 | 14468.24 |
| 21 | Rajasthan | 4102.23 | 1.20 | 207.98 | 209.18 | 11291.92 | 10617.02 | 21908.94 | 625.06 | 358.44 | 2.53 | 986.03 | 121.05 | 37.27 | 524.07 | 0.00 | 0.00 | 4434.12 | 28011.47 | 32322.89 |
| 22 | Sikkim | 107.31 | 0.00 | 0.00 | 0.00 | 90.65 | 204.81 | 295.46 | 10.72 | 0.13 | 0.00 | 10.85 | 0.24 | 0.00 | 0.29 | 0.00 | 0.00 | 1.48 | 308.33 | 415.64 |
| 23 | Tamil Nadu | 5092.83 | 0.00 | 2109.33 | 2109.33 | 22369.61 | 25898.29 | 48267.90 | 4251.65 | 1464.94 | 4.66 | 5721.25 | 502.16 | 423.76 | 434.55 | 0.00 | 90738.86 | 2147.33 | 148235.80 | 155437.97 |
| 24 | Telangana | 1619.15 | 733.46 | 420.89 | 1154.34 | 8583.13 | 7915.55 | 16498.68 | 5337.44 | 479.26 | 2.38 | 5819.07 | 207.05 | 361.25 | 1107.93 | 0.00 | 0.00 | 1500.87 | 25494.86 | 28268.35 |
| 25 | Tripura | 67.13 | 0.00 | 0.00 | 0.00 | 8.38 | 52.97 | 61.34 | 0.62 | 0.01 | 0.00 | 0.63 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.16 | 62.13 | 129.27 |
| 26 | Uttarakhand | 1232.44 | 0.00 | 11.95 | 11.95 | 1051.26 | 1317.34 | 2368.59 | 168.61 | 228.86 | 1.87 | 399.35 | 4.37 | 5.16 | 32.20 | 0.00 | 0.00 | 107.45 | 2917.12 | 4161.51 |
| 27 | Uttar Pradesh | 11954.55 | 0.00 | 589.25 | 589.25 | 14172.85 | 11131.24 | 25304.08 | 1697.73 | 329.09 | 6.51 | 2033.33 | 111.84 | 74.94 | 635.88 | 0.00 | 20452.58 | 1866.44 | 50479.10 | 63022.90 |
| 28 | West Bengal | 2406.17 | 0.00 | 477.93 | 477.93 | 3376.74 | 6944.62 | 10321.36 | 13211.09 | 572.69 | 1.73 | 13785.51 | 103.20 | 44.83 | 1850.78 | 0.00 | 0.00 | 562.56 | 26668.23 | 29552.33 |
| TOTAL (A) | | 91560.95 | 1482.59 | 22908.18 | 24390.77 | 195961.31 | 207356.72 | 403318.03 | 97008.36 | 11429.26 | 194.07 | 108631.69 | 4809.67 | 5364.58 | 19494.34 | 0.00 | 146292.68 | 57634.70 | 745545.70 | 861497.42 |
| UNION TERRITORIES^c | | | | | | | | | | | | | | | | | | | | |
| 1 | Andaman and Nicobar Islands | 104.84 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 104.84 |
| 2 | Chandigarh | 34.87 | 0.00 | 273.76 | 273.76 | 1758.48 | 983.47 | 2741.95 | 423.16 | 125.16 | 0.83 | 549.15 | 36.64 | 19.51 | 254.78 | 0.00 | 0.00 | 793.38 | 4395.41 | 4704.04 |
| 3 | Dadra and Nagar Haveli | 484.36 | 0.00 | 6.54 | 6.54 | 105.78 | 95.71 | 201.49 | 55.52 | 8.07 | 0.51 | 64.10 | 48.28 | 0.10 | 0.15 | 0.00 | 0.00 | 11.23 | 325.36 | 816.26 |
| 4 | Daman & Diu | 138.23 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 138.23 |
| 5 | Govt. of NCT of Delhi | 2449.62 | 0.00 | 5856.40 | 5856.40 | 15174.91 | 7315.51 | 22490.42 | 7895.62 | 2144.75 | 37.18 | 10077.55 | 630.45 | 1665.01 | 4329.44 | 0.00 | 0.00 | 9154.34 | 48347.22 | 56653.24 |
| 6 | Jammu & Kashmir | 2203.36 | 0.00 | 11.04 | 11.04 | 2374.65 | 3225.33 | 5599.98 | 45068.46 | 2.75 | 0.40 | 45071.61 | 13.19 | 9.72 | 33.28 | 0.00 | 2484.25 | 1137.42 | 54349.44 | 56563.85 |
| 7 | Ladakh | 0.97 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.97 |
| 8 | Lakshadweep | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 191.03 | 0.00 | 0.00 | 191.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 191.03 | 191.03 |
| 9 | Puducherry | 24.85 | 0.00 | 3.30 | 3.30 | 1088.53 | 1684.93 | 2773.46 | 11.85 | 5.78 | 0.11 | 17.74 | 3.95 | 0.06 | 2.04 | 0.00 | 0.00 | 12.76 | 2810.00 | 2838.15 |
| TOTAL (B) | | 5441.11 | 0.00 | 6151.04 | 6151.04 | 20502.36 | 13304.94 | 33807.30 | 53645.64 | 2286.50 | 39.03 | 55971.17 | 732.51 | 1694.40 | 4619.69 | 0.00 | 2484.25 | 11109.13 | 110418.46 | 122010.61 |
| Outside India | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1 | TOTAL (C) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Grand Total (A)+(B)+(C) | | 97002.06 | 1482.59 | 29059.22 | 30541.81 | 216463.67 | 220661.66 | 437125.33 | 150654.00 | 13715.76 | 233.10 | 164602.86 | 5542.18 | 7058.97 | 24114.04 | 0.00 | 148776.93 | 68743.84 | 855964.15 | 983508.03 |

PERIODIC DISCLOSURES

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

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

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

Date: Upto the quarter ending on March, 2024

(Amount in Rs. Lakhs)

| Sl.No. | Line of Business | For the Quarter ending on 31st March, 2024 | | For the corresponding quarter of the previous year ended 31st March, 2023 | | upto the quarter ending on 31st March, 2024 | | Up to the corresponding quarter of the previous year ended 31st March, 2023 | |
|--------|---|--|-----------------|---|-----------------|---|-----------------|---|-----------------|
| | | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies |
| 1 | Fire | 15376.69 | 35413 | 17919.45 | 36357 | 97002.06 | 149955 | 94473.46 | 142556 |
| 2 | Marine Cargo | 7503.80 | 8974 | 6268.52 | 10240 | 29059.22 | 41655 | 28924.62 | 41582 |
| 3 | Marine Other than Cargo | 210.92 | 98 | 438.51 | 118 | 1482.59 | 161 | 1288.03 | 170 |
| 4 | Motor OD | 42710.78 | 703622 | 55297.60 | 1086361 | 216463.67 | 3854599 | 191678.61 | 3900702 |
| 5 | Motor TP | 47757.93 | 985054 | 66063.97 | 1094957 | 220661.66 | 4199007 | 221677.54 | 4392987 |
| 6 | Health | 25325.04 | 37971 | 45833.78 | 102455 | 150654.00 | 229819 | 203887.86 | 241526 |
| 7 | Personal Accident | 2533.67 | 52170 | 2799.73 | 57249 | 13715.76 | 221557 | 12812.61 | 253344 |
| 8 | Travel | 29.40 | 3308 | 37.89 | 3270 | 233.10 | 26957 | 251.39 | 25898 |
| 9 | Workmen's Compensation/ Employer's liability | 1399.12 | 7168 | 1298.99 | 7718 | 5542.18 | 31381 | 5134.49 | 31329 |
| 10 | Public/ Product Liability | 1677.03 | 1595 | 1927.62 | 1531 | 7058.97 | 6809 | 7016.47 | 6178 |
| 11 | Engineering | 5109.96 | 5574 | 4035.23 | 5512 | 24114.04 | 20932 | 16038.87 | 19063 |
| 12 | Aviation | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 13 | Crop Insurance | 54622.96 | 95 | 55897.90 | 52 | 148776.93 | 280 | 138372.33 | 139 |
| 14 | Other segments ** | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 15 | Miscellaneous | 16712.16 | 158648 | 17626.52 | 182485 | 68743.84 | 719759 | 65539.02 | 766543 |

PERIODIC DISCLOSURES
FORM NL-36- BUSINESS -CHANNELS WISE

FORM NL-36- BUSINESS -CHANNELS WISE

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

Date: Upto the quarter ending on March, 2024

| Sl.No. | Channels | For the Quarter ending on 31st March, 2024 | | Upto the Quarter ending on 31st March, 2024 | | For the corresponding quarter of the previous year ended 31st March, 2023 | | Upto the corresponding quarter of the previous year ended 31st March, 2023 | |
|--------|--|--|--------------------|---|--------------------|---|--------------------|--|--------------------|
| | | 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 | 414101 | 34850.02 | 1982797 | 147925.98 | 564173 | 43177.41 | 2166795 | 148883.72 |
| 2 | Corporate Agents-Banks | 65076 | 1527.77 | 328597 | 7434.74 | 116715 | 2061.25 | 363438 | 9057.99 |
| 3 | Corporate Agents -Others | 8584 | 759.37 | 37051 | 3324.09 | 9805 | 803.67 | 38324 | 2627.32 |
| 4 | Brokers | 676544 | 81476.32 | 3200208 | 426462.98 | 818853 | 111507.85 | 3134328 | 447787.29 |
| 5 | Micro Agents | 25 | 0.37 | 114 | 1.35 | 0 | 0.00 | 0 | 0.00 |
| 6 | Direct Business -Officers/Employees -Online (Through Company Website) -Others | 100367 | 82947.06 | 521564 | 307335.78 | 134233 | 87941.44 | 535355 | 285316.58 |
| 7 | Common Service Centres(CSC) | 8542 | 142.11 | 43602 | 743.04 | 9796 | 168.37 | 41490 | 399.72 |
| 8 | Insurance Marketing Firm | 1772 | 177.09 | 7531 | 771.72 | 976 | 169.13 | 3339 | 573.83 |
| 9 | Point of sales person (Direct) | 260323 | 14540.99 | 1258089 | 66839.27 | 367140 | 23705.12 | 1360151 | 69816.17 |
| 10 | MISP (Direct) | 463933 | 4544.49 | 2122094 | 22651.42 | 566112 | 5903.45 | 2176934 | 22591.68 |
| 11 | Web Aggregators | 423 | 3.87 | 1224 | 17.67 | 502 | 8.00 | 1866 | 41.27 |
| 12 | Referral Arrangements | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | -3 | -0.24 |
| 13 | Other (to be sepcified) (i) _____ (ii) _____ | 0 | 0.00 | | | 0 | 0.00 | 0 | 0.00 |
| | Total (A) | 1999690 | 220969.46 | 9502871 | 983508.03 | 2588305 | 275445.70 | 9822017 | 987095.33 |
| 14 | Business outside India (B) | | | | | | | | |
| | Grand Total (A+B) | 1999690.00 | 220969.46 | 9502871.00 | 983508.03 | 2588305.00 | 275445.70 | 9822017.00 | 987095.33 |

PERIODIC DISCLOSURES
FORM NL-37-CLAIMS DATA

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

Upto the quarter ending on Mar'24

| 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 | 1265 | 2310 | 17 | 2327 | 27634 | 42176 | 69810 | 23610 | 2420 | 41 | 26071 | 861 | 116 | 900 | 1 | 717 | 0 | 4070 | 106138 |
| 2 | Claims reported during the period | 4651 | 35305 | 19 | 35324 | 561976 | 21708 | 583684 | 700646 | 8239 | 111 | 708996 | 1775 | 139 | 1788 | 2 | 557 | 0 | 35533 | 1372449 |
| | (a) Booked During the period | 4484 | 35099 | 16 | 35115 | 560388 | 19707 | 580095 | 688340 | 7998 | 110 | 696448 | 1685 | 139 | 1733 | 0 | 547 | 0 | 35152 | 1355398 |
| | (b) Reopened during the Period | 167 | 206 | 3 | 209 | 1588 | 2001 | 3589 | 12306 | 241 | 1 | 12548 | 90 | 0 | 55 | 2 | 10 | 0 | 381 | 17051 |
| | (c) Other Adjustment (to be specified) | | | | | | | | | | | | | | | | | | | |
| 3 | Claims Settled during the period | 3827 | 29463 | 13 | 29476 | 494477 | 21034 | 515511 | 663653 | 5786 | 57 | 669496 | 864 | 51 | 1602 | 1 | 521 | 0 | 16796 | 1238145 |
| | (a) paid during the period | 3827 | 29463 | 13 | 29476 | 494477 | 21034 | 515511 | 663653 | 5786 | 57 | 669496 | 864 | 51 | 1602 | 1 | 521 | 0 | 16796 | 1238145 |
| 4 | Claims Repudiated during the period | 0 | 0 | 0 | 0 | 1559 | 25 | 1584 | 46359 | 2460 | 29 | 48848 | 34 | 0 | | 0 | 0 | 0 | 75 | 50541 |
| | Other Adjustment (to be specified) (i) Closed Claims | 280 | 4983 | 5 | 4988 | 29523 | 498 | 30021 | 0 | 0 | 0 | 0 | 1009 | 28 | 117 | 0 | 99 | 0 | 16625 | 53167 |
| 5 | Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority) | 0 | 0 | 0 | 0 | 23 | 103 | 126 | 2 | 0 | 0 | 2 | 4 | 0 | 2 | 0 | 0 | 0 | 0 | 134 |
| 6 | Claims O/S at End of the period | 1809 | 3169 | 18 | 3187 | 64051 | 42327 | 106378 | 14244 | 2413 | 66 | 16723 | 729 | 176 | 969 | 2 | 654 | 0 | 6107 | 136734 |
| | Less than 3months | 480 | 1699 | 3 | 1702 | 54622 | 2477 | 57099 | 10375 | 1316 | 15 | 11706 | 319 | 35 | 341 | 0 | 116 | 0 | 3119 | 74917 |
| | 3 months to 6 months | 330 | 491 | 0 | 491 | 6601 | 3724 | 10325 | 2059 | 619 | 9 | 2687 | 238 | 23 | 178 | 0 | 25 | 0 | 1184 | 15481 |
| | 6months to 1 year | 447 | 508 | 5 | 513 | 2415 | 7494 | 9909 | 1145 | 347 | 10 | 1502 | 111 | 42 | 195 | 0 | 116 | 0 | 1075 | 13910 |
| | 1year and above | 552 | 471 | 10 | 481 | 413 | 28632 | 29045 | 665 | 131 | 32 | 828 | 61 | 76 | 255 | 2 | 397 | 0 | 729 | 32426 |

