

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

<b>S. No.</b>	<b>Form No.</b>	<b>Description</b>
1	NL-1-B-RA	Revenue Account
2	NL-2-B-PL	Profit & Loss Account
3	NL-3-B-BS	Balance Sheet
4	NL-4-PREMIUM SCHEDULE	Premium
5	NL-5-CLAIMS SCHEDULE	Claims Incurred
6	NL-6-COMMISSION SCHEDULE	Commission
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus
11	NL-11-BORROWING SCHEDULE	Borrowings
12	NL-12-INVESTMENT SCHEDULE	Shareholders
13	NL-13-LOANS SCHEDULE	Loans
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities
18	NL-18-PROVISIONS SCHEDULE	Provisions
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure
20	NL-21-STATEMENT OF LIABILITIES	Statement of Liabilities
21	NL-22-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business
22	NL-23-REINSURANCE RISK CONCENTRATION	Reinsurance Risk Concentration
23	NL-24-AGEING OF CLAIMS	Ageing of Claims
24	NL-25-CLAIMS DATA	Claims Data (Incurred Claims+ Reported Claims)
25	NL-26-CLAIMS INFORMATION	Claims Information
26	NL-27-OFFICE OPENING	Office Opening
27	NL-28-STATEMENT OF ASSETS	Statement of Investment of Assets
28	NL-29-DEBT SECURITIES	Debt Securities
29	NL-30-ANALYTICAL RATIOS	Analytical Ratios
30	NL-31-RELATED PARTY TRANSACTIONS	Related Party Transactions
31	NL-32-PRODUCT INFORMATION	Product Information
32	NL-33-SOLVENCY MARGIN	Solvency
33	NL-34-BOD	Board of Directors & Management
34	NL-35-NPAs	NPAs
35	NL-36-YIELD ON INVESTMENTS	Yield on Investment
36	NL-37-DOWN GRADING OF INVESTMENTS	Downgrading of Investment
37	NL-38-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Business segment and number of policies)
38	NL-39-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations
39	NL-40-CHANNEL WISE PREMIUM	Business Acquisition through different channels
40	NL-41-GRIEVANCE DISPOSAL	Grievance Disposal

**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 2020**

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2020	PERIOD ENDED 31ST DECEMBER 2020	QUARTER ENDED 31ST DECEMBER 2019	PERIOD ENDED 31ST DECEMBER 2019
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	190,208	592,366	134,812	410,577
2	Profit/ (Loss) on sale/redemption of Investments		154	7,352	4,026	4,810
3	Others: Exchange Gain / (Loss)		(278)	(278)	-	-
	Handling Charges		(2,554)	(8,066)	(728)	(1,088)
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-
4	Interest, Dividend & Rent – Gross		26,387	80,138	22,962	69,165
	<b>TOTAL (A)</b>		<b>213,917</b>	<b>671,512</b>	<b>161,072</b>	<b>483,464</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	76,807	456,026	37,328	242,908
2	Commission	<b>NL-6-Commission Schedule</b>	(352,257)	(530,166)	(53,891)	(285,041)
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	25,300	82,165	38,736	77,364
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>(250,150)</b>	<b>8,025</b>	<b>22,173</b>	<b>35,231</b>
	<b>Operating Profit/(Loss) from Fire Business C= (A - B)</b>		<b>464,067</b>	<b>663,487</b>	<b>138,899</b>	<b>448,233</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		464,067	663,487	138,899	448,233
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>464,067</b>	<b>663,487</b>	<b>138,899</b>	<b>448,233</b>

**PERIODIC DISCLOSURES**

**FORM NL-1-B-RA**

**MARINE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2020**

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2020	PERIOD ENDED 31ST DECEMBER 2020	QUARTER ENDED 31ST DECEMBER 2019	PERIOD ENDED 31ST DECEMBER 2019
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	185,024	537,130	184,511	527,258
2	Profit/ (Loss) on sale/redemption of Investments		101	4,183	2,876	3,418
3	Others: Exchange Gain / (Loss)		-	(10)	-	-
	Handling Charges		(346)	(741)	(81)	(69)
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-
4	Interest, Dividend & Rent – Gross		15,120	45,602	17,193	49,156
	<b>TOTAL (A)</b>		<b>199,899</b>	<b>586,164</b>	<b>204,499</b>	<b>579,763</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	183,488	371,032	73,813	362,020
2	Commission	<b>NL-6-Commission Schedule</b>	5,447	39,041	(4,559)	(13,630)
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	32,556	83,752	34,139	95,540
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>221,491</b>	<b>493,825</b>	<b>103,393</b>	<b>443,930</b>
	<b>Operating Profit/(Loss) from Marine Business C= (A - B)</b>		<b>(21,592)</b>	<b>92,339</b>	<b>101,106</b>	<b>135,833</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(21,592)	92,339	101,106	135,833
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>(21,592)</b>	<b>92,339</b>	<b>101,106</b>	<b>135,833</b>

**PERIODIC DISCLOSURES**

**FORM NL-1-B-RA**

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2020

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2020	PERIOD ENDED 31ST DECEMBER 2020	QUARTER ENDED 31ST DECEMBER 2019	PERIOD ENDED 31ST DECEMBER 2019
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	12,841,481	35,000,858	12,786,089	33,834,931
2	Profit/ (Loss) on sale/redemption of Investments		18,228	377,999	207,398	246,924
3	Others: Transfer & Duplicate Fee		1,654	3,188	1,032	3,008
	Exchange Gain / (Loss)		(311)	(480)	253	(290)
	Handling Charges		249	(2,122)	281	781
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-
4	Interest, Dividend & Rent – Gross		1,433,726	4,120,389	1,218,737	3,550,872
	<b>TOTAL (A)</b>		<b>14,295,027</b>	<b>39,499,832</b>	<b>14,213,790</b>	<b>37,636,226</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	11,448,706	29,663,554	10,973,155	30,322,997
2	Commission	<b>NL-6-Commission Schedule</b>	666,146	2,042,782	490,788	1,605,055
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	2,066,448	5,288,453	1,876,084	5,146,474
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>14,181,300</b>	<b>36,994,789</b>	<b>13,340,027</b>	<b>37,074,526</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>113,727</b>	<b>2,505,043</b>	<b>873,763</b>	<b>561,700</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		113,727	2,505,043	873,763	561,700
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>113,727</b>	<b>2,505,043</b>	<b>873,763</b>	<b>561,700</b>

**PERIODIC DISCLOSURES**

FORM NL-2-B-PL

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

Registration No. 106 dated 4.12.2000

**PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2020**

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2020	PERIOD ENDED 31ST DECEMBER 2020	QUARTER ENDED 31ST DECEMBER 2019	PERIOD ENDED 31ST DECEMBER 2019
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		464,067	663,487	138,899	448,233
	(b) Marine Insurance		(21,592)	92,339	101,106	135,833
	(c) Miscellaneous Insurance		113,727	2,505,043	873,763	561,700
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		428,723	1,345,378	402,495	1,195,892
	(b) Profit on sale of investments		674	123,423	69,714	83,161
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	a) Miscellaneous Income		2,697	39,083	28,707	38,233
	b) Profit on Sale of Fixed Assets		-	41	3	79
	<b>TOTAL (A)</b>		<b>988,296</b>	<b>4,768,794</b>	<b>1,614,687</b>	<b>2,463,131</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	200,000	25,000	25,000
	(b) For doubtful debts		-	-	-	-
	(c) For doubtful Advances		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business					
	(i) Employees Remuneration Excess transferred from Policyholders' funds		-	-	-	-
	(ii) Expenses on Corporate Social Responsibility (CSR)		13,026	39,079	29,277	67,777
	(iii) Fines & penalties		-	-	-	-
	(b) Bad debts / Advances written off		-	-	-	-
	(c) Loss on Sale of Fixed Assets		-	-	-	-
	(d) Contribution to Policyholders' funds towards Excess EoM		-	-	-	-
	<b>TOTAL (B)</b>		<b>13,026</b>	<b>239,079</b>	<b>54,277</b>	<b>92,777</b>
	<b>Profit Before Tax</b>		<b>975,270</b>	<b>4,529,715</b>	<b>1,560,410</b>	<b>2,370,354</b>

	Less: Provision for Taxation				
	Current Tax	217,000	1,112,000	286,800	426,700
	Deferred Tax	(27,000)	(90,100)	10,500	94,800
	Less: Short / (Excess) provision for taxation for earlier years				
	Current Tax	-	-	-	-
	Deferred Tax	-	-	-	-
	<b>Profit After Tax</b>	<b>785,270</b>	<b>3,507,815</b>	<b>1,263,110</b>	<b>1,848,854</b>
	<b>APPROPRIATIONS</b>				
	(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		17,319,373		15,272,404
	<b>Balance carried forward to Balance Sheet</b>		<b>20,827,188</b>		<b>17,121,258</b>

**PERIODIC DISCLOSURES**

FORM NL-3-B-BS

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

Registration No. 106 dated 4.12.2000

BALANCE SHEET AS AT 31ST DECEMBER 2020

(₹ In 000)

