

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

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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 PERIOD ENDED 31ST DECEMBER 2019

(₹ In 000)

| | Particulars | Schedule | QUARTER ENDED 31ST DECEMBER 2019 | PERIOD ENDED 31ST DECEMBER 2019 | QUARTER ENDED 31ST DECEMBER 2018 | PERIOD ENDED 31ST DECEMBER 2018 |
|---|------------------------------------------------------------------|---------------------------------------------|-------------------------------------|------------------------------------|-------------------------------------|------------------------------------|
| 1 | Premiums earned (Net) | NL-4-Premium Schedule | 1,34,812 | 4,10,577 | 1,18,494 | 3,20,080 |
| 2 | Profit/ (Loss) on sale/redemption of Investments | | 4,026 | 4,810 | 496 | 1,875 |
| 3 | Others: Exchange Gain / (Loss) | | - | - | - | - |
| | Handling Charges | | (728) | (1,088) | 10 | (1,395) |
| | Contribution from Shareholders Funds towards Excess EoM | | - | - | - | - |
| 4 | Interest, Dividend & Rent – Gross | | 22,962 | 69,165 | 19,275 | 61,112 |
| | TOTAL (A) | | 1,61,072 | 4,83,464 | 1,38,275 | 3,81,672 |
| 1 | Claims Incurred (Net) | NL-5-Claims Schedule | 37,328 | 2,42,908 | 27,360 | 1,81,079 |
| 2 | Commission | NL-6-Commission Schedule | (53,891) | (2,85,041) | (36,807) | (1,49,664) |
| 3 | Operating Expenses related to Insurance Business | NL-7-Operating Expenses Schedule | 38,736 | 77,364 | 10,859 | 39,333 |
| 4 | Premium Deficiency | | - | - | - | - |
| | TOTAL (B) | | 22,173 | 35,231 | 1,412 | 70,748 |
| | Operating Profit/(Loss) from Fire Business C= (A - B) | | 1,38,899 | 4,48,233 | 1,36,863 | 3,10,924 |
| | APPROPRIATIONS | | | | | |
| | Transfer to Shareholders' Account | | 1,38,899 | 4,48,233 | 1,36,863 | 3,10,924 |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserve | | - | - | - | - |
| | TOTAL (C) | | 1,38,899 | 4,48,233 | 1,36,863 | 3,10,924 |

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2019

(₹ In 000)

| | Particulars | Schedule | QUARTER ENDED 31ST DECEMBER 2019 | PERIOD ENDED 31ST DECEMBER 2019 | QUARTER ENDED 31ST DECEMBER 2018 | PERIOD ENDED 31ST DECEMBER 2018 |
|---|--------------------------------------------------------------------|---------------------------------------------|-------------------------------------|------------------------------------|-------------------------------------|------------------------------------|
| 1 | Premiums earned (Net) | NL-4-Premium Schedule | 1,84,511 | 5,27,258 | 1,64,739 | 4,70,870 |
| 2 | Profit/ (Loss) on sale/redemption of Investments | | 2,876 | 3,418 | 326 | 1,355 |
| 3 | Others: Exchange Gain / (Loss) | | - | - | - | - |
| | Handling Charges | | (81) | (69) | 9 | (22) |
| | Contribution from Shareholders Funds towards Excess EoM | | - | - | - | - |
| 4 | Interest, Dividend & Rent – Gross | | 17,193 | 49,156 | 12,914 | 44,146 |
| | TOTAL (A) | | 2,04,499 | 5,79,763 | 1,77,988 | 5,16,349 |
| 1 | Claims Incurred (Net) | NL-5-Claims Schedule | 73,813 | 3,62,020 | 89,146 | 2,60,080 |
| 2 | Commission | NL-6-Commission Schedule | (4,559) | (13,630) | (11,644) | (19,173) |
| 3 | Operating Expenses related to Insurance Business | NL-7-Operating Expenses Schedule | 34,139 | 95,540 | 17,575 | 64,973 |
| 4 | Premium Deficiency | | - | - | - | - |
| | TOTAL (B) | | 1,03,393 | 4,43,930 | 95,077 | 3,05,880 |
| | Operating Profit/(Loss) from Marine Business C= (A - B) | | 1,01,106 | 1,35,833 | 82,911 | 2,10,469 |
| | APPROPRIATIONS | | | | | |
| | Transfer to Shareholders' Account | | 1,01,106 | 1,35,833 | 82,911 | 2,10,469 |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserve | | - | - | - | - |
| | TOTAL (C) | | 1,01,106 | 1,35,833 | 82,911 | 2,10,469 |

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2019

(₹ In 000)

| | Particulars | Schedule | QUARTER ENDED 31ST DECEMBER 2019 | PERIOD ENDED 31ST DECEMBER 2019 | QUARTER ENDED 31ST DECEMBER 2018 | PERIOD ENDED 31ST DECEMBER 2018 |
|---|---------------------------------------------------------------------------|---------------------------------------------|-------------------------------------|------------------------------------|-------------------------------------|------------------------------------|
| 1 | Premiums earned (Net) | NL-4-Premium Schedule | 1,27,86,089 | 3,38,34,931 | 1,07,83,133 | 2,95,99,929 |
| 2 | Profit/ (Loss) on sale/redemption of Investments | | 2,07,398 | 2,46,924 | 25,655 | 93,097 |
| 3 | Others: Transfer & Duplicate Fee | | 1,032 | 3,008 | 1,201 | 3,029 |
| | Exchange Gain / (Loss) | | 253 | (290) | 458 | 473 |
| | Handling Charges | | 281 | 781 | (302) | 362 |
| | Contribution from Shareholders Funds towards Excess EoM | | - | - | - | - |
| 4 | Interest, Dividend & Rent – Gross | | 12,18,737 | 35,50,872 | 9,87,043 | 30,33,772 |
| | TOTAL (A) | | 1,42,13,790 | 3,76,36,226 | 1,17,97,188 | 3,27,30,662 |
| 1 | Claims Incurred (Net) | NL-5-Claims Schedule | 1,09,73,155 | 3,03,22,997 | 94,73,092 | 2,65,17,997 |
| 2 | Commission | NL-6-Commission Schedule | 4,90,788 | 16,05,055 | 6,09,670 | 17,29,212 |
| 3 | Operating Expenses related to Insurance Business | NL-7-Operating Expenses Schedule | 18,76,084 | 51,46,474 | 11,83,885 | 36,90,338 |
| 4 | Premium Deficiency | | - | - | - | - |
| | TOTAL (B) | | 1,33,40,027 | 3,70,74,526 | 1,12,66,647 | 3,19,37,547 |
| | Operating Profit/(Loss) from Miscellaneous Business C= (A - B) | | 8,73,763 | 5,61,700 | 5,30,541 | 7,93,115 |
| | APPROPRIATIONS | | | | | |
| | Transfer to Shareholders' Account | | 8,73,763 | 5,61,700 | 5,30,541 | 7,93,115 |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserve | | - | - | - | - |
| | TOTAL (C) | | 8,73,763 | 5,61,700 | 5,30,541 | 7,93,115 |

PERIODIC DISCLOSURES

FORM NL-2-B-PL

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

Registration No. 106 dated 4.12.2000

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2019

(₹ In 000)

| | Particulars | Schedule | QUARTER ENDED 31ST DECEMBER 2019 | PERIOD ENDED 31ST DECEMBER 2019 | QUARTER ENDED 31ST DECEMBER 2018 | PERIOD ENDED 31ST DECEMBER 2018 |
|---|-------------------------------------------------------------|----------|-------------------------------------|------------------------------------|-------------------------------------|------------------------------------|
| 1 | OPERATING PROFIT/(LOSS) | | | | | |
| | (a) Fire Insurance | | 1,38,899 | 4,48,233 | 1,36,863 | 3,10,924 |
| | (b) Marine Insurance | | 1,01,106 | 1,35,833 | 82,911 | 2,10,469 |
| | (c) Miscellaneous Insurance | | 8,73,763 | 5,61,700 | 5,30,541 | 7,93,115 |
| 2 | INCOME FROM INVESTMENTS | | | | | |
| | (a) Interest, Dividend & Rent – Gross | | 4,02,495 | 11,95,892 | 3,28,915 | 8,55,732 |
| | (b) Profit on sale of investments | | 69,714 | 83,161 | 8,901 | 26,260 |
| | Less: Loss on sale of investments | | - | - | - | - |
| 3 | OTHER INCOME | | | | | |
| | a) Miscellaneous Income | | 28,707 | 38,233 | 3,321 | 14,078 |
| | b) Profit on Sale of Fixed Assets | | 3 | 79 | 28 | 118 |
| | TOTAL (A) | | 16,14,687 | 24,63,131 | 10,91,480 | 22,10,696 |
| 4 | PROVISIONS (Other than taxation) | | | | | |
| | (a) For diminution in the value of investments | | 25,000 | 25,000 | - | - |
| | (b) For doubtful debts | | - | - | - | - |
| | (c) For doubtful Advances | | - | - | - | - |
| 5 | OTHER EXPENSES | | | | | |
| | (a) Expenses other than those related to Insurance Business | | - | - | - | - |
| | (b) Bad debts / Advances written off | | - | - | - | - |
| | (c) Loss on Sale of Fixed Assets | | - | - | - | - |
| | (d) Expenses on Corporate Social Responsibility (CSR) | | 29,277 | 67,777 | 25,000 | 45,000 |
| | (e) Fines & penalties | | - | - | 500 | 500 |
| | (f) Contribution to Policyholders' funds towards Excess EoM | | - | - | - | - |
| | TOTAL (B) | | 54,277 | 92,777 | 25,500 | 45,500 |
| | Profit Before Tax | | 15,60,410 | 23,70,354 | 10,65,980 | 21,65,196 |

| | | | | | | |
|--|-----------------------------------------------------------------|--|------------------|--------------------|-----------------|--------------------|
| | | | | | | |
| | Less: Provision for Taxation | | | | | |
| | Current Tax | | 2,86,800 | 4,26,700 | 3,57,500 | 5,41,000 |
| | Deferred Tax | | 10,500 | 94,800 | 31,000 | 1,08,000 |
| | Less: Short / (Excess) provision for taxation for earlier years | | | | | |
| | Current Tax | | - | - | - | 1,38,800 |
| | Deferred Tax | | - | - | - | (1,36,700) |
| | Profit After Tax | | 12,63,110 | 18,48,854 | 6,77,480 | 15,14,096 |
| | | | | | | |
| | APPROPRIATIONS | | | | | |
| | (a) Interim dividends paid during the year | | - | - | - | - |
| | (b) Proposed final dividend | | - | - | - | - |
| | (c) Dividend distribution tax | | - | - | - | - |
| | (d) Transfer to any Reserves or Other Accounts | | - | - | - | - |
| | | | | | | |
| | Balance of profit/ loss brought forward from last year | | | 1,52,72,404 | | 1,34,86,184 |
| | | | | | | |
| | Balance carried forward to Balance Sheet | | | 1,71,21,258 | | 1,50,00,280 |
| | | | | | | |

PERIODIC DISCLOSURES

FORM NL-3-B-BS

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

Registration No. 106 dated 4.12.2000

BALANCE SHEET AS AT 31ST DECEMBER 2019

(₹ In 000)

| | Schedule | AS AT 31ST DECEMBER 2019 | AS AT 31ST DECEMBER 2018 |
|-----------------------------|------------------------------------------|-----------------------------|-----------------------------|
| SOURCES OF FUNDS | | | |
| SHARE CAPITAL | NL-8-Share Capital Schedule | 27,42,183 | 27,42,183 |
| RESERVES AND SURPLUS | NL-10-Reserves and Surplus Schedule | 2,16,42,245 | 1,95,21,267 |
| FAIR VALUE CHANGE ACCOUNT | | | |
| - Shareholders | | (2,341) | (2,353) |
| - Policyholders | | (7,768) | (7,696) |
| BORROWINGS | NL-11-Borrowings Schedule | - | - |
| TOTAL | | 2,43,74,319 | 2,22,53,401 |
| APPLICATION OF FUNDS | | | |
| INVESTMENTS | | | |
| Investments - Shareholders | NL-12-Investment Schedule | 2,24,37,316 | 1,99,88,717 |
| Investments - Policyholders | NL-12(A)-Investment Schedule | 7,44,38,396 | 6,53,70,681 |
| LOANS | NL-13-Loans Schedule | - | - |
| FIXED ASSETS | NL-14-Fixed Assets Schedule | 6,60,813 | 4,49,626 |
| DEFERRED TAX ASSET (NET) | | 2,89,800 | 1,97,200 |
| CURRENT ASSETS | | | |
| Cash and Bank Balances | NL-15-Cash and bank balance Schedule | 6,10,793 | 10,97,881 |
| Advances and Other Assets | NL-16-Advances and Other Assets Schedule | 2,38,38,569 | 1,66,85,899 |
| Sub-Total (A) | | 2,44,49,362 | 1,77,83,780 |

| | | | | |
|--|-----------------------------------------------------------------------|------------------------------------------|----------------------|----------------------|
| | | | | |
| | CURRENT LIABILITIES | NL-17-Current Liabilities Schedule | 7,66,00,933 | 6,28,71,029 |
| | PROVISIONS | NL-18-Provisions Schedule | 2,13,00,435 | 1,86,65,574 |
| | Sub-Total (B) | | 9,79,01,368 | 8,15,36,603 |
| | NET CURRENT ASSETS (C) = (A - B) | | (7,34,52,006) | (6,37,52,823) |
| | MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) | NL-19-Miscellaneous Expenditure Schedule | - | - |
| | TOTAL | | 2,43,74,319 | 2,22,53,401 |

CONTINGENT LIABILITIES

(₹ In 000)

| | Particulars | AS AT 31ST DECEMBER 2019 | AS AT 31ST DECEMBER 2018 |
|---|------------------------------------------------------------------------------|-----------------------------|-----------------------------|
| 1 | Partly paid-up investments | - | - |
| 2 | Claims, other than against policies, not acknowledged as debt by the company | - | - |
| 3 | Underwriting commitments outstanding (in respect of shares and securities) | - | - |
| 4 | Guarantees given by or on behalf of the Company | - | - |
| 5 | Statutory demands/ liabilities in dispute, not provided for | 20,84,301 | 7,48,474 |
| 6 | Reinsurance obligations to the extent not provided for in accounts | - | - |
| 7 | Others | - | - |
| | TOTAL | 20,84,301 | 7,48,474 |

PERIODIC DISCLOSURES
FORM NL-4- PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

| Particulars | QUARTER ENDED 31ST DECEMBER 2019 | | | | PERIOD ENDED 31ST DECEMBER 2019 | | | |
|------------------------------------------------------|----------------------------------|-----------------|--------------------|--------------------|---------------------------------|------------------|--------------------|--------------------|
| | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| Premium from direct business written | 9,11,637 | 3,93,172 | 1,89,14,103 | 2,02,18,912 | 41,58,059 | 13,58,476 | 5,65,04,295 | 6,20,20,830 |
| | 9,11,637 | 3,93,172 | 1,89,14,103 | 2,02,18,912 | 41,58,059 | 13,58,476 | 5,65,04,295 | 6,20,20,830 |
| Add: Premium on reinsurance accepted | 4,37,603 | 3,045 | 38,074 | 4,78,722 | 9,07,454 | 12,304 | 95,249 | 10,15,007 |
| Less : Premium on reinsurance ceded | 11,08,059 | 1,97,011 | 79,53,227 | 92,58,297 | 45,46,337 | 7,29,462 | 2,20,70,767 | 2,73,46,566 |
| Net Premium | 2,41,181 | 1,99,206 | 1,09,98,950 | 1,14,39,337 | 5,19,176 | 6,41,318 | 3,45,28,777 | 3,56,89,271 |
| Adjustment for change in reserve for unexpired risks | 1,06,369 | 14,695 | (17,87,139) | (16,66,075) | 1,08,599 | 1,14,060 | 6,93,846 | 9,16,505 |
| Premium Earned (Net) | 1,34,812 | 1,84,511 | 1,27,86,089 | 1,31,05,412 | 4,10,577 | 5,27,258 | 3,38,34,931 | 3,47,72,766 |

PREMIUM EARNED [NET]

| Particulars | QUARTER ENDED 31ST DECEMBER 2018 | | | | PERIOD ENDED 31ST DECEMBER 2018 | | | |
|------------------------------------------------------|----------------------------------|-----------------|--------------------|--------------------|---------------------------------|------------------|--------------------|--------------------|
| | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| Premium from direct business written | 4,98,975 | 3,78,755 | 1,59,24,206 | 1,68,01,936 | 24,39,844 | 12,21,845 | 4,79,20,612 | 5,15,82,301 |
| | 4,98,975 | 3,78,755 | 1,59,24,206 | 1,68,01,936 | 24,39,844 | 12,21,845 | 4,79,20,612 | 5,15,82,301 |
| Add: Premium on reinsurance accepted | 2,50,125 | 11,109 | 12,508 | 2,73,742 | 5,49,386 | 27,780 | 66,020 | 6,43,186 |
| Less : Premium on reinsurance ceded | 6,51,409 | 2,31,234 | 55,18,649 | 64,01,292 | 26,75,635 | 7,31,349 | 1,85,65,736 | 2,19,72,720 |
| Net Premium | 97,691 | 1,58,630 | 1,04,18,065 | 1,06,74,386 | 3,13,595 | 5,18,276 | 2,94,20,896 | 3,02,52,767 |
| Adjustment for change in reserve for unexpired risks | (20,803) | (6,109) | (3,65,068) | (3,91,980) | (6,485) | 47,406 | (1,79,033) | (1,38,112) |
| Premium Earned (Net) | 1,18,494 | 1,64,739 | 1,07,83,133 | 1,10,66,366 | 3,20,080 | 4,70,870 | 2,95,99,929 | 3,03,90,879 |

PERIODIC DISCLOSURES

FORM NL-4 (A) - PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

| Particulars | QUARTER ENDED 31ST DECEMBER 2019 | | | PERIOD ENDED 31ST DECEMBER 2019 | | |
|------------------------------------------------------|----------------------------------|--------------|-----------------|---------------------------------|---------------|------------------|
| | Marine Cargo | Marine Hull | Total | Marine Cargo | Marine Hull | Total |
| Premium from direct business written | 3,85,565 | 7,607 | 3,93,172 | 13,22,794 | 35,682 | 13,58,476 |
| | 3,85,565 | 7,607 | 3,93,172 | 13,22,794 | 35,682 | 13,58,476 |
| Add: Premium on reinsurance accepted | 3,045 | - | 3,045 | 12,304 | - | 12,304 |
| Less : Premium on reinsurance ceded | 1,94,298 | 2,713 | 1,97,011 | 7,08,700 | 20,762 | 7,29,462 |
| | | | | | | |
| Net Premium | 1,94,312 | 4,894 | 1,99,206 | 6,26,398 | 14,920 | 6,41,318 |
| | | | | | | |
| Adjustment for change in reserve for unexpired risks | 12,978 | 1,717 | 14,695 | 1,08,058 | 6,002 | 1,14,060 |
| Premium Earned (Net) | 1,81,334 | 3,177 | 1,84,511 | 5,18,340 | 8,918 | 5,27,258 |

PREMIUM EARNED [NET]

| Particulars | QUARTER ENDED 31ST DECEMBER 2018 | | | PERIOD ENDED 31ST DECEMBER 2018 | | |
|------------------------------------------------------|----------------------------------|---------------|-----------------|---------------------------------|---------------|------------------|
| | Marine Cargo | Marine Hull | Total | Marine Cargo | Marine Hull | Total |
| Premium from direct business written | 3,65,716 | 13,039 | 3,78,755 | 11,81,426 | 40,419 | 12,21,845 |
| | 3,65,716 | 13,039 | 3,78,755 | 11,81,426 | 40,419 | 12,21,845 |
| Add: Premium on reinsurance accepted | 11,109 | - | 11,109 | 27,780 | - | 27,780 |
| Less : Premium on reinsurance ceded | 2,21,373 | 9,861 | 2,31,234 | 6,99,848 | 31,501 | 7,31,349 |
| | | | | | | |
| Net Premium | 1,55,452 | 3,178 | 1,58,630 | 5,09,358 | 8,918 | 5,18,276 |
| | | | | | | |
| Adjustment for change in reserve for unexpired risks | (5,242) | (867) | (6,109) | 47,652 | (246) | 47,406 |
| Premium Earned (Net) | 1,60,694 | 4,045 | 1,64,739 | 4,61,706 | 9,164 | 4,70,870 |

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

PREMIUM EARNED [NET]