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

Upto the quarter ending on Mar'24

(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 | 114729.34 | 9032.76 | 2334.43 | 11367.20 | 11971.44 | 275077.29 | 287048.73 | 16368.40 | 4461.56 | 51.18 | 20881.14 | 2670.49 | 2748.06 | 11652.94 | 0.37 | 23997.96 | 0.00 | 17257.21 | 492353.44 |
| 2 | Claims reported during the period | 67367.87 | 25039.58 | 569.23 | 25608.81 | 150867.37 | 134595.87 | 285463.24 | 252367.40 | 13439.69 | 86.52 | 265893.61 | 4734.00 | 1590.06 | 8786.95 | 875.36 | 42588.52 | 0.00 | 32791.39 | 735699.81 |
| | (a) Booked During the period | 65801.85 | 24824.66 | 68.05 | 24892.71 | 149171.34 | 127022.33 | 276193.67 | 249932.85 | 13068.17 | 86.37 | 263087.39 | 4442.72 | 1590.06 | 8663.34 | 0.00 | 42584.78 | 0.00 | 32365.89 | 719622.41 |
| | (b) Reopened during the Period | 1566.02 | 214.92 | 501.18 | 716.10 | 1696.03 | 7573.54 | 9269.57 | 2434.55 | 371.52 | 0.15 | 2806.22 | 291.27 | 0.00 | 123.60 | 875.36 | 3.75 | 0.00 | 425.50 | 16077.39 |
| | (c) Other Adjustment (to be specified) | | | | | | | | | | | | | | | | | | | |
| 3 | Claims Settled during the period | 56611.85 | 18221.04 | 732.48 | 18953.52 | 153972.07 | 152045.22 | 306017.30 | 215671.83 | 8547.78 | 63.20 | 224282.81 | 2023.86 | 3021.91 | 5912.20 | 875.36 | 38801.53 | 0.00 | 16936.67 | 673437.01 |
| | (a) paid during the period | 56611.85 | 18221.04 | 732.48 | 18953.52 | 153972.07 | 152045.22 | 306017.30 | 215671.83 | 8547.78 | 63.20 | 224282.81 | 2023.86 | 3021.91 | 5912.20 | 875.36 | 38801.53 | 0.00 | 16936.67 | 673437.01 |
| 4 | Claims Repudiated during the period | 0.00 | 0.00 | 0.00 | 0.00 | 393.86 | 15.15 | 409.01 | 28745.16 | 1749.56 | 5.63 | 30500.35 | 102.15 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 44.92 | 31056.42 |
| | Other Adjustment (to be specified) | 1952.40 | 1533.58 | 21.74 | 1555.32 | 7137.45 | 2588.18 | 9725.63 | 0.00 | 0.00 | 0.00 | 1503.34 | 128.03 | 128.03 | 252.72 | 0.00 | 20577.21 | 0.00 | 3660.26 | 39354.91 |
| | (i) 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 | 76.50 | 403.29 | 479.79 | 3.23 | 0.00 | 0.00 | 3.23 | 21.10 | 0.00 | 0.50 | 0.00 | 0.00 | 0.00 | 0.00 | 504.62 |
| 6 | Claims O/S at End of the period | 158050.66 | 10356.82 | 2458.01 | 12814.82 | 20831.48 | 279667.52 | 300499.00 | 19630.72 | 7208.86 | 69.78 | 26909.35 | 2833.05 | 13863.54 | 15771.89 | 1945.55 | 26145.79 | 0.00 | 28902.84 | 587736.50 |
| | Less than 3months | 10204.31 | 3134.40 | 16.51 | 3150.91 | 13604.99 | 17993.27 | 31598.27 | 15657.93 | 3374.32 | 12.96 | 19045.20 | 973.62 | 372.16 | 1698.13 | 0.00 | 20266.08 | 0.00 | 5672.75 | 92981.44 |
| | 3 months to 6 months | 52172.82 | 2209.40 | 0.00 | 2209.40 | 3750.30 | 26327.33 | 30077.63 | 1548.80 | 1968.60 | 10.97 | 3528.37 | 764.19 | 1988.68 | 4865.98 | 0.00 | 65.13 | 0.00 | 7053.37 | 102725.56 |
| | 6months to 1 year | 21619.10 | 1364.50 | 33.12 | 1397.62 | 2239.28 | 42410.54 | 44649.82 | 1261.92 | 1308.45 | 6.75 | 2577.11 | 671.41 | 1365.91 | 3854.75 | 0.00 | 562.65 | 0.00 | 7399.83 | 84098.20 |
| | 1year and above | 74054.43 | 3648.52 | 2408.38 | 6056.89 | 1236.90 | 192936.38 | 194173.28 | 1162.07 | 557.49 | 39.10 | 1758.66 | 423.84 | 10136.79 | 5353.03 | 1945.55 | 5251.92 | 0.00 | 8776.89 | 307931.30 |

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

PERIODIC DISCLOSURES

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

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

Reporting Period

FYE 31-Mar-2024

LOB

Long Tail Class

(Amount in Rs. Lakhs)

| Particulars | Accident year Cohort | | | | | | | | | | |
|--|----------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | FYE 31-Mar-2014 | FYE 31-Mar-2015 | FYE 31-Mar-2016 | FYE 31-Mar-2017 | FYE 31-Mar-2018 | FYE 31-Mar-2019 | FYE 31-Mar-2020 | FYE 31-Mar-2021 | FYE 31-Mar-2022 | FYE 31-Mar-2023 | FYE 31-Mar-2024 |
| Ultimate Net Loss Cost - Original estimate | 2,57,508 | 61,107 | 75,857 | 87,065 | 86,738 | 1,11,245 | 1,39,736 | 1,43,326 | 1,60,748 | 1,66,780 | 1,89,574 |
| Net Claims Provisions* | 23,279 | 10,053 | 15,020 | 18,500 | 32,743 | 49,451 | 77,210 | 88,417 | 1,08,472 | 1,36,788 | - |
| Cumulative Payment as of | | | | | | | | | | | |
| one year later | 1,41,684 | 15,274 | 17,058 | 17,381 | 17,672 | 19,388 | 12,197 | 18,280 | 26,766 | 32,926 | - |
| two year later | 1,75,114 | 26,304 | 34,604 | 35,335 | 30,238 | 26,147 | 28,500 | 38,092 | 52,275 | - | - |
| three year later | 1,97,038 | 36,414 | 49,881 | 47,274 | 35,091 | 37,633 | 45,937 | 57,294 | - | - | - |
| four year later | 2,17,622 | 44,632 | 59,222 | 52,430 | 42,760 | 50,551 | 62,528 | - | - | - | - |
| five year later | 2,38,080 | 49,679 | 63,170 | 59,468 | 51,605 | 61,810 | - | - | - | - | - |
| six year later | 2,52,470 | 52,314 | 68,897 | 66,464 | 58,728 | - | - | - | - | - | - |
| seven year later | 2,58,486 | 55,424 | 75,199 | 73,541 | - | - | - | - | - | - | - |
| eight year later | 2,66,065 | 59,245 | 80,527 | - | - | - | - | - | - | - | - |
| nine year later | 2,74,382 | 62,801 | - | - | - | - | - | - | - | - | - |
| ten year later | 2,81,948 | - | - | - | - | - | - | - | - | - | - |
| Ultimate Net Loss Cost - Re-estimated | | | | | | | | | | | |
| one year later | 2,60,500 | 61,097 | 76,714 | 84,676 | 91,471 | 1,11,243 | 1,39,736 | 1,45,199 | 1,60,748 | 1,69,714 | - |
| two year later | 2,61,529 | 62,150 | 84,591 | 90,201 | 91,471 | 1,11,243 | 1,39,736 | 1,45,199 | 1,60,748 | | |
| three year later | 2,68,888 | 67,093 | 91,496 | 90,201 | 91,471 | 1,11,243 | 1,39,736 | 1,45,711 | | | |
| four year later | 2,77,476 | 67,991 | 92,277 | 90,201 | 91,471 | 1,11,243 | 1,39,739 | | | | |
| five year later | 2,86,460 | 68,221 | 94,603 | 90,458 | 91,471 | 1,11,261 | | | | | |
| six year later | 2,96,518 | 72,373 | 95,025 | 91,277 | 91,471 | | | | | | |
| seven year later | 3,04,062 | 72,373 | 95,547 | 92,041 | | | | | | | |
| eight year later | 3,04,648 | 72,639 | 95,547 | | | | | | | | |
| nine year later | 3,07,512 | 72,854 | | | | | | | | | |
| ten year later | 3,05,227 | | | | | | | | | | |
| Favourable/(unfavourable) development | (47,719) | (11,747) | (19,690) | (4,976) | (4,733) | (16) | (2) | (2,386) | - | (2,933) | - |
| In % (A-D)/A | -19% | -19% | -26% | -6% | -5% | 0% | 0% | -2% | 0% | -2% | 0% |

Note:-

(a) Should Include all other prior years

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

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

PERIODIC DISCLOSURES

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

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

Reporting Period

FYE 31-Mar-2024

LOB

Short Tail Class

(Amount in Rs Lakhs)

| Particulars | Accident year Cohort | | | | | | | | | | |
|--|----------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | FYE 31-Mar-2014 | FYE 31-Mar-2015 | FYE 31-Mar-2016 | FYE 31-Mar-2017 | FYE 31-Mar-2018 | FYE 31-Mar-2019 | FYE 31-Mar-2020 | FYE 31-Mar-2021 | FYE 31-Mar-2022 | FYE 31-Mar-2023 | FYE 31-Mar-2024 |
| Ultimate Net Loss Cost - Original estimate | 4,53,212 | 98,412 | 1,38,653 | 1,81,775 | 1,57,958 | 2,16,506 | 2,49,827 | 2,43,133 | 3,43,819 | 3,54,420 | 3,76,828 |
| Net Claims Provisions* | 76 | 252 | 20 | 205 | 1,010 | 634 | 1,638 | 1,661 | 5,998 | 9,361 | - |
| Cumulative Payment as of | | | | | | | | | | | |
| one year later | 4,40,749 | 96,559 | 1,34,257 | 1,67,262 | 1,48,354 | 2,06,858 | 2,47,751 | 2,39,896 | 3,32,292 | 3,29,655 | - |
| two year later | 4,43,636 | 97,809 | 1,36,332 | 1,72,507 | 1,51,145 | 2,10,320 | 2,52,524 | 2,46,022 | 3,36,194 | - | - |
| three year later | 4,44,696 | 98,372 | 1,37,273 | 1,73,685 | 1,51,778 | 2,11,548 | 2,62,554 | 2,48,406 | - | - | - |
| four year later | 4,45,763 | 98,814 | 1,37,643 | 1,73,813 | 1,52,138 | 2,12,335 | 2,63,151 | - | - | - | - |
| five year later | 4,46,477 | 99,084 | 1,37,888 | 1,74,077 | 1,52,592 | 2,12,817 | - | - | - | - | - |
| six year later | 4,46,926 | 98,716 | 1,38,045 | 1,74,411 | 1,53,035 | - | - | - | - | - | - |
| seven year later | 4,47,251 | 98,802 | 1,38,223 | 1,74,759 | - | - | - | - | - | - | - |
| eight year later | 4,47,457 | 98,970 | 1,38,684 | - | - | - | - | - | - | - | - |
| nine year later | 4,47,623 | 99,063 | - | - | - | - | - | - | - | - | - |
| ten year later | 4,47,888 | - | - | - | - | - | - | - | - | - | - |
| Ultimate Net Loss Cost - Re-estimated | | | | | | | | | | | |
| one year later | 4,50,302 | 99,628 | 1,39,321 | 1,77,402 | 1,52,991 | 2,14,973 | 2,61,140 | 2,46,685 | 3,45,082 | 3,39,016 | - |
| two year later | 4,48,974 | 99,298 | 1,38,567 | 1,75,699 | 1,54,774 | 2,15,361 | 2,56,124 | 2,49,648 | 3,42,192 | | |
| three year later | 4,48,884 | 99,706 | 1,38,477 | 1,75,088 | 1,53,904 | 2,12,809 | 2,64,530 | 2,50,067 | | | |
| four year later | 4,49,848 | 99,640 | 1,38,368 | 1,74,104 | 1,53,780 | 2,13,173 | 2,64,789 | | | | |
| five year later | 4,49,221 | 99,669 | 1,38,046 | 1,74,361 | 1,53,788 | 2,13,451 | | | | | |
| six year later | 4,49,375 | 98,917 | 1,38,100 | 1,74,600 | 1,54,045 | | | | | | |
| seven year later | 4,48,306 | 98,887 | 1,38,250 | 1,74,965 | | | | | | | |
| eight year later | 4,48,662 | 99,058 | 1,38,704 | | | | | | | | |
| nine year later | 4,49,058 | 99,315 | | | | | | | | | |
| ten year later | 4,47,964 | | | | | | | | | | |
| Favourable/(unfavourable) development | 5,248 | (903) | (50) | 6,810 | 3,913 | 3,055 | (14,962) | (6,935) | 1,628 | 15,404 | - |
| In % (A-D)/A | 1% | -1% | 0% | 4% | 2% | 1% | -6% | -3% | 0% | 4% | 0% |