	Schedule	AS AT 31ST DECEMBER 2020	AS AT 31ST DECEMBER 2019
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	2,742,183	2,742,183
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	25,348,175	21,642,245
FAIR VALUE CHANGE ACCOUNT			
- Shareholders		(2,560)	(2,341)
- Policyholders		(8,702)	(7,768)
BORROWINGS	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>28,079,096</b>	<b>24,374,319</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
Investments - Shareholders	NL-12-Investment Schedule	25,221,633	22,437,316
Investments - Policyholders	NL-12(A)-Investment Schedule	85,736,359	74,438,396
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	827,334	660,813
DEFERRED TAX ASSET (NET)		523,900	289,800
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	352,045	610,793
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	25,765,267	23,838,569
<b>Sub-Total (A)</b>		<b>26,117,312</b>	<b>24,449,362</b>

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	86,157,732	76,600,933
	PROVISIONS	NL-18-Provisions Schedule	24,189,710	21,300,435
	<b>Sub-Total (B)</b>		<b>110,347,442</b>	<b>97,901,368</b>
	NET CURRENT ASSETS (C) = (A - B)		<b>(84,230,130)</b>	<b>(73,452,006)</b>
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	<b>TOTAL</b>		<b>28,079,096</b>	<b>24,374,319</b>

#### CONTINGENT LIABILITIES

(₹ In 000)

	Particulars		AS AT 31ST DECEMBER 2020	AS AT 31ST DECEMBER 2019
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debt by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		1,797,066	2,084,301
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	<b>TOTAL</b>		<b>1,797,066</b>	<b>2,084,301</b>



**PERIODIC DISCLOSURES**

**FORM NL-4- PREMIUM SCHEDULE**

**PREMIUM EARNED [NET]**

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2020				PERIOD ENDED 31ST DECEMBER 2020			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	1,613,039	398,206	20,108,749	22,119,994	6,686,592	1,124,741	56,588,137	64,399,470
	<b>1,613,039</b>	<b>398,206</b>	<b>20,108,749</b>	<b>22,119,994</b>	<b>6,686,592</b>	<b>1,124,741</b>	<b>56,588,137</b>	<b>64,399,470</b>
Add: Premium on reinsurance accepted	335,074	9,385	42,296	386,755	910,038	16,260	133,244	1,059,542
Less : Premium on reinsurance ceded	1,807,050	211,169	7,663,230	9,681,449	7,013,346	546,297	19,185,690	26,745,333
<b>Net Premium</b>	<b>141,063</b>	<b>196,422</b>	<b>12,487,815</b>	<b>12,825,300</b>	<b>583,284</b>	<b>594,704</b>	<b>37,535,691</b>	<b>38,713,679</b>
Adjustment for change in reserve for unexpired risks	(49,145)	11,398	(353,666)	(391,413)	(9,082)	57,574	2,534,833	2,583,325
<b>Premium Earned (Net)</b>	<b>190,208</b>	<b>185,024</b>	<b>12,841,481</b>	<b>13,216,713</b>	<b>592,366</b>	<b>537,130</b>	<b>35,000,858</b>	<b>36,130,354</b>

**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	911,637	393,172	18,914,103	20,218,912	4,158,059	1,358,476	56,504,295	62,020,830
	<b>911,637</b>	<b>393,172</b>	<b>18,914,103</b>	<b>20,218,912</b>	<b>4,158,059</b>	<b>1,358,476</b>	<b>56,504,295</b>	<b>62,020,830</b>
Add: Premium on reinsurance accepted	437,603	3,045	38,074	478,722	907,454	12,304	95,249	1,015,007
Less : Premium on reinsurance ceded	1,108,059	197,011	7,953,227	9,258,297	4,546,337	729,462	22,070,767	27,346,566
<b>Net Premium</b>	<b>241,181</b>	<b>199,206</b>	<b>10,998,950</b>	<b>11,439,337</b>	<b>519,176</b>	<b>641,318</b>	<b>34,528,777</b>	<b>35,689,271</b>
Adjustment for change in reserve for unexpired risks	106,369	14,695	(1,787,139)	(1,666,075)	108,599	114,060	693,846	916,505
<b>Premium Earned (Net)</b>	<b>134,812</b>	<b>184,511</b>	<b>12,786,089</b>	<b>13,105,412</b>	<b>410,577</b>	<b>527,258</b>	<b>33,834,931</b>	<b>34,772,766</b>

**PERIODIC DISCLOSURES**

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

**PREMIUM EARNED [NET]**

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2020			PERIOD ENDED 31ST DECEMBER 2020		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	349,931	48,275	398,206	1,035,732	89,009	1,124,741
	<b>349,931</b>	<b>48,275</b>	<b>398,206</b>	<b>1,035,732</b>	<b>89,009</b>	<b>1,124,741</b>
Add: Premium on reinsurance accepted	9,385	-	9,385	16,260	-	16,260
Less : Premium on reinsurance ceded	167,557	43,612	211,169	472,385	73,912	546,297
<b>Net Premium</b>	<b>191,759</b>	<b>4,663</b>	<b>196,422</b>	<b>579,607</b>	<b>15,097</b>	<b>594,704</b>
Adjustment for change in reserve for unexpired risks	11,691	(293)	11,398	57,397	177	57,574
<b>Premium Earned (Net)</b>	<b>180,068</b>	<b>4,956</b>	<b>185,024</b>	<b>522,210</b>	<b>14,920</b>	<b>537,130</b>

**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	385,565	7,607	393,172	1,322,794	35,682	1,358,476
	<b>385,565</b>	<b>7,607</b>	<b>393,172</b>	<b>1,322,794</b>	<b>35,682</b>	<b>1,358,476</b>
Add: Premium on reinsurance accepted	3,045	-	3,045	12,304	-	12,304
Less : Premium on reinsurance ceded	194,298	2,713	197,011	708,700	20,762	729,462
<b>Net Premium</b>	<b>194,312</b>	<b>4,894</b>	<b>199,206</b>	<b>626,398</b>	<b>14,920</b>	<b>641,318</b>
Adjustment for change in reserve for unexpired risks	12,978	1,717	14,695	108,058	6,002	114,060
<b>Premium Earned (Net)</b>	<b>181,334</b>	<b>3,177</b>	<b>184,511</b>	<b>518,340</b>	<b>8,918</b>	<b>527,258</b>

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

**PREMIUM EARNED (NET)**

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	4,720,050	5,389,261	10,109,311	262,124	-	95,579	249,259	127,936	2,869,460	5,633,337	761,743	20,108,749
	<b>4,720,050</b>	<b>5,389,261</b>	<b>10,109,311</b>	<b>262,124</b>	-	<b>95,579</b>	<b>249,259</b>	<b>127,936</b>	<b>2,869,460</b>	<b>5,633,337</b>	<b>761,743</b>	<b>20,108,749</b>
Add: Premium on reinsurance accepted	-	-	-	7,520	-	-	-	28,000	-	-	6,776	42,296
Less : Premium on reinsurance ceded	1,193,124	297,916	1,491,040	229,219	-	4,779	26,656	90,204	979,886	4,414,789	426,657	7,663,230
<b>Net Premium</b>	<b>3,526,926</b>	<b>5,091,345</b>	<b>8,618,271</b>	<b>40,425</b>	-	<b>90,800</b>	<b>222,603</b>	<b>65,732</b>	<b>1,889,574</b>	<b>1,218,548</b>	<b>341,862</b>	<b>12,487,815</b>
Adjustment for change in reserve for unexpired risks	631,796	691,897	1,323,693	(4,697)	(33)	6,765	5,048	22,852	(1,496,317)	(238,061)	27,084	(353,666)
<b>Premium Earned (Net)</b>	<b>2,895,130</b>	<b>4,399,448</b>	<b>7,294,578</b>	<b>45,122</b>	<b>33</b>	<b>84,035</b>	<b>217,555</b>	<b>42,880</b>	<b>3,385,891</b>	<b>1,456,609</b>	<b>314,778</b>	<b>12,841,481</b>

**PREMIUM EARNED (NET)**

(₹ In 000)

Particulars	PERIOD ENDED 31ST DECEMBER 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	12,064,807	13,364,778	25,429,585	715,830	855	268,178	816,474	385,863	12,591,192	14,071,600	2,308,560	56,588,137
	<b>12,064,807</b>	<b>13,364,778</b>	<b>25,429,585</b>	<b>715,830</b>	<b>855</b>	<b>268,178</b>	<b>816,474</b>	<b>385,863</b>	<b>12,591,192</b>	<b>14,071,600</b>	<b>2,308,560</b>	<b>56,588,137</b>
Add: Premium on reinsurance accepted	-	-	-	28,756	-	-	-	32,456	-	-	72,032	133,244
Less : Premium on reinsurance ceded	3,030,904	712,299	3,743,203	622,296	854	13,409	89,538	179,033	2,018,247	11,127,286	1,391,824	19,185,690
<b>Net Premium</b>	<b>9,033,903</b>	<b>12,652,479</b>	<b>21,686,382</b>	<b>122,290</b>	<b>1</b>	<b>254,769</b>	<b>726,936</b>	<b>239,286</b>	<b>10,572,945</b>	<b>2,944,314</b>	<b>988,768</b>	<b>37,535,691</b>
Adjustment for change in reserve for unexpired risks	927,942	(352,630)	575,312	(6,355)	(156)	19,990	85,904	57,559	1,240,542	451,064	110,973	2,534,833
<b>Premium Earned (Net)</b>	<b>8,105,961</b>	<b>13,005,109</b>	<b>21,111,070</b>	<b>128,645</b>	<b>157</b>	<b>234,779</b>	<b>641,032</b>	<b>181,727</b>	<b>9,332,403</b>	<b>2,493,250</b>	<b>877,795</b>	<b>35,000,858</b>