(₹ In 000)

| Particulars | QUARTER ENDED 31ST DECEMBER 2019 | | | | | | | | | | | |
|------------------------------------------------------|----------------------------------|------------------|------------------|-----------------|------------|----------------------|-------------------|--------------------------|------------------|------------------|---------------------|---------------------|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/Product Liability | Health | Crop | Other Miscellaneous | Total Miscellaneous |
| Premium from direct business written | 39,64,452 | 47,45,156 | 87,09,608 | 1,95,142 | 770 | 73,417 | 2,05,301 | 86,521 | 22,70,884 | 67,49,839 | 6,22,621 | 1,89,14,103 |
| | 39,64,452 | 47,45,156 | 87,09,608 | 1,95,142 | 770 | 73,417 | 2,05,301 | 86,521 | 22,70,884 | 67,49,839 | 6,22,621 | 1,89,14,103 |
| Add: Premium on reinsurance accepted | - | - | - | 18,827 | (307) | - | - | 2,599 | 8,860 | - | 8,095 | 38,074 |
| Less : Premium on reinsurance ceded | 13,89,462 | 2,49,218 | 16,38,680 | 1,58,549 | 132 | 3,671 | 21,349 | 31,177 | 4,13,416 | 53,29,081 | 3,57,172 | 79,53,227 |
| Net Premium | 25,74,990 | 44,95,938 | 70,70,928 | 55,420 | 331 | 69,746 | 1,83,952 | 57,943 | 18,66,328 | 14,20,758 | 2,73,544 | 1,09,98,950 |
| Adjustment for change in reserve for unexpired risks | (4,87,766) | 3,28,664 | (1,59,102) | 3,562 | 10 | (2,870) | 880 | (4,303) | (7,43,394) | (8,81,972) | 50 | (17,87,139) |
| Premium Earned (Net) | 30,62,756 | 41,67,274 | 72,30,030 | 51,858 | 321 | 72,616 | 1,83,072 | 62,246 | 26,09,722 | 23,02,730 | 2,73,494 | 1,27,86,089 |

PREMIUM EARNED [NET]

(₹ In 000)

| Particulars | PERIOD ENDED 31ST DECEMBER 2019 | | | | | | | | | | | |
|------------------------------------------------------|---------------------------------|--------------------|--------------------|-----------------|--------------|----------------------|-------------------|--------------------------|------------------|--------------------|---------------------|---------------------|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/Product Liability | Health | Crop | Other Miscellaneous | Total Miscellaneous |
| Premium from direct business written | 1,21,50,772 | 1,34,24,158 | 2,55,74,930 | 6,53,655 | 2,389 | 2,31,933 | 7,08,260 | 2,87,442 | 98,35,496 | 1,70,86,356 | 21,23,834 | 5,65,04,295 |
| | 1,21,50,772 | 1,34,24,158 | 2,55,74,930 | 6,53,655 | 2,389 | 2,31,933 | 7,08,260 | 2,87,442 | 98,35,496 | 1,70,86,356 | 21,23,834 | 5,65,04,295 |
| Add: Premium on reinsurance accepted | - | - | - | 32,283 | (307) | - | - | 29,478 | 8,860 | - | 24,935 | 95,249 |
| Less : Premium on reinsurance ceded | 42,85,695 | 7,02,565 | 49,88,260 | 5,50,000 | 1,346 | 11,601 | 79,857 | 1,13,272 | 15,43,082 | 1,34,70,613 | 13,12,736 | 2,20,70,767 |
| Net Premium | 78,65,077 | 1,27,21,593 | 2,05,86,670 | 1,35,938 | 736 | 2,20,332 | 6,28,403 | 2,03,648 | 83,01,274 | 36,15,743 | 8,36,033 | 3,45,28,777 |
| Adjustment for change in reserve for unexpired risks | (18,05,590) | 10,24,619 | (7,80,971) | (20,018) | (17) | 3,846 | 1,07,588 | 27,822 | 9,40,972 | 3,40,298 | 74,326 | 6,93,846 |
| Premium Earned (Net) | 96,70,667 | 1,16,96,974 | 2,13,67,641 | 1,55,956 | 753 | 2,16,486 | 5,20,815 | 1,75,826 | 73,60,302 | 32,75,445 | 7,61,707 | 3,38,34,931 |

PREMIUM EARNED [NET]

(₹ In 000)

| Particulars | QUARTER ENDED 31ST DECEMBER 2018 | | | | | | | | | | | |
|------------------------------------------------------|----------------------------------|------------------|------------------|-----------------|------------|----------------------|-------------------|--------------------------|------------------|------------------|---------------------|---------------------|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/Product Liability | Health | Crop | Other Miscellaneous | Total Miscellaneous |
| Premium from direct business written | 41,61,589 | 45,92,959 | 87,54,548 | 2,12,538 | 745 | 75,827 | 2,51,244 | 60,094 | 19,17,146 | 40,80,511 | 5,71,553 | 1,59,24,206 |
| | 41,61,589 | 45,92,959 | 87,54,548 | 2,12,538 | 745 | 75,827 | 2,51,244 | 60,094 | 19,17,146 | 40,80,511 | 5,71,553 | 1,59,24,206 |
| Add: Premium on reinsurance accepted | - | - | - | 766 | - | - | - | 2,304 | - | - | 9,438 | 12,508 |
| Less : Premium on reinsurance ceded | 6,40,470 | 6,97,233 | 13,37,703 | 1,64,851 | 637 | 3,898 | 68,584 | 19,898 | 95,382 | 34,75,052 | 3,52,644 | 55,18,649 |
| Net Premium | 35,21,119 | 38,95,726 | 74,16,845 | 48,453 | 108 | 71,929 | 1,82,660 | 42,500 | 18,21,764 | 6,05,459 | 2,28,347 | 1,04,18,065 |
| Adjustment for change in reserve for unexpired risks | 2,27,824 | 5,15,671 | 7,43,495 | (7,512) | 15 | 1,327 | (2,56,304) | (5,727) | (1,28,968) | (6,97,859) | (13,535) | (3,65,068) |
| Premium Earned (Net) | 32,93,295 | 33,80,055 | 66,73,350 | 55,965 | 93 | 70,602 | 4,38,964 | 48,227 | 19,50,732 | 13,03,318 | 2,41,882 | 1,07,83,133 |

PREMIUM EARNED [NET]

(₹ In 000)

| Particulars | PERIOD ENDED 31ST DECEMBER 2018 | | | | | | | | | | | |
|------------------------------------------------------|---------------------------------|--------------------|--------------------|-----------------|--------------|----------------------|-------------------|--------------------------|------------------|--------------------|---------------------|---------------------|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/Product Liability | Health | Crop | Other Miscellaneous | Total Miscellaneous |
| Premium from direct business written | 1,15,29,407 | 1,17,66,295 | 2,32,95,702 | 5,85,143 | 1,987 | 2,16,774 | 10,74,902 | 2,33,680 | 57,73,616 | 1,48,75,047 | 18,63,761 | 4,79,20,612 |
| | 1,15,29,407 | 1,17,66,295 | 2,32,95,702 | 5,85,143 | 1,987 | 2,16,774 | 10,74,902 | 2,33,680 | 57,73,616 | 1,48,75,047 | 18,63,761 | 4,79,20,612 |
| Add: Premium on reinsurance accepted | - | - | - | 9,509 | - | - | - | 19,314 | - | - | 37,197 | 66,020 |
| Less : Premium on reinsurance ceded | 17,64,972 | 17,86,408 | 35,51,380 | 4,65,766 | 1,835 | 11,142 | 1,95,818 | 1,02,206 | 3,76,354 | 1,26,58,831 | 12,02,404 | 1,85,65,736 |
| Net Premium | 97,64,435 | 99,79,887 | 1,97,44,322 | 1,28,886 | 152 | 2,05,632 | 8,79,084 | 1,50,788 | 53,97,262 | 22,16,216 | 6,98,554 | 2,94,20,896 |
| Adjustment for change in reserve for unexpired risks | 60,498 | 1,93,982 | 2,54,480 | (18,940) | (130) | (6,127) | (75,401) | 13,793 | (2,15,581) | (1,33,901) | 2,774 | (1,79,033) |
| Premium Earned (Net) | 97,03,937 | 97,85,905 | 1,94,89,842 | 1,47,826 | 282 | 2,11,759 | 9,54,485 | 1,36,995 | 56,12,843 | 23,50,117 | 6,95,780 | 2,95,99,929 |

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

| Particulars | QUARTER ENDED 31ST DECEMBER 2019 | | | | PERIOD ENDED 31ST DECEMBER 2019 | | | |
|------------------------------------------------------|----------------------------------|-----------------|--------------------|--------------------|---------------------------------|-----------------|--------------------|--------------------|
| | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| Claims paid | | | | | | | | |
| Direct claims | 4,27,623 | 2,81,169 | 1,12,44,805 | 1,19,53,597 | 16,61,009 | 7,28,966 | 3,35,11,190 | 3,59,01,165 |
| Add Claims Outstanding at the end of the year | (75,038) | (28,587) | 32,92,779 | 31,89,154 | 7,43,642 | 6,42,093 | 4,88,80,565 | 5,02,66,300 |
| Less Claims Outstanding at the beginning of the year | - | - | - | - | 8,15,656 | 5,62,250 | 4,03,82,090 | 4,17,59,996 |
| | 3,52,585 | 2,52,582 | 1,45,37,584 | 1,51,42,751 | 15,88,995 | 8,08,809 | 4,20,09,665 | 4,44,07,469 |
| Add :Re-insurance accepted | 1,10,658 | 64 | 1,678 | 1,12,400 | 1,31,900 | 156 | 1,678 | 1,33,734 |
| Less :Re-insurance Ceded | 4,25,915 | 1,78,833 | 35,66,107 | 41,70,855 | 14,77,987 | 4,46,945 | 1,16,88,346 | 1,36,13,278 |
| | | | | | | | | |
| Total Claims Incurred | 37,328 | 73,813 | 1,09,73,155 | 1,10,84,296 | 2,42,908 | 3,62,020 | 3,03,22,997 | 3,09,27,925 |

CLAIMS INCURRED [NET]

(₹ In 000)

| Particulars | QUARTER ENDED 31ST DECEMBER 2018 | | | | PERIOD ENDED 31ST DECEMBER 2018 | | | |
|------------------------------------------------------|----------------------------------|-----------------|--------------------|--------------------|---------------------------------|-----------------|--------------------|--------------------|
| | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| Claims paid | | | | | | | | |
| Direct claims | 1,36,377 | 1,75,809 | 84,13,814 | 87,26,000 | 8,19,074 | 9,53,744 | 3,28,81,110 | 3,46,53,928 |
| Add Claims Outstanding at the end of the year | 2,335 | 8,697 | 31,24,037 | 31,35,069 | 7,71,055 | 5,35,471 | 4,05,90,145 | 4,18,96,671 |
| Less Claims Outstanding at the beginning of the year | - | - | - | - | 7,11,837 | 5,72,893 | 3,37,69,649 | 3,50,54,379 |
| | 1,38,712 | 1,84,506 | 1,15,37,851 | 1,18,61,069 | 8,78,292 | 9,16,322 | 3,97,01,606 | 4,14,96,220 |
| Add :Re-insurance accepted | 28,959 | 9,048 | 2,159 | 40,166 | 80,193 | 32,572 | 8,645 | 1,21,410 |
| Less :Re-insurance ceded | 1,40,311 | 1,04,408 | 20,66,918 | 23,11,637 | 7,77,406 | 6,88,814 | 1,31,92,254 | 1,46,58,474 |
| | | | | | | | | |
| Total Claims Incurred | 27,360 | 89,146 | 94,73,092 | 95,89,598 | 1,81,079 | 2,60,080 | 2,65,17,997 | 2,69,59,156 |

PERIODIC DISCLOSURES

FORM NL-5 (A) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

| Particulars | QUARTER ENDED 31ST DECEMBER | | | PERIOD ENDED 31ST DECEMBER 2019 | | |
|------------------------------------------------------|-----------------------------|---------------|-----------------|---------------------------------|-----------------|-----------------|
| | Marine Cargo | Marine Hull | Total | Marine Cargo | Marine Hull | Total |
| Claims paid | | | | | | |
| Direct claims | 2,65,391 | 15,778 | 2,81,169 | 6,63,461 | 65,505 | 7,28,966 |
| Add Claims Outstanding at the end of the year | (29,163) | 576 | (28,587) | 5,33,549 | 1,08,544 | 6,42,093 |
| Less Claims Outstanding at the beginning of the year | - | - | - | 5,04,814 | 57,436 | 5,62,250 |
| | 2,36,228 | 16,354 | 2,52,582 | 6,92,196 | 1,16,613 | 8,08,809 |
| Add :Re-insurance accepted | - | 64 | 64 | 16 | 140 | 156 |
| Less :Re-insurance Ceded | 1,64,427 | 14,406 | 1,78,833 | 3,84,428 | 62,517 | 4,46,945 |
| | | | | | | |
| Total Claims Incurred | 71,801 | 2,012 | 73,813 | 3,07,784 | 54,236 | 3,62,020 |

CLAIMS INCURRED [NET]

(₹ In 000)

| Particulars | QUARTER ENDED 31ST DECEMBER | | | PERIOD ENDED 31ST DECEMBER 2018 | | |
|------------------------------------------------------|-----------------------------|----------------|-----------------|---------------------------------|-----------------|-----------------|
| | Marine Cargo | Marine Hull | Total | Marine Cargo | Marine Hull | Total |
| Claims paid | | | | | | |
| Direct claims | 1,74,351 | 1,458 | 1,75,809 | 5,53,677 | 4,00,067 | 9,53,744 |
| Add Claims Outstanding at the end of the year | 19,268 | (10,571) | 8,697 | 4,88,501 | 46,970 | 5,35,471 |
| Less Claims Outstanding at the beginning of the year | - | - | - | 4,80,819 | 92,074 | 5,72,893 |
| | 1,93,619 | (9,113) | 1,84,506 | 5,61,359 | 3,54,963 | 9,16,322 |
| Add :Re-insurance accepted | 8,932 | 116 | 9,048 | 32,456 | 116 | 32,572 |
| Less :Re-insurance ceded | 1,03,596 | 812 | 1,04,408 | 3,24,722 | 3,64,092 | 6,88,814 |
| | | | | | | |
| Total Claims Incurred | 98,955 | (9,809) | 89,146 | 2,69,093 | (9,013) | 2,60,080 |

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

CLAIMS INCURRED [NET]

(₹ In 000)

| Particulars | QUARTER ENDED 31ST DECEMBER 2019 | | | | | | | | | | | |
|------------------------------------------------------|----------------------------------|------------------|------------------|---------------|--------------|----------------------|-------------------|--------------------------|------------------|------------------|---------------------|---------------------|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/Product Liability | Health | Crop | Other Miscellaneous | Total Miscellaneous |
| Claims paid | | | | | | | | | | | | |
| Direct claims | 34,15,856 | 21,93,780 | 56,09,636 | 59,022 | - | 30,833 | 1,78,060 | 623 | 32,02,339 | 11,00,677 | 10,63,615 | 1,12,44,805 |
| Add Claims Outstanding at the end of the year | (1,39,974) | 16,86,998 | 15,47,024 | (1,886) | (428) | (8,256) | (32,006) | 17,555 | (2,29,517) | 20,04,019 | (3,726) | 32,92,779 |
| Less Claims Outstanding at the beginning of the year | - | - | - | - | - | - | - | - | - | - | - | - |
| | 32,75,882 | 38,80,778 | 71,56,660 | 57,136 | (428) | 22,577 | 1,46,054 | 18,178 | 29,72,822 | 31,04,696 | 10,59,889 | 1,45,37,584 |
| Add :Re-insurance accepted | - | - | - | 129 | - | - | - | - | 1,549 | - | - | 1,678 |
| Less :Re-insurance Ceded | 8,17,972 | 4,19,227 | 12,37,199 | 34,408 | - | 1,588 | 17,442 | 35 | 5,06,223 | 8,71,448 | 8,97,764 | 35,66,107 |
| | | | | | | | | | | | | |
| Total Claims Incurred | 24,57,910 | 34,61,551 | 59,19,461 | 22,857 | (428) | 20,989 | 1,28,612 | 18,143 | 24,68,148 | 22,33,248 | 1,62,125 | 1,09,73,155 |

CLAIMS INCURRED [NET]

(₹ In 000)

| Particulars | PERIOD ENDED 31ST DECEMBER 2019 | | | | | | | | | | | |
|------------------------------------------------------|---------------------------------|--------------------|--------------------|-----------------|--------------|----------------------|-------------------|--------------------------|------------------|------------------|---------------------|---------------------|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/Product Liability | Health | Crop | Other Miscellaneous | Total Miscellaneous |
| Claims paid | | | | | | | | | | | | |
| Direct claims | 94,41,734 | 60,68,864 | 1,55,10,598 | 1,88,342 | - | 84,404 | 6,40,547 | 14,948 | 74,20,140 | 80,96,720 | 15,55,491 | 3,35,11,190 |
| Add Claims Outstanding at the end of the year | 22,25,863 | 3,97,24,975 | 4,19,50,838 | 2,52,366 | 1,433 | 1,50,145 | 4,54,931 | 2,20,510 | 18,21,529 | 33,19,793 | 7,09,020 | 4,88,80,565 |
| Less Claims Outstanding at the beginning of the year | 19,53,185 | 3,35,89,844 | 3,55,43,029 | 2,02,514 | 1,958 | 1,47,211 | 5,99,720 | 1,54,799 | 12,84,820 | 18,44,523 | 6,03,516 | 4,03,82,090 |
| | 97,14,412 | 1,22,03,995 | 2,19,18,407 | 2,38,194 | (525) | 87,338 | 4,95,758 | 80,659 | 79,56,849 | 95,71,990 | 16,60,995 | 4,20,09,665 |
| Add :Re-insurance accepted | - | - | - | 129 | - | - | - | - | 1,549 | - | - | 1,678 |
| Less :Re-insurance ceded | 19,06,122 | 12,07,358 | 31,13,480 | 1,16,126 | - | 4,389 | 65,344 | 5,988 | 8,36,799 | 64,29,251 | 11,16,969 | 1,16,88,346 |
| | | | | | | | | | | | | |
| Total Claims Incurred | 78,08,290 | 1,09,96,637 | 1,88,04,927 | 1,22,197 | (525) | 82,949 | 4,30,414 | 74,671 | 71,21,599 | 31,42,739 | 5,44,026 | 3,03,22,997 |

CLAIMS INCURRED [NET]

(₹ In 000)

| Particulars | QUARTER ENDED 31ST DECEMBER 2018 | | | | | | | | | | | |
|------------------------------------------------------|----------------------------------|------------------|------------------|----------------|--------------|----------------------|-------------------|--------------------------|------------------|------------------|---------------------|---------------------|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/Product Liability | Health | Crop | Other Miscellaneous | Total Miscellaneous |
| Claims paid | | | | | | | | | | | | |
| Direct claims | 27,95,845 | 20,34,028 | 48,29,873 | 1,24,280 | 1,193 | 20,638 | 2,00,390 | 3,683 | 20,61,581 | 6,71,450 | 5,00,726 | 84,13,814 |
| Add Claims Outstanding at the end of the year | (1,76,031) | 19,18,467 | 17,42,436 | (24,329) | (4) | 10,654 | 3,09,944 | (50,042) | (19,773) | 11,69,396 | (14,245) | 31,24,037 |
| Less Claims Outstanding at the beginning of the year | - | - | - | - | - | - | - | - | - | - | - | - |
| | 26,19,814 | 39,52,495 | 65,72,309 | 99,951 | 1,189 | 31,292 | 5,10,334 | (46,359) | 20,41,808 | 18,40,846 | 4,86,481 | 1,15,37,851 |
| Add :Re-insurance accepted | - | - | - | 2,156 | - | - | - | - | - | - | 3 | 2,159 |
| Less :Re-insurance ceded | 5,11,195 | 3,99,870 | 9,11,065 | 1,04,988 | 1,188 | 1,111 | 20,067 | 190 | 1,47,055 | 5,36,936 | 3,44,318 | 20,66,918 |
| | | | | | | | | | | | | |
| Total Claims Incurred | 21,08,619 | 35,52,625 | 56,61,244 | (2,881) | 1 | 30,181 | 4,90,267 | (46,549) | 18,94,753 | 13,03,910 | 1,42,166 | 94,73,092 |

CLAIMS INCURRED [NET]

(₹ In 000)

| Particulars | PERIOD ENDED 31ST DECEMBER 2018 | | | | | | | | | | | |
|------------------------------------------------------|---------------------------------|--------------------|--------------------|-----------------|--------------|----------------------|-------------------|--------------------------|------------------|--------------------|---------------------|---------------------|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/Product Liability | Health | Crop | Other Miscellaneous | Total Miscellaneous |
| Claims paid | | | | | | | | | | | | |
| Direct claims | 76,70,166 | 57,57,129 | 1,34,27,295 | 2,62,279 | 1,274 | 58,381 | 5,30,733 | 17,250 | 56,17,251 | 1,20,39,288 | 9,27,359 | 3,28,81,110 |
| Add Claims Outstanding at the end of the year | 24,54,844 | 3,21,37,867 | 3,45,92,711 | 2,83,519 | 2,032 | 1,57,206 | 9,36,379 | 1,41,900 | 12,33,200 | 25,05,861 | 7,37,337 | 4,05,90,145 |
| Less Claims Outstanding at the beginning of the year | 23,82,925 | 2,64,66,316 | 2,88,49,242 | 2,51,903 | 430 | 1,18,770 | 3,42,306 | 1,31,341 | 10,36,994 | 24,46,010 | 5,92,653 | 3,37,69,649 |
| | 77,42,085 | 1,14,28,680 | 1,91,70,765 | 2,93,895 | 2,876 | 96,817 | 11,24,806 | 27,809 | 58,13,457 | 1,20,99,139 | 10,72,043 | 3,97,01,606 |
| Add :Re-insurance accepted | - | - | - | 8,339 | 291 | - | - | - | 12 | - | 3 | 8,645 |
| Less :Re-insurance ceded | 12,71,720 | 11,49,824 | 24,21,544 | 1,89,837 | 1,192 | 3,150 | 61,209 | 5,896 | 4,22,462 | 95,50,083 | 5,36,881 | 1,31,92,254 |
| | | | | | | | | | | | | |
| Total Claims Incurred | 64,70,365 | 1,02,78,856 | 1,67,49,221 | 1,12,397 | 1,975 | 93,667 | 10,63,597 | 21,913 | 53,91,007 | 25,49,056 | 5,35,165 | 2,65,17,997 |