Note:-

(a) Should Include all other prior years

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

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

PERIODIC DISCLOSURES
FORM NL-39-AGING OF CLAIMS

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

For the quarter ending on Mar'24

(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 | 138 | 96 | 125 | 320 | 102 | 19 | 13 | 357.74 | 648.15 | 1041.39 | 2611.37 | 8974.24 | 2091.62 | 102.42 | 813.00 | 15826.94 |
| 2 | Marine Cargo | 4273 | 1406 | 596 | 415 | 119 | 1 | 4 | 1304.13 | 1182.26 | 1078.87 | 824.81 | 342.20 | 0.69 | 83.52 | 6814.00 | 4816.47 |
| 3 | Marine Other than Cargo | 0 | 0 | 0 | 3 | 1 | 0 | 2 | 0.00 | 0.00 | 0.00 | 1.26 | 2.32 | 0.00 | 40.66 | 6.00 | 44.24 |
| 4 | Motor OD | 68177 | 31398 | 4839 | 1534 | 339 | 52 | 89 | 14413.01 | 13547.85 | 5080.70 | 3072.19 | 719.54 | 182.53 | 245.98 | 106428.00 | 37261.80 |
| 5 | Motor TP | 90 | 360 | 722 | 936 | 1995 | 728 | 864 | 244.52 | 2405.69 | 4013.35 | 6366.24 | 16195.70 | 6764.66 | 8237.66 | 5695.00 | 44227.83 |
| 6 | Health | 121669 | 29434 | 6421 | 2139 | 1709 | 56 | 11 | 27604.75 | 13858.73 | 3181.11 | 1989.84 | 185.65 | 32.71 | 17.10 | 161439.00 | 46869.88 |
| 7 | Personal Accident | 266 | 540 | 541 | 287 | 84 | 3 | 9 | 175.56 | 520.46 | 726.38 | 762.53 | 281.17 | 8.39 | -15.76 | 1730.00 | 2458.74 |
| 8 | Travel | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0.27 | 5.29 | 2.35 | 0.00 | 0.00 | 0.00 | 0.00 | 4.00 | 7.90 |
| 9 | Workmen's Compensation/ Employer's liability | 2 | 27 | 70 | 68 | 36 | 4 | 2 | 0.91 | 43.73 | 126.30 | 170.48 | 85.94 | 39.14 | 5.87 | 209.00 | 472.37 |
| 10 | Public/ Product Liability | 1 | 0 | 3 | 2 | 11 | 1 | 0 | 0.01 | 4.75 | 4.60 | 71.67 | 1165.81 | 14.09 | 0.00 | 18.00 | 1260.93 |
| 11 | Engineering | 60 | 75 | 81 | 134 | 107 | 4 | 1 | 89.07 | 257.01 | 274.92 | 786.63 | 879.58 | 81.70 | 10.63 | 462.00 | 2379.55 |
| 12 | Aviation | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 875.34 | 1.00 | 875.34 |
| 13 | Crop Insurance | 39 | 46 | 32 | 16 | 7 | 0 | 1 | 15228.75 | 6242.59 | 90.66 | 84.38 | 94.95 | 0.11 | 0.00 | 141.00 | 21741.43 |
| 14 | Other segments ^(a) | 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 | 1156 | 1838 | 890 | 576 | 202 | 5 | 5 | 416.54 | 872.03 | 1137.54 | 1460.35 | 1142.43 | 14.95 | 27.77 | 4672.00 | 5071.61 |

Upto the Quarter ending on Mar'24

(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 | 815 | 994 | 919 | 641 | 374 | 47 | 37 | 2590.59 | 3776.11 | 3147.94 | 5694.12 | 20970.21 | 10285.51 | 10147.38 | 3827.00 | 56611.85 |
| 2 | Marine Cargo | 19158 | 6713 | 1921 | 1113 | 503 | 25 | 30 | 4467.24 | 5290.59 | 3696.62 | 2739.81 | 1423.39 | 525.11 | 78.27 | 29463.00 | 18221.04 |
| 3 | Marine Other than Cargo | 0 | 2 | 0 | 3 | 1 | 1 | 6 | 0.00 | 0.69 | 0.09 | 1.54 | 4.47 | 2.26 | 723.43 | 13.00 | 732.48 |
| 4 | Motor OD | 361224 | 103918 | 19913 | 6819 | 1995 | 245 | 363 | 73146.62 | 44884.60 | 20515.58 | 10469.64 | 3187.88 | 691.07 | 1076.68 | 494477.00 | 153972.07 |
| 5 | Motor TP | 444 | 1324 | 2264 | 3353 | 6682 | 2999 | 3968 | 2095.05 | 6997.45 | 11988.16 | 20584.07 | 53247.76 | 25161.55 | 31971.17 | 21034.00 | 152045.22 |
| 6 | Health | 420729 | 175836 | 52933 | 9681 | 4304 | 128 | 42 | 136274.04 | 59833.98 | 13674.28 | 5130.82 | 632.77 | 73.45 | 52.48 | 663653.00 | 215671.83 |
| 7 | Personal Accident | 955 | 1904 | 1714 | 882 | 274 | 25 | 32 | 587.09 | 1705.99 | 2787.78 | 2391.75 | 962.92 | 87.23 | 25.02 | 5786.00 | 8547.78 |
| 8 | Travel | 37 | 15 | 1 | 1 | 1 | 1 | 1 | 19.62 | 18.03 | 2.46 | 5.23 | 17.71 | 0.00 | 0.15 | 57.00 | 63.20 |
| 9 | Workmen's Compensation/ Employer's liability | 10 | 102 | 267 | 292 | 166 | 16 | 11 | 38.25 | 141.25 | 501.76 | 636.84 | 592.36 | 64.84 | 48.57 | 864.00 | 2023.86 |
| 10 | Public/ Product Liability | 3 | 2 | 11 | 8 | 22 | 4 | 1 | 0.87 | 5.03 | 22.51 | 160.27 | 2684.77 | 148.46 | 0.00 | 51.00 | 3021.91 |
| 11 | Engineering | 199 | 341 | 394 | 381 | 263 | 12 | 12 | 559.49 | 456.54 | 890.64 | 1946.70 | 1898.62 | 137.23 | 22.98 | 1602.00 | 5912.20 |
| 12 | Aviation | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 875.36 | 1.00 | 875.36 |
| 13 | Crop Insurance | 152 | 74 | 65 | 115 | 108 | 2 | 5 | 30934.13 | 6757.94 | 266.65 | 475.13 | 364.95 | 0.60 | 2.13 | 521.00 | 38801.53 |
| 14 | Other segments ^(a) | 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 | 5166 | 6395 | 2791 | 1770 | 609 | 31 | 34 | 1731.37 | 2964.46 | 3584.55 | 4863.03 | 3953.68 | 47.86 | -208.28 | 16796.00 | 16936.67 |

PERIODIC DISCLOSURES
FORM NL-41- OFFICE INFORMATION

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

Date: 31st March 2024

| Sl. No. | Office Information | Number |
|---------|---|-----------------------------------|
| 1 | No. of offices at the beginning of the year | 341 |
| 2 | No. of branches approved during the year | 36 |
| 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 | 0 |
| 6 | No of branches at the end of the year | 377 |
| 7 | No. of branches approved but not opened | 0 |
| 8 | No. of rural branches | 1 |
| 9 | No. of urban branches | 376 |
| 10 | No. of Directors:- | |
| | (a) Independent Director | 3 |
| | (b) Executive Director ** | 2 |
| | (c) Non-executive Director | 9 |
| | (d) Women Director* | 1 |
| | (e) Whole time Director ** | 2 |
| 11 | No. of Employees | |
| | (a) On-roll: | 4609 |
| | (b) Off-roll: | 1062 |
| | (c) Total | 5671 |
| 12 | No. of Insurance Agents and Intermediaries | |
| | (a) Individual Agents, | 11714 |
| | (b) Corporate Agents-Banks | 61 |
| | (c) Corporate Agents-Others | 52 |
| | (d) Insurance Brokers | 652 |
| | (e) Web Aggregators | 5 |
| | (f) Insurance Marketing Firm | 62 |
| | (g) Motor Insurance Service Providers (DIRECT) | 1441 |
| | (h) Point of Sales persons (DIRECT) | 33850 |
| | (i) Other as allowed by IRDAI (PA, CM, Oth.) | 888 |

Note- (*) As on 31-03-2024, the Company had one Woman Director:

(i) Mrs. Uma Suresh Prabhu, Independent Director

(**) The company had following two Whole Time Directors/ Executive Directors as on 31-03-2024:

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

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

Employees and Insurance Agents and Intermediaries - Movement

| Particulars | Employees | Insurance Agents and Intermediaries |
|--|-----------|-------------------------------------|
| Number at the beginning of the quarter | 4635 | 50319 |
| Recruitments during the quarter | 151 | 1660 |
| Attrition during the quarter | 177 | 3254 |
| Number at the end of the quarter | 4609 | 48725 |

PERIODIC DISCLOSURES

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

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

Date: 1st January, 2024 to 31st March, 2024

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. Kichiichiro Yamamoto | Vice Chairman | Vice Chairman | No Change |
| 3 | Mr. Dileepbhai Sanghani | Director | Non - Executive Director | No Change |
| 4 | Dr. U.S. Awasthi | Director | Non - Executive Director | No Change |
| 5 | Mr. Rakesh Kapur | Director | Non - Executive Director | No Change |
| 6 | Dr. P.S. Gahlaut | Director | Non - Executive Director | No Change |
| 7 | Mrs. Uma Suresh Prabhu | Director | Independent Director | No Change |
| 8 | Mr. Rajesh Ranjan | Director | Independent Director | No Change |
| 9 | Mr. Amar Sinha | Director | Independent Director | No Change |
| 10 | Mr. Allen Po Hsu Juang | Director | Non - Executive Director | No Change |
| 11 | Mr. Kunihiko Higashi | Director | Non - Executive Director | No Change |
| 12 | Mr. Masahito Hirai | Director | Non - Executive Director | No Change |
| 13 | Mr. H.O. Suri | Managing Director & CEO | Managing Director & CEO | No Change |
| 14 | Mr. Shinjiro Hamada | Director (Operations) | Whole Time Director/ Executive Director | No Change |
| 15 | Mr. Ramesh Kumar | Sr. Executive Director * | Head-HR, Admin & CSR) | No Change |
| 16 | Mrs. Seema Gaur | Sr. Executive Director * | Head -IT & MIS | No Change |
| 17 | Mr. Gunasekhar Boga | Executive Director - Marketing Head Zone-II) * | Marketing Head Zone-II | No Change |
| 18 | Mrs. Niharika Singh | EVP- Marketing Head Zone-I * | Marketing Head Zone-I | No Change |
| 19 | Mrs. Isha Khera | Appointed Actuary | Appointed Actuary | No Change |
| 20 | Mr. Yusuke Yoshida | EVP & Chief Risk Officer | Chief Risk Officer | No Change |
| 21 | Mr. Sanket Gupta | EVP & CFO | Chief Financial Officer | No Change |
| 22 | Mr. Subrata Mondal | EVP & Head (Underwriting) * | Head (Underwriting) | No Change |
| 23 | Mr. Neeraj Kumar Jain # | EVP & Head (Claims) * | Head (Claims) | Designated as KMP w.e.f. 01.01.2024 |
| 24 | Mr. Amit Jain | EVP, Company Secretary & Chief Compliance Officer | Company Secretary & Chief Compliance Officer | No Change |
| 25 | Mr. Abhishek Sharma | Chief Investment Officer | Chief Investment Officer | No Change |
| 26 | 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.