## 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	3,964,452	4,745,156	8,709,608	195,142	770	73,417	205,301	86,521	2,270,884	6,749,839	622,621	18,914,103
	<b>3,964,452</b>	<b>4,745,156</b>	<b>8,709,608</b>	<b>195,142</b>	<b>770</b>	<b>73,417</b>	<b>205,301</b>	<b>86,521</b>	<b>2,270,884</b>	<b>6,749,839</b>	<b>622,621</b>	<b>18,914,103</b>
Add: Premium on reinsurance accepted	-	-	-	18,827	(307)	-	-	2,599	8,860	-	8,095	38,074
Less : Premium on reinsurance ceded	1,389,462	249,218	1,638,680	158,549	132	3,671	21,349	31,177	413,416	5,329,081	357,172	7,953,227
<b>Net Premium</b>	<b>2,574,990</b>	<b>4,495,938</b>	<b>7,070,928</b>	<b>55,420</b>	<b>331</b>	<b>69,746</b>	<b>183,952</b>	<b>57,943</b>	<b>1,866,328</b>	<b>1,420,758</b>	<b>273,544</b>	<b>10,998,950</b>
Adjustment for change in reserve for unexpired risks	(487,766)	328,664	(159,102)	3,562	10	(2,870)	880	(4,303)	(743,394)	(881,972)	50	(1,787,139)
<b>Premium Earned (Net)</b>	<b>3,062,756</b>	<b>4,167,274</b>	<b>7,230,030</b>	<b>51,858</b>	<b>321</b>	<b>72,616</b>	<b>183,072</b>	<b>62,246</b>	<b>2,609,722</b>	<b>2,302,730</b>	<b>273,494</b>	<b>12,786,089</b>

## 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	12,150,772	13,424,158	25,574,930	653,655	2,389	231,933	708,260	287,442	9,835,496	17,086,356	2,123,834	56,504,295
	<b>12,150,772</b>	<b>13,424,158</b>	<b>25,574,930</b>	<b>653,655</b>	<b>2,389</b>	<b>231,933</b>	<b>708,260</b>	<b>287,442</b>	<b>9,835,496</b>	<b>17,086,356</b>	<b>2,123,834</b>	<b>56,504,295</b>
Add: Premium on reinsurance accepted	-	-	-	32,283	(307)	-	-	29,478	8,860	-	24,935	95,249
Less : Premium on reinsurance ceded	4,285,695	702,565	4,988,260	550,000	1,346	11,601	79,857	113,272	1,543,082	13,470,613	1,312,736	22,070,767
<b>Net Premium</b>	<b>7,865,077</b>	<b>12,721,593</b>	<b>20,586,670</b>	<b>135,938</b>	<b>736</b>	<b>220,332</b>	<b>628,403</b>	<b>203,648</b>	<b>8,301,274</b>	<b>3,615,743</b>	<b>836,033</b>	<b>34,528,777</b>
Adjustment for change in reserve for unexpired risks	(1,805,590)	1,024,619	(780,971)	(20,018)	(17)	3,846	107,588	27,822	940,972	340,298	74,326	693,846
<b>Premium Earned (Net)</b>	<b>9,670,667</b>	<b>11,696,974</b>	<b>21,367,641</b>	<b>155,956</b>	<b>753</b>	<b>216,486</b>	<b>520,815</b>	<b>175,826</b>	<b>7,360,302</b>	<b>3,275,445</b>	<b>761,707</b>	<b>33,834,931</b>

**PERIODIC DISCLOSURES**

**FORM NL-5 - CLAIMS SCHEDULE**

**CLAIMS INCURRED [NET]**

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2020				PERIOD ENDED 31ST DECEMBER 2020			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	504,872	329,366	16,934,323	17,768,561	1,128,547	199,035	37,972,153	39,299,735
Add Claims Outstanding at the end of the year	(55,247)	(48,250)	1,722,130	1,618,633	840,550	504,644	60,784,646	62,129,840
Less Claims Outstanding at the beginning of the year	-	-	-	-	668,345	584,103	51,930,978	53,183,426
	<b>449,625</b>	<b>281,116</b>	<b>18,656,453</b>	<b>19,387,194</b>	<b>1,300,752</b>	<b>119,576</b>	<b>46,825,821</b>	<b>48,246,149</b>
Add :Re-insurance accepted	54,631	48,841	8,146	111,618	161,041	49,577	16,499	227,117
Less :Re-insurance Ceded	427,449	146,469	7,215,893	7,789,811	1,005,767	(201,879)	17,178,766	17,982,654
<b>Total Claims Incurred</b>	<b>76,807</b>	<b>183,488</b>	<b>11,448,706</b>	<b>11,709,001</b>	<b>456,026</b>	<b>371,032</b>	<b>29,663,554</b>	<b>30,490,612</b>

**CLAIMS INCURRED [NET]**

283,821      450,491      20,809,886      21,544,198

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2019				PERIOD ENDED 31ST DECEMBER 2019			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	427,623	281,169	11,244,805	11,953,597	1,661,009	728,966	33,511,190	35,901,165
Add Claims Outstanding at the end of the year	(75,038)	(28,587)	3,292,779	3,189,154	743,642	642,093	48,880,565	50,266,300
Less Claims Outstanding at the beginning of the year	-	-	-	-	815,656	562,250	40,382,090	41,759,996
	<b>352,585</b>	<b>252,582</b>	<b>14,537,584</b>	<b>15,142,751</b>	<b>1,588,995</b>	<b>808,809</b>	<b>42,009,665</b>	<b>44,407,469</b>
Add :Re-insurance accepted	110,658	64	1,678	112,400	131,900	156	1,678	133,734
Less :Re-insurance ceded	425,915	178,833	3,566,107	4,170,855	1,477,987	446,945	11,688,346	13,613,278
<b>Total Claims Incurred</b>	<b>37,328</b>	<b>73,813</b>	<b>10,973,155</b>	<b>11,084,296</b>	<b>242,908</b>	<b>362,020</b>	<b>30,322,997</b>	<b>30,927,925</b>

**PERIODIC DISCLOSURES**

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

**CLAIMS INCURRED [NET]**

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2020			PERIOD ENDED 31ST DECEMBER 2020		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Claims paid</b>						
Direct claims	320,058	9,308	329,366	132,227	66,808	199,035
Add Claims Outstanding at the end of the year	(42,536)	(5,714)	(48,250)	452,839	51,805	504,644
Less Claims Outstanding at the beginning of the year	-	-	-	494,332	89,771	584,103
	<b>277,522</b>	<b>3,594</b>	<b>281,116</b>	<b>90,734</b>	<b>28,842</b>	<b>119,576</b>
Add :Re-insurance accepted	48,842	(1)	48,841	49,457	120	49,577
Less :Re-insurance Ceded	141,833	4,636	146,469	(227,154)	25,275	(201,879)
<b>Total Claims Incurred</b>	<b>184,531</b>	<b>(1,043)</b>	<b>183,488</b>	<b>367,345</b>	<b>3,687</b>	<b>371,032</b>

**CLAIMS INCURRED [NET]**

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2019			PERIOD ENDED 31ST DECEMBER 2019		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Claims paid</b>						
Direct claims	265,391	15,778	281,169	663,461	65,505	728,966
Add Claims Outstanding at the end of the year	(29,163)	576	(28,587)	533,549	108,544	642,093
Less Claims Outstanding at the beginning of the year	-	-	-	504,814	57,436	562,250
	<b>236,228</b>	<b>16,354</b>	<b>252,582</b>	<b>692,196</b>	<b>116,613</b>	<b>808,809</b>
Add :Re-insurance accepted	-	64	64	16	140	156
Less :Re-insurance ceded	164,427	14,406	178,833	384,428	62,517	446,945
<b>Total Claims Incurred</b>	<b>71,801</b>	<b>2,012</b>	<b>73,813</b>	<b>307,784</b>	<b>54,236</b>	<b>362,020</b>