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

COMMISSION (₹ In 000)

| Particulars | QUARTER ENDED 31ST DECEMBER 2019 | | | | PERIOD ENDED 31ST DECEMBER 2019 | | | |
|-----------------------------------------------------------------------|----------------------------------|----------------|------------------|------------------|---------------------------------|-----------------|------------------|------------------|
| | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| Commission paid | | | | | | | | |
| Direct | 1,05,547 | 30,381 | 11,37,833 | 12,73,761 | 3,59,181 | 91,342 | 35,59,931 | 40,10,454 |
| Add: Commission on Re-insurance Accepted | 17,856 | 31 | 5,028 | 22,915 | 35,549 | 169 | 8,799 | 44,517 |
| Less: Commission on Re-insurance Ceded | 1,77,294 | 34,971 | 6,52,073 | 8,64,338 | 6,79,771 | 1,05,141 | 19,63,675 | 27,48,587 |
| Net Commission | (53,891) | (4,559) | 4,90,788 | 4,32,338 | (2,85,041) | (13,630) | 16,05,055 | 13,06,384 |
| Break-up of the expenses (Gross) incurred to procure business: | | | | | | | | |
| Agents | 28,093 | 11,662 | 2,90,390 | 3,30,145 | 1,00,554 | 37,279 | 8,63,831 | 10,01,664 |
| Brokers | 72,688 | 18,666 | 6,98,540 | 7,89,894 | 2,41,517 | 53,880 | 22,52,598 | 25,47,995 |
| Corporate Agency | 4,665 | 23 | 14,584 | 19,272 | 16,775 | 60 | 38,628 | 55,463 |
| Others (Web Aggregator, CSC, IMF, MISP and POS) | 101 | 30 | 1,34,319 | 1,34,450 | 335 | 123 | 4,04,874 | 4,05,332 |
| TOTAL (B) | 1,05,547 | 30,381 | 11,37,833 | 12,73,761 | 3,59,181 | 91,342 | 35,59,931 | 40,10,454 |

COMMISSION (₹ In 000)

| Particulars | QUARTER ENDED 31ST DECEMBER 2018 | | | | PERIOD ENDED 31ST DECEMBER 2018 | | | |
|-----------------------------------------------------------------------|----------------------------------|-----------------|------------------|------------------|---------------------------------|-----------------|------------------|------------------|
| | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| Commission paid | | | | | | | | |
| Direct | 38,025 | 22,900 | 11,03,857 | 11,64,782 | 1,57,385 | 85,402 | 32,44,605 | 34,87,392 |
| Add: Commission on Re-insurance Accepted | 512 | 227 | 2,332 | 3,071 | 9,720 | 1,534 | 9,351 | 20,605 |
| Less: Commission on Re-insurance Ceded | 75,344 | 34,771 | 4,96,519 | 6,06,634 | 3,16,769 | 1,06,109 | 15,24,744 | 19,47,622 |
| Net Commission | (36,807) | (11,644) | 6,09,670 | 5,61,219 | (1,49,664) | (19,173) | 17,29,212 | 15,60,375 |
| Break-up of the expenses (Gross) incurred to procure business: | | | | | | | | |
| Agents | 13,948 | 8,790 | 2,77,923 | 3,00,661 | 56,640 | 32,996 | 8,05,101 | 8,94,737 |
| Brokers | 21,568 | 14,088 | 7,18,875 | 7,54,531 | 92,931 | 52,305 | 21,25,931 | 22,71,167 |
| Corporate Agency | 2,455 | - | 4,692 | 7,147 | 7,580 | 8 | 15,264 | 22,852 |
| Others (Web Aggregator, CSC, IMF, MISP and POS) | 54 | 22 | 1,02,367 | 1,02,443 | 234 | 93 | 2,98,309 | 2,98,636 |
| TOTAL (B) | 38,025 | 22,900 | 11,03,857 | 11,64,782 | 1,57,385 | 85,402 | 32,44,605 | 34,87,392 |

PERIODIC DISCLOSURES

FORM NL-6 (A) - COMMISSION SCHEDULE

COMMISSION (₹ In 000)

| Particulars | QUARTER ENDED 31ST DECEMBER 2019 | | | PERIOD ENDED 31ST DECEMBER 2019 | | |
|-----------------------------------------------------------------------|-------------------------------------|-------------|----------------|---------------------------------|--------------|-----------------|
| | Marine Cargo | Marine Hull | Total | Marine Cargo | Marine Hull | Total |
| Commission paid | | | | | | |
| Direct | 29,658 | 723 | 30,381 | 89,078 | 2,264 | 91,342 |
| Add: Commission on Re-insurance Accepted | 31 | - | 31 | 169 | - | 169 |
| Less: Commission on Re-insurance Ceded | 34,654 | 317 | 34,971 | 1,03,181 | 1,960 | 1,05,141 |
| Net Commission | (4,965) | 406 | (4,559) | (13,934) | 304 | (13,630) |
| Break-up of the expenses (Gross) incurred to procure business: | | | | | | |
| Agents | 11,319 | 343 | 11,662 | 35,967 | 1,312 | 37,279 |
| Brokers | 18,286 | 380 | 18,666 | 52,928 | 952 | 53,880 |
| Corporate Agency | 23 | - | 23 | 60 | - | 60 |
| Others (Web Aggregator, CSC, IMF, MISP and POS) | 30 | - | 30 | 123 | - | 123 |
| TOTAL (B) | 29,658 | 723 | 30,381 | 89,078 | 2,264 | 91,342 |

COMMISSION (₹ In 000)

| Particulars | QUARTER ENDED 31ST DECEMBER 2018 | | | PERIOD ENDED 31ST DECEMBER 2018 | | |
|-----------------------------------------------------------------------|-------------------------------------|--------------|-----------------|---------------------------------|--------------|-----------------|
| | Marine Cargo | Marine Hull | Total | Marine Cargo | Marine Hull | Total |
| Commission paid | | | | | | |
| Direct | 21,870 | 1,030 | 22,900 | 80,955 | 4,447 | 85,402 |
| Add: Commission on Re-insurance Accepted | 227 | - | 227 | 1,534 | - | 1,534 |
| Less: Commission on Re-insurance Ceded | 33,917 | 854 | 34,771 | 1,02,951 | 3,158 | 1,06,109 |
| Net Commission | (11,820) | 176 | (11,644) | (20,462) | 1,289 | (19,173) |
| Break-up of the expenses (Gross) incurred to procure business: | | | | | | |
| Agents | 8,140 | 650 | 8,790 | 29,581 | 3,415 | 32,996 |
| Brokers | 13,708 | 380 | 14,088 | 51,281 | 1,024 | 52,305 |
| Corporate Agency | - | - | - | - | 8 | 8 |
| Others (Web Aggregator, CSC, IMF, MISP and POS) | 22 | - | 22 | 93 | - | 93 |
| TOTAL (B) | 21,870 | 1,030 | 22,900 | 80,955 | 4,447 | 85,402 |

PERIODIC DISCLOSURES

FORM NL-6 (B) - COMMISSION SCHEDULE

COMMISSION (₹ In 000)

| Particulars | QUARTER ENDED 31ST DECEMBER 2019 | | | | | | | | | | | |
|-----------------------------------------------------------------------|----------------------------------|---------------|-----------------|---------------|-----------|----------------------|-------------------|--------------------------|-----------------|-------------------|---------------------|---------------------|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/Product Liability | Health | Crop | Other Miscellaneous | Total Miscellaneous |
| Commission paid | | | | | | | | | | | | |
| Direct | 7,50,046 | 71,953 | 8,21,999 | 31,243 | 22 | 15,904 | 20,839 | 22,912 | 1,37,326 | - | 87,588 | 11,37,833 |
| Add: Commission on Re-insurance Accepted | - | - | - | 2,675 | - | - | - | 465 | 89 | - | 1,799 | 5,028 |
| Less: Commission on Re-insurance Ceded | 3,56,587 | 13,778 | 3,70,365 | 18,674 | (11) | 551 | 2,956 | 4,214 | 33,672 | 1,86,182 | 35,470 | 6,52,073 |
| Net Commission | 3,93,459 | 58,175 | 4,51,634 | 15,244 | 33 | 15,353 | 17,883 | 19,163 | 1,03,743 | (1,86,182) | 53,917 | 4,90,788 |
| Break-up of the expenses (Gross) incurred to procure business: | | | | | | | | | | | | |
| Agents | 1,23,806 | 34,226 | 1,58,032 | 11,971 | - | 9,287 | 12,224 | 3,237 | 62,330 | - | 33,309 | 2,90,390 |
| Brokers | 5,11,782 | 19,831 | 5,31,613 | 19,194 | 22 | 6,565 | 7,363 | 19,652 | 67,149 | - | 46,982 | 6,98,540 |
| Corporate Agency | 4,092 | 1,224 | 5,316 | 36 | - | 19 | 801 | 16 | 3,211 | - | 5,185 | 14,584 |
| Others (Web Aggregator, CSC, IMF, MISP and POS) | 1,10,366 | 16,672 | 1,27,038 | 42 | - | 33 | 451 | 7 | 4,636 | - | 2,112 | 1,34,319 |
| TOTAL (B) | 7,50,046 | 71,953 | 8,21,999 | 31,243 | 22 | 15,904 | 20,839 | 22,912 | 1,37,326 | - | 87,588 | 11,37,833 |

COMMISSION (₹ In 000)

| Particulars | PERIOD ENDED 31ST DECEMBER 2019 | | | | | | | | | | | |
|-----------------------------------------------------------------------|---------------------------------|-----------------|------------------|---------------|-----------|----------------------|-------------------|--------------------------|-----------------|-------------------|---------------------|---------------------|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/Product Liability | Health | Crop | Other Miscellaneous | Total Miscellaneous |
| Commission paid | | | | | | | | | | | | |
| Direct | 23,20,045 | 2,05,312 | 25,25,357 | 89,043 | 55 | 47,427 | 73,609 | 70,976 | 5,01,657 | - | 2,51,807 | 35,59,931 |
| Add: Commission on Re-insurance Accepted | - | - | - | 2,840 | - | - | - | 1,579 | 89 | - | 4,291 | 8,799 |
| Less: Commission on Re-insurance Ceded | 10,98,033 | 34,990 | 11,33,023 | 61,103 | (3) | 1,740 | 10,897 | 10,909 | 1,06,217 | 4,69,336 | 1,70,453 | 19,63,675 |
| Net Commission | 12,22,012 | 1,70,322 | 13,92,334 | 30,780 | 58 | 45,687 | 62,712 | 61,646 | 3,95,529 | (4,69,336) | 85,645 | 16,05,055 |
| Break-up of the expenses (Gross) incurred to procure business: | | | | | | | | | | | | |
| Agents | 3,74,132 | 96,269 | 4,70,401 | 36,275 | - | 29,160 | 32,250 | 8,943 | 1,88,107 | - | 98,695 | 8,63,831 |
| Brokers | 16,01,443 | 58,996 | 16,60,439 | 52,507 | 55 | 17,869 | 37,520 | 61,977 | 2,97,055 | - | 1,25,176 | 22,52,598 |
| Corporate Agency | 11,733 | 4,042 | 15,775 | 119 | - | 44 | 2,528 | 39 | 4,912 | - | 15,211 | 38,628 |
| Others (Web Aggregator, CSC, IMF, MISP and POS) | 3,32,737 | 46,005 | 3,78,742 | 142 | - | 354 | 1,311 | 17 | 11,583 | - | 12,725 | 4,04,874 |
| TOTAL (B) | 23,20,045 | 2,05,312 | 25,25,357 | 89,043 | 55 | 47,427 | 73,609 | 70,976 | 5,01,657 | - | 2,51,807 | 35,59,931 |

COMMISSION (₹ In 000)

| Particulars | QUARTER ENDED 31ST DECEMBER 2018 | | | | | | | | | | | |
|-----------------------------------------------------------------------|----------------------------------|-----------------|-----------------|---------------|-----------|----------------------|-------------------|--------------------------|-----------------|-------------------|---------------------|---------------------|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/Product Liability | Health | Crop | Other Miscellaneous | Total Miscellaneous |
| Commission paid | | | | | | | | | | | | |
| Direct | 7,78,463 | 58,049 | 8,36,512 | 21,802 | 19 | 12,899 | 33,486 | 9,370 | 1,23,055 | - | 66,714 | 11,03,857 |
| Add: Commission on Re-insurance Accepted | - | - | - | 48 | - | - | - | 448 | - | - | 1,836 | 2,332 |
| Less: Commission on Re-insurance Ceded | 1,45,644 | 1,38,967 | 2,84,611 | 11,591 | 5 | 569 | 3,870 | 2,512 | 10,408 | 1,23,081 | 59,872 | 4,96,519 |
| Net Commission | 6,32,819 | (80,918) | 5,51,901 | 10,259 | 14 | 12,330 | 29,616 | 7,306 | 1,12,647 | (1,23,081) | 8,678 | 6,09,670 |
| Break-up of the expenses (Gross) incurred to procure business: | | | | | | | | | | | | |
| Agents | 1,29,307 | 33,264 | 1,62,571 | 9,256 | - | 8,942 | 6,455 | 2,132 | 65,947 | - | 22,620 | 2,77,923 |
| Brokers | 5,61,827 | 14,188 | 5,76,015 | 12,431 | 19 | 3,877 | 26,688 | 7,224 | 54,440 | - | 38,181 | 7,18,875 |
| Corporate Agency | 790 | 220 | 1,010 | 11 | - | 3 | 154 | 10 | 691 | - | 2,813 | 4,692 |
| Others (Web Aggregator, CSC, IMF, MISP and POS) | 86,539 | 10,377 | 96,916 | 104 | - | 77 | 189 | 4 | 1,977 | - | 3,100 | 1,02,367 |
| TOTAL (B) | 7,78,463 | 58,049 | 8,36,512 | 21,802 | 19 | 12,899 | 33,486 | 9,370 | 1,23,055 | - | 66,714 | 11,03,857 |

COMMISSION (₹ In 000)

| Particulars | PERIOD ENDED 31ST DECEMBER 2018 | | | | | | | | | | | |
|-----------------------------------------------------------------------|---------------------------------|-------------------|------------------|---------------|------------|----------------------|-------------------|--------------------------|-----------------|-------------------|---------------------|---------------------|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/Product Liability | Health | Crop | Other Miscellaneous | Total Miscellaneous |
| Commission paid | | | | | | | | | | | | |
| Direct | 21,97,721 | 1,77,688 | 23,75,409 | 72,619 | 7 | 42,447 | 1,18,620 | 42,622 | 3,75,362 | - | 2,17,519 | 32,44,605 |
| Add: Commission on Re-insurance Accepted | - | - | - | 185 | - | - | - | 2,927 | - | - | 6,239 | 9,351 |
| Less: Commission on Re-insurance Ceded | 4,03,407 | 3,53,144 | 7,56,551 | 39,516 | 11 | 1,626 | 17,130 | 11,019 | 40,092 | 4,72,706 | 1,86,093 | 15,24,744 |
| Net Commission | 17,94,314 | (1,75,456) | 16,18,858 | 33,288 | (4) | 40,821 | 1,01,490 | 34,530 | 3,35,270 | (4,72,706) | 37,665 | 17,29,212 |
| Break-up of the expenses (Gross) incurred to procure business: | | | | | | | | | | | | |
| Agents | 3,63,939 | 1,01,671 | 4,65,610 | 33,299 | - | 28,742 | 12,314 | 9,149 | 1,80,096 | - | 75,891 | 8,05,101 |
| Brokers | 15,81,565 | 44,332 | 16,25,897 | 38,862 | 7 | 13,324 | 1,04,716 | 33,438 | 1,88,605 | - | 1,21,082 | 21,25,931 |
| Corporate Agency | 2,699 | 881 | 3,580 | 213 | - | 28 | 653 | 19 | 1,759 | - | 9,012 | 15,264 |
| Others (Web Aggregator, CSC, IMF, MISP and POS) | 2,49,518 | 30,804 | 2,80,322 | 245 | - | 353 | 937 | 16 | 4,902 | - | 11,534 | 2,98,309 |
| TOTAL (B) | 21,97,721 | 1,77,688 | 23,75,409 | 72,619 | 7 | 42,447 | 1,18,620 | 42,622 | 3,75,362 | - | 2,17,519 | 32,44,605 |

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

| | Particulars | QUARTER ENDED 31ST DECEMBER 2019 | | | | PERIOD ENDED 31ST DECEMBER 2019 | | | |
|----|--------------------------------------------------------|----------------------------------|---------------|------------------|------------------|---------------------------------|---------------|------------------|------------------|
| | | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| 1 | Employees' remuneration & welfare benefits | 16,587 | 14,319 | 7,88,045 | 8,18,951 | 33,963 | 41,953 | 22,58,741 | 23,34,657 |
| 2 | Travel, conveyance and vehicle running expenses | 1,150 | 763 | 42,901 | 44,814 | 3,001 | 3,707 | 1,99,568 | 2,06,276 |
| 3 | Training expenses | 59 | 23 | 1,367 | 1,449 | 198 | 244 | 13,142 | 13,584 |
| 4 | Rents, rates & taxes | 2,287 | 1,980 | 1,08,985 | 1,13,252 | 4,665 | 5,762 | 3,10,244 | 3,20,671 |
| 5 | Repairs | 770 | 656 | 36,123 | 37,549 | 1,604 | 1,982 | 1,06,685 | 1,10,271 |
| 6 | Printing & stationery | 441 | 386 | 21,234 | 22,061 | 885 | 1,093 | 58,840 | 60,818 |
| 7 | Communication | 495 | 326 | 18,335 | 19,156 | 1,300 | 1,606 | 86,444 | 89,350 |
| 8 | Legal & professional charges | 5,181 | 5,065 | 2,76,439 | 2,86,685 | 8,939 | 11,042 | 5,94,529 | 6,14,510 |
| 9 | Auditors' fees, expenses etc | | | | | | | | |
| | (a) as auditor | 15 | 13 | 697 | 725 | 32 | 39 | 2,104 | 2,175 |
| | (b) as adviser or in any other capacity, in respect of | - | - | - | - | - | - | - | - |
| | (i) Taxation matters | - | - | - | - | - | - | - | - |
| | (ii) Insurance matters | - | - | - | - | - | - | - | - |
| | (iii) Management services; and | - | - | - | - | - | - | - | - |
| | (c) in any other capacity (Tax Audit Fees) | 4 | 3 | 168 | 175 | 8 | 9 | 508 | 525 |
| 10 | Advertisement and publicity | 5,914 | 5,214 | 2,86,519 | 2,97,647 | 11,804 | 14,581 | 7,85,043 | 8,11,428 |
| 11 | Marketing and Support Services | - | - | - | - | - | - | - | - |
| 12 | Interest & Bank Charges | 613 | 434 | 24,236 | 25,283 | 1,527 | 1,887 | 1,01,586 | 1,05,000 |
| 13 | Others : | | | | | | | | |
| | Policy Stamps | - | - | - | - | 20 | - | 2,553 | 2,573 |
| | Information & Technology Expenses | 1,149 | 910 | 50,406 | 52,465 | 2,585 | 3,193 | 1,71,909 | 1,77,687 |
| | Electricity & Water Charges | 302 | 210 | 11,730 | 12,242 | 761 | 940 | 50,602 | 52,303 |
| | Courtesies & Entertainment | 605 | 643 | 34,940 | 36,188 | 900 | 1,112 | 59,886 | 61,898 |
| | Others | 684 | 712 | 38,703 | 40,099 | 1,058 | 1,307 | 70,387 | 72,752 |
| 14 | Depreciation | 1,205 | 1,003 | 55,301 | 57,509 | 2,572 | 3,178 | 1,71,083 | 1,76,833 |
| 15 | Service Tax Expenses / GST Expense | 1,275 | 1,479 | 79,955 | 82,709 | 1,542 | 1,905 | 1,02,620 | 1,06,067 |
| | TOTAL | 38,736 | 34,139 | 18,76,084 | 19,48,959 | 77,364 | 95,540 | 51,46,474 | 53,19,378 |