(#) Due to the change in organizational structure, Mr. Neeraj Kumar Jain (EVP) was designated as Head (Claims) in place of Mr. Harsh Agrawal w.e.f. 01.01.2024

PERIODIC DISCLOSURES

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

Insurer: **IFFCO-TOKIO General Insurance Co. Ltd.**

Upto the Quarter ending on **31st March, 2024**

(Amount in Rs. Lakhs)

| Rural & Social Obligations (Quarterly Returns) | | | | | |
|--|--|---------------|------------------------|--------------------|-----------------------|
| Sl.No. | Line of Business | Particular | No. of Policies Issued | Premium Collected | Sum Assured |
| 1 | FIRE | Rural | 37,713 | 3,897.58 | 73,18,942.04 |
| | | Social | | | |
| 2 | MARINE CARGO | Rural | | | |
| | | Social | | | |
| 3 | MARINE OTHER THAN CARGO | Rural | | | |
| | | Social | | | |
| 4 | MOTOR OD | Rural | 3,54,366 | 33,873.49 | 10,79,862.78 |
| | | Social | | | |
| 5 | MOTOR TP | Rural | 35,34,632 | 80,621.17 | 23,68,500.01 |
| | | Social | | | |
| 6 | HEALTH | Rural | 61,897 | 50,010.39 | 1,33,13,122.96 |
| | | Social | | | |
| 7 | PERSONAL ACCIDENT | Rural | 1,06,281 | 2,848.57 | 1,53,41,677.44 |
| | | Social | 1 | 70.56 | 5,31,048.00 |
| 8 | TRAVEL | Rural | | | |
| | | Social | | | |
| 9 | Workmen's Compensation/ Employer's liability | Rural | 8876 | 1,197.18 | 5,00,700.63 |
| | | Social | | | |
| 10 | Public/ Product Liability | Rural | 1,390 | 31.44 | 61,643.88 |
| | | Social | | | |
| 11 | Engineering | Rural | 6,350 | 1,870.10 | 13,73,370.18 |
| | | Social | | | |
| 12 | Aviation | Rural | | | |
| | | Social | | | |
| 13 | Other Segment ^(a) | Rural | 280 | 1,48,776.93 | 15,82,209.63 |
| | | Social | 258 | 1,33,696.32 | 15,77,063.77 |
| 14 | Miscellaneous | Rural | 2,81,382 | 20,850.17 | 47,58,454.66 |
| | | Social | 136 | 0.15 | 126.18 |
| | Total | Rural | 43,93,167 | 3,43,977.02 | 4,76,98,484.20 |
| | | Social | 395 | 1,33,767.04 | 21,08,237.94 |

PERIODIC DISCLOSURES
FORM NL - 44 - MOTOR TP OBLIGATIONS

| | |
|--|---|
| Name of the Insurer : | IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED |
| Registration No. : | 106 |
| Date of Registration with the IRDAI : | December 4, 2000 |
| Gross Direct Premium Income during the immediate preceding FY (Rs In Lakhs) | 9,87,095 |
| Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY (Rs In Lakhs) | 2,21,678 |
| Obligation of the Insurer to be met in a FY (Rs In Lakhs) * | 2,15,650 |
| Statement Period : Quarter ending | Mar-24 |

| Items | (₹ In Lakhs) | |
|---|---|--|
| | For the Quarter ended March 31, 2024 | Upto the Quarter ended March 31, 2024 |
| Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L) | 18,847 | 80,998 |
| Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P) | 28,910 | 1,39,663 |
| Total Gross Direct Motor Third Party Insurance Business (L+P) | 47,757 | 2,20,661 |
| Total Gross Direct Motor Own damage Insurance Business Premium | 42,711 | 2,16,464 |
| Total Gross Direct Premium Income | 2,20,969 | 9,83,508 |

* Motor TP Obligation for FY 2023-24 has been calculated based on Industry figures received from GI Council.

PERIODIC DISCLOSURES
FORM NL-45-GRIEVANCE DISPOSAL

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

Date: January - March' 2024

| SI No. | Particulars | Opening Balance * | Additions during the quarter (net of duplicate complaints) | Complaints Resolved | | | Complaints Pending at the end of the quarter | Total Complaints registered up to the quarter during the financial year |
|----------|---|-------------------------------------|--|--|---|---------------|--|---|
| | | | | Fully Accepted | Partial Accepted | Rejected | | |
| 1 | Complaints made by customers | | | | | | | |
| a) | Proposal Related | 0 | 1 | 1 | 0 | 0 | 0 | 4 |
| b) | Claims Related | 12 | 544 | 142 | 161 | 244 | 9 | 1736 |
| c) | Policy Related | 2 | 98 | 63 | 24 | 6 | 7 | 211 |
| d) | Premium Related | 0 | 9 | 4 | 2 | 1 | 2 | 20 |
| e) | Refund Related | 0 | 6 | 3 | 1 | 1 | 1 | 6 |
| f) | Coverage Related | 0 | 12 | 6 | 2 | 3 | 1 | 33 |
| g) | Cover Note Related | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| h) | Product Related | 0 | 1 | 0 | 1 | 0 | 0 | 1 |
| i) | Others (to be specified) | | | | | | | |
| | (i) Matter relating to the coverage: the complainant made a grievance regarding the coverages or clauses not disclosed and the wrong deductibles imposed. | 0 | 0 | 0 | 0 | 0 | 0 | 5 |
| | Total | 14 | 671 | 219 | 191 | 255 | 20 | 2016 |
| 2 | Total No. of policies during previous year: | 98,22,017 | | | | | | |
| 3 | Total No. of claims during previous year: | 12,82,346 | | | | | | |
| 4 | Total No. of policies during current year: | 95,02,871 | | | | | | |
| 5 | Total No. of claims during current year: | 13,55,398 | | | | | | |
| 6 | Total No. of Policy Complaints (current year) per 10,000 policies (current year): | 0.22 | | | | | | |
| 7 | Total No. of Claim Complaints (current year) per 10,000 claims registered (current year): | 12.81 | | | | | | |
| 8 | Duration wise Pending Status | Complaints made by customers | | Complaints made by Intermediaries | | Total | | |
| | | Number | Percentage to Pending complaints | Number | Percentage to Pending complaints | Number | Percentage to Pending complaints | |
| a) | Up to 15 days | 20 | 100% | - | - | - | - | |
| b) | 15 - 30 days | 0 | 0% | - | - | - | - | |
| c) | 30 - 90 days | 0 | 0% | - | - | - | - | |
| d) | 90 days & Beyond | 0 | 0% | - | - | - | - | |
| | Total Number of Complaints | 20 | 100% | - | - | - | - | |