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

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims paid</b>												
Direct claims	3,430,189	1,503,974	4,934,163	67,769	-	19,169	189,837	10,942	4,521,920	6,774,917	415,606	16,934,323
Add Claims Outstanding at the end of the year	(110,581)	2,654,931	2,544,350	(1,410)	(629)	6,240	14,413	18,070	(359,622)	(439,207)	(60,075)	1,722,130
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-
	<b>3,319,608</b>	<b>4,158,905</b>	<b>7,478,513</b>	<b>66,359</b>	<b>(629)</b>	<b>25,409</b>	<b>204,250</b>	<b>29,012</b>	<b>4,162,298</b>	<b>6,335,710</b>	<b>355,531</b>	<b>18,656,453</b>
Add :Re-insurance accepted	-	-	-	701	-	-	-	-	7,445	-	-	8,146
Less :Re-insurance Ceded	1,029,580	200,722	1,230,302	38,135	-	959	25,521	1,069	636,525	5,083,618	199,764	7,215,893
<b>Total Claims Incurred</b>	<b>2,290,028</b>	<b>3,958,183</b>	<b>6,248,211</b>	<b>28,925</b>	<b>(629)</b>	<b>24,450</b>	<b>178,729</b>	<b>27,943</b>	<b>3,533,218</b>	<b>1,252,092</b>	<b>155,767</b>	<b>11,448,706</b>

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 31ST DECEMBER 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims paid</b>												
Direct claims	8,033,403	3,018,380	11,051,783	298,010	-	61,201	396,460	16,781	10,430,252	14,770,184	947,482	37,972,153
Add Claims Outstanding at the end of the year	1,930,997	51,827,994	53,758,991	217,530	170	168,378	446,459	281,227	2,298,538	2,982,331	631,022	60,784,646
Less Claims Outstanding at the beginning of the year	1,831,350	42,746,328	44,577,678	216,850	799	148,295	355,544	191,339	1,494,294	4,264,428	681,751	51,930,978
	<b>8,133,050</b>	<b>12,100,046</b>	<b>20,233,096</b>	<b>298,690</b>	<b>(629)</b>	<b>81,284</b>	<b>487,375</b>	<b>106,669</b>	<b>11,234,496</b>	<b>13,488,087</b>	<b>896,753</b>	<b>46,825,821</b>
Add :Re-insurance accepted	-	-	-	2,337	728	-	5,989	-	7,445	-	-	16,499
Less :Re-insurance ceded	2,442,456	400,163	2,842,619	208,093	-	3,060	140,318	3,228	2,447,784	11,062,221	471,443	17,178,766
<b>Total Claims Incurred</b>	<b>5,690,594</b>	<b>11,699,883</b>	<b>17,390,477</b>	<b>92,934</b>	<b>99</b>	<b>78,224</b>	<b>353,046</b>	<b>103,441</b>	<b>8,794,157</b>	<b>2,425,866</b>	<b>425,310</b>	<b>29,663,554</b>

## 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
<b>Claims paid</b>												
Direct claims	3,415,856	2,193,780	5,609,636	59,022	-	30,833	178,060	623	3,202,339	1,100,677	1,063,615	11,244,805
Add Claims Outstanding at the end of the year	(139,974)	1,686,998	1,547,024	(1,886)	(428)	(8,256)	(32,006)	17,555	(229,517)	2,004,019	(3,726)	3,292,779
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	1	-	-	-	-	(1)	-
	<b>3,275,882</b>	<b>3,880,778</b>	<b>7,156,660</b>	<b>57,136</b>	<b>(428)</b>	<b>22,576</b>	<b>146,054</b>	<b>18,178</b>	<b>2,972,822</b>	<b>3,104,696</b>	<b>1,059,890</b>	<b>14,537,584</b>
Add :Re-insurance accepted	-	-	-	129	-	-	-	-	1,549	-	-	1,678
Less :Re-insurance ceded	817,972	419,227	1,237,199	34,408	-	1,588	17,442	35	506,223	871,448	897,764	3,566,107
<b>Total Claims Incurred</b>	<b>2,457,910</b>	<b>3,461,551</b>	<b>5,919,461</b>	<b>22,857</b>	<b>(428)</b>	<b>20,988</b>	<b>128,612</b>	<b>18,143</b>	<b>2,468,148</b>	<b>2,233,248</b>	<b>162,126</b>	<b>10,973,155</b>

## 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
<b>Claims paid</b>												
Direct claims	9,441,734	6,068,864	15,510,598	188,342	-	84,404	640,547	14,948	7,420,140	8,096,720	1,555,491	33,511,190
Add Claims Outstanding at the end of the year	2,225,863	39,724,975	41,950,838	252,366	1,433	150,145	454,931	220,510	1,821,529	3,319,793	709,020	48,880,565
Less Claims Outstanding at the beginning of the year	1,953,185	33,589,844	35,543,029	202,514	1,958	147,211	599,720	154,799	1,284,820	1,844,523	603,516	40,382,090
	<b>9,714,412</b>	<b>12,203,995</b>	<b>21,918,407</b>	<b>238,194</b>	<b>(525)</b>	<b>87,338</b>	<b>495,758</b>	<b>80,659</b>	<b>7,956,849</b>	<b>9,571,990</b>	<b>1,660,995</b>	<b>42,009,665</b>
Add :Re-insurance accepted	-	-	-	129	-	-	-	-	1,549	-	-	1,678
Less :Re-insurance ceded	1,906,122	1,207,358	3,113,480	116,126	-	4,389	65,344	5,988	836,799	6,429,251	1,116,969	11,688,346
<b>Total Claims Incurred</b>	<b>7,808,290</b>	<b>10,996,637</b>	<b>18,804,927</b>	<b>122,197</b>	<b>(525)</b>	<b>82,949</b>	<b>430,414</b>	<b>74,671</b>	<b>7,121,599</b>	<b>3,142,739</b>	<b>544,026</b>	<b>30,322,997</b>



**PERIODIC DISCLOSURES**  
FORM NL-6-COMMISSION SCHEDULE

**COMMISSION**

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2020				PERIOD ENDED 31ST DECEMBER 2020			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Commission paid</b>								
Direct	185,175	42,696	1,350,924	1,578,795	681,685	117,807	3,778,841	4,578,333
Add: Commission on Re-insurance Accepted	7,033	337	1,352	8,722	43,109	736	14,469	58,314
Less: Commission on Re-insurance Ceded	544,465	37,586	686,130	1,268,181	1,254,960	79,502	1,750,528	3,084,990
<b>Net Commission</b>	<b>(352,257)</b>	<b>5,447</b>	<b>666,146</b>	<b>319,336</b>	<b>(530,166)</b>	<b>39,041</b>	<b>2,042,782</b>	<b>1,551,657</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>								
Agents	49,731	15,551	336,820	402,102	168,459	38,101	917,203	1,123,763
Brokers	129,336	27,071	825,175	981,582	493,689	79,410	2,355,983	2,929,082
Corporate Agency	5,992	16	17,496	23,504	18,419	77	53,322	71,818
Others (Web Aggregator, CSC, IMF, MISP and POS)	116	58	171,433	171,607	1,118	219	452,333	453,670
<b>TOTAL (B)</b>	<b>185,175</b>	<b>42,696</b>	<b>1,350,924</b>	<b>1,578,795</b>	<b>681,685</b>	<b>117,807</b>	<b>3,778,841</b>	<b>4,578,333</b>

**COMMISSION**

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2019				PERIOD ENDED 31ST DECEMBER 2019			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Commission paid</b>								
Direct	105,547	30,381	1,137,833	1,273,761	359,181	91,342	3,559,931	4,010,454
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	177,294	34,971	652,073	864,338	679,771	105,141	1,963,675	2,748,587
<b>Net Commission</b>	<b>(53,891)</b>	<b>(4,559)</b>	<b>490,788</b>	<b>432,338</b>	<b>(285,041)</b>	<b>(13,630)</b>	<b>1,605,055</b>	<b>1,306,384</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>								
Agents	28,093	11,662	290,390	330,145	100,554	37,279	863,831	1,001,664
Brokers	72,688	18,666	698,540	789,894	241,517	53,880	2,252,598	2,547,995
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	134,319	134,450	335	123	404,874	405,332
<b>TOTAL (B)</b>	<b>105,547</b>	<b>30,381</b>	<b>1,137,833</b>	<b>1,273,761</b>	<b>359,181</b>	<b>91,342</b>	<b>3,559,931</b>	<b>4,010,454</b>

## PERIODIC DISCLOSURES

### FORM NL-6 (A) - COMMISSION SCHEDULE

#### COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2020			PERIOD ENDED 31ST DECEMBER 2020		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Commission paid</b>						
Direct	42,017	679	42,696	115,708	2,099	117,807
Add: Commission on Re-insurance Accepted	337	-	337	736	-	736
Less: Commission on Re-insurance Ceded	35,175	2,411	37,586	75,961	3,541	79,502
<b>Net Commission</b>	<b>7,179</b>	<b>(1,732)</b>	<b>5,447</b>	<b>40,483</b>	<b>(1,442)</b>	<b>39,041</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>						
Agents	15,180	371	15,551	37,039	1,062	38,101
Brokers	26,763	308	27,071	78,373	1,037	79,410
Corporate Agency	16	-	16	77	-	77
Others (Web Aggregator, CSC, IMF, MISP and POS)	58	-	58	219	-	219
<b>TOTAL (B)</b>	<b>42,017</b>	<b>679</b>	<b>42,696</b>	<b>115,708</b>	<b>2,099</b>	<b>117,807</b>

#### COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2019			PERIOD ENDED 31ST DECEMBER 2019		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Commission paid</b>						
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	103,181	1,960	105,141
<b>Net Commission</b>	<b>(4,965)</b>	<b>406</b>	<b>(4,559)</b>	<b>(13,934)</b>	<b>304</b>	<b>(13,630)</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>						
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
<b>TOTAL (B)</b>	<b>29,658</b>	<b>723</b>	<b>30,381</b>	<b>89,078</b>	<b>2,264</b>	<b>91,342</b>

**PERIODIC DISCLOSURES**

FORM NL-6 (B) -COMMISSION SCHEDULE

**COMMISSION**

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
<b>Commission paid</b>												
Direct	881,206	109,565	990,771	36,372	-	17,768	23,950	24,730	153,951	-	103,382	1,350,924
Add: Commission on Re-insurance Accepted	-	-	-	1,081	-	-	-	(306)	-	-	577	1,352
Less: Commission on Re-insurance Ceded	280,524	13,464	293,988	93,977	-	716	3,584	5,768	49,085	185,003	54,009	686,130
<b>Net Commission</b>	<b>600,682</b>	<b>96,101</b>	<b>696,783</b>	<b>(56,524)</b>	<b>-</b>	<b>17,052</b>	<b>20,366</b>	<b>18,656</b>	<b>104,866</b>	<b>(185,003)</b>	<b>49,950</b>	<b>666,146</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>												
Agents	136,146	50,262	186,408	14,901	-	10,985	11,502	3,060	77,940	-	32,024	336,820
Brokers	603,352	32,967	636,319	21,355	-	6,670	10,279	21,667	69,927	-	58,958	825,175
Corporate Agency	5,343	1,761	7,104	83	-	25	1,568	1	1,999	-	6,716	17,496
Others (Web Aggregator, CSC, IMF, MISP and POS)	136,365	24,575	160,940	33	-	88	601	2	4,085	-	5,684	171,433
<b>TOTAL (B)</b>	<b>881,206</b>	<b>109,565</b>	<b>990,771</b>	<b>36,372</b>	<b>-</b>	<b>17,768</b>	<b>23,950</b>	<b>24,730</b>	<b>153,951</b>	<b>-</b>	<b>103,382</b>	<b>1,350,924</b>

**COMMISSION**

(₹ In 000)

Particulars	PERIOD ENDED 31ST DECEMBER 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
<b>Commission paid</b>												
Direct	2,285,915	259,616	2,545,531	95,020	20	49,896	86,568	78,766	629,442	-	293,598	3,778,841
Add: Commission on Re-insurance Accepted	-	-	-	4,244	-	-	-	65	-	-	10,160	14,469
Less: Commission on Re-insurance Ceded	745,872	61,348	807,220	135,112	10	2,011	12,157	15,928	125,151	474,964	177,975	1,750,528
<b>Net Commission</b>	<b>1,540,043</b>	<b>198,268</b>	<b>1,738,311</b>	<b>(35,848)</b>	<b>10</b>	<b>47,885</b>	<b>74,411</b>	<b>62,903</b>	<b>504,291</b>	<b>(474,964)</b>	<b>125,783</b>	<b>2,042,782</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>												
Agents	362,586	117,052	479,638	38,980	-	30,132	27,969	8,505	231,421	-	100,558	917,203
Brokers	1,558,700	78,792	1,637,492	55,770	20	19,363	52,154	70,191	362,391	-	158,602	2,355,983
Corporate Agency	15,059	5,427	20,486	216	-	55	4,919	22	7,722	-	19,902	53,322
Others (Web Aggregator, CSC, IMF, MISP and POS)	349,570	58,345	407,915	54	-	346	1,526	48	27,908	-	14,536	452,333
<b>TOTAL (B)</b>	<b>2,285,915</b>	<b>259,616</b>	<b>2,545,531</b>	<b>95,020</b>	<b>20</b>	<b>49,896</b>	<b>86,568</b>	<b>78,766</b>	<b>629,442</b>	<b>-</b>	<b>293,598</b>	<b>3,778,841</b>

## 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
<b>Commission paid</b>												
Direct	750,046	71,953	821,999	31,243	22	15,904	20,839	22,912	137,326	-	87,588	1,137,833
Add: Commission on Re-insurance Accepted	-	-	-	2,675	-	-	-	465	89	-	1,799	5,028
Less: Commission on Re-insurance Ceded	356,587	13,778	370,365	18,674	(11)	551	2,956	4,214	33,672	186,182	35,470	652,073
<b>Net Commission</b>	<b>393,459</b>	<b>58,175</b>	<b>451,634</b>	<b>15,244</b>	<b>33</b>	<b>15,353</b>	<b>17,883</b>	<b>19,163</b>	<b>103,743</b>	<b>(186,182)</b>	<b>53,917</b>	<b>490,788</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>												
Agents	123,806	34,226	158,032	11,971	-	9,287	12,224	3,237	62,330	-	33,309	290,390
Brokers	511,782	19,831	531,613	19,194	22	6,565	7,363	19,652	67,149	-	46,982	698,540
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)	110,366	16,672	127,038	42	-	33	451	7	4,636	-	2,112	134,319
<b>TOTAL (B)</b>	<b>750,046</b>	<b>71,953</b>	<b>821,999</b>	<b>31,243</b>	<b>22</b>	<b>15,904</b>	<b>20,839</b>	<b>22,912</b>	<b>137,326</b>	<b>-</b>	<b>87,588</b>	<b>1,137,833</b>

## 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
<b>Commission paid</b>												
Direct	2,320,045	205,312	2,525,357	89,043	55	47,427	73,609	70,976	501,657	-	251,807	3,559,931
Add: Commission on Re-insurance Accepted	-	-	-	2,840	-	-	-	1,579	89	-	4,291	8,799
Less: Commission on Re-insurance Ceded	1,098,033	34,990	1,133,023	61,103	(3)	1,740	10,897	10,909	106,217	469,336	170,453	1,963,675
<b>Net Commission</b>	<b>1,222,012</b>	<b>170,322</b>	<b>1,392,334</b>	<b>30,780</b>	<b>58</b>	<b>45,687</b>	<b>62,712</b>	<b>61,646</b>	<b>395,529</b>	<b>(469,336)</b>	<b>85,645</b>	<b>1,605,055</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>												
Agents	374,132	96,269	470,401	36,275	-	29,160	32,250	8,943	188,107	-	98,695	863,831
Brokers	1,601,443	58,996	1,660,439	52,507	55	17,869	37,520	61,977	297,055	-	125,176	2,252,598
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)	332,737	46,005	378,742	142	-	354	1,311	17	11,583	-	12,725	404,874
<b>TOTAL (B)</b>	<b>2,320,045</b>	<b>205,312</b>	<b>2,525,357</b>	<b>89,043</b>	<b>55</b>	<b>47,427</b>	<b>73,609</b>	<b>70,976</b>	<b>501,657</b>	<b>-</b>	<b>251,807</b>	<b>3,559,931</b>

**PERIODIC DISCLOSURES**  
**FORM NL-7-OPERATING EXPENSES SCHEDULE**

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In 000)

	Particulars	QUARTER ENDED 31ST DECEMBER 2020				PERIOD ENDED 31ST DECEMBER 2020			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	12,242	16,043	1,018,662	1,046,947	42,181	43,006	2,714,414	2,799,601
2	Travel, conveyance and vehicle running expenses	289	333	21,110	21,732	611	623	39,342	40,576
3	Training expenses	26	27	1,771	1,824	47	47	2,998	3,092
4	Rents, rates & taxes	1,186	1,668	106,067	108,921	5,036	5,135	324,110	334,281
5	Repairs	466	621	39,417	40,504	1,691	1,724	108,809	112,224
6	Printing & stationery	210	253	16,043	16,506	541	552	34,826	35,919
7	Communication	263	325	20,629	21,217	744	758	47,859	49,361
8	Legal & professional charges	2,474	3,208	203,673	209,355	8,237	8,398	530,074	546,709
9	Auditors' fees, expenses etc								
	(a) as auditor	8	10	707	725	33	33	2,109	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)	2	3	170	175	8	8	509	525
10	Advertisement and publicity	4,937	5,817	368,473	379,227	11,520	11,746	741,341	764,607
11	Interest & Bank Charges	452	646	41,092	42,190	2,008	2,048	129,249	133,305
12	Others :								
	Policy Stamps	-	-	-	-	20	-	2,277	2,297
	Information & Technology Expenses	630	935	59,439	61,004	3,080	3,142	198,216	204,438
	Electricity & Water Charges	127	175	11,121	11,423	507	517	32,633	33,657
	Courtesies & Entertainment	196	217	13,693	14,106	338	344	21,724	22,406
	Others	852	1,012	64,152	66,016	2,065	2,105	132,882	137,052
13	Depreciation	834	1,110	70,469	72,413	3,010	3,069	193,709	199,788
14	Service Tax Expenses / GST Expense	106	153	9,760	10,019	488	497	31,372	32,357
	<b>TOTAL</b>	<b>25,300</b>	<b>32,556</b>	<b>2,066,448</b>	<b>2,124,304</b>	<b>82,165</b>	<b>83,752</b>	<b>5,288,453</b>	<b>5,454,370</b>