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

| | Particulars | QUARTER ENDED 31ST DECEMBER 2018 | | | | PERIOD ENDED 31ST DECEMBER 2018 | | | |
|----|--------------------------------------------------------|----------------------------------|---------------|------------------|------------------|---------------------------------|---------------|------------------|------------------|
| | | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| 1 | Employees' remuneration & welfare benefits | 5,429 | 8,838 | 5,68,341 | 5,82,608 | 15,611 | 25,800 | 14,64,567 | 15,05,978 |
| 2 | Travel, conveyance and vehicle running expenses | 429 | 701 | 44,143 | 45,273 | 1,091 | 1,804 | 1,02,401 | 1,05,296 |
| 3 | Training expenses | 46 | 75 | 4,575 | 4,696 | 93 | 153 | 8,692 | 8,938 |
| 4 | Rents, rates & taxes | 886 | 1,441 | 94,089 | 96,416 | 2,765 | 4,570 | 2,59,439 | 2,66,774 |
| 5 | Repairs | 381 | 620 | 40,015 | 41,016 | 1,116 | 1,844 | 1,04,689 | 1,07,649 |
| 6 | Printing & stationery | 170 | 276 | 18,095 | 18,541 | 537 | 888 | 50,409 | 51,834 |
| 7 | Communication | 217 | 350 | 23,812 | 24,379 | 816 | 1,348 | 76,528 | 78,692 |
| 8 | Legal & professional charges | 1,252 | 1,964 | 1,64,167 | 1,67,383 | 9,305 | 15,378 | 8,72,961 | 8,97,644 |
| 9 | Auditors' fees, expenses etc | | | | | - | - | - | |
| | (a) as auditor | 7 | 10 | 708 | 725 | 23 | 37 | 2,115 | 2,175 |
| | (b) as adviser or in any other capacity, in respect of | - | - | - | - | - | - | - | - |
| | (i) Taxation matters | - | - | - | - | - | - | - | - |
| | (ii) Insurance matters | - | - | - | - | - | - | - | - |
| | (iii) Management services; and | - | - | - | - | - | - | - | - |
| | (c) in any other capacity (Tax Audit Fees) | 1 | 3 | 171 | 175 | 5 | 9 | 511 | 525 |
| 10 | Advertisement and publicity | 566 | 923 | 59,163 | 60,652 | 1,602 | 2,648 | 1,50,302 | 1,54,552 |
| 11 | Marketing and Support Services | - | - | - | - | - | - | - | - |
| 12 | Interest & Bank Charges | 166 | 268 | 18,801 | 19,235 | 717 | 1,185 | 67,256 | 69,158 |
| 13 | Others : | | | | | - | - | - | |
| | Policy Stamps | - | - | - | - | 20 | - | 2,052 | 2,072 |
| | Information & Technology Expenses | 443 | 716 | 49,344 | 50,503 | 1,772 | 2,929 | 1,66,284 | 1,70,985 |
| | Electricity & Water Charges | 125 | 203 | 13,427 | 13,755 | 418 | 691 | 39,204 | 40,313 |
| | Courtesies & Entertainment | 249 | 408 | 24,438 | 25,095 | 449 | 742 | 42,110 | 43,301 |
| | Others | 179 | 293 | 18,507 | 18,979 | 467 | 772 | 43,819 | 45,058 |
| 14 | Depreciation | 361 | 585 | 38,839 | 39,785 | 1,223 | 2,021 | 1,14,731 | 1,17,975 |
| 15 | Service Tax Expenses / GST Expense | (48) | (99) | 3,250 | 3,103 | 1,303 | 2,154 | 1,22,268 | 1,25,725 |
| | TOTAL | 10,859 | 17,575 | 11,83,885 | 12,12,319 | 39,333 | 64,973 | 36,90,338 | 37,94,644 |

PERIODIC DISCLOSURES

FORM NL-7 (A) -OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

| | Particulars | QUARTER ENDED 31ST DECEMBER 2019 | | | PERIOD ENDED 31ST DECEMBER 2019 | | |
|----|--------------------------------------------------------|----------------------------------|-------------|---------------|---------------------------------|--------------|---------------|
| | | Marine Cargo | Marine Hull | Total | Marine Cargo | Marine Hull | Total |
| 1 | Employees' remuneration & welfare benefits | 13,970 | 349 | 14,319 | 40,977 | 976 | 41,953 |
| 2 | Travel, conveyance and vehicle running expenses | 743 | 20 | 763 | 3,620 | 87 | 3,707 |
| 3 | Training expenses | 22 | 1 | 23 | 238 | 6 | 244 |
| 4 | Rents, rates & taxes | 1,932 | 48 | 1,980 | 5,628 | 134 | 5,762 |
| 5 | Repairs | 639 | 17 | 656 | 1,935 | 47 | 1,982 |
| 6 | Printing & stationery | 376 | 10 | 386 | 1,067 | 26 | 1,093 |
| 7 | Communication | 317 | 9 | 326 | 1,568 | 38 | 1,606 |
| 8 | Legal & professional charges | 4,945 | 120 | 5,065 | 10,786 | 256 | 11,042 |
| 9 | Auditors' fees, expenses etc | | | | | | |
| | (a) as auditor | 13 | - | 13 | 38 | 1 | 39 |
| | (b) as adviser or in any other capacity, in respect of | - | - | - | - | - | - |
| | (i) Taxation matters | - | - | - | - | - | - |
| | (ii) Insurance matters | - | - | - | - | - | - |
| | (iii) Management services; and | - | - | - | - | - | - |
| | (c) in any other capacity (Tax Audit Fees) | 3 | - | 3 | 9 | - | 9 |
| 10 | Advertisement and publicity | 5,087 | 127 | 5,214 | 14,242 | 339 | 14,581 |
| 11 | Marketing and Support Services | - | - | - | - | - | - |
| 12 | Interest & Bank Charges | 423 | 11 | 434 | 1,843 | 44 | 1,887 |
| 13 | Others : | | | | | | |
| | Policy Stamps | - | - | - | - | - | - |
| | Information & Technology Expenses | 888 | 22 | 910 | 3,119 | 74 | 3,193 |
| | Electricity & Water Charges | 204 | 6 | 210 | 918 | 22 | 940 |
| | Courtesies & Entertainment | 628 | 15 | 643 | 1,086 | 26 | 1,112 |
| | Others | 695 | 17 | 712 | 1,277 | 30 | 1,307 |
| 14 | Depreciation | 978 | 25 | 1,003 | 3,104 | 74 | 3,178 |
| 15 | Service Tax Expenses / GST Expense | 1,446 | 33 | 1,479 | 1,862 | 43 | 1,905 |
| | TOTAL | 33,309 | 830 | 34,139 | 93,317 | 2,223 | 95,540 |

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

| | Particulars | QUARTER ENDED 31ST DECEMBER 2018 | | | PERIOD ENDED 31ST DECEMBER 2018 | | |
|----|--------------------------------------------------------|----------------------------------|-------------|---------------|---------------------------------|--------------|---------------|
| | | Marine Cargo | Marine Hull | Total | Marine Cargo | Marine Hull | Total |
| 1 | Employees' remuneration & welfare benefits | 8,665 | 173 | 8,838 | 25,356 | 444 | 25,800 |
| 2 | Travel, conveyance and vehicle running expenses | 688 | 13 | 701 | 1,773 | 31 | 1,804 |
| 3 | Training expenses | 73 | 2 | 75 | 150 | 3 | 153 |
| 4 | Rents, rates & taxes | 1,413 | 28 | 1,441 | 4,492 | 78 | 4,570 |
| 5 | Repairs | 608 | 12 | 620 | 1,812 | 32 | 1,844 |
| 6 | Printing & stationery | 271 | 5 | 276 | 873 | 15 | 888 |
| 7 | Communication | 343 | 7 | 350 | 1,325 | 23 | 1,348 |
| 8 | Legal & professional charges | 1,913 | 51 | 1,964 | 15,113 | 265 | 15,378 |
| 9 | Auditors' fees, expenses etc | | | | - | - | |
| | (a) as auditor | 10 | - | 10 | 36 | 1 | 37 |
| | (b) as adviser or in any other capacity, in respect of | - | - | - | - | - | - |
| | (i) Taxation matters | - | - | - | - | - | - |
| | (ii) Insurance matters | - | - | - | - | - | - |
| | (iii) Management services; and | - | - | - | - | - | - |
| | (c) in any other capacity (Tax Audit Fees) | 3 | - | 3 | 9 | - | 9 |
| 10 | Advertisement and publicity | 905 | 18 | 923 | 2,602 | 46 | 2,648 |
| 11 | Marketing and Support Services | - | - | - | - | - | - |
| 12 | Interest & Bank Charges | 262 | 6 | 268 | 1,165 | 20 | 1,185 |
| 13 | Others : | | | | - | - | |
| | Policy Stamps | - | - | - | - | - | - |
| | Information & Technology Expenses | 701 | 15 | 716 | 2,879 | 50 | 2,929 |
| | Electricity & Water Charges | 199 | 4 | 203 | 679 | 12 | 691 |
| | Courtesies & Entertainment | 400 | 8 | 408 | 729 | 13 | 742 |
| | Others | 287 | 6 | 293 | 759 | 13 | 772 |
| 14 | Depreciation | 573 | 12 | 585 | 1,986 | 35 | 2,021 |
| 15 | Service Tax Expenses / GST Expense | (100) | 1 | (99) | 2,117 | 37 | 2,154 |
| | TOTAL | 17,214 | 361 | 17,575 | 63,855 | 1,118 | 64,973 |

PERIODIC DISCLOSURES

FORM NL-7 (B) -OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

| | Particulars | QUARTER ENDED 31ST DECEMBER 2019 | | | | | | | | | | | |
|----|--------------------------------------------------------|----------------------------------|-----------------|------------------|--------------|-----------|----------------------|-------------------|--------------------------|-----------------|-----------------|---------------------|---------------------|
| | | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/Product Liability | Health | Crop | Other Miscellaneous | Total Miscellaneous |
| 1 | Employees' remuneration & welfare benefits | 1,83,854 | 3,18,066 | 5,01,920 | 3,860 | 23 | 5,001 | 13,328 | 4,215 | 1,40,831 | 99,334 | 19,533 | 7,88,045 |
| 2 | Travel, conveyance and vehicle running expenses | 10,235 | 18,760 | 28,995 | 250 | 1 | 270 | 673 | 207 | 5,134 | 6,283 | 1,088 | 42,901 |
| 3 | Training expenses | 347 | 725 | 1,072 | 12 | - | 9 | 17 | 5 | (60) | 277 | 35 | 1,367 |
| 4 | Rents, rates & taxes | 25,420 | 43,947 | 69,367 | 532 | 4 | 692 | 1,844 | 584 | 19,547 | 13,713 | 2,702 | 1,08,985 |
| 5 | Repairs | 8,437 | 14,639 | 23,076 | 179 | 1 | 229 | 609 | 192 | 6,352 | 4,590 | 895 | 36,123 |
| 6 | Printing & stationery | 4,948 | 8,532 | 13,480 | 103 | - | 134 | 361 | 114 | 3,861 | 2,655 | 526 | 21,234 |
| 7 | Communication | 4,377 | 8,039 | 12,416 | 107 | 1 | 116 | 286 | 88 | 2,155 | 2,699 | 467 | 18,335 |
| 8 | Legal & professional charges | 63,909 | 1,07,846 | 1,71,755 | 1,253 | 8 | 1,758 | 4,812 | 1,536 | 55,943 | 32,584 | 6,790 | 2,76,439 |
| 9 | Auditors' fees, expenses etc | - | - | - | - | - | - | - | - | - | - | - | - |
| | (a) as auditor | 163 | 283 | 446 | 3 | - | 4 | 11 | 3 | 121 | 89 | 20 | 697 |
| | (b) as adviser or in any other capacity, in respect of | - | - | - | - | - | - | - | - | - | - | - | - |
| | (i) Taxation matters | - | - | - | - | - | - | - | - | - | - | - | - |
| | (ii) Insurance matters | - | - | - | - | - | - | - | - | - | - | - | - |
| | (iii) Management services; and | - | - | - | - | - | - | - | - | - | - | - | - |
| | (c) in any other capacity (Tax Audit Fees) | 40 | 68 | 108 | 1 | - | 1 | 3 | 1 | 29 | 20 | 5 | 168 |
| 10 | Advertisement and publicity | 66,740 | 1,14,961 | 1,81,701 | 1,385 | 8 | 1,819 | 4,870 | 1,543 | 52,401 | 35,702 | 7,090 | 2,86,519 |
| 11 | Marketing and Support Services | - | - | - | - | - | - | - | - | - | - | - | - |
| 12 | Interest & Bank Charges | 5,750 | 10,388 | 16,138 | 135 | 1 | 153 | 388 | 120 | 3,269 | 3,422 | 610 | 24,236 |
| 13 | Others : | - | - | - | - | - | - | - | - | - | - | - | - |
| | Policy Stamps | (19) | 18 | (1) | - | - | - | - | - | 1 | - | - | - |
| | Information & Technology Expenses | 11,841 | 20,861 | 32,702 | 261 | 2 | 319 | 834 | 262 | 8,101 | 6,668 | 1,257 | 50,406 |
| | Electricity & Water Charges | 2,787 | 5,054 | 7,841 | 66 | - | 74 | 187 | 57 | 1,534 | 1,673 | 298 | 11,730 |
| | Courtesies & Entertainment | 8,032 | 13,343 | 21,375 | 151 | 1 | 222 | 619 | 199 | 7,576 | 3,944 | 853 | 34,940 |
| | Others | 8,910 | 14,857 | 23,767 | 169 | - | 246 | 683 | 219 | 8,257 | 4,415 | 947 | 38,703 |
| 14 | Depreciation | 12,939 | 22,558 | 35,497 | 278 | 2 | 351 | 927 | 292 | 9,467 | 7,114 | 1,373 | 55,301 |
| 15 | Service Tax Expenses / GST Expense | 18,280 | 29,886 | 48,166 | 326 | 2 | 510 | 1,440 | 465 | 18,474 | 8,633 | 1,939 | 79,955 |
| | TOTAL | 4,36,990 | 7,52,831 | 11,89,821 | 9,071 | 54 | 11,908 | 31,892 | 10,102 | 3,42,993 | 2,33,815 | 46,428 | 18,76,084 |

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

| | Particulars | PERIOD ENDED 31ST DECEMBER 2019 | | | | | | | | | | | |
|----|--------------------------------------------------------|---------------------------------|------------------|------------------|---------------|------------|----------------------|-------------------|--------------------------|------------------|-----------------|---------------------|---------------------|
| | | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/Product Liability | Health | Crop | Other Miscellaneous | Total Miscellaneous |
| 1 | Employees' remuneration & welfare benefits | 5,14,503 | 8,32,198 | 13,46,701 | 8,893 | 48 | 14,413 | 41,108 | 13,322 | 5,43,038 | 2,36,528 | 54,690 | 22,58,741 |
| 2 | Travel, conveyance and vehicle running expenses | 45,458 | 73,528 | 1,18,986 | 786 | 4 | 1,273 | 3,632 | 1,177 | 47,979 | 20,898 | 4,833 | 1,99,568 |
| 3 | Training expenses | 2,994 | 4,842 | 7,836 | 52 | - | 84 | 239 | 78 | 3,160 | 1,376 | 317 | 13,142 |
| 4 | Rents, rates & taxes | 70,668 | 1,14,304 | 1,84,972 | 1,221 | 7 | 1,980 | 5,646 | 1,830 | 74,588 | 32,488 | 7,512 | 3,10,244 |
| 5 | Repairs | 24,301 | 39,306 | 63,607 | 420 | 2 | 681 | 1,942 | 629 | 25,649 | 11,172 | 2,583 | 1,06,685 |
| 6 | Printing & stationery | 13,403 | 21,679 | 35,082 | 232 | 1 | 375 | 1,071 | 347 | 14,146 | 6,162 | 1,424 | 58,840 |
| 7 | Communication | 19,690 | 31,849 | 51,539 | 340 | 2 | 552 | 1,573 | 510 | 20,782 | 9,052 | 2,094 | 86,444 |
| 8 | Legal & professional charges | 1,35,424 | 2,19,045 | 3,54,469 | 2,341 | 13 | 3,794 | 10,820 | 3,506 | 1,42,934 | 62,257 | 14,395 | 5,94,529 |
| 9 | Auditors' fees, expenses etc | | | | | | | | | | | | |
| | (a) as auditor | 479 | 775 | 1,254 | 8 | - | 13 | 38 | 12 | 506 | 220 | 53 | 2,104 |
| | (b) as adviser or in any other capacity, in respect of | - | - | - | - | - | - | - | - | - | - | - | - |
| | (i) Taxation matters | - | - | - | - | - | - | - | - | - | - | - | - |
| | (ii) Insurance matters | - | - | - | - | - | - | - | - | - | - | - | - |
| | (iii) Management services; and | - | - | - | - | - | - | - | - | - | - | - | - |
| | (c) in any other capacity (Tax Audit Fees) | 116 | 187 | 303 | 2 | - | 3 | 9 | 3 | 122 | 53 | 13 | 508 |
| 10 | Advertisement and publicity | 1,78,820 | 2,89,237 | 4,68,057 | 3,091 | 17 | 5,009 | 14,287 | 4,630 | 1,88,737 | 82,207 | 19,008 | 7,85,043 |
| 11 | Marketing and Support Services | - | - | - | - | - | - | - | - | - | - | - | - |
| 12 | Interest & Bank Charges | 23,140 | 37,428 | 60,568 | 400 | 2 | 648 | 1,849 | 599 | 24,423 | 10,638 | 2,459 | 1,01,586 |
| 13 | Others : | | | | | | | | | | | | |
| | Policy Stamps | 772 | 1,249 | 2,021 | 4 | - | 83 | 8 | 1 | 36 | - | 400 | 2,553 |
| | Information & Technology Expenses | 39,158 | 63,337 | 1,02,495 | 677 | 4 | 1,097 | 3,129 | 1,014 | 41,330 | 18,002 | 4,161 | 1,71,909 |
| | Electricity & Water Charges | 11,526 | 18,643 | 30,169 | 199 | 1 | 323 | 921 | 298 | 12,165 | 5,299 | 1,227 | 50,602 |
| | Courtesies & Entertainment | 13,641 | 22,064 | 35,705 | 236 | 1 | 382 | 1,090 | 353 | 14,398 | 6,271 | 1,450 | 59,886 |
| | Others | 16,033 | 25,933 | 41,966 | 277 | 1 | 449 | 1,281 | 415 | 16,922 | 7,371 | 1,705 | 70,387 |
| 14 | Depreciation | 38,970 | 63,033 | 1,02,003 | 674 | 4 | 1,092 | 3,114 | 1,009 | 41,131 | 17,915 | 4,141 | 1,71,083 |
| 15 | Service Tax Expenses / GST Expense | 23,375 | 37,809 | 61,184 | 404 | 2 | 655 | 1,868 | 605 | 24,672 | 10,747 | 2,483 | 1,02,620 |
| | TOTAL | 11,72,471 | 18,96,446 | 30,68,917 | 20,257 | 109 | 32,906 | 93,625 | 30,338 | 12,36,718 | 5,38,656 | 1,24,948 | 51,46,474 |

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

| | Particulars | QUARTER ENDED 31ST DECEMBER 2018 | | | | | | | | | | | |
|----|--------------------------------------------------------|----------------------------------|-----------------|-----------------|--------------|-----------|----------------------|-------------------|--------------------------|-----------------|---------------|---------------------|---------------------|
| | | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/Product Liability | Health | Crop | Other Miscellaneous | Total Miscellaneous |
| 1 | Employees' remuneration & welfare benefits | 1,91,620 | 2,09,851 | 4,01,471 | 2,623 | 6 | 3,930 | 10,916 | 2,398 | 1,00,045 | 34,355 | 12,597 | 5,68,341 |
| 2 | Travel, conveyance and vehicle running expenses | 14,846 | 16,083 | 30,929 | 202 | 1 | 306 | 925 | 193 | 7,825 | 2,776 | 986 | 44,143 |
| 3 | Training expenses | 1,532 | 1,631 | 3,163 | 21 | - | 32 | 109 | 22 | 820 | 306 | 102 | 4,575 |
| 4 | Rents, rates & taxes | 31,779 | 35,064 | 66,843 | 437 | - | 649 | 1,692 | 388 | 16,483 | 5,527 | 2,070 | 94,089 |
| 5 | Repairs | 13,497 | 14,805 | 28,302 | 185 | 1 | 277 | 758 | 168 | 7,036 | 2,404 | 884 | 40,015 |
| 6 | Printing & stationery | 6,113 | 6,753 | 12,866 | 84 | - | 125 | 322 | 74 | 3,168 | 1,058 | 398 | 18,095 |
| 7 | Communication | 8,079 | 9,081 | 17,160 | 112 | - | 164 | 355 | 91 | 4,120 | 1,297 | 513 | 23,812 |
| 8 | Legal & professional charges | 56,853 | 69,183 | 1,26,036 | 824 | 2 | 1,114 | 108 | 435 | 26,781 | 5,678 | 3,189 | 1,64,167 |
| 9 | Auditors' fees, expenses etc | | | | | | | | | | | | |
| | (a) as auditor | 240 | 266 | 506 | 3 | - | 5 | 11 | 3 | 124 | 40 | 16 | 708 |
| | (b) as adviser or in any other capacity, in respect of | - | - | - | - | - | - | - | - | - | - | - | - |
| | (i) Taxation matters | - | - | - | - | - | - | - | - | - | - | - | - |
| | (ii) Insurance matters | - | - | - | - | - | - | - | - | - | - | - | - |
| | (iii) Management services; and | - | - | - | - | - | - | - | - | - | - | - | - |
| | (c) in any other capacity (Tax Audit Fees) | 57 | 64 | 121 | 1 | - | 2 | 3 | 1 | 30 | 9 | 4 | 171 |
| 10 | Advertisement and publicity | 19,939 | 21,804 | 41,743 | 272 | 1 | 410 | 1,151 | 251 | 10,424 | 3,597 | 1,314 | 59,163 |
| 11 | Marketing and Support Services | - | - | - | - | - | - | - | - | - | - | - | - |
| 12 | Interest & Bank Charges | 6,402 | 7,300 | 13,702 | 90 | - | 129 | 234 | 69 | 3,221 | 959 | 397 | 18,801 |
| 13 | Others : | | | | | | | | | | | | |
| | Policy Stamps | (18) | 18 | - | - | - | - | - | - | - | - | - | - |
| | Information & Technology Expenses | 16,768 | 18,964 | 35,732 | 233 | 1 | 339 | 682 | 186 | 8,502 | 2,614 | 1,055 | 49,344 |
| | Electricity & Water Charges | 4,542 | 5,045 | 9,587 | 63 | - | 93 | 226 | 54 | 2,342 | 768 | 294 | 13,427 |
| | Courtesies & Entertainment | 8,170 | 8,626 | 16,796 | 109 | - | 170 | 610 | 115 | 4,400 | 1,674 | 564 | 24,438 |
| | Others | 6,227 | 6,761 | 12,988 | 84 | - | 128 | 382 | 79 | 3,274 | 1,156 | 416 | 18,507 |
| 14 | Depreciation | 13,144 | 14,620 | 27,764 | 182 | 1 | 268 | 647 | 156 | 6,767 | 2,209 | 845 | 38,839 |
| 15 | Service Tax Expenses / GST Expense | 1,476 | 3,369 | 4,845 | 32 | 1 | 17 | (709) | (51) | 36 | (878) | (43) | 3,250 |
| | TOTAL | 4,01,266 | 4,49,288 | 8,50,554 | 5,557 | 14 | 8,158 | 18,422 | 4,632 | 2,05,398 | 65,549 | 25,601 | 11,83,885 |