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: 31-03-2024

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

PERIODIC DISCLOSURES

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

FROM NL- 47- Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2023-24

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

| S.N | UIN | Name of the Product | No. Of Lives Insured | Launch Data (DD-MM-YYYY) | Incurred Claims Ratio (ICR) | Combined Ratio (CR) | % age of Claims Settled (in terms of number of claims) | % age of Claims Repudiated (in terms of number of claims) | No. Of Complaints Received | No. Of Complaints Resolved | % of policies renewed out of total no. Of policies due for renewal | Age-wise distribution of Policies (classification of policies based on the age of the policy) | | | | | Total No. Of Policies |
|-----|------------------------------------|--|----------------------|--------------------------|-----------------------------|---------------------|--|---|----------------------------|----------------------------|--|---|---|--|--|--|-----------------------|
| | | | | | | | | | | | | No of Policies in its 1st Year | No of Policies completed 1 year and more than 1 years and less than 3 years | No of Policies completed 3 years not more than 3 years but Less than 5 Years | No of Policies completed 5 years or more than 5 years But less than 10 years | No of Policies completed 10 years and more than 10 years | |
| 1 | IFFHLGP22216V012122 | Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB – PMJAY) & Ayushman Bharat PMJAY – SEHAT in the UT of Jammu & Kashmir | 1,02,45,077 | 15-03-2022 | 146.1% | 156.9% | 99% | 1% | 1 | 1 | 0% | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | IFFHLGP22179V012122 | Ayushman Bharat- Pradhan Mantri Jan Arogya Yojana (AB - PMJAY) UT of Lakshadweep | 52,513 | 03-08-2022 | 67.7% | 78.6% | 97% | 3% | -- | -- | 0% | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | IFFHLGP21327V022021 | GROUP MEDISHIELD INSURANCE POLICY | 23,87,703 | 01-10-2020 | 110.7% | 128.5% | 82% | 14% | 434 | 433 | 0% | 1744 | 1 | 0 | 0 | 0 | 1745 |
| 4 | IFFHLGP21045V012021 | IFFCO-TOKIO GROUP HOSPITAL DAILY CASH POLICY | 3 | 03-07-2020 | 0.0% | 0.0% | 0% | 0% | -- | -- | 0% | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | IFFHLGP19096V011819 | IFFCO-TOKIO GROUP CRITICAL ILLNESS POLICY | 2 | 28-01-2019 | 0.0% | 15% | 0% | 0% | -- | -- | 0% | 3 | 0 | 0 | 0 | 0 | 3 |
| 6 | IFFHLGP09003V010809 | JAN SWASTHYA BEEMA YOJANA | 0 | 30-09-2013 | 0.0% | 0.0% | 100% | 0% | -- | -- | 0% | 0 | 0 | 0 | 0 | 0 | 0 |
| 7 | IFFHLGP20034V011920 | IFFCO -TOKIO LOAN PROTECTOR POLICY (GROUP) | 3,994 | 08-01-2020 | 28.6% | 45.9% | 45% | 9% | -- | -- | 0% | 2792 | 1443 | 240 | 0 | 0 | 4475 |
| 8 | IFFHLIP24013V052324 | FAMILY HEALTH PROTECTOR | 2,10,158 | 01-05-2023 | 89.9% | 121.4% | 79% | 16% | 158 | 158 | 89.4% | 78680 | 0 | 0 | 0 | 0 | 78680 |
| 9 | IFFHLIP21583V012021 | IFFCO-TOKIO HOSPITAL DAILY CASH POLICY | 79,759 | 12-02-2021 | 7.5% | 35.7% | 65% | 30% | 13 | 13 | 0.3% | 40713 | 41 | 0 | 0 | 0 | 40754 |
| 10 | IFFHLIP24012V052324 | HEALTH PROTECTOR | 57,720 | 01-05-2023 | 96.1% | 128.2% | 79% | 16% | 66 | 66 | 76.2% | 48458 | 0 | 0 | 0 | 0 | 48458 |
| 11 | IFFHLIP21354V032021 | COMPREHENSIVE ACCIDENT HOSPITALIZATION POLICY | 41,124 | 01-10-2020 | 24.5% | 37.4% | 63% | 23% | -- | -- | 8.5% | 50069 | 0 | 0 | 0 | 0 | 50069 |
| 12 | IFFHLIP21325V032021 | Swasthya Kavach (Family Health) Policy | 20,045 | 01-10-2020 | 105.9% | 130.6% | 85% | 12% | 14 | 14 | 87.4% | 45 | 0 | 0 | 0 | 0 | 45 |
| 13 | IFFHLIP21328V022021 | HEALTH PROTECTOR PLUS | 11,935 | 01-10-2020 | 44.6% | 94.1% | 58% | 35% | -- | -- | 87.0% | 4360 | 0 | 0 | 0 | 0 | 4360 |
| 14 | IFFHLIP23145V012223 | HEALTH PROTECTOR MAX | 8,636 | 06-02-2023 | 19.9% | 54.6% | 8% | 76% | -- | -- | 12.0% | 4922 | 20 | 0 | 0 | 0 | 4942 |
| 15 | IFFHLIP21326V022021 | SWASTHYA RAKSHA BIMA | 7,429 | 01-10-2020 | 48.5% | 66.8% | 61% | 34% | 7 | 7 | 59.3% | 1991 | 0 | 0 | 0 | 0 | 1991 |
| 16 | IFFHLIP19036V011920 | IFFCO-TOKIO CRITICAL ILLNESS BENEFIT POLICY | 5,261 | 12-07-2019 | 1.0% | 35.1% | 13% | 50% | -- | -- | 0% | 1543 | 265 | 0 | 0 | 0 | 1808 |
| 17 | IFFHLIP20071V011920 | IFFCO-TOKIO MOS-BITE PROTECTOR POLICY | 3,420 | 08-07-1900 | 561.0% | 571.1% | 72% | 27% | 37 | 37 | 0% | 19 | 171 | 2 | 0 | 0 | 192 |
| 18 | IFFHLIP21329V032021 | INDIVIDUAL MEDISHIELD INSURANCE POLICY | 2,315 | 01-10-2020 | 119.5% | 142.1% | 87% | 11% | 3 | 3 | 82.4% | 32 | 0 | 0 | 1 | 0 | 33 |
| 19 | IFFHLIP20161V011920 | AROGYA SANJEEVANI POLICY, IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED | 1,387 | 03-05-2021 | 32.0% | 63.5% | 63% | 34% | -- | -- | 18.1% | 663 | 0 | 0 | 0 | 0 | 663 |
| 20 | IFFHLIP24131V012324 | HEALTH PROTECTOR ASSURE | 390 | 18-12-2023 | 0.1% | 12.2% | 100% | 0% | -- | -- | 0% | 1540 | 0 | 0 | 0 | 0 | 1540 |
| 21 | IFFPMIP23040V012223 | AROGYA SANJEEVANI POLICY (MICRO INSURANCE) IFFCO-TOKIO GIC LTD | 119 | 27-10-2022 | 12.5% | 41.5% | 25% | 50% | -- | -- | 0% | 105 | 0 | 0 | 0 | 0 | 105 |
| 22 | IFFHMIP23041V012223 | IFFCO-TOKIO CRITICAL ILLNESS BENEFIT POLICY (MICRO INSURANCE) | 57 | 27-10-2022 | 0.0% | 31.2% | 0% | 100% | -- | -- | 0% | 78 | 2 | 0 | 0 | 0 | 80 |
| 23 | IFFHLIP21353V022021 | CRITICAL ILLNESS INSURANCE POLICY | 39 | 01-10-2020 | 0.0% | 0.0% | 0% | 0% | -- | -- | 0% | 0 | 13 | 0 | 0 | 0 | 13 |
| 24 | IFFHCSP18107V011718 | CSC- HEALTH PROTECTOR | 3 | 01-12-2018 | 0.0% | 36.1% | 0% | 0% | -- | -- | 0% | 7 | 0 | 0 | 0 | 0 | 7 |
| 25 | IFFHLIP23205V012223 | HEALTH PROTECTOR FOR PERSONS WITH SPECIAL NEEDS, IFFCO-TOKIO GENERAL INSURANCE CO. LTD. | 2 | 25-04-2023 | 0.0% | 31.2% | 0% | 0% | -- | -- | 0% | 4 | 0 | 0 | 0 | 0 | 4 |
| 26 | IRDAN106P0015V01200102 | TRAVEL PROTECTOR INSURANCE POLICY | 1,935 | 02-11-2001 | 34.2% | 68.7% | 38% | 19% | -- | -- | 0% | 1463 | 0 | 0 | 0 | 3 | 1466 |
| 27 | IRDAN106P0001V01200506 | JANATA PERSONAL ACCIDENT POLICY | 1,37,37,055 | 18-11-2005 | 88.5% | 113.0% | 76% | 11% | -- | -- | 9.6% | 4246 | 4819 | 2 | 1 | 0 | 9068 |
| 28 | IRDAN106P0021V01200102 | GROUP PERSONAL ACCIDENT POLICY | 72,26,985 | 16-05-2001 | 101.8% | 125.9% | 51% | 25% | -- | -- | 54.7% | 6378 | 197 | 104 | 0 | 1 | 6680 |
| 29 | IRDAN106P0009V01200809 | JAN SURAKSHA BIMA POLICY (MICRO INSURANCE) | 26,90,904 | 08-09-2008 | 65.6% | 91.3% | 72% | 12% | -- | -- | 14.5% | 4307 | 56 | 0 | 0 | 0 | 4363 |
| 30 | IFFPAGP23058V012223 | PRADHAN MANTRI SURAKSHA BIMA YOJANA | 1,05,695 | 14-07-2022 | 97.8% | 120.2% | 71% | 7% | -- | -- | 0% | 16 | 0 | 0 | 0 | 0 | 16 |
| 31 | IFFPCSP18099V011718 | CSC- JANATA PERSONAL ACCIDENT | 11,295 | 04-01-2018 | 26.1% | 53.1% | 40% | 60% | -- | -- | 0% | 2278 | 0 | 0 | 0 | 0 | 2278 |
| 32 | IRDAI/HLT/ITGI/P-P.V./07/2016-17 | KISAN SURAKSHA BIMA YOJANA (GRAMIN ACCIDENT INSURANCE) | 1,325 | 01-10-2016 | 216.9% | 232.5% | 48% | 8% | -- | -- | 0% | 0 | 1 | 0 | 0 | 0 | 1 |
| 33 | IFFPAGP21634V012021 | GROUP - SARAL SURAKSHA BIMA, IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED | 210 | 01-04-2021 | 0.0% | 26.6% | 0% | 0% | -- | -- | 0% | 9 | 0 | 0 | 0 | 0 | 9 |
| 34 | IRDAN106P0014V01200102 | SANKAT HARAN BIMA (GRAMIN ACCIDENT INSURANCE) POLICY | 0 | 05-09-2001 | 8.1% | 23.8% | 57% | 24% | -- | -- | 0% | 0 | 1 | 0 | 0 | 0 | 1 |
| 35 | IRDAN106P0010V01200102 | INDIVIDUAL PERSONAL ACCIDENT POLICY | 2,28,213 | 16-05-2001 | 52.4% | 80.4% | 58% | 21% | -- | -- | 53.7% | 213138 | 17 | 144 | 6 | 0 | 213305 |
| 36 | IRDA/NL-HLT/ITGI/P-P.V./I/13/14-15 | INDIVIDUAL PERSONAL ACCIDENT GRAND | 3,493 | 24-06-2015 | 10.9% | 38.9% | 57% | 25% | -- | -- | 23.5% | 2558 | 0 | 0 | 0 | 0 | 2558 |
| 37 | IFFPAIP21633V012021 | SARAL SURAKSHA BIMA, IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED | 10 | 01-04-2021 | 0.0% | 28.1% | 0% | 0% | -- | -- | 0% | 5 | 0 | 0 | 0 | 0 | 5 |
| 38 | IRDAN106P0011V01200809 | Jan Suvidha Bima Policy (Micro Policy) | 0 | 08-09-2008 | 0.0% | 0.0% | 0% | 0% | -- | -- | 14.5% | 0 | 0 | 0 | 0 | 0 | 0 |
| 39 | IRDAN106P0008V01200809 | Mahila Suraksha Policy (Micro Insurance) | 0 | 08-09-2008 | 0.0% | 0.0% | 0% | 0% | -- | -- | 0% | 0 | 0 | 0 | 0 | 0 | 0 |
| 40 | IFFHCSP18108V011718 | CSC- Family Health Protector | 0 | 01-12-2018 | 0.0% | 0.0% | 0% | 0% | -- | -- | 0% | 0 | 0 | 0 | 0 | 0 | 0 |
| 41 | IFFHLGP19001V011819 | Swasthya Sathi Scheme | 0 | 10-04-2018 | 0.0% | 0.0% | 0% | 0% | -- | -- | 0% | 0 | 0 | 0 | 0 | 0 | 0 |
| 42 | IFFHMGP23042V012223 | IFFCO-Tokio Group Critical Illness Benefit Policy (Micro Insurance) | 0 | 27-10-2022 | 0.0% | 0.0% | 0% | 0% | -- | -- | 0% | 0 | 0 | 0 | 0 | 0 | 0 |
| 43 | IFFPMIP23039V012223 | Individual Personal Accident Insurance (Micro Insurance) | 0 | 27-10-2022 | 0.0% | 0.0% | 0% | 0% | -- | -- | 0% | 0 | 0 | 0 | 0 | 0 | 0 |
| 44 | IFFHMIP23043V012223 | IFFCO-Tokio Hospital Daily Cash Policy (Micro Insurance) | 0 | 27-10-2022 | 0.0% | 0.0% | 0% | 0% | -- | -- | 0% | 0 | 0 | 0 | 0 | 0 | 0 |
| 45 | IFFHMGP23044V012223 | IFFCO-Tokio Group Hospital Daily Cash Policy (Micro Insurance) | 0 | 27-10-2022 | 0.0% | 0.0% | 0% | 0% | -- | -- | 0% | 0 | 0 | 0 | 0 | 0 | 0 |

PERIODIC DISCLOSURES

FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.
Information as at: 31-03-2024

Date: 31-03-2024

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

Name of the TPA (If services rendered by TPA) - IFFCO TOKIO GENERAL INSURANCE Co. Ltd. (In-House)

Validity of agreement with the TPA: NA

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

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

| Description | Individual | Group | Government |
|-----------------------------|------------|--------|------------|
| Number of policies serviced | 227751 | 1214 | 0 |
| Number of lives serviced | 442004 | 423447 | 0 |

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

| Name of the State | Name of the Districts |
|-------------------|-----------------------|
| PAN INDIA | PAN INDIA |

d. Data of number of claims processed:

| | | |
|------|--|-------------|
| i. | Outstanding number of claims at the beginning of the year | 10634 |
| ii. | Number of claims received during the year | 58922 |
| iii. | Number of claims paid during the year (specify % also in brackets) | 58479 (84%) |
| iv. | Number of claims repudiated during the year (specify % also in brackets) | 8123 (12%) |
| v. | Number of claims outstanding at the end of the year | 2954 |

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

| S. No. | Description | Individual Policies (in %) | | Group Policies (in %) | |
|--------|--------------------|----------------------------|----------------------|-----------------------|----------------------|
| | | TAT for pre-auth** | TAT for discharge*** | TAT for pre-auth** | TAT for discharge*** |
| 1 | Within <1 hour | 4% | 38% | 4% | 39% |
| 2 | Within 1-2 hours | 33% | 36% | 31% | 37% |
| 3 | Within 2-6 hours | 38% | 20% | 36% | 18% |
| 4 | Within 6-12 hours | 2% | 1% | 3% | 1% |
| 5 | Within 12-24 hours | 22% | 1% | 24% | 1% |
| 6 | >24 hours | 2% | 4% | 1% | 4% |
| | Total | 100% | 100% | 100% | 100% |

Percentage to be calculated on total of the respective column.

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

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

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

| Description (to be reckoned from the date of receipt of last necessary document) | Individual | | Group | | Government | | Total | |
|--|---------------|-------------|---------------|-------------|---------------|------------|---------------|-------------|
| | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage |
| Within 1 month | 27126 | 82% | 29443 | 88% | 0 | 0% | 56569 | 85% |
| Between 1-3 months | 3157 | 10% | 1954 | 6% | 0 | 0% | 5111 | 8% |
| Between 3 to 6 months | 1498 | 5% | 1068 | 3% | 0 | 0% | 2566 | 4% |
| More than 6 months | 1204 | 4% | 1152 | 3% | 0 | 0% | 2356 | 4% |
| Total | 32985 | 100% | 33617 | 100% | 0 | 0% | 66602 | 100% |

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

| S. No. | Description | Number of Grievances |
|--------|---|----------------------|
| 1 | Grievances outstanding at the beginning of year | 10 |
| 2 | Grievances received during the year | 406 |
| 3 | Grievances resolved during the year | 416 |
| 4 | Grievances outstanding at the end of the year | 0 |

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES

FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.
Information as at: 31-03-2024

Date: 31-03-2024

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

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

Validity of agreement with the TPA: from 25/02/2023 to 24/02/2026

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

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

| Description | Individual | Group | Government |
|-----------------------------|------------|-------|------------|
| Number of policies serviced | 0 | 4 | 0 |
| Number of lives serviced | 0 | 5952 | 0 |

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

| Name of the State | Name of the Districts |
|-------------------|-----------------------|
| DELHI | NEHRU PLACE, SAKET |
| UTTAR PRADESH | AGRA |
| PUNJAB | PUNJAB |
| HARYANA | GURUGRAM |
| UTTAR PRADESH | NOIDA |
| WEST BENGAL | KOLKATA |

d. Data of number of claims processed:

| | | |
|------|--|-----------|
| i. | Outstanding number of claims at the beginning of the year | 7 |
| ii. | Number of claims received during the year | 637 |
| iii. | Number of claims paid during the year (specify % also in brackets) | 541 (84%) |
| iv. | Number of claims repudiated during the year (specify % also in brackets) | 55 (9%) |
| v. | Number of claims outstanding at the end of the year | 48 |

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

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

Percentage to be calculated on total of the respective column.

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

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

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

| Description (to be reckoned from the date of receipt of last necessary document) | Individual | | Group | | Government | | Total | |
|---|---------------|------------|---------------|-------------|---------------|------------|---------------|-------------|
| | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage |
| Within 1 month | 0 | 0% | 334 | 56% | 0 | 0% | 334 | 56% |
| Between 1-3 months | 0 | 0% | 171 | 29% | 0 | 0% | 171 | 29% |
| Between 3 to 6 months | 0 | 0% | 58 | 10% | 0 | 0% | 58 | 10% |
| More than 6 months | 0 | 0% | 33 | 6% | 0 | 0% | 33 | 6% |
| Total | 0 | 0% | 596 | 100% | 0 | 0% | 596 | 100% |

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES

FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.
Information as at: 31-03-2024

Date: 31-03-2024

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

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

Validity of agreement with the TPA: **from** 19/06/2021 **to** 18/06/2024

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

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

| Description | Individual | Group | Government |
|-----------------------------|------------|-------|------------|
| Number of policies serviced | 0 | 2 | 0 |
| Number of lives serviced | 0 | 4890 | 0 |

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

| Name of the State | Name of the Districts |
|-------------------|-----------------------|
| Uttar Pradesh | Noida |
| Delhi | New Delhi |

d. Data of number of claims processed:

| | | |
|------|--|--------------|
| i. | Outstanding number of claims at the beginning of the year | 0 |
| ii. | Number of claims received during the year | 1182 |
| iii. | Number of claims paid during the year (specify % also in brackets) | 1177 (99.6%) |
| iv. | Number of claims repudiated during the year (specify % also in brackets) | 2 (0.2%) |
| v. | Number of claims outstanding at the end of the year | 3 |

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

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

Percentage to be calculated on total of the respective column.