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	788,045	818,951	33,963	41,953	2,258,741	2,334,657
2	Travel, conveyance and vehicle running expenses	1,150	763	42,901	44,814	3,001	3,707	199,568	206,276
3	Training expenses	59	23	1,367	1,449	198	244	13,142	13,584
4	Rents, rates & taxes	2,287	1,980	108,985	113,252	4,665	5,762	310,244	320,671
5	Repairs	770	656	36,123	37,549	1,604	1,982	106,685	110,271
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	276,439	286,685	8,939	11,042	594,529	614,510
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	286,519	297,647	11,804	14,581	785,043	811,428
11	Interest & Bank Charges	613	434	24,236	25,283	1,527	1,887	101,586	105,000
12	Others :								
	Policy Stamps	-	-	-	-	20	-	2,553	2,573
	Information & Technology Expenses	1,149	910	50,406	52,465	2,585	3,193	171,909	177,687
	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
13	Depreciation	1,205	1,003	55,301	57,509	2,572	3,178	171,083	176,833
14	Service Tax Expenses / GST Expense	1,275	1,479	79,955	82,709	1,542	1,905	102,620	106,067
	<b>TOTAL</b>	<b>38,736</b>	<b>34,139</b>	<b>1,876,084</b>	<b>1,948,959</b>	<b>77,364</b>	<b>95,540</b>	<b>5,146,474</b>	<b>5,319,378</b>

**PERIODIC DISCLOSURES**

**FORM NL-7 (A) -OPERATING EXPENSES SCHEDULE**

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In 000)

	Particulars	QUARTER ENDED 31ST DECEMBER 2020			PERIOD ENDED 31ST DECEMBER 2020		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	15,657	386	16,043	41,914	1,092	43,006
2	Travel, conveyance and vehicle running expenses	325	8	333	607	16	623
3	Training expenses	27	-	27	46	1	47
4	Rents, rates & taxes	1,629	39	1,668	5,005	130	5,135
5	Repairs	606	15	621	1,680	44	1,724
6	Printing & stationery	247	6	253	538	14	552
7	Communication	317	8	325	739	19	758
8	Legal & professional charges	3,131	77	3,208	8,185	213	8,398
9	Auditors' fees, expenses etc						
	(a) as auditor	10	-	10	32	1	33
	(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	8	-	8
10	Advertisement and publicity	5,674	143	5,817	11,448	298	11,746
11	Interest & Bank Charges	631	15	646	1,996	52	2,048
12	Others :						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	913	22	935	3,062	80	3,142
	Electricity & Water Charges	171	4	175	504	13	517
	Courtesies & Entertainment	211	6	217	335	9	344
	Others	988	24	1,012	2,052	53	2,105
13	Depreciation	1,083	27	1,110	2,991	78	3,069
14	Service Tax Expenses / GST Expense	149	4	153	484	13	497
	<b>TOTAL</b>	<b>31,772</b>	<b>784</b>	<b>32,556</b>	<b>81,626</b>	<b>2,126</b>	<b>83,752</b>

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	Interest & Bank Charges	423	11	434	1,843	44	1,887
12	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
13	Depreciation	978	25	1,003	3,104	74	3,178
14	Service Tax Expenses / GST Expense	1,446	33	1,479	1,862	43	1,905
	<b>TOTAL</b>	<b>33,309</b>	<b>830</b>	<b>34,139</b>	<b>93,317</b>	<b>2,223</b>	<b>95,540</b>



**PERIODIC DISCLOSURES**

FORM NL-7 (B) -OPERATING EXPENSES SCHEDULE

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In 000)

	Particulars	QUARTER ENDED 31ST DECEMBER 2020											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	280,468	403,079	683,547	3,301	-	7,323	18,425	5,554	176,720	96,085	27,707	1,018,662
2	Travel, conveyance and vehicle running expenses	5,461	7,757	13,218	68	-	148	395	125	4,761	1,830	565	21,110
3	Training expenses	451	641	1,092	6	-	12	33	11	420	150	47	1,771
4	Rents, rates & taxes	30,066	43,430	73,496	343	-	773	1,887	555	15,705	10,400	2,908	106,067
5	Repairs	10,931	15,730	26,661	127	-	285	710	213	6,593	3,754	1,074	39,417
6	Printing & stationery	4,252	6,069	10,321	52	-	113	296	92	3,298	1,438	433	16,043
7	Communication	5,531	7,912	13,443	67	-	147	379	116	4,041	1,878	558	20,629
8	Legal & professional charges	55,813	80,147	135,960	661	-	1,461	3,694	1,118	36,156	19,090	5,533	203,673
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	200	288	488	2	-	5	13	3	108	68	20	707
	(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)	49	70	119	1	-	1	3	1	25	16	4	170
10	Advertisement and publicity	96,444	137,333	233,777	1,197	-	2,591	6,849	2,142	79,557	32,462	9,898	368,473
11	Interest & Bank Charges	11,725	16,955	28,680	133	-	300	728	214	5,845	4,064	1,128	41,092
12	Others :	-	-	-	-	-	-	-	-	-	-	-	-
	Policy Stamps	(9)	8	(1)	-	-	1	(1)	-	-	-	1	-
	Information & Technology Expenses	17,195	24,922	42,117	192	-	437	1,045	302	7,723	5,986	1,637	59,439
	Electricity & Water Charges	3,124	4,506	7,630	36	-	80	199	59	1,734	1,079	304	11,121
	Courtesies & Entertainment	3,463	4,899	8,362	45	-	94	259	82	3,335	1,151	365	13,693
	Others	16,870	24,045	40,915	209	-	452	1,189	371	13,603	5,688	1,725	64,152
13	Depreciation	19,526	28,093	47,619	228	-	508	1,270	381	11,839	6,704	1,920	70,469
14	Service Tax Expenses / GST Expense	2,798	4,051	6,849	31	-	72	173	50	1,345	972	268	9,760
	<b>TOTAL</b>	<b>564,358</b>	<b>809,935</b>	<b>1,374,293</b>	<b>6,699</b>	<b>-</b>	<b>14,803</b>	<b>37,546</b>	<b>11,389</b>	<b>372,808</b>	<b>192,815</b>	<b>56,095</b>	<b>2,066,448</b>

## OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	PERIOD ENDED 31ST DECEMBER 2020											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	653,292	914,971	1,568,263	8,843	-	18,424	52,569	17,304	764,588	212,920	71,503	2,714,414
2	Travel, conveyance and vehicle running expenses	9,469	13,261	22,730	128	-	267	762	251	11,082	3,086	1,036	39,342
3	Training expenses	721	1,011	1,732	10	-	20	58	19	845	235	79	2,998
4	Rents, rates & taxes	78,005	109,250	187,255	1,056	-	2,200	6,277	2,066	91,294	25,423	8,539	324,110
5	Repairs	26,188	36,677	62,865	354	-	739	2,107	694	30,649	8,535	2,866	108,809
6	Printing & stationery	8,382	11,739	20,121	113	-	236	674	222	9,810	2,732	918	34,826
7	Communication	11,518	16,132	27,650	156	-	325	927	305	13,481	3,754	1,261	47,859
8	Legal & professional charges	127,575	178,677	306,252	1,727	-	3,598	10,266	3,379	149,310	41,579	13,963	530,074
9	Auditors' fees, expenses etc												
	(a) as auditor	508	711	1,219	7	-	14	41	13	594	165	56	2,109
	(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)	123	172	295	2	-	3	10	3	143	40	13	509
10	Advertisement and publicity	178,422	249,890	428,312	2,415	-	5,032	14,357	4,726	208,819	58,152	19,528	741,341
11	Interest & Bank Charges	31,107	43,567	74,674	421	-	877	2,503	825	36,406	10,138	3,405	129,249
12	Others :												
	Policy Stamps	721	1,010	1,731	3	-	93	6	1	73	-	370	2,277
	Information & Technology Expenses	47,706	66,814	114,520	646	-	1,345	3,839	1,264	55,833	15,548	5,221	198,216
	Electricity & Water Charges	7,854	11,000	18,854	106	-	221	632	208	9,192	2,560	860	32,633
	Courtesies & Entertainment	5,229	7,323	12,552	71	-	147	421	138	6,119	1,704	572	21,724
	Others	31,981	44,792	76,773	434	-	902	2,573	847	37,430	10,423	3,500	132,882
13	Depreciation	46,621	65,295	111,916	631	-	1,315	3,751	1,235	54,563	15,195	5,103	193,709
14	Service Tax Expenses / GST Expense	7,550	10,575	18,125	102	-	213	608	200	8,837	2,461	826	31,372
	<b>TOTAL</b>	<b>1,272,972</b>	<b>1,782,867</b>	<b>3,055,839</b>	<b>17,225</b>	<b>-</b>	<b>35,971</b>	<b>102,381</b>	<b>33,700</b>	<b>1,489,068</b>	<b>414,650</b>	<b>139,619</b>	<b>5,288,453</b>