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

| | Particulars | PERIOD ENDED 31ST DECEMBER 2018 | | | | | | | | | | | |
|----|--------------------------------------------------------|---------------------------------|------------------|------------------|---------------|-----------|----------------------|-------------------|--------------------------|-----------------|-----------------|---------------------|---------------------|
| | | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/Product Liability | Health | Crop | Other Miscellaneous | Total Miscellaneous |
| 1 | Employees' remuneration & welfare benefits | 4,86,072 | 4,96,797 | 9,82,869 | 6,416 | 8 | 10,236 | 43,761 | 7,506 | 2,68,675 | 1,10,323 | 34,773 | 14,64,567 |
| 2 | Travel, conveyance and vehicle running expenses | 33,986 | 34,736 | 68,722 | 449 | 1 | 716 | 3,060 | 525 | 18,786 | 7,714 | 2,428 | 1,02,401 |
| 3 | Training expenses | 2,885 | 2,949 | 5,834 | 38 | - | 61 | 260 | 45 | 1,595 | 655 | 204 | 8,692 |
| 4 | Rents, rates & taxes | 86,104 | 88,004 | 1,74,108 | 1,137 | 1 | 1,813 | 7,752 | 1,330 | 47,594 | 19,543 | 6,161 | 2,59,439 |
| 5 | Repairs | 34,745 | 35,512 | 70,257 | 459 | 1 | 732 | 3,128 | 537 | 19,205 | 7,886 | 2,484 | 1,04,689 |
| 6 | Printing & stationery | 16,730 | 17,099 | 33,829 | 221 | - | 352 | 1,506 | 258 | 9,248 | 3,797 | 1,198 | 50,409 |
| 7 | Communication | 25,399 | 25,959 | 51,358 | 335 | - | 535 | 2,287 | 392 | 14,039 | 5,765 | 1,817 | 76,528 |
| 8 | Legal & professional charges | 2,89,725 | 2,96,118 | 5,85,843 | 3,824 | 4 | 6,101 | 26,084 | 4,474 | 1,60,145 | 65,758 | 20,728 | 8,72,961 |
| 9 | Auditors' fees, expenses etc | - | - | - | - | - | - | - | - | - | - | - | - |
| | (a) as auditor | 702 | 717 | 1,419 | 9 | - | 15 | 63 | 11 | 388 | 159 | 51 | 2,115 |
| | (b) as adviser or in any other capacity, in respect of | - | - | - | - | - | - | - | - | - | - | - | - |
| | (i) Taxation matters | - | - | - | - | - | - | - | - | - | - | - | - |
| | (ii) Insurance matters | - | - | - | - | - | - | - | - | - | - | - | - |
| | (iii) Management services; and | - | - | - | - | - | - | - | - | - | - | - | - |
| | (c) in any other capacity (Tax Audit Fees) | 169 | 173 | 342 | 2 | - | 4 | 15 | 3 | 94 | 38 | 13 | 511 |
| 10 | Advertisement and publicity | 49,883 | 50,984 | 1,00,867 | 658 | 1 | 1,051 | 4,491 | 770 | 27,573 | 11,322 | 3,569 | 1,50,302 |
| 11 | Marketing and Support Services | - | - | - | - | - | - | - | - | - | - | - | - |
| 12 | Interest & Bank Charges | 22,322 | 22,814 | 45,136 | 295 | - | 470 | 2,010 | 345 | 12,338 | 5,066 | 1,596 | 67,256 |
| 13 | Others : | - | - | - | - | - | - | - | - | - | - | - | - |
| | Policy Stamps | 749 | 766 | 1,515 | 4 | - | 76 | 10 | 1 | 27 | - | 419 | 2,052 |
| | Information & Technology Expenses | 55,188 | 56,405 | 1,11,593 | 728 | 1 | 1,162 | 4,968 | 852 | 30,505 | 12,526 | 3,949 | 1,66,284 |
| | Electricity & Water Charges | 13,011 | 13,298 | 26,309 | 172 | - | 274 | 1,171 | 201 | 7,192 | 2,953 | 932 | 39,204 |
| | Courtesies & Entertainment | 13,976 | 14,284 | 28,260 | 184 | - | 294 | 1,258 | 216 | 7,725 | 3,172 | 1,001 | 42,110 |
| | Others | 14,543 | 14,865 | 29,408 | 191 | - | 306 | 1,310 | 223 | 8,037 | 3,302 | 1,042 | 43,819 |
| 14 | Depreciation | 38,078 | 38,918 | 76,996 | 503 | 1 | 802 | 3,428 | 588 | 21,047 | 8,642 | 2,724 | 1,14,731 |
| 15 | Service Tax Expenses / GST Expense | 40,579 | 41,475 | 82,054 | 536 | 1 | 855 | 3,653 | 627 | 22,430 | 9,210 | 2,902 | 1,22,268 |
| | TOTAL | 12,24,846 | 12,51,873 | 24,76,719 | 16,161 | 19 | 25,855 | 1,10,215 | 18,904 | 6,76,643 | 2,77,831 | 87,991 | 36,90,338 |

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ In 000)

| | Particulars | AS AT 31ST DECEMBER 2019 | AS AT 31ST DECEMBER 2018 |
|---|--------------------------------------------------------------------------------------------------------------------|-----------------------------|-----------------------------|
| 1 | Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each) | 40,00,000 | 40,00,000 |
| 2 | Issued Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each) | 27,42,183 | 27,42,183 |
| 3 | Subscribed Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each) | 27,42,183 | 27,42,183 |
| 4 | Called up Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each) | 27,42,183 | 27,42,183 |
| | Less: Calls unpaid | - | - |
| | Add: Equity Shares forfeited (amount originally paid up) | - | - |
| | Less: Par Value of Equity Shares bought back | - | - |
| | Less: Preliminary Expenses | - | - |
| | Expenses including commission or brokerage on underwriting or subscription of shares | - | - |
| | TOTAL | 27,42,183 | 27,42,183 |

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

| Shareholder | AS AT 31ST DECEMBER 2019 | | AS AT 31ST DECEMBER 2018 | |
|--------------|--------------------------|--------------|--------------------------|--------------|
| | Number of Shares | % of Holding | Number of Shares | % of Holding |
| Promoters | | | | |
| · Indian | 13,98,51,333 | 51 | 13,98,51,333 | 51 |
| · Foreign | 13,43,66,967 | 49 | 13,43,66,967 | 49 |
| Others | - | - | - | - |
| TOTAL | 27,42,18,300 | 100 | 27,42,18,300 | 100 |

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

(₹ In 000)

| | Particulars | AS AT 31ST DECEMBER 2019 | AS AT 31ST DECEMBER 2018 |
|---|----------------------------------------------|-------------------------------------|-------------------------------------|
| | | | |
| 1 | Capital Reserve | - | - |
| 2 | Capital Redemption Reserve | - | - |
| 3 | Share Premium | | |
| | Opening Balance | 45,19,821 | 25,68,789 |
| | Additions during the year | - | 19,51,032 |
| | Closing Balance | 45,19,821 | 45,19,821 |
| 4 | General Reserves | - | - |
| 5 | Catastrophe Reserve | 1,166 | 1,166 |
| 6 | Other Reserve | - | - |
| 7 | Balance of Profit in Profit and Loss Account | 1,71,21,258 | 1,50,00,280 |
| | TOTAL | 2,16,42,245 | 1,95,21,267 |

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

(₹ In 000)

| | Particulars | AS AT 31ST DECEMBER 2019 | AS AT 31ST DECEMBER 2018 |
|---|------------------------|-----------------------------|-----------------------------|
| | | | |
| 1 | Debentures/ Bonds | - | - |
| 2 | Banks | - | - |
| 3 | Financial Institutions | - | - |
| 4 | Others | - | - |
| | TOTAL | - | - |

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENTS SHAREHOLDERS

(₹ In 000)

| | Particulars | AS AT 31ST DECEMBER 2019 | AS AT 31ST DECEMBER 2018 |
|---|--------------------------------------------------------------------------------|-----------------------------|-----------------------------|
| | LONG TERM INVESTMENTS | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 75,14,412 | 56,04,753 |
| 2 | Other Approved Securities | 4,72,483 | - |
| 3 | Other Investments | | |
| | Equity Shares | 6,354 | 7,222 |
| | Preference Shares | - | - |
| | Mutual Funds | - | - |
| | Derivative Instruments | - | - |
| | Debentures/ Bonds (Housing) | 22,62,271 | 19,38,307 |
| | Non Convertible Debenture/ Bonds | 3,95,159 | 6,80,571 |
| | Other Securities - CD/CP | - | - |
| | Subsidiaries | 1,158 | 1,171 |
| | Investment Properties - Real Estate | - | - |
| 4 | Investments in Infrastructure and Social Sector | 64,97,885 | 69,97,075 |
| 5 | Other than approved investments | | |
| | Mutual Funds | 4,454 | 3,969 |
| | Non Convertible Debenture | 2,80,658 | 4,01,548 |
| | Less: Provision for diminution in the value of investments | (71,799) | - |
| | SHORT TERM INVESTMENTS | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 3,17,670 | 11,79,942 |
| 2 | Other Approved Securities | 24,94,339 | 6,11,187 |
| 3 | Other Investments | | |
| | Equity Shares | - | - |
| | Preference Shares | - | - |
| | Mutual Funds | 3,17,608 | 2,81,075 |
| | Derivative Instruments | - | - |
| | Debentures/ Bonds (Housing) | 7,42,228 | 7,60,811 |
| | Non Convertible Debenture/ Bonds | 5,79,318 | 6,03,894 |
| | Others Securities - CD/CP | - | 2,32,614 |
| | Subsidiaries | - | - |
| | Investment Properties - Real Estate | - | - |
| 4 | Investments in Infrastructure and Social Sector | 3,83,358 | 6,14,327 |
| 5 | Other than Approved Investments | | |
| | Mutual Funds | - | - |
| | Non Convertible Debenture | 2,66,394 | 70,251 |
| | Less: Provision for diminution in the value of investments | (26,634) | - |
| | TOTAL | 2,24,37,316 | 1,99,88,717 |

PERIODIC DISCLOSURES

FORM NL-12A-INVESTMENTS POLICYHOLDERS

(₹ In 000)

| | Particulars | AS AT 31ST DECEMBER 2019 | AS AT 31ST DECEMBER 2018 |
|---|--------------------------------------------------------------------------------|-----------------------------|-----------------------------|
| | LONG TERM INVESTMENTS | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 2,49,29,932 | 1,83,29,665 |
| 2 | Other Approved Securities | 15,67,517 | - |
| 3 | Other Investments | | |
| | Equity Shares | 21,079 | 23,619 |
| | Preference Shares | - | - |
| | Mutual Funds | - | - |
| | Derivative Instruments | - | - |
| | Debentures/ Bonds (Housing) | 75,05,344 | 63,38,999 |
| | Non Convertible Debenture/ Bonds | 13,10,987 | 22,25,726 |
| | Other Securities - CD/CP | - | - |
| | Subsidiaries | 3,842 | 3,829 |
| | Investment Properties - Real Estate | - | - |
| 4 | Investments in Infrastructure and Social Sector | 2,15,57,487 | 2,28,83,086 |
| 5 | Other than approved investments | | |
| | Mutual Funds | 14,777 | 12,981 |
| | Non Convertible Debenture | 9,31,117 | 13,13,216 |
| | Less: Provision for diminution in the value of investments | (2,38,201) | - |
| | SHORT TERM INVESTMENTS | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 10,53,907 | 38,58,858 |
| 2 | Other Approved Securities | 82,75,260 | 19,98,813 |
| 3 | Other Investments | | |
| | Equity Shares | - | - |
| | Preference Shares | - | - |
| | Mutual Funds | 10,53,702 | 9,19,220 |
| | Derivative Instruments | - | - |
| | Debentures/ Bonds (Housing) | 24,62,427 | 24,88,141 |
| | Non Convertible Debenture/ Bonds | 19,21,956 | 19,74,963 |
| | Others Securities - CD/CP | - | 7,60,736 |
| | Subsidiaries | - | - |
| | Investment Properties - Real Estate | - | - |
| 4 | Investments in Infrastructure and Social Sector | 12,71,834 | 20,09,080 |
| 5 | Other than Approved Investments | | |
| | Mutual Funds | - | - |
| | Non Convertible Debenture | 8,83,794 | 2,29,749 |
| | Less: Provision for diminution in the value of investments | (88,365) | - |
| | TOTAL | 7,44,38,396 | 6,53,70,681 |

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

(₹ In 000)

| | Particulars | AS AT 31ST DECEMBER 2019 | AS AT 31ST DECEMBER 2018 |
|---|------------------------------------------|-----------------------------|-----------------------------|
| 1 | SECURITY-WISE CLASSIFICATION | | |
| | Secured | | |
| | (a) On mortgage of property | - | - |
| | (aa) In India | - | - |
| | (bb) Outside India | - | - |
| | (b) On Shares, Bonds, Govt. Securities | - | - |
| | (c) Others | - | - |
| | Unsecured | - | - |
| | TOTAL | - | - |
| 2 | BORROWER-WISE CLASSIFICATION | - | - |
| | (a) Central and State Governments | - | - |
| | (b) Banks and Financial Institutions | - | - |
| | (c) Subsidiaries | - | - |
| | (d) Industrial Undertakings | - | - |
| | (e) Others | - | - |
| | TOTAL | - | - |
| 3 | PERFORMANCE-WISE CLASSIFICATION | - | - |
| | (a) Loans classified as standard | - | - |
| | (aa) In India | - | - |
| | (bb) Outside India | - | - |
| | (b) Non-performing loans less provisions | - | - |
| | (aa) In India | - | - |
| | (bb) Outside India | - | - |
| | TOTAL | - | - |
| 4 | MATURITY-WISE CLASSIFICATION | - | - |
| | (a) Short Term | - | - |
| | (b) Long Term | - | - |
| | TOTAL | - | - |

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(₹ In 000)

| Particulars | Cost/ Gross Block | | | | Depreciation | | | | Net Block | |
|----------------------------------|-----------------------|-----------------------------|--------------------------------------|---------------------------|----------------------|-----------------|------------------------|--------------------------|---------------------------|---------------------------|
| | As at 1st April, 2019 | Additions during the Period | Sales/ Adjustments during the Period | As at 31st December, 2019 | Upto 31st March 2019 | For the Period | On sales / adjustments | Upto 31st December, 2019 | As at 31st December, 2019 | As At 31st December, 2018 |
| Goodwill | - | - | - | - | - | - | - | - | - | - |
| Intangibles: | | | | | | | | | | |
| - Computer Software | 4,61,242 | 98,498 | - | 5,59,740 | 3,16,084 | 76,634 | - | 3,92,718 | 1,67,022 | 1,03,580 |
| Land - Freehold | 37,849 | - | - | 37,849 | - | - | - | - | 37,849 | 37,849 |
| Leasehold Property | - | - | - | - | - | - | - | - | - | - |
| Buildings | 12,251 | - | - | 12,251 | 1,812 | 152 | - | 1,964 | 10,287 | 10,489 |
| Furniture & Fittings | 4,02,179 | 75,874 | 508 | 4,77,545 | 2,82,433 | 25,690 | 482 | 3,07,641 | 1,69,904 | 85,909 |
| Information Technology Equipment | 8,05,455 | 63,688 | 311 | 8,68,832 | 6,73,257 | 65,337 | 245 | 7,38,349 | 1,30,483 | 1,01,741 |
| Vehicles | 14,953 | 3,451 | - | 18,404 | 5,620 | 1,467 | - | 7,087 | 11,317 | 9,717 |
| Office Equipment | 1,20,432 | 11,536 | 579 | 1,31,389 | 91,911 | 7,553 | 555 | 98,909 | 32,480 | 21,229 |
| Others | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 18,54,361 | 2,53,047 | 1,398 | 21,06,010 | 13,71,117 | 1,76,833 | 1,282 | 15,46,668 | 5,59,342 | 3,70,514 |
| Capital Work In Progress | 1,01,846 | 1,01,471 | 1,01,846 | 1,01,471 | - | - | - | - | 1,01,471 | 79,112 |
| Grand Total | 19,56,207 | 3,54,518 | 1,03,244 | 22,07,481 | 13,71,117 | 1,76,833 | 1,282 | 15,46,668 | 6,60,813 | 4,49,626 |
| Previous Period Total | 15,33,190 | 2,49,165 | 13,804 | 17,68,551 | 12,02,453 | 1,17,975 | 1,503 | 13,18,925 | 4,49,626 | |

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

(₹ In 000)

| | Particulars | AS AT 31ST DECEMBER 2019 | AS AT 31ST DECEMBER 2018 |
|---|-------------------------------------------------------|-----------------------------|-----------------------------|
| 1 | Cash (including cheques, drafts and stamps) | 16,487 | 18,523 |
| 2 | Bank Balances | | - |
| | (a) Deposit Accounts | - | - |
| | (aa) Short-term (due within 12 months) | - | - |
| | (bb) Others | - | - |
| | (b) Current Accounts | 5,94,306 | 10,79,358 |
| | (c) Others | - | - |
| 3 | Money at Call and Short Notice | - | - |
| | (a) With Banks | - | - |
| | (b) With other Institutions | - | - |
| 4 | Others | - | - |
| | TOTAL | 6,10,793 | 10,97,881 |
| | Balances with non-scheduled banks included in 2 above | - | - |

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ In 000)

| | Particulars | AS AT 31ST DECEMBER 2019 | AS AT 31ST DECEMBER 2018 |
|---|-------------------------------------------------------------------------------|-----------------------------|-----------------------------|
| | ADVANCES | | |
| 1 | Reserve deposits with ceding companies | 24,43,243 | 20,41,714 |
| 2 | Application money for investments | - | - |
| 3 | Prepayments | 28,154 | 22,088 |
| 4 | Advances to Directors/Officers | - | - |
| 5 | Advance tax paid and taxes deducted at source (Net of provision for taxation) | 59,330 | 3,27,102 |
| 6 | Deposit towards Rent | 94,762 | 87,729 |
| 7 | Service Tax/ GST Recoverable | 6 | 18,173 |
| 8 | Others | 62,931 | 3,044 |
| | TOTAL (A) | 26,88,426 | 24,99,850 |
| | OTHER ASSETS | | |
| 1 | Income accrued on investments/ FDRs | 25,68,579 | 21,80,570 |
| 2 | Outstanding Premiums | 1,61,20,144 | 1,00,03,305 |
| 3 | Agents' Balances | - | - |
| 4 | Foreign Agencies Balances | - | - |
| 5 | Due from other entities carrying on insurance business (including reinsurers) | 21,08,596 | 16,87,824 |
| 6 | Due from subsidiaries/ holding | 45,824 | 8,763 |
| 7 | Assets held for Unclaimed amount of Policyholders | 2,40,682 | 2,56,854 |
| | Add: Investment Income accruing on unclaimed amount | 66,318 | 48,733 |
| 8 | Deposit with Reserve Bank of India | - | - |
| 9 | Unsettled Investment contract receivable | - | - |
| | TOTAL (B) | 2,11,50,143 | 1,41,86,049 |
| | TOTAL (A+B) | 2,38,38,569 | 1,66,85,899 |

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

(₹ In 000)

| | Particulars | AS AT 31ST DECEMBER 2019 | AS AT 31ST DECEMBER 2018 |
|----|---------------------------------------------------------------------|-----------------------------|-----------------------------|
| 1 | Agents' Balances | 5,44,091 | 5,54,719 |
| 2 | Balances due to other insurance companies (including reinsurers) | 1,42,35,256 | 1,28,83,219 |
| 3 | Deposits held on re-insurance ceded | - | - |
| 4 | Premiums received in advance | 65,97,005 | 19,90,040 |
| 5 | Unallocated Premium | 13,24,006 | 10,27,006 |
| 6 | Sundry creditors | 13,84,231 | 11,29,349 |
| 7 | Due to subsidiaries/ holding company | - | - |
| 8 | Claims Outstanding * | 5,12,22,672 | 4,41,57,993 |
| 9 | Due to Officers/ Directors | - | - |
| 10 | Deposit Premium | 4,79,367 | 4,20,147 |
| 11 | Goods & Service Tax Payable | 93,903 | 1,21,297 |
| 12 | Employee Benefits | 4,14,231 | 2,78,321 |
| 13 | Unclaimed Amount of Policyholders | 2,39,853 | 2,60,205 |
| | Add: Investment Income accruing on unclaimed amount | 66,318 | 48,733 |
| | TOTAL | 7,66,00,933 | 6,28,71,029 |