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

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

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

| Description (to be reckoned from the date of receipt of last necessary document) | Individual | | Group | | Government | | Total | |
|--|---------------|------------|---------------|-------------|---------------|------------|---------------|-------------|
| | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage |
| Within 1 month | 0 | 0% | 1029 | 87% | 0 | 0% | 1029 | 87% |
| Between 1-3 months | 0 | 0% | 134 | 11% | 0 | 0% | 134 | 11% |
| Between 3 to 6 months | 0 | 0% | 13 | 1% | 0 | 0% | 13 | 1% |
| More than 6 months | 0 | 0% | 3 | 0% | 0 | 0% | 3 | 0% |
| Total | 0 | 0% | 1179 | 100% | 0 | 0% | 1179 | 100% |

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES

FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.
Information as at: 31-03-2024

Date: 31-03-2024

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

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

Validity of agreement with the TPA: **from 17/04/2023 to 16/04/2026**

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

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

| Description | Individual | Group | Government |
|-----------------------------|------------|-------|------------|
| Number of policies serviced | 0 | 2 | 0 |
| Number of lives serviced | 0 | 3829 | 0 |

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

| Name of the State | Name of the Districts |
|-------------------|-----------------------|
| Karnataka | Bangalore |
| Tamilnadu | Chennai |
| Telangana | Hyderabad |
| Delhi | Delhi |

d. Data of number of claims processed:

| | | |
|------|--|-------------|
| i. | Outstanding number of claims at the beginning of the year | 540 |
| ii. | Number of claims received during the year | 15362 |
| iii. | Number of claims paid during the year (specify % also in brackets) | 15354 (97%) |
| iv. | Number of claims repudiated during the year (specify % also in brackets) | 513 (3%) |
| v. | Number of claims outstanding at the end of the year | 35 |

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

| S. No. | Description | Individual Policies (in %) | | Group Policies (in %) | |
|--------|--------------------|----------------------------|----------------------|-----------------------|----------------------|
| | | TAT for pre-auth** | TAT for discharge*** | TAT for pre-auth** | TAT for discharge*** |
| 1 | Within <1 hour | 0% | 0% | 92% | 96% |
| 2 | Within 1-2 hours | 0% | 0% | 8% | 4% |
| 3 | Within 2-6 hours | 0% | 0% | 0% | 0% |
| 4 | Within 6-12 hours | 0% | 0% | 0% | 0% |
| 5 | Within 12-24 hours | 0% | 0% | 0% | 0% |
| 6 | >24 hours | 0% | 0% | 0% | 0% |
| | Total | 0% | 0% | 100% | 100% |

Percentage to be calculated on total of the respective column.

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

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

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

| Period reckoned from the date of receipt | Individual | | Group | | Government | | Total | |
|--|---------------|------------|---------------|-------------|---------------|-------------|---------------|-------------|
| | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage |
| Within 1 month | 0 | 0% | 946 | 75% | 2534 | 17% | 3480 | 22% |
| Between 1-3 months | 0 | 0% | 93 | 7% | 3505 | 24% | 3598 | 23% |
| Between 3 to 6 months | 0 | 0% | 98 | 8% | 8171 | 56% | 8269 | 52% |
| More than 6 months | 0 | 0% | 129 | 10% | 391 | 3% | 520 | 3% |
| Total | 0 | 0% | 1266 | 100% | 14601 | 100% | 15867 | 100% |

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES

FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.
Information as at: 31-03-2024

Date: 31-03-2024

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

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

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

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

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

| Description | Individual | Group | Government |
|-----------------------------|------------|-------|------------|
| Number of policies serviced | 0 | 6 | 0 |
| Number of lives serviced | 0 | 5308 | 0 |

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

| Name of the State | Name of the Districts |
|-------------------|-----------------------|
| Haryana | Faridabad |
| Punjab | Ludhiana |
| Uttarakhand | Dehradun |

d. Data of number of claims processed:

| | | |
|------|--|-----------|
| i. | Outstanding number of claims at the beginning of the year | 0 |
| ii. | Number of claims received during the year | 294 |
| iii. | Number of claims paid during the year (specify % also in brackets) | 273 (93%) |
| iv. | Number of claims repudiated during the year (specify % also in brackets) | 21 (7%) |
| v. | Number of claims outstanding at the end of the year | 0 |

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

| S. No. | Description | Individual Policies (in %) | | Group Policies (in %) | |
|--------|--------------------|----------------------------|----------------------|-----------------------|----------------------|
| | | TAT for pre-auth** | TAT for discharge*** | TAT for pre-auth** | TAT for discharge*** |
| 1 | Within <1 hour | 0% | 0% | 81% | 94% |
| 2 | Within 1-2 hours | 0% | 0% | 13% | 5% |
| 3 | Within 2-6 hours | 0% | 0% | 6% | 1% |
| 4 | Within 6-12 hours | 0% | 0% | 0% | 0% |
| 5 | Within 12-24 hours | 0% | 0% | 0% | 0% |
| 6 | >24 hours | 0% | 0% | 0% | 0% |
| | Total | 0% | 0% | 100% | 100% |

Percentage to be calculated on total of the respective column.

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

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

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

| Description (to be reckoned from the date of receipt of last necessary document) | Individual | | Group | | Government | | Total | |
|--|---------------|------------|---------------|-------------|---------------|------------|---------------|-------------|
| | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage |
| Within 1 month | 0 | 0% | 242 | 82% | 0 | 0% | 242 | 82% |
| Between 1-3 months | 0 | 0% | 33 | 11% | 0 | 0% | 33 | 11% |
| Between 3 to 6 months | 0 | 0% | 16 | 5% | 0 | 0% | 16 | 5% |
| More than 6 months | 0 | 0% | 3 | 1% | 0 | 0% | 3 | 1% |
| Total | 0 | 0% | 294 | 100% | 0 | 0% | 294 | 100% |

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES

FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.
Information as at: 31-03-2024

Date: 31-03-2024

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

Name of the TPA (If services rendered by TPA) - MEDI ASSIST INSURANCE TPA PVT. LTD.

Validity of agreement with the TPA: **from 01/04/2014 to Valid unless terminated**

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

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

| Description | Individual | Group | Government |
|-----------------------------|------------|--------|------------|
| Number of policies serviced | 0 | 151 | 1 |
| Number of lives serviced | 0 | 609843 | 52513 |

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

| Name of the State | Name of the Districts |
|-------------------|-----------------------|
| PAN India | PAN India |
| Lakshadweep | PAN India |

d. Data of number of claims processed:

| | | |
|------|--|-------------|
| i. | Outstanding number of claims at the beginning of the year | 3852 |
| ii. | Number of claims received during the year | 48196 |
| iii. | Number of claims paid during the year (specify % also in brackets) | 42719 (82%) |
| iv. | Number of claims repudiated during the year (specify % also in brackets) | 6438 (12%) |
| v. | Number of claims outstanding at the end of the year | 2891 |

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

| S. No. | Description | Individual Policies (in %) | | Group Policies (in %) | |
|--------|--------------------|----------------------------|----------------------|-----------------------|----------------------|
| | | TAT for pre-auth** | TAT for discharge*** | TAT for pre-auth** | TAT for discharge*** |
| 1 | Within <1 hour | 0% | 0% | 91% | 83% |
| 2 | Within 1-2 hours | 0% | 0% | 8% | 14% |
| 3 | Within 2-6 hours | 0% | 0% | 1% | 3% |
| 4 | Within 6-12 hours | 0% | 0% | 0% | 0% |
| 5 | Within 12-24 hours | 0% | 0% | 0% | 0% |
| 6 | >24 hours | 0% | 0% | 0% | 0% |
| | Total | 0% | 0% | 100% | 100% |

Percentage to be calculated on total of the respective column.

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

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

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

| Description (to be reckoned from the date of receipt of last necessary document) | Individual | | Group | | Government | | Total | |
|--|---------------|------------|---------------|-------------|---------------|-------------|---------------|-------------|
| | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage |
| Within 1 month | 0 | 0 | 30154 | 62% | 473 | 93% | 30627 | 62% |
| Between 1-3 months | 0 | 0 | 11885 | 24% | 18 | 4% | 11903 | 24% |
| Between 3 to 6 months | 0 | 0 | 3896 | 8% | 4 | 1% | 3900 | 8% |
| More than 6 months | 0 | 0 | 2715 | 6% | 12 | 2% | 2727 | 6% |
| Total | 0 | 0 | 48650 | 100% | 507 | 100% | 49157 | 100% |

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

| S. No. | Description | Number of Grievances |
|--------|---|----------------------|
| 1 | Grievances outstanding at the beginning of year | 0 |
| 2 | Grievances received during the year | 71 |
| 3 | Grievances resolved during the year | 71 |
| 4 | Grievances outstanding at the end of the year | 0 |

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES

FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.
Information as at: 31-03-2024

Date: 31-03-2024

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

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

Validity of agreement with the TPA: **from 25/03/2014 to Valid unless terminated**

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

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

| Description | Individual | Group | Government |
|-----------------------------|------------|--------|------------|
| Number of policies serviced | 0 | 180 | 0 |
| Number of lives serviced | 0 | 601359 | 0 |

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

| Name of the State | Name of the Districts |
|-------------------|-----------------------|
| Gujarat | AHMEDABAD |
| Karnataka | BANGALORE |
| Karnataka | Bijapur |
| Madhya Pradesh | Bhopal |
| Tamil Nadu | CHENNAI |
| Delhi | DELHI |
| Gujarat | GANDHIDHAM |
| Haryana | Gurgaon |
| Telangana | HYDERABAD |
| Maharashtra | Kolhapur |
| West Bengal | KOLKATA |
| Maharashtra | MUMBAI |
| Delhi | NEW DELHI |
| Uttar Pradesh | Noida |
| Maharashtra | PUNE |
| Karnataka | Mysore |
| Gujarat | SURAT |
| Gujarat | VADODARA |

d. Data of number of claims processed:

| | | |
|------|--|-------------|
| i. | Outstanding number of claims at the beginning of the year | 4892 |
| ii. | Number of claims received during the year | 56555 |
| iii. | Number of claims paid during the year (specify % also in brackets) | 52667 (86%) |
| iv. | Number of claims repudiated during the year (specify % also in brackets) | 6744 (11%) |
| v. | Number of claims outstanding at the end of the year | 2036 |

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

| S. No. | Description | Individual Policies (in %) | | Group Policies (in %) | |
|--------|--------------------|----------------------------|----------------------|-----------------------|----------------------|
| | | TAT for pre-auth** | TAT for discharge*** | TAT for pre-auth** | TAT for discharge*** |
| 1 | Within <1 hour | 0% | 0% | 83% | 55% |
| 2 | Within 1-2 hours | 0% | 0% | 14% | 38% |
| 3 | Within 2-6 hours | 0% | 0% | 3% | 6% |
| 4 | Within 6-12 hours | 0% | 0% | 0% | 0% |
| 5 | Within 12-24 hours | 0% | 0% | 0% | 0% |
| 6 | >24 hours | 0% | 0% | 0% | 0% |
| | Total | 0% | 0% | 100% | 100% |

Percentage to be calculated on total of the respective column.

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

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

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

| Description (to be reckoned from the date of receipt of last necessary document) | Individual | | Group | | Government | | Total | |
|--|---------------|------------|---------------|-------------|---------------|-------------|---------------|-------------|
| | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage |
| Within 1 month | 0 | 0% | 48190 | 81% | 2 | 100% | 48192 | 81% |
| Between 1-3 months | 0 | 0% | 8080 | 14% | 0 | 0% | 8080 | 14% |
| Between 3 to 6 months | 0 | 0% | 2284 | 4% | 0 | 0% | 2284 | 4% |
| More than 6 months | 0 | 0% | 855 | 1% | 0 | 0% | 855 | 1% |
| Total | 0 | 0% | 59409 | 100% | 2 | 100% | 59411 | 100% |

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

| S. No. | Description | Number of Grievances |
|--------|---|----------------------|
| 1 | Grievances outstanding at the beginning of year | 4 |
| 2 | Grievances received during the year | 44 |
| 3 | Grievances resolved during the year | 48 |
| 4 | Grievances outstanding at the end of the year | 0 |

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES

FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.
Information as at: 31-03-2024

Date: 31-03-2024

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

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

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

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

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

| Description | Individual | Group | Government |
|-----------------------------|------------|-------|------------|
| Number of policies serviced | 0 | 8 | 0 |
| Number of lives serviced | 0 | 24165 | 0 |

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

| Name of the State | Name of the Districts |
|-------------------|-----------------------|
| Maharashtra | MUMBAI |
| Delhi | NEW DELHI |
| Haryana | GURGAON |
| Delhi | DELHI |
| Punjab | MOHALI |

d. Data of number of claims processed:

| | | |
|------|--|------------|
| i. | Outstanding number of claims at the beginning of the year | 13 |
| ii. | Number of claims received during the year | 3715 |
| iii. | Number of claims paid during the year (specify % also in brackets) | 3203 (86%) |
| iv. | Number of claims repudiated during the year (specify % also in brackets) | 392 (11%) |
| v. | Number of claims outstanding at the end of the year | 133 |

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

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

Percentage to be calculated on total of the respective column.