## 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	183,854	318,066	501,920	3,860	23	5,001	13,328	4,215	140,831	99,334	19,533	788,045
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	108,985
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	107,846	171,755	1,253	8	1,758	4,812	1,536	55,943	32,584	6,790	276,439
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	114,961	181,701	1,385	8	1,819	4,870	1,543	52,401	35,702	7,090	286,519
11	Interest & Bank Charges	5,750	10,388	16,138	135	1	153	388	120	3,269	3,422	610	24,236
12	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
13	Depreciation	12,939	22,558	35,497	278	2	351	927	292	9,467	7,114	1,373	55,301
14	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
	<b>TOTAL</b>	<b>436,990</b>	<b>752,831</b>	<b>1,189,821</b>	<b>9,071</b>	<b>54</b>	<b>11,908</b>	<b>31,892</b>	<b>10,102</b>	<b>342,993</b>	<b>233,815</b>	<b>46,428</b>	<b>1,876,084</b>

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	514,503	832,198	1,346,701	8,893	48	14,413	41,108	13,322	543,038	236,528	54,690	2,258,741
2	Travel, conveyance and vehicle running expenses	45,458	73,528	118,986	786	4	1,273	3,632	1,177	47,979	20,898	4,833	199,568
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	114,304	184,972	1,221	7	1,980	5,646	1,830	74,588	32,488	7,512	310,244
5	Repairs	24,301	39,306	63,607	420	2	681	1,942	629	25,649	11,172	2,583	106,685
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	135,424	219,045	354,469	2,341	13	3,794	10,820	3,506	142,934	62,257	14,395	594,529
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	178,820	289,237	468,057	3,091	17	5,009	14,287	4,630	188,737	82,207	19,008	785,043
11	Interest & Bank Charges	23,140	37,428	60,568	400	2	648	1,849	599	24,423	10,638	2,459	101,586
12	Others :												
	Policy Stamps	772	1,249	2,021	4	-	83	8	1	36	-	400	2,553
	Information & Technology Expenses	39,158	63,337	102,495	677	4	1,097	3,129	1,014	41,330	18,002	4,161	171,909
	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
13	Depreciation	38,970	63,033	102,003	674	4	1,092	3,114	1,009	41,131	17,915	4,141	171,083
14	Service Tax Expenses / GST Expense	23,375	37,809	61,184	404	2	655	1,868	605	24,672	10,747	2,483	102,620
	<b>TOTAL</b>	<b>1,172,471</b>	<b>1,896,446</b>	<b>3,068,917</b>	<b>20,257</b>	<b>109</b>	<b>32,906</b>	<b>93,625</b>	<b>30,338</b>	<b>1,236,718</b>	<b>538,656</b>	<b>124,948</b>	<b>5,146,474</b>

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

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2020	AS AT 31ST DECEMBER 2019
1	Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each)	4,000,000	4,000,000
2	Issued Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	2,742,183	2,742,183
3	Subscribed Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	2,742,183	2,742,183
4	Called up Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	2,742,183	2,742,183
	Less: Calls unpaid	-	-
	Add: Equity Shares forfeited (amount originally paid up)	-	-
	Less: Par Value of Equity Shares bought back	-	-
	Less: Preliminary Expenses	-	-
	Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	<b>TOTAL</b>	<b>2,742,183</b>	<b>2,742,183</b>

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

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

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

	<b>Particulars</b>	<b>AS AT 31ST DECEMBER 2020</b>	<b>AS AT 31ST DECEMBER 2019</b>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	4,519,821	4,519,821
	Additions during the year	-	-
	Closing Balance	4,519,821	4,519,821
4	General Reserves	-	-
5	Catastrophe Reserve	1,166	1,166
6	Other Reserve	-	-
7	Balance of Profit in Profit and Loss Account	20,827,188	17,121,258
	<b>TOTAL</b>	<b>25,348,175</b>	<b>21,642,245</b>

**PERIODIC DISCLOSURES****FORM NL-11-BORROWINGS SCHEDULE**

(₹ In 000)

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



**PERIODIC DISCLOSURES**

FORM NL-12-INVESTMENTS SHAREHOLDERS

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2020	AS AT 31ST DECEMBER 2019
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	9,588,341	7,514,412
2	Other Approved Securities	445,023	472,483
3	Other Investments		
	Equity Shares	5,473	6,354
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	2,775,938	2,262,271
	Non Convertible Debenture/ Bonds	535,707	395,159
	Other Securities - CD/CP	-	-
	Subsidiaries	1,137	1,158
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	7,096,267	6,497,885
5	Other than approved investments		
	Mutual Funds	5,061	4,454
	Non Convertible Debenture	250,039	280,658
	Less: Provision for diminution in the value of investments	(125,019)	(71,799)
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	64,297	317,670
2	Other Approved Securities	3,226,386	2,494,339
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	206,974	317,608
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	466,530	742,228
	Non Convertible Debenture/ Bonds	56,922	579,318
	Others Securities - CD/CP	-	-
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	474,807	383,358
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture	261,404	266,394
	Less: Provision for diminution in the value of investments	(113,654)	(26,634)
	<b>TOTAL</b>	<b>25,221,633</b>	<b>22,437,316</b>

**PERIODIC DISCLOSURES**

FORM NL-12A-INVESTMENTS POLICYHOLDERS

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2020	AS AT 31ST DECEMBER 2019
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	32,593,823	24,929,932
2	Other Approved Securities	1,512,777	1,567,517
3	Other Investments		
	Equity Shares	18,603	21,079
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	9,436,296	7,505,344
	Non Convertible Debenture/ Bonds	1,821,040	1,310,987
	Other Securities - CD/CP	-	-
	Subsidiaries	3,863	3,842
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	24,122,471	21,557,487
5	Other than approved investments		
	Mutual Funds	17,203	14,777
	Non Convertible Debenture	849,961	931,117
	Less: Provision for diminution in the value of investments	(424,981)	(238,201)
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	218,564	1,053,907
2	Other Approved Securities	10,967,514	8,275,260
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	703,572	1,053,702
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	1,585,885	2,462,427
	Non Convertible Debenture/ Bonds	193,497	1,921,956
	Others Securities - CD/CP	-	-
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,614,020	1,271,834
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture	888,597	883,794
	Less: Provision for diminution in the value of investments	(386,346)	(88,365)
	<b>TOTAL</b>	<b>85,736,359</b>	<b>74,438,396</b>

**PERIODIC DISCLOSURES**

FORM NL-13-LOANS SCHEDULE

(₹ In 000)

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

**PERIODIC DISCLOSURES**

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

**FIXED ASSETS**

(₹ In 000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2020	Additions during the Year	Sales/ Adjustments during the Year	As at 31st December, 2020	Upto 31st March 2020	For the Year	On sales / adjustments	Upto 31st December, 2020	As at 31st December, 2020	As at 31st December, 2019
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										
- Computer Software	583,344	140,742	-	724,086	419,666	95,166	-	514,832	209,254	167,022
Land - Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	2,013	152	-	2,165	10,086	10,287
Furniture & Fittings	503,322	34,984	199	538,107	316,820	20,996	199	337,617	200,490	169,904
Information Technology Equipment	901,861	75,105	234	976,732	761,524	72,450	219	833,755	142,977	130,483
Vehicles	25,488	282	-	25,770	7,677	2,197	-	9,874	15,896	11,317
Office Equipment	134,301	7,886	189	141,998	101,580	8,827	188	110,219	31,779	32,480
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>2,198,416</b>	<b>258,999</b>	<b>622</b>	<b>2,456,793</b>	<b>1,609,280</b>	<b>199,788</b>	<b>606</b>	<b>1,808,462</b>	<b>648,331</b>	<b>559,342</b>
Capital Work In Progress	71,321	179,003	71,321	179,003	-	-	-	-	179,003	101,471
<b>Grand Total</b>	<b>2,269,737</b>	<b>438,002</b>	<b>71,943</b>	<b>2,635,796</b>	<b>1,609,280</b>	<b>199,788</b>	<b>606</b>	<b>1,808,462</b>	<b>827,334</b>	<b>660,813</b>
Previous Period Total	1,956,207	354,518	103,244	2,207,481	1,371,117	176,833	1,282	1,546,668	660,813	

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

(₹ In 000)

	<b>Particulars</b>	<b>AS AT 31ST DECEMBER 2020</b>	<b>AS AT 31ST DECEMBER 2019</b>
1	Cash (including cheques, drafts and stamps)	16,059	16,487
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	335,986	594,306
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>352,045</b>	<b>610,793</b>
	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 2020	AS AT 31ST DECEMBER 2019
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	2,835,860	2,443,243
2	Application money for investments	-	-
3	Prepayments	50,090	28,154
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	59,330
6	Deposit towards Rent	102,176	94,762
7	Service Tax/ GST Recoverable	87,417	6
8	Others	112,127	62,931
	<b>TOTAL (A)</b>	<b>3,187,670</b>	<b>2,688,426</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments/ FDRs	3,081,976	2,568,579
2	Outstanding Premiums	16,998,794	16,120,144
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	2,225,247	2,108,596
6	Due from subsidiaries/ holding	-	45,824
7	Assets held for Unclaimed amount of Policyholders	211,971	240,682
	Add: Investment Income accruing on unclaimed amount	59,609	66,318
8	Deposit with Reserve Bank of India	-	-
9	Unsettled Investment contract receivable	-	-
	<b>TOTAL (B)</b>	<b>22,577,597</b>	<b>21,150,143</b>
	<b>TOTAL (A+B)</b>	<b>25,765,267</b>	<b>23,838,569</b>