* Claims Outstanding Includes ₹ 956,372 thousand (Previous Year ₹ 2,261,321 thousands) on account of settlement received from the IMTPIP towards the company's share of claim liability determined by the pool upto the date of dismantling (Net of claims paid upto reporting period)

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

(₹ In 000)

| | Particulars | AS AT 31ST DECEMBER 2019 | AS AT 31ST DECEMBER 2018 |
|---|-------------------------------------------------------------------|-------------------------------------|-------------------------------------|
| | | | |
| 1 | Reserve for Unexpired Risk | 2,12,51,736 | 1,86,23,953 |
| 2 | For Taxation (less advance tax paid and taxes deducted at source) | - | - |
| 3 | For Proposed Dividends | - | - |
| 4 | For Dividend Distribution Tax | - | - |
| 5 | For Premium Deficiency | - | - |
| 6 | For Doubtful Debt | 48,699 | 41,621 |
| | TOTAL | 2,13,00,435 | 1,86,65,574 |

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

(₹ In 000)

| | Particulars | AS AT 31ST DECEMBER 2019 | AS AT 31ST DECEMBER 2018 |
|---|-------------------------------------------------|-------------------------------------|-------------------------------------|
| | | | |
| 1 | Discount Allowed in issue of shares/ debentures | - | - |
| 2 | Others | - | - |
| | TOTAL | - | - |

PERIODIC DISCLOSURES
FORM NL-21 STATEMENT OF LIABILITIES - TR

FORM IRDAI-GI-TR

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

STATEMENT OF LIABILITIES: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED

As at 31st December, 2019

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

FIRE

(₹ In Lakhs)

| Reserve | Gross Reserve | Net Reserve |
|--------------------------------------------------------------------|--------------------|------------------|
| Unearned Premium Reserve (UPR)....(a) | 29,269.98 | 5,943.68 |
| Premium Deficiency Reserve (PDR)....(b) | - | - |
| Unexpired Risk Reserve (URR)....(c)=(a)+(b) | 29,269.98 | 5,943.68 |
| Outstanding Claim Reserve (other than IBNR reserve)...(d) | 78,421.92 | 6,295.79 |
| IBNR Reserve....(e) | 10,447.91 | 1,140.63 |
| Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e) | 1,18,139.80 | 13,380.10 |

Marine Cargo

(₹ In Lakhs)

| Reserve | Gross Reserve | Net Reserve |
|--------------------------------------------------------------------|------------------|-----------------|
| Unearned Premium Reserve (UPR)....(a) | 7,695.54 | 3,109.58 |
| Premium Deficiency Reserve (PDR)....(b) | - | - |
| Unexpired Risk Reserve (URR)....(c)=(a)+(b) | 7,695.54 | 3,109.58 |
| Outstanding Claim Reserve (other than IBNR reserve)...(d) | 6,120.09 | 4,195.78 |
| IBNR Reserve....(e) | 2,572.95 | 1,139.71 |
| Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e) | 16,388.58 | 8,445.07 |

Marine Hull

(₹ In Lakhs)

| Reserve | Gross Reserve | Net Reserve |
|--------------------------------------------------------------------|-----------------|-----------------|
| Unearned Premium Reserve (UPR)....(a) | 241.54 | 177.46 |
| Premium Deficiency Reserve (PDR)....(b) | - | - |
| Unexpired Risk Reserve (URR)....(c)=(a)+(b) | 241.54 | 177.46 |
| Outstanding Claim Reserve (other than IBNR reserve)...(d) | 3,449.56 | 886.31 |
| IBNR Reserve....(e) | 776.22 | 199.13 |
| Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e) | 4,467.33 | 1,262.91 |

PERIODIC DISCLOSURES

FORM NL-21 STATEMENT OF LIABILITIES - TR

Motor

(₹ In Lakhs)

| Reserve | Gross Reserve | Net Reserve |
|--------------------------------------------------------------------|--------------------|--------------------|
| Unearned Premium Reserve (UPR)....(a) | 1,76,578.60 | 1,43,356.16 |
| Premium Deficiency Reserve (PDR)....(b) | - | - |
| Unexpired Risk Reserve (URR)...(c)=(a)+(b) | 1,76,578.60 | 1,43,356.16 |
| Outstanding Claim Reserve (other than IBNR reserve)...(d) | 2,05,913.70 | 1,75,573.78 |
| IBNR Reserve....(e) | 2,91,409.10 | 2,53,498.31 |
| Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e) | 6,73,901.41 | 5,72,428.26 |

Engineering

(₹ In Lakhs)

| Reserve | Gross Reserve | Net Reserve |
|--------------------------------------------------------------------|------------------|-----------------|
| Unearned Premium Reserve (UPR)....(a) | 6,100.22 | 1,028.88 |
| Premium Deficiency Reserve (PDR)....(b) | - | - |
| Unexpired Risk Reserve (URR)...(c)=(a)+(b) | 6,100.22 | 1,028.88 |
| Outstanding Claim Reserve (other than IBNR reserve)...(d) | 6,474.82 | 1,781.12 |
| IBNR Reserve....(e) | 3,202.09 | 742.54 |
| Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e) | 15,777.13 | 3,552.54 |

Aviation

(₹ In Lakhs)

| Reserve | Gross Reserve | Net Reserve |
|--------------------------------------------------------------------|-----------------|--------------|
| Unearned Premium Reserve (UPR)....(a) | 15.93 | 1.84 |
| Premium Deficiency Reserve (PDR)....(b) | - | - |
| Unexpired Risk Reserve (URR)...(c)=(a)+(b) | 15.93 | 1.84 |
| Outstanding Claim Reserve (other than IBNR reserve)...(d) | 2,307.45 | 14.33 |
| IBNR Reserve....(e) | - | - |
| Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e) | 2,323.38 | 16.18 |

Liability

(₹ In Lakhs)

| Reserve | Gross Reserve | Net Reserve |
|--------------------------------------------------------------------|-------------------|--------------------|
| Unearned Premium Reserve (UPR)....(a) | 1,832.43 | 1,201.57 |
| Premium Deficiency Reserve (PDR)....(b) | - | - |
| Unexpired Risk Reserve (URR)...(c)=(a)+(b) | 1,832.43 | 1,201.57 |
| Outstanding Claim Reserve (other than IBNR reserve)...(d) | 1,682.58 | 1,247.21 |
| IBNR Reserve....(e) | 1,807.49 | 957.89 |
| Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e) | 5322.50359 | 3406.672734 |

PERIODIC DISCLOSURES

FORM NL-21 STATEMENT OF LIABILITIES - TR

Health & PA

(₹ In Lakhs)

| Reserve | Gross Reserve | Net Reserve |
|--------------------------------------------------------------------|------------------|------------------|
| Unearned Premium Reserve (UPR)....(a) | 49,860.59 | 44,487.78 |
| Premium Deficiency Reserve (PDR)....(b) | - | - |
| Unexpired Risk Reserve (URR)...(c)=(a)+(b) | 49,860.59 | 44,487.78 |
| Outstanding Claim Reserve (other than IBNR reserve)...(d) | 11,458.33 | 9,024.43 |
| IBNR Reserve....(e) | 18,773.32 | 13,740.17 |
| Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e) | 80,092.24 | 67,252.38 |

Crop

(₹ In Lakhs)

| Reserve | Gross Reserve | Net Reserve |
|--------------------------------------------------------------------|--------------------|------------------|
| Unearned Premium Reserve (UPR)....(a) | 18,827.20 | 3,971.88 |
| Premium Deficiency Reserve (PDR)....(b) | - | - |
| Unexpired Risk Reserve (URR)...(c)=(a)+(b) | 18,827.20 | 3,971.88 |
| Outstanding Claim Reserve (other than IBNR reserve)...(d) | 18,860.28 | 1,900.33 |
| IBNR Reserve....(e) | 1,25,190.41 | 31,297.60 |
| Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e) | 1,62,877.89 | 37,169.81 |

Miscellaneous

(₹ In Lakhs)

| Reserve | Gross Reserve | Net Reserve |
|--------------------------------------------------------------------|------------------|------------------|
| Unearned Premium Reserve (UPR)....(a) | 17,874.76 | 9,238.51 |
| Premium Deficiency Reserve (PDR)....(b) | - | - |
| Unexpired Risk Reserve (URR)...(c)=(a)+(b) | 17,874.76 | 9,238.51 |
| Outstanding Claim Reserve (other than IBNR reserve)...(d) | 12,040.13 | 5,446.04 |
| IBNR Reserve....(e) | 6,843.48 | 3,145.61 |
| Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e) | 36,758.37 | 17,830.16 |

All classes

(₹ In Lakhs)

| Reserve | Gross Reserve | Net Reserve |
|--------------------------------------------------------------------|---------------------|--------------------|
| Unearned Premium Reserve (UPR)....(a) | 3,08,296.80 | 2,12,517.36 |
| Premium Deficiency Reserve (PDR)....(b) | - | - |
| Unexpired Risk Reserve (URR)...(c)=(a)+(b) | 3,08,296.80 | 2,12,517.36 |
| Outstanding Claim Reserve (other than IBNR reserve)...(d) | 3,46,728.86 | 2,06,365.12 |
| IBNR Reserve....(e) | 4,61,022.98 | 3,05,861.60 |
| Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e) | 11,16,048.64 | 7,24,744.08 |

PERIODIC DISCLOSURES

FORM
NL-23

Reinsurance Risk Concentration

Insurer: IFFCO TOKIO GIC Ltd.

Period

1st April, 2019 to 31st December, 2019

(Rs in Lakhs)

| Reinsurance Risk Concentration | | | | | | |
|--------------------------------|----------------------------------------------------|-------------------|-----------------------------|------------------|---------------|-------------------------------------------------------------------|
| S.No. | Reinsurance Placements | No. of reinsurers | Premium ceded to reinsurers | | | Premium ceded to reinsurers / Total reinsurance premium ceded (%) |
| | | | Proportional | Non-Proportional | Facultative | |
| 1 | No. of Reinsurers with rating of AAA and above | | | | | 0% |
| 2 | No. of Reinsurers with rating AA but less than AAA | 9 | 13,587 | 401 | 344 | 5% |
| 3 | No. of Reinsurers with rating A but less than AA | 152 | 2,18,232 | 10,236 | 18,182 | 90% |
| 4 | No. of Reinsurers with rating BBB but less than A | 25 | 5,101 | 465 | 237 | 2% |
| 5 | No. of Reinsurers with rating less than BBB | | - | - | - | 0% |
| 6 | No. of Indian Reinsurers other than GIC | 16 | 21 | 2 | 6,659 | 2% |
| Total | | 202 | 2,36,942 | 11,103 | 25,421 | 100% |

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

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: IFFCO Tokio General Insurance Comp Date:

1st Apr'19 to 31st Dec'19

(Rs in Lakhs)

| Ageing of Claims | | | | | | | | |
|------------------|-------------------|--------------------|--------------|--------------|-------------------|----------|--------------------------|-----------------------------|
| Sl.No. | Line of Business | No. of claims paid | | | | | Total No. of claims paid | Total amount of claims paid |
| | | 1 month | 1 - 3 months | 3 - 6 months | 6 months - 1 year | > 1 year | | |
| 1 | Fire | 204 | 370 | 371 | 207 | 160 | 1312 | 17,926.56 |
| 2 | Marine Cargo | 10850 | 2506 | 1190 | 492 | 195 | 15233 | 6,634.77 |
| 3 | Marine Hull | 1 | 0 | 36 | 8 | 3 | 48 | 656.45 |
| 4 | Engineering | 63 | 139 | 210 | 180 | 244 | 836 | 1,883.42 |
| 5 | Motor OD | 207516 | 91738 | 55569 | 20926 | 2025 | 377774 | 94,416.18 |
| 6 | Motor TP | 232 | 939 | 1635 | 2159 | 8661 | 13626 | 60,693.60 |
| 7 | Health | 162474 | 104096 | 20104 | 6418 | 2465 | 295557 | 74,123.42 |
| 8 | Overseas Travel | 40 | 63 | 28 | 10 | 2 | 143 | 93.48 |
| 9 | Personal Accident | 1036 | 1839 | 1421 | 659 | 445 | 5400 | 6,405.47 |
| 10 | Liability | 6 | 7 | 4 | 17 | 18 | 52 | 264.20 |
| 11 | Crop | 111 | 210 | 258 | 233 | 288 | 1100 | 80,771.68 |
| 12 | Miscellaneous | 5475 | 7965 | 2479 | 1474 | 535 | 17928 | 16,479.75 |

PERIODIC DISCLOSURES

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

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

No. of claims only

| Sl. No. | Claims Experience | Fire | Marine Cargo | Marine Hull | Engineering | Motor OD | Motor TP | Health | Overseas Travel | Personal Accident | Liability | Crop | Credit | Miscellaneous | Total |
|---------|-------------------------------------------|------|--------------|-------------|-------------|----------|----------|--------|-----------------|-------------------|-----------|------|--------|---------------|--------|
| 1 | Claims O/S at the beginning of the period | 1144 | 1347 | 30 | 980 | 18193 | 33844 | 12707 | 36 | 1557 | 175 | 1411 | 242 | 2638 | 74304 |
| 2 | Claims reported during the period | 1544 | 15540 | 63 | 757 | 397745 | 14026 | 300864 | 251 | 5301 | 164 | 1733 | 213 | 17747 | 755948 |
| 3 | Claims Settled during the period | 1312 | 15233 | 48 | 836 | 377774 | 13626 | 295557 | 143 | 5400 | 52 | 1100 | 244 | 17684 | 729009 |
| 4 | Claims Repudiated during the period | 2 | 451 | 0 | 4 | 1715 | 0 | 30720 | 4 | 147 | 0 | 0 | 0 | 58 | 33101 |
| 5 | Claims closed during the period | 385 | 2033 | 4 | 429 | 24993 | 860 | 0 | 75 | 1756 | 42 | 233 | 128 | 3595 | 34533 |
| 6 | Claims O/S at End of the period | 1405 | 1778 | 45 | 924 | 40235 | 36288 | 19678 | 145 | 1796 | 292 | 2059 | 226 | 3062 | 107933 |
| | Less than 3months | 202 | 769 | 3 | 161 | 32433 | 3209 | 13179 | 33 | 941 | 35 | 314 | 23 | 1523 | 52825 |
| | 3 months to 6 months | 235 | 461 | 2 | 129 | 5448 | 3831 | 4680 | 21 | 381 | 31 | 55 | 50 | 792 | 16116 |
| | 6months to 1 year | 190 | 236 | 17 | 102 | 1952 | 5733 | 1542 | 82 | 312 | 100 | 1298 | 56 | 348 | 11968 |
| | 1year and above | 778 | 312 | 23 | 532 | 402 | 23515 | 277 | 9 | 162 | 126 | 392 | 97 | 399 | 27024 |

PERIODIC DISCLOSURES

FORM NL-26 - STATEMENT OF SOLVENCY MARGIN - SM

FORM IRDAI - GI - SM

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

STATEMENT OF SOLVENCY MARGIN: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED

As at 31st December, 2019

| |
|-----------------------------------------------------------------------------------------------------|
| 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 | Factor A | Factor B |
|---------|------------------|--------------------|--------------------|-----------------------|---------------------|--------------------|--------------------|--------------------|----------|----------|
| 1 | Fire | 58,584.53 | 7,586.32 | 35,636.49 | 3,676.44 | 5,858.45 | 5,345.47 | 5,858.45 | 0.5 | 0.5 |
| 2 | Marine Cargo | 17,075.37 | 7,932.00 | 8,417.09 | 4,464.44 | 2,049.04 | 1,515.08 | 2,049.04 | 0.6 | 0.6 |
| 3 | Marine Hull | 456.07 | 177.46 | 2,048.37 | 686.03 | 45.61 | 307.25 | 307.25 | 0.5 | 0.5 |
| 4 | Motor | 3,48,917.76 | 2,85,027.59 | 3,07,819.34 | 2,48,392.61 | 57,005.52 | 74,517.78 | 74,517.78 | 0.75 | 0.75 |
| 5 | Engineering | 9,217.84 | 2,200.54 | 2,905.63 | 994.29 | 921.78 | 435.84 | 921.78 | 0.5 | 0.5 |
| 6 | Aviation | 61.43 | 6.50 | (8.20) | (5.22) | 6.14 | (1.23) | 6.14 | 0.5 | 0.5 |
| 7 | Liability | 4,179.64 | 2,696.37 | 1,116.21 | 908.39 | 626.95 | 272.52 | 626.95 | 0.75 | 0.75 |
| 8 | Health & PA | 1,29,911.81 | 1,10,679.08 | 1,12,617.46 | 96,445.59 | 22,135.82 | 28,933.68 | 28,933.68 | 0.75 | 0.75 |
| 9 | Miscellaneous | 31,154.39 | 14,030.11 | 19,228.49 | 7,322.81 | 4,361.62 | 4,037.98 | 4,361.62 | 0.7 | 0.7 |
| 10 | Crop | 2,15,523.31 | 42,792.55 | 1,42,417.10 | 32,783.86 | 21,552.33 | 21,362.56 | 21,552.33 | 0.5 | 0.5 |
| | Total | 8,15,082.15 | 4,73,128.52 | 6,32,197.97 | 3,95,669.24 | 1,14,563.26 | 1,36,726.94 | 1,39,135.03 | | |

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st October, 2019 - 31st December, 2019

| Sl. No. | Office Information | Number | |
|---------|------------------------------------------------|---------------------------------------|----|
| 1 | No. of offices at the beginning of the Quarter | 326 | |
| 2 | No. of branches approved during the Quarter | 10 | |
| 3 | No. of branches opened during the Quarter | Out of approvals of previous quarters | 1 |
| 4 | | Out of approvals of this quarter | 10 |
| 5 | No. of branches closed during the Quarter | 0 | |
| 6 | No of branches at the end of the Quarter | 337 | |
| 7 | No. of branches approved but not opened | 1 | |
| 8 | No. of rural branches | 1 | |
| 9 | No. of urban branches | 336 | |

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

Details of Location wise offices are as under.

Metro- 113

Urban - 165

Semi Urban- 58

Rural- 1

FORM - NL 28 STATEMENT OF ASSETS

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

STATEMENT AS ON : 31st Dec, 2019

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

(Business within India)

PERIODICITY OF SUBMISSION: QUARTERLY

(Rs. in Lakhs)

| S NO. | PARTICULARS | SCH | AMOUNT |
|-------|------------------------------------------------------|------------------|-------------------|
| 1 | Investments | 8 | 9,68,757 |
| 2 | Loans | 9 | - |
| 3 | Fixed Assets | 10 | 6,608 |
| 4 | Current Assets | | - |
| | a. Cash & Bank Balance | 11 | 6,108 |
| | b. Advances & Other Assets | 12 | 2,38,386 |
| 5 | Current Liabilities | | - |
| | a. Current Liabilities | 13 | (7,66,009) |
| | b. Provisions | 14 | (2,13,004) |
| | c. Misc. Exp not written off | 15 | - |
| | d. Debit Balance of P&L A/c | | - |
| | Application of Funds as per balance Sheet (A) | | 2,40,846 |
| | Less: Other Assets | SCH | |
| 1 | Loans (if any) | 9 | - |
| 2 | Fixed Assets (if any) | 10 | 6,608 |
| 3 | Cash & Bank Balance (if any) | 11 | 6,108 |
| 4 | Advances & Other Assets (if any) | 12 | 2,38,386 |
| 5 | Current Liabilities | 13 | (7,66,009) |
| 6 | Provisions | 14 | (2,13,004) |
| 7 | Misc. Exp not written off | 15 | - |
| 8 | Debit Balance of P&L A/c | | - |
| | | | - |
| | | Total (B) | (7,27,911) |
| | Investment Assets' as per FORM 3B | (A-B) | 9,68,757 |

Cont to next page...

Cont from prev page...

(Rs in Lakhs)

| S.No. | 'Investment' represented as | Reg % | SH | | PH (c) | Book Value(SH+PH) d=(b+c) | % ACTUAL | FVC Amount (e) | Total (d+e) | MARKET VALUE |
|-------|------------------------------------------------------------------------------------------------------------|-------------------|----------------|-----------------|-----------------|------------------------------|----------------|-------------------|-----------------|-----------------|
| | | | Balance (a) | FRSM* (b) | | | | | | |
| 1 | Government Securities | Not less than 20% | | 51,456 | 1,70,711 | 2,22,166 | 22.93% | - | 2,22,166 | 2,22,881 |
| 2 | Government Securities or other approved securities (including (I) above) | Not less than 30% | | 78,321 | 2,59,838 | 3,38,159 | 34.91% | - | 3,38,159 | 3,42,571 |
| 3 | Investment subject to Exposure Norms | | | | | | | | | |
| | 1. Housing and Loans to State Govt. for Housing and Fire Fighting Equipment, Infrastructure Investments | Not less than 15% | | 98,857 | 3,27,971 | 4,26,828 | 44.06% | - | 4,26,828 | 4,32,195 |
| | 2. Approved Investments | Not exceeding 55% | | 42,664 | 1,41,543 | 1,84,208 | 19.01% | - | 1,84,208 | 1,84,534 |
| | 3. Other Investments(not exceeding 15%) | | | 4,531 | 15,031 | 19,562 | 2.02% | - | 19,562 | 18,267 |
| | TOTAL INVESTMENT ASSETS | 100% | 0 | 2,24,373 | 7,44,384 | 9,68,757 | 100.00% | - | 9,68,757 | 9,77,568 |

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

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer:

Iffco Tokio General Insurance Co. Ltd.