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

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

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

| Description (to be reckoned from the date of receipt of last necessary document) | Individual | | Group | | Government | | Total | |
|---|---------------|------------|---------------|-------------|---------------|------------|---------------|-------------|
| | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage |
| Within 1 month | 0 | 0% | 2802 | 78% | 0 | 0% | 2802 | 78% |
| Between 1-3 months | 0 | 0% | 605 | 17% | 0 | 0% | 605 | 17% |
| Between 3 to 6 months | 0 | 0% | 101 | 3% | 0 | 0% | 101 | 3% |
| More than 6 months | 0 | 0% | 87 | 2% | 0 | 0% | 87 | 2% |
| Total | 0 | 0% | 3595 | 100% | 0 | 0% | 3595 | 100% |

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES

FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.
Information as at: 31-03-2024

Date: 31-03-2024

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

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

Validity of agreement with the TPA: **from 01/04/2014 to Valid unless terminated**

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

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

| Description | Individual | Group | Government |
|-----------------------------|------------|-------|------------|
| Number of policies serviced | 0 | 22 | 0 |
| Number of lives serviced | 0 | 37374 | 0 |

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

| Name of the State | Name of the Districts |
|-------------------|-----------------------|
| Delhi | New Delhi |
| Karnataka | Belthamgady |
| Karnataka | Bengaluru |
| Karnataka | Dharwad |
| Madhya Pradesh | Indore |
| TamilNadu | Chennai |
| TamilNadu | Thiruppathur |
| TamilNadu | Tiruvallur |

d. Data of number of claims processed:

| | | |
|------|--|------------|
| i. | Outstanding number of claims at the beginning of the year | 720 |
| ii. | Number of claims received during the year | 4350 |
| iii. | Number of claims paid during the year (specify % also in brackets) | 4230 (83%) |
| iv. | Number of claims repudiated during the year (specify % also in brackets) | 619 (12%) |
| v. | Number of claims outstanding at the end of the year | 221 |

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

| S. No. | Description | Individual Policies (in %) | | Group Policies (in %) | |
|--------|--------------------|----------------------------|----------------------|-----------------------|----------------------|
| | | TAT for pre-auth** | TAT for discharge*** | TAT for pre-auth** | TAT for discharge*** |
| 1 | Within <1 hour | 0% | 0% | 97% | 96% |
| 2 | Within 1-2 hours | 0% | 0% | 2% | 2% |
| 3 | Within 2-6 hours | 0% | 0% | 1% | 1% |
| 4 | Within 6-12 hours | 0% | 0% | 0% | 0% |
| 5 | Within 12-24 hours | 0% | 0% | 0% | 0% |
| 6 | >24 hours | 0% | 0% | 0% | 0% |
| | Total | 0% | 0% | 100% | 100% |

Percentage to be calculated on total of the respective column.

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

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

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

| Description (to be reckoned from the date of receipt of last necessary document) | Individual | | Group | | Government | | Total | |
|--|---------------|------------|---------------|-------------|---------------|------------|---------------|-------------|
| | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage |
| Within 1 month | 0 | 0% | 3528 | 73% | 0 | 0% | 3528 | 73% |
| Between 1-3 months | 0 | 0% | 687 | 14% | 0 | 0% | 687 | 14% |
| Between 3 to 6 months | 0 | 0% | 324 | 7% | 0 | 0% | 324 | 7% |
| More than 6 months | 0 | 0% | 310 | 6% | 0 | 0% | 310 | 6% |
| Total | 0 | 0% | 4849 | 100% | 0 | 0% | 4849 | 100% |

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES

FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.
Information as at: 31-03-2024

Date: 31-03-2024

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

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

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

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

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

| Description | Individual | Group | Government |
|-----------------------------|------------|-------|------------|
| Number of policies serviced | 0 | 9 | 0 |
| Number of lives serviced | 0 | 7069 | 0 |

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

| Name of the State | Name of the Districts |
|-------------------|-----------------------|
| Tamil Nadu | Chennai |
| Tamil Nadu | Coimbatore |
| West Brngal | Kolkata |

d. Data of number of claims processed:

| | | |
|------|--|-----------|
| i. | Outstanding number of claims at the beginning of the year | 1 |
| ii. | Number of claims received during the year | 379 |
| iii. | Number of claims paid during the year (specify % also in brackets) | 377 (99%) |
| iv. | Number of claims repudiated during the year (specify % also in brackets) | 0 (0%) |
| v. | Number of claims outstanding at the end of the year | 3 |

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

| S. No. | Description | Individual Policies (in %) | | Group Policies (in %) | |
|--------|--------------------|----------------------------|----------------------|-----------------------|----------------------|
| | | TAT for pre-auth** | TAT for discharge*** | TAT for pre-auth** | TAT for discharge*** |
| 1 | Within <1 hour | 0% | 0% | 39% | 43% |
| 2 | Within 1-2 hours | 0% | 0% | 48% | 53% |
| 3 | Within 2-6 hours | 0% | 0% | 6% | 4% |
| 4 | Within 6-12 hours | 0% | 0% | 2% | 0% |
| 5 | Within 12-24 hours | 0% | 0% | 5% | 0% |
| 6 | >24 hours | 0% | 0% | 0% | 0% |
| | Total | 0% | 0% | 100% | 100% |

Percentage to be calculated on total of the respective column.

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

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

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

| Description (to be reckoned from the date of receipt of last necessary document) | Individual | | Group | | Government | | Total | |
|--|---------------|------------|---------------|-------------|---------------|------------|---------------|-------------|
| | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage |
| Within 1 month | 0 | 0% | 289 | 77% | 0 | 0% | 289 | 77% |
| Between 1-3 months | 0 | 0% | 77 | 20% | 0 | 0% | 77 | 20% |
| Between 3 to 6 months | 0 | 0% | 7 | 2% | 0 | 0% | 7 | 2% |
| More than 6 months | 0 | 0% | 4 | 1% | 0 | 0% | 4 | 1% |
| Total | 0 | 0 | 377 | 100% | 0 | 0% | 377 | 100% |

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES

FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.
Information as at: 31-03-2024

Date: 31-03-2024

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

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

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

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

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

| Description | Individual | Group | Government |
|-----------------------------|------------|--------|------------|
| Number of policies serviced | 0 | 29 | 0 |
| Number of lives serviced | 0 | 125374 | 0 |

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

| Name of the State | Name of the Districts |
|-------------------|-----------------------|
| Andhra Pradesh | Chittoor |
| Andhra Pradesh | Guntur |
| Andhra Pradesh | K.V.Rangareddy |
| Delhi | North Delhi |
| Delhi | South West Delhi |
| Haryana | Faridabad |
| Haryana | Gurgaon |
| Himachal Pradesh | Solan |
| Karnataka | Bangalore |
| Karnataka | Dharwad |
| Madhya Pradesh | Satna |
| Maharashtra | Mumbai |
| Maharashtra | Pune |
| Maharashtra | Raigarh (Mh) |
| Maharashtra | Ratnagiri |
| Maharashtra | Satara |
| Punjab | Ludhiana |
| Tamil Nadu | Chennai |
| Tamil Nadu | Kanchipuram |
| Tamil Nadu | Tiruvallur |
| Tamil Nadu | Vellore |
| Telangana | Hyderabad |
| Telangana | K.V.Rangareddy |
| Uttar Pradesh | Faizabad |
| Uttar Pradesh | Gautam Buddha Nagar |
| Uttar Pradesh | Ghaziabad |
| Uttar Pradesh | Noida |
| West Bengal | Kolkata |

d. Data of number of claims processed:

| | | |
|------|--|----------------|
| i. | Outstanding number of claims at the beginning of the year | 660 |
| ii. | Number of claims received during the year | 408828 |
| iii. | Number of claims paid during the year (specify % also in brackets) | 408381 (99.7%) |
| iv. | Number of claims repudiated during the year (specify % also in brackets) | 746 (0.2%) |
| v. | Number of claims outstanding at the end of the year | 361 |

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

| S. No. | Description | Individual Policies (in %) | | Group Policies (in %) | |
|--------|--------------------|----------------------------|----------------------|-----------------------|----------------------|
| | | TAT for pre-auth** | TAT for discharge*** | TAT for pre-auth** | TAT for discharge*** |
| 1 | Within <1 hour | 0% | 0% | 94% | 93% |
| 2 | Within 1-2 hours | 0% | 0% | 6% | 7% |
| 3 | Within 2-6 hours | 0% | 0% | 0% | 0% |
| 4 | Within 6-12 hours | 0% | 0% | 0% | 0% |
| 5 | Within 12-24 hours | 0% | 0% | 0% | 0% |
| 6 | >24 hours | 0% | 0% | 0% | 0% |
| | Total | 0% | 0% | 100% | 100% |

Percentage to be calculated on total of the respective column.

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

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

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

| Description (to be reckoned from the date of receipt of last necessary document) | Individual | | Group | | Government | | Total | |
|--|---------------|------------|---------------|-------------|---------------|-------------|---------------|-------------|
| | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage |
| Within 1 month | 0 | 0% | 9651 | 84% | 316182 | 80% | 325833 | 80% |
| Between 1-3 months | 0 | 0% | 1327 | 12% | 62770 | 16% | 64097 | 16% |
| Between 3 to 6 months | 0 | 0% | 301 | 3% | 14285 | 4% | 14586 | 4% |
| More than 6 months | 0 | 0% | 232 | 2% | 4379 | 1% | 4611 | 1% |
| Total | 0 | 0% | 11511 | 100% | 397616 | 100% | 409127 | 100% |

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES

FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.
Information as at: 31-03-2024

Date: 31-03-2024

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

Name of the TPA (If services rendered by TPA)-Volo Health Insurance TPA Pvt Ltd (Formerly Known as East West Assist Insurance TPA Pvt. Ltd.)

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

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

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

| Description | Individual | Group | Government |
|-----------------------------|------------|-------|------------|
| Number of policies serviced | 0 | 2 | 0 |
| Number of lives serviced | 0 | 3286 | 0 |

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

| Name of the State | Name of the Districts |
|-------------------|-----------------------|
| MAHARASHTR | PUNE |
| KARNATAKA | BANGALORE |

d. Data of number of claims processed:

| | | |
|------|--|-----------|
| i. | Outstanding number of claims at the beginning of the year | 14 |
| ii. | Number of claims received during the year | 696 |
| iii. | Number of claims paid during the year (specify % also in brackets) | 543 (76%) |
| iv. | Number of claims repudiated during the year (specify % also in brackets) | 81 (11%) |
| v. | Number of claims outstanding at the end of the year | 86 |

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

| S. No. | Description | Individual Policies (in %) | | Group Policies (in %) | |
|--------|--------------------|----------------------------|----------------------|-----------------------|----------------------|
| | | TAT for pre-auth** | TAT for discharge*** | TAT for pre-auth** | TAT for discharge*** |
| 1 | Within <1 hour | 0% | 0% | 80% | 76% |
| 2 | Within 1-2 hours | 0% | 0% | 14% | 18% |
| 3 | Within 2-6 hours | 0% | 0% | 6% | 5% |
| 4 | Within 6-12 hours | 0% | 0% | 0% | 0% |
| 5 | Within 12-24 hours | 0% | 0% | 0% | 0% |
| 6 | >24 hours | 0% | 0% | 0% | 0% |
| | Total | 0% | 0% | 100% | 100% |

Percentage to be calculated on total of the respective column.

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

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

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

| Description (to be reckoned from the date of receipt of last necessary document) | Individual | | Group | | Government | | Total | |
|--|---------------|------------|---------------|-------------|---------------|------------|---------------|-------------|
| | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage |
| Within 1 month | 0 | 0% | 339 | 54% | 0 | 0% | 339 | 54% |
| Between 1-3 months | 0 | 0% | 180 | 29% | 0 | 0% | 180 | 29% |
| Between 3 to 6 months | 0 | 0% | 59 | 9% | 0 | 0% | 59 | 9% |
| More than 6 months | 0 | 0% | 46 | 7% | 0 | 0% | 46 | 7% |
| Total | 0 | 0% | 624 | 100% | 0 | 0% | 624 | 100% |

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES

FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.
Information as at: 31-03-2024

Date: 31-03-2024

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

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

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

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

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

| Description | Individual | Group | Government |
|-----------------------------|------------|-------|------------|
| Number of policies serviced | 0 | 1 | 0 |
| Number of lives serviced | 0 | 5212 | 0 |

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

| Name of the State | Name of the Districts |
|-------------------|-----------------------|
| GUJARAT | VADODARA |

d. Data of number of claims processed:

| | | |
|------|--|------------|
| i. | Outstanding number of claims at the beginning of the year | 2 |
| ii. | Number of claims received during the year | 1582 |
| iii. | Number of claims paid during the year (specify % also in brackets) | 1436 (91%) |
| iv. | Number of claims repudiated during the year (specify % also in brackets) | 143 (9%) |
| v. | Number of claims outstanding at the end of the year | 5 |

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

| S. No. | Description | Individual Policies (in %) | | Group Policies (in %) | |
|--------|--------------------|----------------------------|----------------------|-----------------------|----------------------|
| | | TAT for pre-auth** | TAT for discharge*** | TAT for pre-auth** | TAT for discharge*** |
| 1 | Within <1 hour | 0% | 0% | 89% | 87% |
| 2 | Within 1-2 hours | 0% | 0% | 9% | 11% |
| 3 | Within 2-6 hours | 0% | 0% | 2% | 1% |
| 4 | Within 6-12 hours | 0% | 0% | 0% | 0% |
| 5 | Within 12-24 hours | 0% | 0% | 0% | 0% |
| 6 | >24 hours | 0% | 0% | 0% | 0% |
| | Total | 0% | 0% | 100% | 100% |

Percentage to be calculated on total of the respective column.

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

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

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

| Description (to be reckoned from the date of receipt of last necessary document) | Individual | | Group | | Government | | Total | |
|--|---------------|------------|---------------|-------------|---------------|------------|---------------|-------------|
| | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage |
| Within 1 month | 0 | 0% | 1316 | 83% | 0 | 0% | 1316 | 83% |
| Between 1-3 months | 0 | 0% | 163 | 10% | 0 | 0% | 163 | 10% |
| Between 3 to 6 months | 0 | 0% | 59 | 4% | 0 | 0% | 59 | 4% |
| More than 6 months | 0 | 0% | 41 | 3% | 0 | 0% | 41 | 3% |
| Total | 0 | 0% | 1579 | 100% | 0 | 0% | 1579 | 100% |

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES

FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.
Information as at: 31-03-2024

Date: 31-03-2024

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

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

Validity of agreement with the TPA: **from 28/04/2014 to Valid unless terminated**

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

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

| Description | Individual | Group | Government |
|-----------------------------|------------|--------|------------|
| Number of policies serviced | 0 | 110 | 0 |
| Number of lives serviced | 0 | 191905 | 0 |

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

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

d. Data of number of claims processed:

| | | |
|------|--|-------------|
| i. | Outstanding number of claims at the beginning of the year | 50 |
| ii. | Number of claims received during the year | 40547 |
| iii. | Number of claims paid during the year (specify % also in brackets) | 33319 (82%) |
| iv. | Number of claims repudiated during the year (specify % also in brackets) | 5157 (13%) |
| v. | Number of claims outstanding at the end of the year | 2121 |

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

| S. No. | Description | Individual Policies (in %) | | Group Policies (in %) | |
|--------|--------------------|----------------------------|----------------------|-----------------------|----------------------|
| | | TAT for pre-auth** | TAT for discharge*** | TAT for pre-auth** | TAT for discharge*** |
| 1 | Within <1 hour | 0% | 0% | 92% | 84% |
| 2 | Within 1-2 hours | 0% | 0% | 5% | 10% |
| 3 | Within 2-6 hours | 0% | 0% | 3% | 6% |
| 4 | Within 6-12 hours | 0% | 0% | 0% | 0% |
| 5 | Within 12-24 hours | 0% | 0% | 0% | 0% |
| 6 | >24 hours | 0% | 0% | 0% | 0% |
| | Total | 0% | 0% | 100% | 100% |

Percentage to be calculated on total of the respective column.

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

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

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

| Description (to be reckoned from the date of receipt of last necessary document) | Individual | | Group | | Government | | Total | |
|--|---------------|------------|---------------|-------------|---------------|-------------|---------------|-------------|
| | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage |
| Within 1 month | 0 | 0% | 32107 | 83% | 0 | 0% | 32107 | 83% |
| Between 1-3 months | 0 | 0% | 4772 | 12% | 0 | 0% | 4772 | 12% |
| Between 3 to 6 months | 0 | 0% | 1115 | 3% | 0 | 0% | 1115 | 3% |
| More than 6 months | 0 | 0% | 481 | 1% | 1 | 100% | 482 | 1% |
| Total | 0 | 0% | 38475 | 100% | 1 | 100% | 38476 | 100% |

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

| S. No. | Description | Number of Grievances |
|--------|---|----------------------|
| 1 | Grievances outstanding at the beginning of year | 0 |
| 2 | Grievances received during the year | 50 |
| 3 | Grievances resolved during the year | 49 |
| 4 | Grievances outstanding at the end of the year | 1 |

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES

FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.
Information as at: 31-03-2024

Date: 31-03-2024

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

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

Validity of agreement with the TPA: **from** 01/04/2015 **to** Valid unless terminated

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

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

| Description | Individual | Group | Government |
|-----------------------------|------------|--------|------------|
| Number of policies serviced | 0 | 90 | 0 |
| Number of lives serviced | 0 | 220496 | 0 |

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

| Name of the State | Name of the Districts |
|-------------------|----------------------------|
| Assam | Kamrup Metropolitan |
| Assam | Khordha |
| Bihar | Patna |
| Chhattisgarh | Raipur |
| Gujarat | Ahmedabad |
| Gujrat | Rajkot |
| Gujrat | Surat |
| Gujrat | Vadodara |
| Gujrat | Valsad |
| Hariyana | Gurgaon |
| JHARKHAND | Ranchi |
| Karnataka | Bangalore |
| Karnataka | Dakshina Kannada |
| Kerla | Ernakulam |
| Madya Pradesh | Bhopal |
| Madya Pradesh | Indore |
| Maharashtra | Chhatrapati Sambhaji Nagar |
| Maharashtra | Kolhapur |
| Maharashtra | Mumbai |
| Maharashtra | Mumbai |
| Maharashtra | Nagpur |
| Maharashtra | Nashik |
| Maharashtra | Pune |
| Maharashtra | Solapur |
| Punjab | Ambala |
| Rajasthan | Jaipur |
| Tamilnadu | Chennai |
| Tamilnadu | Coimbatore |
| Tamilnadu | Madurai |
| Telgana | Hyderabad |
| Uttar pradesh | Lucknow |
| Uttarakhand | Dehradun |
| west Bangal | Kolkata |

d. Data of number of claims processed:

| | | |
|------|--|-------------|
| i. | Outstanding number of claims at the beginning of the year | 1666 |
| ii. | Number of claims received during the year | 11832 |
| iii. | Number of claims paid during the year (specify % also in brackets) | 10909 (81%) |
| iv. | Number of claims repudiated during the year (specify % also in brackets) | 1599 (12%) |
| v. | Number of claims outstanding at the end of the year | 990 |

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

| S. No. | Description | Individual Policies (in %) | | Group Policies (in %) | |
|--------|--------------------|----------------------------|----------------------|-----------------------|----------------------|
| | | TAT for pre-auth** | TAT for discharge*** | TAT for pre-auth** | TAT for discharge*** |
| 1 | Within <1 hour | 0% | 0% | 93% | 95% |
| 2 | Within 1-2 hours | 0% | 0% | 5% | 1% |
| 3 | Within 2-6 hours | 0% | 0% | 1% | 1% |
| 4 | Within 6-12 hours | 0% | 0% | 0% | 0% |
| 5 | Within 12-24 hours | 0% | 0% | 0% | 1% |
| 6 | >24 hours | 0% | 0% | 0% | 1% |
| | Total | 0% | 0% | 100% | 100% |

Percentage to be calculated on total of the respective column.

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

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

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

| Description (to be reckoned from the date of receipt of last necessary document | Individual | | Group | | Government | | Total | |
|--|------------------|------------|---------------|-------------|---------------|------------|---------------|-------------|
| | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage |
| Within 1 month | 0 | 0% | 9547 | 76% | 0 | 0% | 9547 | 76% |
| Between 1-3 months | 0 | 0% | 1678 | 13% | 0 | 0% | 1678 | 13% |
| Between 3 to 6 months | 0 | 0% | 595 | 5% | 0 | 0% | 595 | 5% |
| More than 6 months | 0 | 0% | 688 | 6% | 0 | 0% | 688 | 6% |
| Total | 0 | 0% | 12508 | 100% | 0 | 0% | 12508 | 100% |

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES

FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.
Information as at: 31-03-2024

Date: 31-03-2024

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

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

Validity of agreement with the TPA: **from** 01/04/2023 **to** 31/03/2024

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

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

| Description | Individual | Group | Government |
|-----------------------------|------------|--------|------------|
| Number of policies serviced | 0 | 97 | 0 |
| Number of lives serviced | 0 | 259564 | 0 |

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

| Name of the State | Name of the Districts |
|-------------------|----------------------------|
| Andhra Pradesh | CHITTOOR |
| Andhra Pradesh | East Godavari |
| Andhra Pradesh | GUNTUR |
| Andhra Pradesh | PRAKASAM |
| Andhra Pradesh | VISAKHAPATNAM |
| Andhra Pradesh | VIZIANAGARAM |
| Chandigarh | CHANDIGARH |
| Delhi | CENTRAL |
| Delhi | New Delhi |
| Gujarat | AHMADABAD |
| Haryana | GURGAON |
| Karnataka | BANGALORE |
| Karnataka | KOLAR |
| Karnataka | Ramanagar |
| Kerala | ERNAKULAM |
| Kerala | PALAKKAD |
| Kerala | THIRUVANANTHAPURAM |
| Maharashtra | MUMBAI |
| Maharashtra | NAGPUR |
| Maharashtra | PUNE |
| Orissa | CUTTACK |
| Orissa | JAJAPUR |
| Orissa | KHORDHA |
| Pondicherry | PONDICHERRY |
| Tamil Nadu | CHENNAI |
| Tamil Nadu | COIMBATORE |
| Tamil Nadu | DHARMAPURI |
| Tamil Nadu | DINDIGUL |
| Tamil Nadu | KANCHEEPURAM |
| Tamil Nadu | NAMAKKAL |
| Tamil Nadu | SALEM |
| Tamil Nadu | Tiruppur |
| Tamil Nadu | VELLORE |
| Telangana | HYDERABAD |
| Telangana | RANGAREDDI |
| West Bengal | KOLKATA |
| West Bengal | North Twenty Four Parganas |

d. Data of number of claims processed:

| | | |
|------|--|-------------|
| i. | Outstanding number of claims at the beginning of the year | 105 |
| ii. | Number of claims received during the year | 35684 |
| iii. | Number of claims paid during the year (specify % also in brackets) | 29359 (82%) |
| iv. | Number of claims repudiated during the year (specify % also in brackets) | 4287 (12%) |
| v. | Number of claims outstanding at the end of the year | 2143 |

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

| S. No. | Description | Individual Policies (in %) | | Group Policies (in %) | |
|--------|--------------------|----------------------------|----------------------|-----------------------|----------------------|
| | | TAT for pre-auth** | TAT for discharge*** | TAT for pre-auth** | TAT for discharge*** |
| 1 | Within <1 hour | 0% | 0% | 84% | 76% |
| 2 | Within 1-2 hours | 0% | 0% | 9% | 16% |
| 3 | Within 2-6 hours | 0% | 0% | 4% | 6% |
| 4 | Within 6-12 hours | 0% | 0% | 1% | 1% |
| 5 | Within 12-24 hours | 0% | 0% | 1% | 1% |
| 6 | >24 hours | 0% | 0% | 1% | 0% |
| | Total | 0% | 0% | 100% | 100% |

Percentage to be calculated on total of the respective column.

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

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

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

| Description (to be reckoned from the date of receipt of last necessary document | Individual | | Group | | Government | | Total | |
|--|---------------|------------|---------------|-------------|---------------|-------------|---------------|-------------|
| | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage |
| Within 1 month | 0 | 0% | 27069 | 80% | 2 | 100% | 27071 | 80% |
| Between 1-3 months | 0 | 0% | 3839 | 11% | 0 | 0% | 3839 | 11% |
| Between 3 to 6 months | 0 | 0% | 1237 | 4% | 0 | 0% | 1237 | 4% |
| More than 6 months | 0 | 0% | 1499 | 4% | 0 | 0% | 1499 | 4% |
| Total | 0 | 0% | 33644 | 100% | 2 | 100% | 33646 | 100% |

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

| S. No. | Description | Number of Grievances |
|--------|---|----------------------|
| 1 | Grievances outstanding at the beginning of year | 1 |
| 2 | Grievances received during the year | 7 |
| 3 | Grievances resolved during the year | 6 |
| 4 | Grievances outstanding at the end of the year | 2 |

Refer Health TPA Regulations , as amended from time to time