Date: 31-Dec-2019

(Rs in Lakhs)

| Detail Regarding debt securities | | | | | | | | |
|----------------------------------------|------------------|------------------------------|-----------------|------------------------------|------------------|------------------------------|-----------------|------------------------------|
| | MARKET VALUE | | | | Book Value | | | |
| | As at 31.12.2019 | as % of total for this class | As at 31.12.18 | as % of total for this class | As at 31.12.2019 | as % of total for this class | As at 31.12.18 | as % of total for this class |
| Break down by credit rating | | | | | | | | |
| AAA rated | 4,44,014 | 53% | 4,53,761 | 55% | 4,38,167 | 53% | 4,66,340 | 56% |
| AA or better | 30,582 | 4% | 37,343 | 5% | 30,736 | 4% | 37,742 | 4% |
| Rated below AA but not below A | - | | 998 | 0% | - | | 1,000 | 0% |
| Rated below A but above B | - | | - | | - | | - | |
| Rated below B | 18,075 | 2% | 14,503 | 2% | 19,370 | 2% | 18,648 | 2% |
| Any other (Sovereign) | 3,42,571 | 41% | 3,10,675 | 38% | 3,38,159 | 41% | 3,15,882 | 38% |
| Total | 8,35,242 | 100.00% | 8,17,280 | 100.00% | 8,26,432 | 100% | 8,39,612 | 100% |
| BREAKDOWN BY RESIDUALMATURITY | | | | | | | | |
| Up to 1 year | 96,525 | 12% | 1,73,268 | 21% | 94,579 | 11% | 1,73,934 | 21% |
| more than 1 year and upto 3years | 1,19,834 | 14% | 1,10,517 | 14% | 1,19,432 | 15% | 1,13,447 | 14% |
| More than 3years and up to 7years | 3,10,080 | 37% | 1,47,839 | 18% | 3,08,338 | 37% | 1,54,517 | 18% |
| More than 7 years and up to 10 years | 1,65,339 | 20% | 2,24,865 | 27% | 1,61,896 | 20% | 2,30,279 | 27% |
| above 10 years | 1,43,464 | 17% | 1,60,791 | 20% | 1,42,187 | 17% | 1,67,435 | 20% |
| Total | 8,35,242 | 100.00% | 8,17,280 | 100.00% | 8,26,432 | 100% | 8,39,612 | 100% |
| Breakdown by type of the issuer | | | | | | | | |
| a. Central Government | 2,22,881 | 27% | 1,90,841 | 23% | 2,22,166 | 27% | 1,95,597 | 23% |
| b. State Government | 1,19,690 | 14% | 93,684 | 12% | 1,15,993 | 14% | 93,136 | 11% |
| c. Corporate Securities | 4,92,671 | 59% | 5,32,755 | 65% | 4,88,273 | 59% | 5,49,879 | 66% |
| Total | 8,35,242 | 100.00% | 8,17,280 | 100.00% | 8,26,432 | 100% | 8,38,612 | 100% |

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

PERIODIC DISCLOSURES
FORM NL-30 Analytical Ratios

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Analytical Ratios for Non-Life companies

| S.No. | Particular | Quarter Ended on 31st December 2019 | Period Ended on 31st December 2019 | Quarter Ended on 31st December 2018 | Period Ended on 31st December 2018 |
|----------|------------------------------------------------|-------------------------------------|------------------------------------|-------------------------------------|------------------------------------|
| 1 | Gross Direct Premium Growth Rate | 20.34% | 20.24% | 16.51% | 40.40% |
| | Fire | 82.70% | 70.42% | 22.20% | 10.90% |
| | Marine Total | 3.81% | 11.18% | 28.01% | 8.78% |
| | Miscellaneous Total | 18.78% | 17.91% | 16.09% | 43.41% |
| | Marine Cargo | 5.43% | 11.97% | 28.81% | 9.15% |
| | Marine Hull | -41.66% | -11.72% | 9.10% | -1.01% |
| | Motor OD | -4.74% | 5.39% | 9.66% | 7.64% |
| | Motor TP | 3.31% | 14.09% | 22.21% | 11.90% |
| | Motor Total | -0.51% | 9.78% | 15.90% | 9.75% |
| | Engineering | -8.18% | 11.71% | 2.56% | -21.84% |
| | Aviation | 3.36% | 20.22% | -13.47% | 6.72% |
| | Workmen Compensation | -3.18% | 6.99% | -3.26% | -0.25% |
| | Personal Accident | -18.29% | -34.11% | 84.41% | 145.41% |
| | Public / Product Liability | 43.98% | 23.01% | 2.34% | 25.04% |
| | Health | 18.45% | 70.35% | 27.35% | 44.11% |
| | Crop | 65.42% | 14.87% | 11.41% | 201.43% |
| | Other Miscellaneous | 8.93% | 13.95% | 11.15% | 12.57% |
| 2 | Gross Direct Premium to Net Worth Ratio | NA | 2.54 | NA | 2.32 |
| 3 | Growth rate of Net Worth | NA | 9.53% | NA | 20.56% |
| 4 | Net Retention Ratio | 55.27% | 56.62% | 62.51% | 57.93% |
| | Fire | 17.88% | 10.25% | 13.04% | 10.49% |
| | Marine Total | 50.28% | 46.78% | 40.69% | 41.47% |
| | Miscellaneous Total | 58.04% | 61.01% | 65.37% | 61.31% |
| | Marine Cargo | 50.00% | 46.92% | 41.25% | 42.12% |
| | Marine Hull | 64.34% | 41.81% | 24.37% | 22.06% |
| | Motor OD | 64.95% | 64.73% | 84.61% | 84.69% |
| | Motor TP | 94.75% | 94.77% | 84.82% | 84.82% |
| | Motor Total | 81.19% | 80.50% | 84.72% | 84.76% |
| | Engineering | 25.90% | 19.82% | 22.72% | 21.67% |
| | Aviation | 71.49% | 35.35% | 14.50% | 7.62% |
| | Workmen Compensation | 95.00% | 95.00% | 94.86% | 94.86% |
| | Personal Accident | 89.60% | 88.72% | 72.70% | 81.78% |
| | Public / Product Liability | 65.02% | 64.26% | 68.11% | 59.60% |
| | Health | 81.87% | 84.33% | 95.02% | 93.48% |
| | Crop | 21.05% | 21.16% | 14.84% | 14.90% |
| | Other Miscellaneous | 43.37% | 38.91% | 39.30% | 36.75% |

| | | | | | |
|-----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|---------|--------------|---------|--------------|
| 5 | Net Commission Ratio | 3.78% | 3.66% | 5.26% | 5.16% |
| | Fire | -22.34% | -54.90% | -37.68% | -47.73% |
| | Marine Total | -2.29% | -2.13% | -7.34% | -3.70% |
| | Miscellaneous Total | 4.46% | 4.65% | 5.85% | 5.88% |
| | Marine Cargo | -2.56% | -2.22% | -7.60% | -4.02% |
| | Marine Hull | 8.30% | 2.04% | 5.54% | 14.45% |
| | Motor OD | 15.28% | 15.54% | 17.97% | 18.38% |
| | Motor TP | 1.29% | 1.34% | -2.08% | -1.76% |
| | Motor Total | 6.39% | 6.76% | 7.44% | 8.20% |
| | Engineering | 27.51% | 22.64% | 21.17% | 25.83% |
| | Aviation | 9.97% | 7.79% | 12.96% | -2.99% |
| | Workmen Compensation | 22.01% | 20.74% | 17.14% | 19.85% |
| | Personal Accident | 9.72% | 9.98% | 16.21% | 11.54% |
| | Public / Product Liability | 33.07% | 30.27% | 17.19% | 22.90% |
| | Health | 5.56% | 4.76% | 6.18% | 6.21% |
| | Crop | -13.10% | -12.98% | -20.33% | -21.33% |
| | Other Miscellaneous | 19.71% | 10.24% | 3.80% | 5.39% |
| 6 | Expense of Management to Gross Direct Premium Ratio | 15.94% | 15.04% | 14.15% | 14.12% |
| 7 | Expense of Management to Net Written Premium Ratio | 28.17% | 26.14% | 22.27% | 24.07% |
| 8 | Net Incurred Claims to Net Earned Premium | 84.58% | 88.94% | 86.66% | 88.71% |
| 9 | Combined Ratio | 105.39% | 107.51% | 103.27% | 106.41% |
| 10 | Technical Reserves to Net Premium ratio | NA | 2.03 | NA | 2.08 |
| 11 | Underwriting balance ratio | -2.75% | -8.00% | -2.68% | -6.33% |
| | FIRE | 83.55% | 91.42% | 98.81% | 77.90% |
| | MARINE | 43.96% | 15.80% | 42.29% | 35.04% |
| | MISCELLANEOUS | -4.33% | -9.57% | -4.48% | -7.90% |
| 12 | Operating Profit Ratio | 8.49% | 3.29% | 6.77% | 4.32% |
| 13 | Liquid Assets to liabilities ratio | NA | 0.31 | NA | 0.31 |
| 14 | Net earning ratio | 11.04% | 5.18% | 6.35% | 5.00% |
| 15 | Return on Net worth ratio | NA | 7.58% | NA | 6.80% |
| 16 | Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio | NA | 1.63 | NA | 1.60 |
| 17 | NPA Ratio | | | | |
| | Gross NPA Ratio | - | - | - | - |
| | Net NPA Ratio | - | - | - | - |
| Equity Holding Pattern for Non-Life Insurers | | | | | |
| 1 | (a) No. of shares | NA | 27,42,18,300 | NA | 27,42,18,300 |
| 2 | (b) Percentage of shareholding (Indian / Foreign) | NA | 51/49 | NA | 51/49 |
| 3 | (c) % of Government holding (in case of public sector insurance companies) | NIL | NIL | NIL | NIL |
| 4 | (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) | NA | 6.74 | NA | 5.52 |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | NA | 6.74 | NA | 5.52 |
| 6 | (iv) Book value per share (Rs) | NA | 88.92 | NA | 81.19 |

Note

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

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

Date: 31st December 2019

(₹ In Lakhs)

| Sl.No. | Name of the Related Party | Nature of Relationship with the Company | Description of Transactions / Categories | QUARTER ENDED 31ST DECEMBER 2019 | PERIOD ENDED 31ST DECEMBER 2019 | QUARTER ENDED 31ST DECEMBER 2018 | PERIOD ENDED 31ST DECEMBER 2018 |
|--------|---------------------------------------------------------|---------------------------------------------------------|----------------------------------------------------|----------------------------------|---------------------------------|----------------------------------|---------------------------------|
| 1 | Indian Farmers Fertiliser Cooperative Ltd | Promoters with more than 20% voting rights | Premium collected from direct business | 341.51 | 7,349.65 | 800.99 | 6,614.38 |
| | | | Claims paid on direct basis | 510.41 | 687.48 | 410.72 | 1,743.99 |
| | | | Payment of Rent and other expenses | 740.76 | 1,748.74 | 513.78 | 1,515.79 |
| | | | Deposit of Insurance Premium | - | 25.00 | - | 25.00 |
| | | | Amount Payable/ (Receivable) at Balance sheet date | N.A | (0.68) | N.A | - |
| 2 | Indian Potash Limited | Associate of Promoters with more than 20% Voting rights | Premium collected from direct business | 244.52 | 419.13 | 65.46 | 426.68 |
| | | | Deposit of Insurance Premium | - | 1.00 | - | 1.00 |
| | | | Deposit towards Rent | - | 5.09 | 98.35 | 98.35 |
| | | | Claims paid on direct basis | 167.35 | 255.34 | - | 86.16 |
| | | | Payment of Rent and other expenses | 89.25 | 93.50 | - | - |
| | | | Amount Payable/ (Receivable) at Balance sheet date | N.A | - | N.A | - |
| 3 | Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd) | Promoters with more than 20% Voting rights | Payment of Fee | 8.31 | 18.21 | 0.00 | 14.63 |
| | | | Claim/Reimbursement of Expenses | - | - | 0.00 | 1.18 |
| 4 | Tokio Marine & Nichido Fire Insurance Co Ltd | Associate of Promoters with more than 20% Voting rights | Premium on Cession of Re-insurance Premium | 749.17 | 2,731.66 | 754.89 | 2,408.67 |
| | | | Commission Earned on Premium Ceded | 201.48 | 672.02 | 152.92 | 619.30 |
| | | | Losses Recovered from Re-insurer | 639.25 | 1,888.93 | 340.44 | 1,706.76 |
| | | | Claim/Reimbursement of Expenses | - | 5.32 | - | - |
| | | | Amount Payable/ (Receivable) at Balance sheet date | N.A | 1,120.83 | N.A | (303.51) |
| 5 | Tokio Marine Klin Singapore Pte Ltd | Associate of Promoters with more than 20% Voting rights | Losses Recovered from Re-insurer | - | 0.29 | 1.05 | 1.45 |
| | | | Amount Payable/ (Receivable) at Balance sheet date | N.A | (2.75) | N.A | (5.58) |
| 6 | Tokio Marine Insurance Singapore Ltd. | Associate of Promoters with more than 20% Voting rights | Premium on Cession of Re-insurance Premium | 1,015.28 | 3,316.80 | 546.26 | 1,730.40 |
| | | | Commission Earned on Premium Ceded | 119.83 | 355.96 | 64.48 | 216.01 |
| | | | Losses Recovered from Re-insurer | 318.13 | 1,045.41 | 118.13 | 597.31 |
| | | | Payment of Fee | - | - | - | 0.25 |
| | | | Amount Payable/ (Receivable) at Balance sheet date | N.A | 636.13 | N.A | 385.46 |
| 7 | Tokio Marine Europe Insurance Ltd. | Associate of Promoters with more than 20% Voting rights | Amount Payable/ (Receivable) at Balance sheet date | N.A | 1.16 | N.A | 1.16 |
| 8 | Tokio Marine Klin Syndicate | Associate of Promoters with more than 20% Voting rights | Premium on Cession of Re-insurance Premium | 0.58 | 8.61 | 2.59 | 5.60 |
| | | | Commission Earned on Premium Ceded | 0.09 | 1.20 | 0.14 | 0.33 |
| | | | Losses Recovered from Re-insurer | - | - | 7.52 | 8.96 |
| | | | Amount Payable/ (Receivable) at Balance sheet date | N.A | (0.17) | N.A | (5.34) |

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

| | | | | | | | |
|----|-------------------------------------------------------------------|---------------------------------------------------------|------------------------------------------------|-------|--------|---------|--------|
| 9 | Tokio Marine HCC | Associate of Promoters with more than 20% Voting rights | Premium on Cession of Re-insurance Premium | 4.38 | 244.48 | 180.47 | 600.09 |
| | | | Commission Earned on Premium Ceded | 4.57 | 33.92 | 36.47 | 108.19 |
| | | | Losses Recovered from Re-insurer | - | - | - | 24.34 |
| | | | Amount Payable/ (Receivable) at Balance sheet | N.A | 194.58 | N.A | 393.50 |
| 10 | Tokio Marine Insurans(Malaysia) Berhad | Associate of Promoters with more than 20% Voting rights | Payment of Fees | 0.03 | 0.35 | 0.16 | 0.80 |
| 11 | TM Claims Services Inc | Associate of Promoters with more than 20% Voting rights | Claim/Reimbursement of Expenses | 1.80 | 40.49 | 14.71 | 131.91 |
| | | | Payment of Fees | 2.17 | 25.09 | 6.28 | 39.14 |
| 12 | Tokio Marine Management Austalasia Pty. Ltd. | Associate of Promoters with more than 20% Voting rights | Payment of Fees | 0.11 | 0.11 | - | - |
| | | | Claim/Reimbursement of Expenses | - | - | - | - |
| 13 | TM Claim Service Asia PTE Ltd | Associate of Promoters with more than 20% Voting rights | Payment of Fee | 0.22 | 2.47 | - | - |
| | | | Claim/Reimbursement of Expenses | - | 1.34 | - | - |
| 14 | TM Claim Service Europe Ltd | Associate of Promoters with more than 20% Voting rights | Payment of Fee | 0.11 | 0.70 | 0.27 | 9.32 |
| | | | Claim/Reimbursement of Expenses | 8.56 | 134.36 | 23.87 | 23.87 |
| 15 | Tokio Marine Insurance (Thailand) Public Co. Ltd | Associate of Promoters with more than 20% Voting rights | Payment of Fee | 2.58 | 9.09 | 3.54 | 4.26 |
| | | | Payment of Fee | - | - | - | 0.10 |
| 16 | Tokio Marine Egypt General Takful S.A.E | Associate of Promoters with more than 20% Voting rights | Payment of Fee | - | 1.41 | 0.87 | 0.87 |
| | | | Claim/Reimbursement of Expenses | - | 0.85 | - | - |
| 17 | Baoviet Tokio Marine Insurance Company Limited-Ho Chi Minh Branch | Associate of Promoters with more than 20% Voting rights | Premium on Cession of Re-insurance Premium | 2.65 | 6.64 | - | - |
| | | | Amount Payable/ (Receivable) at Balance sheet | 2.65 | (1.70) | - | - |
| 18 | Tamesis Dual | Associate of Promoters with more than 20% Voting rights | Premium collected from direct business | - | 28.17 | 1.04 | 14.44 |
| | | | Claims paid on direct basis | 3.44 | 7.00 | 1.37 | 3.00 |
| 19 | IFFCO Ebazar Ltd | Associate of Promoters with more than 20% Voting rights | Payment of Fees | - | - | 0.80 | 0.80 |
| | | | Payment of Fee | - | - | - | 13.32 |
| 20 | The Tokio Marine Claim Services Co Ltd | Associate of Promoters with more than 20% Voting rights | Payment of Fee | - | - | - | 2.13 |
| | | | Premium accounted from direct business | 17.40 | 21.46 | 19.99 | 25.24 |
| 21 | Tokio Marine Holdings INC | Associate of Promoters with more than 20% Voting rights | Claims paid on direct basis | 6.65 | 15.80 | 2.19 | 17.75 |
| | | | Payment of Rent and other expenses | 50.45 | 51.05 | - | - |
| 22 | Karnataka State Cooperative Mktg. Fed. Ltd. | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | 0.68 | 4.54 | - | - |
| | | | Claims paid on direct basis | 1.85 | 5.48 | - | - |
| 23 | The Fertiliser Association of India | Associate of Promoters with more than 20% Voting rights | Payment of Rent and other expenses | 5.42 | 14.31 | - | - |
| | | | Deposit towards Rent | - | 1.50 | - | - |
| 24 | K. Srinivasa Gowda | Chairman | Payment of Rent and other expenses | 18.81 | 78.71 | - | - |
| | | | Honorarium Charges | 4.50 | 13.50 | 6.50 | 9.50 |
| 25 | IFFCO TOKIO INSURANCE SERVICES LTD | Subsidiary of the company with 100% voting rights | Payment of Rent on office Building | 18.63 | 46.23 | 9.20 | 36.80 |
| | | | Premium collected from direct business | - | - | (62.32) | 14.20 |
| 26 | IFFCO TOKIO INSURANCE SERVICES LTD | Subsidiary of the company with 100% voting rights | Claims paid on direct basis | - | - | 1.47 | 13.98 |
| | | | Recovery of Expenses | - | - | - | 26.53 |

PERIODIC DISCLOSURES
FORM NL-33 - SOLVENCY MARGIN - SM2

TABLE IB : AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO

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

(₹ In Lakhs)

| Item | Description | Amount |
|-------------|-------------------------------------------------------|--------------------|
| (A) | Policyholder's FUNDS | |
| | Available assets | 7,44,383.96 |
| | Deduct : | |
| (B) | Current Liabilities as per BS | 5,12,226.72 |
| (C) | Provisions as per BS | 2,12,517.36 |
| (D) | Other Liabilities | 19,639.88 |
| (E) | Excess in Policyholder's funds (A)-(B)-(C)-(D) | 0.00 |
| | Shareholder's FUNDS | |
| (F) | Available Assets | 4,62,104.83 |
| | Deduct : | |
| (G) | Other Liabilities | 2,34,629.72 |
| (H) | Excess in Shareholder's funds (F-G) | 2,27,475.11 |
| (I) | Total ASM (E+H) | 2,27,475.11 |
| (J) | Total RSM | 1,39,135.03 |
| (K) | SOLVENCY RATIO (Total ASM/ Total RSM) | 1.63 |

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Persons

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st October, 2019 to 31st December, 2019

BOD and Key Person information

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

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

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 31st Dec, 2019

Details of Investment Portfolio

Periodicity of Submission : Quarterly

FORM NL-35-NON PERFORMING ASSETS-7A

(Rs in Lakhs)

| COI | Company Name | Instrument Type | Interest Rate | | Total O/s (Book Value) | Total O/s (Face Value) | Default Principal (Book Value) | Default Interest (Book Value) | Principal Due from | Interest Due from | Deferred Principal | Deferred Interest | Rolled Over? | Has there been any Principal Waiver? | | Classification | Provision (%) FV | Provision (Rs) |
|------|---------------------------------|-----------------|---------------|--------------------------|------------------------|------------------------|--------------------------------|-------------------------------|--------------------|-------------------|--------------------|-------------------|--------------|--------------------------------------|--------------------|----------------|------------------|----------------|
| | | | % | Has there been revision? | | | | | | | | | | Amount | Board Approval Ref | | | |
| IODS | IL&FS | NCD | 9.55 | NO | 2,628.17 | 2,500.00 | - | 238.75 | - | 13 August 2019 | NIL | NIL | NIL | NO | NA | NPA | 20.00% | 500 |
| IODS | IL&FS | NCD | 8.80 | NO | 2,003.20 | 2,000.00 | - | 352.00 | - | 21 September 2018 | NIL | NIL | NIL | NO | NA | NPA | 20.00% | 400 |
| IODS | IL&FS | NCD | 8.72 | NO | 1,002.68 | 1,000.00 | - | 87.20 | - | 21 January 2019 | NIL | NIL | NIL | NO | NA | NPA | 20.00% | 200 |
| IODS | IL&FS | NCD | 9.00 | NO | 1,500.00 | 1,500.00 | - | 270.00 | - | 29 December 2018 | NIL | NIL | NIL | NO | NA | NPA | 20.00% | 300 |
| IODS | IL&FS | NCD | 7.60 | NO | 2,500.00 | 2,500.00 | - | 190.00 | - | 07 September 2019 | NIL | NIL | NIL | NO | NA | NPA | 20.00% | 500 |
| IODS | IL&FS | NCD | 8.06 | NO | 2,499.71 | 2,500.00 | - | 201.50 | - | 06 June 2019 | NIL | NIL | NIL | NO | NA | NPA | 20.00% | 500 |
| IODS | IL&FS | NCD | 9.50 | NO | 1,000.00 | 1,000.00 | - | 95.00 | - | 28 July 2019 | NIL | NIL | NIL | NO | NA | NPA | 20.00% | 200 |
| OLDB | IL & FS FINANCIAL SERVICES LTD. | NCD | 9.50 | NO | 3,000.00 | 3,000.00 | 3,000.00 | 285.00 | 03 July 2019 | 03 July 2019 | NIL | NIL | NIL | NO | NA | NPA | 20.00% | 600 |
| OLDB | IL & FS FINANCIAL SERVICES LTD. | NCD | 8.00 | NO | 2,500.00 | 2,500.00 | - | 200.00 | - | 25 July 2019 | NIL | NIL | NIL | NO | NA | NPA | 20.00% | 500 |
| OLDB | IL & FS FINANCIAL SERVICES LTD. | NCD | 8.75 | NO | 1,500.00 | 1,500.00 | 1,500.00 | 65.80 | 03 December 2018 | 03 December 2018 | NIL | NIL | NIL | NO | NA | NPA | 20.00% | 300 |
| HODS | DHFL | NCD | 11.00 | NO | 1,000.00 | 1,000.00 | 1,000.00 | 51.75 | 12 September 2019 | 12 September 2019 | NIL | NIL | NIL | NO | NA | NPA | 10.00% | 100 |
| HODS | DHFL | NCD | 9.05 | NO | 1,500.00 | 1,500.00 | 1,500.00 | 135.75 | 09 September 2019 | 09 September 2019 | NIL | NIL | NIL | NO | NA | NPA | 10.00% | 150 |

FORM NL-36-YIELD ON INVESTMENTS 1

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

Registration Number : 106

Statement as on : 31-12-2019

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

Rs. Lakhs

| 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 (%) |
| | | | Book Value* | Market Value | | | | Book Value* | Market Value | | | | Book Value* | Market Value | | | |
| 1 | CENTRAL GOVERNMENT BONDS | CGSB | 2,10,080.29 | 2,21,996.18 | 4,806.65 | 2.29 | 1.71 | 1,98,660.99 | 2,21,996.18 | 11,385.29 | 5.73 | 4.29 | 1,51,752.28 | 1,52,133.13 | 7,610.02 | 5.02 | 3.28 |
| 2 | SPECIAL DEPOSITS | CSPD | 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 |
| 3 | DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938 | CDSS | 841.87 | 885.18 | 17.52 | 2.08 | 1.56 | 846.55 | 885.18 | 52.56 | 6.21 | 4.65 | 844.14 | 865.53 | 52.56 | 6.23 | 4.07 |
| 4 | TREASURY BILLS | CTRB | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,137.04 | 0.00 | 11.71 | 5.02 | 3.76 | 16,708.92 | 37,869.15 | 448.53 | 5.01 | 3.28 |
| 5 | STATE GOVERNMENT BONDS | SGGB | 1,10,393.73 | 1,15,535.64 | 3,194.21 | 2.89 | 2.17 | 1,07,716.99 | 1,15,535.64 | 7,288.64 | 6.77 | 5.06 | 80,791.89 | 90,363.66 | 4,716.55 | 5.84 | 3.82 |
| 6 | STATE GOVERNMENT GUARANTEED LOANS | SGGL | 700.55 | 700.01 | 7.76 | 1.11 | 0.83 | 704.06 | 700.01 | 7.76 | 5.08 | 3.80 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 7 | OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS) | SGOA | 3,304.93 | 3,454.15 | 66.48 | 2.01 | 1.51 | 3,312.62 | 3,454.15 | 199.44 | 6.02 | 4.51 | 3,260.67 | 3,320.81 | 199.44 | 6.12 | 4.00 |
| 8 | GUARANTEED EQUITY | SGGE | 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 |
| 9 | CENTRAL GOVERNMENT GUARANTEED LOANS | CGSL | 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 |
| 10 | LOANS TO STATE GOVERNMENT FOR HOUSING | HLSH | 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 |
| 11 | LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS | HLSF | 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 |
| 12 | TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB | HTLH | 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 |
| 13 | COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB | HTLN | 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 |
| 14 | BONDS / DEBENTURES ISSUED BY HUDCO | HTHD | 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 |
| 15 | BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB | HTDN | 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 |
| 16 | BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / | HTDA | 1,19,686.82 | 1,20,550.64 | 2,546.14 | 2.13 | 1.59 | 1,20,128.35 | 1,20,550.64 | 7,220.42 | 6.01 | 4.50 | 92,159.47 | 1,02,435.63 | 5,376.59 | 5.84 | 3.82 |

| | | | | | | | | | | | | | | | | | |
|--------------|---------------------------------------------------|------|--------------------|--------------------|------------------|-------------|-------------|--------------------|--------------------|------------------|-------------|-------------|--------------------|--------------------|------------------|--------------|--------------|
| 93 | MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP) | OMPG | 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 |
| 94 | DERIVATIVE INSTRUMENTS | OCDI | 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 |
| 95 | SECURITISED ASSETS | OPSA | 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 |
| 96 | INVESTMENT PROPERTIES - IMMOVABLE | OIPI | 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 |
| 97 | PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP) | OETF | 186.53 | 192.32 | 0.00 | 0.00 | 0.00 | 183.80 | 192.32 | 0.00 | 0.00 | 0.00 | 168.36 | 169.50 | 0.00 | 0.00 | 0.00 |
| 98 | PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP) | OETP | 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 |
| Total | | | 9,47,386.07 | 9,77,568.23 | 19,484.62 | 2.06 | 1.64 | 9,37,549.54 | 9,77,568.23 | 52,034.00 | 5.55 | 4.43 | 7,97,760.56 | 8,29,910.71 | 40,274.14 | 5.05% | 3.52% |

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Company Name & Code:

Iffco Tokio General Insurance Company Ltd (106)

Statement as on:

31st December, 2019

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. in Lakhs

| No | Name of the Security | COI | Amount | Date of Purchase | Rating Agency | Original Grade | Current Grade | Date of Downgrade | Remarks |
|-----------|---------------------------------------------------------------|------|--------|------------------|---------------|----------------|---------------|-------------------|---------|
| A. | <u>During the Quarter ¹</u> | | | | | | | | |
| | 8.69% CAN FIN HOME BS 10-09-2020 | HTDA | 1,001 | 29-Oct-15 | INDIA RATING | AA+ | AA | 18-Dec-19 | |
| | 7.89% CAN FIN HOME BS 18-05-2022 | HTDA | 3,535 | 04-Sep-17 | INDIA RATING | AA+ | AA | 18-Dec-19 | |
| B. | <u>As on Date ²</u> | | | | | | | | |
| | <u>8.72% IL&FS BS 21-01-2025</u> | IODS | 1,002 | 09-Apr-15 | CARE | AAA | D | 21-Sep-18 | |
| | <u>8.80% IL&FS BS 21-09-2020</u> | IODS | 2,002 | 12-Oct-15 | ICRA | LAAA | D | 21-Sep-18 | |
| | <u>9.00% IL&FS BS 29-12-2024</u> | IODS | 1,500 | 29-Dec-14 | CARE | AAA | D | 21-Sep-18 | |
| | <u>9.55% IL&FS BS 13-08-2024</u> | IODS | 2,616 | 23-Sep-16 | CARE | AAA | D | 21-Sep-18 | |
| | <u>7.60% IL&FS BS 07-09-2020</u> | IODS | 2,500 | 07-Sep-17 | CARE | AAA | D | 21-Sep-18 | |
| | <u>8.06% IL&FS BS 08-06-2022</u> | IODS | 2,500 | 06-Jun-18 | CARE | AAA | D | 21-Sep-18 | |
| | <u>9.50% IL&FS BS 28-07-2024</u> | IODS | 1,000 | 28-Jul-14 | CARE | AAA | D | 21-Sep-18 | |
| | <u>8.00% IL&FS FIN SER BS 25-07-2022</u> | OLDB | 2,500 | 25-Jul-18 | CARE | AAA | D | 21-Sep-18 | |
| | <u>8.75% IL&FS FIN SER BS 03-12-2018</u> | OLDB | 1,500 | 03-Jun-16 | CARE | AAA | D | 21-Sep-18 | |
| | <u>9.50% IL&FS FIN SER BS 03-07-2019</u> | OLDB | 3,000 | 03-Jul-14 | FITCH | AAA(IND) | D | 21-Sep-18 | |
| | <u>8.47% PNB HF BS 01-07-2021</u> | HTDA | 2,521 | 03-Mar-17 | INDIA RATING | AAA | AA+ | 09-Jan-19 | |
| | <u>7.59% PNB HF BS 27-07-2022</u> | HTDA | 2,501 | 01-Aug-17 | INDIA RATING | AAA | AA+ | 09-Jan-19 | |
| | <u>7.77% PNB HF BS 25-09-2020</u> | HTDA | 2,497 | 10-Apr-18 | INDIA RATING | AAA | AA+ | 09-Jan-19 | |
| | <u>7.63% PNB HF BS 14-07-2020</u> | HTDA | 2,495 | 05-Jan-18 | INDIA RATING | AAA | AA+ | 09-Jan-19 | |
| | <u>7.50% PNB HF BS 15-09-2020</u> | HTDA | 4,989 | 03-May-18 | INDIA RATING | AAA | AA+ | 09-Jan-19 | |
| | <u>9.05% DEWAN BS 09-09-2019</u> | HODS | 1,500 | 04-Aug-17 | CARE | AAA | D | 05-Jun-19 | |
| | <u>11.00% DEWAN BS 12-09-2019</u> | HODS | 1,000 | 02-Sep-15 | CARE | AAA | D | 05-Jun-19 | |
| | <u>9.00% PNB HF BS 30-08-2022</u> | HTDA | 5,000 | 30-Aug-18 | CARE | AAA | AA+ | 05-Jul-19 | |
| | <u>10.10% RCAM BS 22-04-2024</u> | OLDB | 1,000 | 22-Apr-14 | CARE | AAA | D | 20-Sep-19 | |
| | <u>8.90% INDIABULLS HOUSING FINANCE LIMITED BS 26-09-2021</u> | HTDA | 2,530 | 08-Aug-17 | CARE | AAA | AA+ | 24-Sep-19 | |
| | <u>8.69% CAN FIN HOME BS 10-09-2020</u> | HTDA | 1,001 | 29-Oct-15 | INDIA RATING | AA+ | AA | 18-Dec-19 | |
| | <u>7.89% CAN FIN HOME BS 18-05-2022</u> | HTDA | 3,535 | 04-Sep-17 | INDIA RATING | AA+ | AA | 18-Dec-19 | |

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

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

Gross Direct Premium (Rs in Lakhs) (Rs in Lakhs)

Quarterly Business Returns across line of Business

| Sl.No. | Line of Business | Current Quarter | | Same Quarter previous year | | upto the period | | same period of the previos year | |
|--------|------------------------|-----------------|-----------------|----------------------------|-----------------|-----------------|-----------------|---------------------------------|-----------------|
| | | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies |
| 1 | Fire | 9,116.37 | 25478 | 4989.75 | 18197 | 41,580.59 | 88166 | 24398.44 | 60409 |
| 2 | Cargo & Hull | 3,931.72 | 7539 | 3787.55 | 7016 | 13,584.76 | 22722 | 12218.45 | 22133 |
| 3 | Motor TP | 47,451.10 | 311118 | 45929.59 | 235772 | 1,34,241.12 | 925460 | 117662.95 | 750472 |
| 4 | Motor OD | 39,644.97 | 1132562 | 41615.90 | 1238508 | 1,21,508.18 | 3524178 | 115294.07 | 3663680 |
| 5 | Engineering | 1,951.43 | 3780 | 2125.38 | 3926 | 6,536.55 | 11389 | 5851.43 | 11885 |
| 6 | Workmen's Compensation | 734.16 | 5549 | 758.26 | 5840 | 2,319.32 | 17742 | 2167.74 | 18209 |
| 7 | Employer's Liability | 1,563.41 | 1399 | 1171.51 | 1227 | 6,227.98 | 4983 | 4029.66 | 4116 |
| 8 | Aviation | 7.70 | 4 | 7.45 | 4 | 23.89 | 11 | 19.87 | 7 |
| 9 | Personal Accident | 2,053.01 | 41199 | 2512.45 | 47305 | 7,082.60 | 124535 | 10749.02 | 149060 |
| 10 | Health | 22,708.85 | 116443 | 19171.46 | 49837 | 98,354.97 | 233001 | 57736.16 | 148966 |
| 11 | Others* | 73,026.40 | 130069 | 45950.07 | 88234 | 1,88,748.34 | 347621 | 165695.22 | 282672 |

Note:

1. Premium stands for amount of premium
2. The line of business which are not applicable for any company should be filled up with NA.
Figure '0' in those fields will imply no business in the segment.
- *any other segment contributing more than 5% of the total premium needs to be shown separately
3. Premium is Gross Direct Premium

PERIODIC DISCLOSURES

FORM NL-39

Rural & Social Obligations (Quarterly Returns)

Insurer:

IFFCO TOKIO General Insurance

Date:

Apr 2019- Dec, 2019

(Rs in Lakhs)

| Rural & Social Obligations (Quarterly Returns) | | | | | |
|------------------------------------------------|------------------------|------------|------------------------|-------------------|----------------|
| Sl.No. | Line of Business | Particular | No. of Policies Issued | Premium Collected | Sum Assured |
| 1 | Fire | Rural | 17,782 | 1,561.35 | 22,94,437.82 |
| | | Social | | | |
| 2 | Cargo & Hull | Rural | - | - | - |
| | | Social | | | |
| 3 | Motor TP | Rural | - | 20,883.37 | 1,15,308.38 |
| | | Social | | | |
| 4 | Motor OD | Rural | 10,81,590 | 3,988.09 | 8,63,375.36 |
| | | Social | | | |
| 5 | Engineering | Rural | 2,344 | 386.36 | 1,37,145.95 |
| | | Social | | | |
| 6 | Workmen's Compensation | Rural | 3,537 | 383.02 | 1,02,256.87 |
| | | Social | | | |
| 7 | Employer's Liability | Rural | 1,049 | 18.74 | 34,591.69 |
| | | Social | | | |
| 8 | Aviation | Rural | - | - | |
| | | Social | | | |
| 9 | Personal Accident | Rural | 38,505 | 2,234.95 | 39,44,704.99 |
| | | Social | 5 | 59.77 | 2,39,080.00 |
| 10 | Health | Rural | 17,538 | 15,015.56 | 2,16,40,036.41 |
| | | Social | | | |
| 11 | Others | Rural | 63,068 | 1,73,957.20 | 39,78,470.34 |
| | | Social | 600 | 17,816.91 | 4,20,035.03 |

PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer: IFFCO Tokio General Insurance Co Date: 1st Apr19 31st Dec'19

(Rs in Lakhs)

| Sl.No. | Channels | Business Acquisition through different channels | | | | | | | |
|--------|--------------------------|-------------------------------------------------|-------------|----------------------------|-------------|------------------|-------------|----------------------------------|-------------|
| | | Current Quarter | | Same quarter Previous Year | | Up to the period | | Same period of the previous year | |
| | | No. of Policies | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies | Premium |
| 1 | Individual agents | 1137023 | 46,586.38 | 1165064 | 46,993.83 | 3294827 | 1,16,688.39 | 3518228 | 1,28,805.73 |
| 2 | Corporate Agents-Banks | 46529 | 1,521.97 | 15405 | 408.25 | 141771 | 3,936.29 | 46338 | 1,202.17 |
| 3 | Corporate Agents -Others | 13394 | 673.28 | 5371 | 214.65 | 28418 | 1,271.81 | 20587 | 839.57 |
| 4 | Brokers | 444233 | 70,365.73 | 411066 | 61,721.26 | 1444280 | 2,17,439.10 | 1199501 | 1,75,537.85 |
| 5 | Micro Agents | 0 | - | 42 | 0.26 | 0 | 0.00 | 216 | 3.91 |
| 6 | Direct Business | 133961 | 83,041.77 | 98918 | 58,681.27 | 390512 | 2,80,872.81 | 326739 | 2,09,434.13 |
| | Total (A) | 1775140 | 2,02,189.12 | 1695866 | 168019.5325 | 5299808 | 6,20,208.41 | 5111609 | 515823.365 |
| 1 | Referral (B) | - | - | - | -0.17 | - | -0.10 | - | -0.35 |
| | Grand Total (A+B) | 1775140 | 2,02,189.12 | 1695866 | 168019.36 | 5299808 | 6,20,208.31 | 51,11,609.00 | 5,15,823.02 |

- Note:
1. Premium means amount of premium received from business acquired by the source
 2. No of Policies stand for no. of policies sold
 3. The channel mapping has been corrected in FY 2013-14
 4. Premium is Gross Direct Premium

PERIODIC DISCLOSURES

FORM NL-41

GRIEVANCE DISPOSAL

INSURER: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

DATE:

OCTOBER - DECEMBER' 2019

GRIEVANCE DISPOSAL FOR THE PERIOD OCTOBER TO DECEMBER 2019 DURING THE FINANCIAL YEAR 2019-20

| Sl No. | Particulars | Opening Balance * | Additions | Complaints Resolved | | | Complaints Pending |
|----------|-------------------------------------|-------------------|------------|---------------------|------------------|-----------|--------------------|
| | | | | Fully Accepted | Partial Accepted | Rejected | |
| 1 | Complaints made by customers | | | | | | |
| a) | Proposal related | 0 | 0 | 0 | 0 | 0 | 0 |
| b) | Claim | 2 | 244 | 55 | 100 | 83 | 8 |
| c) | Policy Related | 0 | 51 | 37 | 7 | 6 | 1 |
| d) | Premium | 0 | 20 | 7 | 10 | 3 | 0 |
| e) | Refund | 0 | 7 | 5 | 1 | 1 | 0 |
| f) | Coverage | 0 | 14 | 14 | 0 | 0 | 0 |
| g) | Cover note related | 0 | 0 | 0 | 0 | 0 | 0 |
| h) | Product | 0 | 0 | 0 | 0 | 0 | 0 |
| i) | others | 0 | 2 | 2 | 0 | 0 | 0 |
| | Total Number of Complaints | 2 | 338 | 120 | 118 | 93 | 9 |

| | | | |
|---|------------------------------------------------------------------------------------------|-----------|--------------|
| 2 | Total No. of policies during previous year | 68,02,286 | 2018-19 |
| 3 | Total No. of Claims during previous year | 8,38,194 | 2018-19 |
| 4 | Total no. of policies during current year | 17,75,140 | Q3 - 2019-20 |
| 5 | Total no. of claims during current year | 2,87,546 | Q3 - 2019-20 |
| 6 | Total No. of Policy Complaints (current year) per 10,000 policies (current year) | 0.29 | Q3 - 2019-20 |
| 7 | Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) | 8.49 | Q3 - 2019-20 |

| 8 | Duration wise Pending Status | Complaints made by customers | Complaints made by intermediaries | Total |
|-----|-----------------------------------|------------------------------|-----------------------------------|----------|
| (a) | Up to 7 days | 5 | 0 | 5 |
| (b) | 8-15 days | 4 | 0 | 4 |
| (c) | 16-30 days | 0 | 0 | 0 |
| (d) | 31-90 days | 0 | 0 | 0 |
| (e) | 91 days and beyond | 0 | 0 | 0 |
| | Total Number of Complaints | 9 | 0 | 9 |