**PERIODIC DISCLOSURES****FORM NL-17-CURRENT LIABILITIES SCHEDULE****(₹ In 000)**

	<b>Particulars</b>	<b>AS AT 31ST DECEMBER 2020</b>	<b>AS AT 31ST DECEMBER 2019</b>
1	Agents' Balances	626,512	544,091
2	Balances due to other insurance companies (including reinsurers)	12,363,089	14,235,256
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	7,796,094	6,597,005
5	Unallocated Premium	702,482	1,324,006
6	Sundry creditors	1,000,167	1,384,231
7	Due to subsidiaries/ holding company	2,800	-
8	Claims Outstanding *	62,129,840	51,222,672
9	Due to Officers/ Directors	-	-
10	Deposit Premium	726,086	479,367
11	Goods & Service Tax Payable	-	93,903
12	Employee Benefits	539,310	414,231
13	Unclaimed Amount of Policyholders	211,743	239,853
	Add: Investment Income accruing on unclaimed amount	59,609	66,318
	<b>TOTAL</b>	<b>86,157,732</b>	<b>76,600,933</b>

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

(₹ In 000)

	<b>Particulars</b>	<b>AS AT 31ST DECEMBER 2020</b>	<b>AS AT 31ST DECEMBER 2019</b>
1	Reserve for Unexpired Risk	24,077,731	21,251,736
2	For Taxation (less advance tax paid and taxes deducted at source)	111,979	-
3	For Proposed Dividends	-	-
4	For Dividend Distribution Tax	-	-
5	For Premium Deficiency	-	-
6	For Doubtful Debt	-	48,699
	<b>TOTAL</b>	<b>24,189,710</b>	<b>21,300,435</b>



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

(₹ In 000)

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

**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, 2020

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

**FIRE** (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	43,415.04	6,388.36
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>43,415.04</b>	<b>6,388.36</b>
Outstanding Claim Reserve (other than IBNR reserve)...(d)	107,576.57	6,941.16
IBNR Reserve....(e)	14,039.05	1,464.34
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>165,030.66</b>	<b>14,793.86</b>

**Marine Cargo** (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	7,175.74	3,027.42
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>7,175.74</b>	<b>3,027.42</b>
Outstanding Claim Reserve (other than IBNR reserve)...(d)	6,375.77	3,234.61
IBNR Reserve....(e)	2,836.89	1,293.78
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>16,388.40</b>	<b>7,555.80</b>

**Marine Hull** (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	687.80	203.69
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>687.80</b>	<b>203.69</b>
Outstanding Claim Reserve (other than IBNR reserve)...(d)	2,430.78	385.74
IBNR Reserve....(e)	544.76	132.31
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>3,663.33</b>	<b>721.74</b>

## PERIODIC DISCLOSURES

### FORM NL-21 STATEMENT OF LIABILITIES - TR

<b>Motor</b> <span style="float: right;">(₹ In Lakhs)</span>		
<b>Reserve</b>	<b>Gross Reserve</b>	<b>Net Reserve</b>
Unearned Premium Reserve (UPR)....(a)	184,977.78	157,530.59
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>184,977.78</b>	<b>157,530.59</b>
Outstanding Claim Reseve (other than IBNR reserve)...(d)	253,930.40	218,445.70
IBNR Reserve....(e)	358,239.50	319,144.21
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>797,147.68</b>	<b>695,120.50</b>

<b>Engineering</b> <span style="float: right;">(₹ In Lakhs)</span>		
<b>Reserve</b>	<b>Gross Reserve</b>	<b>Net Reserve</b>
Unearned Premium Reserve (UPR)....(a)	6,174.90	1,022.87
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>6,174.90</b>	<b>1,022.87</b>
Outstanding Claim Reseve (other than IBNR reserve)...(d)	8,181.95	1,753.06
IBNR Reserve....(e)	2,117.06	422.25
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>16,473.91</b>	<b>3,198.18</b>

<b>Aviation</b> <span style="float: right;">(₹ In Lakhs)</span>		
<b>Reserve</b>	<b>Gross Reserve</b>	<b>Net Reserve</b>
Unearned Premium Reserve (UPR)....(a)	0.08	0.07
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>0.08</b>	<b>0.07</b>
Outstanding Claim Reseve (other than IBNR reserve)...(d)	1.70	1.70
IBNR Reserve....(e)	-	-
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>1.78</b>	<b>1.77</b>

<b>Liability</b> <span style="float: right;">(₹ In Lakhs)</span>		
<b>Reserve</b>	<b>Gross Reserve</b>	<b>Net Reserve</b>
Unearned Premium Reserve (UPR)....(a)	2,419.64	1,577.68
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>2,419.64</b>	<b>1,577.68</b>
Outstanding Claim Reseve (other than IBNR reserve)...(d)	2,989.36	1,887.71
IBNR Reserve....(e)	1,690.69	924.56
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>7,099.69</b>	<b>4,389.95</b>

**PERIODIC DISCLOSURES**

**FORM NL-21 STATEMENT OF LIABILITIES - TR**

**Health & PA** (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	60,047.74	54,395.39
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>60,047.74</b>	<b>54,395.39</b>
Outstanding Claim Reseve (other than IBNR reserve)...(d)	9,278.32	8,490.41
IBNR Reserve....(e)	21,997.31	18,959.56
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>91,323.37</b>	<b>81,845.36</b>

**Crop** (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	28,370.67	6,149.34
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>28,370.67</b>	<b>6,149.34</b>
Outstanding Claim Reseve (other than IBNR reserve)...(d)	52,232.44	12,759.97
IBNR Reserve....(e)	68,253.37	17,063.34
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>148,856.49</b>	<b>35,972.66</b>

**Miscellaneous** (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	20,574.62	10,481.89
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>20,574.62</b>	<b>10,481.89</b>
Outstanding Claim Reseve (other than IBNR reserve)...(d)	8,761.48	4,722.75
IBNR Reserve....(e)	7,053.55	3,271.25
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>36,389.66</b>	<b>18,475.90</b>

**All classes** (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	353,844.00	240,777.31
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>353,844.00</b>	<b>240,777.31</b>
Outstanding Claim Reseve (other than IBNR reserve)...(d)	451,758.78	258,622.80
IBNR Reserve....(e)	476,772.19	362,675.60
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>1,282,374.96</b>	<b>862,075.72</b>

PERIODIC DISCLOSURES

<b>FORM NL-22</b>	<b>Geographical Distribution of Business</b>	
Insurer:	IFFCO Tokio General Insurance Company Ltd.	Date: 1st Apr'20 to 31st Dec'20

GROSS DIRECT PREMIUM UNDERWRITTEN UP TO THE QUARTER:

(Rs in Lakhs) \*GDP figures (Excluding

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical		Crop Insurance		All Other		Grand Total		
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	
Andhra Pradesh	1,026.01	3,184.65	4.03	5.74	-	-	36.89	79.03	1,594.70	4,007.25	1,427.17	3,557.50	9.82	17.95	89.21	569.61	163.02	654.97	0.06	0.08	4,230.20	4,235.61	233.16	464.01	8,814.27	16,776.42	
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Assam	60.26	412.23	0.65	1.53	-	-	3.88	21.58	987.87	2,100.70	947.09	2,092.68	-	0.03	0.11	0.29	25.39	253.55	-	-	-	-	2.16	14.43	2,027.41	4,897.02	
Bihar	96.30	407.64	(0.02)	0.53	-	-	3.69	9.86	255.72	610.22	353.94	770.38	0.02	0.02	2.32	14.99	13.84	39.34	0.03	0.03	-	-	8.57	47.76	734.41	1,900.78	
Chhattisgarh	197.64	1,406.98	11.73	23.85	-	-	58.32	99.81	1,030.34	2,478.76	1,188.98	2,722.33	0.12	0.44	27.95	104.67	92.65	266.26	-	-	1.29	(3,648.97)	29.44	89.29	2,638.45	3,543.42	
Goa	33.74	212.74	8.15	13.14	20.55	65.48	0.04	9.89	243.01	652.51	462.45	1,170.31	1.87	1.95	0.55	2.16	19.89	44.34	0.06	0.06	-	-	5.13	32.10	795.43	2,204.70	
Gujarat	3,591.92	12,292.13	295.28	817.09	266.22	421.17	319.95	1,048.98	2,371.76	6,464.30	3,536.80	9,208.69	82.60	391.91	403.70	1,203.30	3,186.13	9,700.28	2.57	4.48	-	-	1,482.14	4,260.96	15,539.09	45,813.31	
Haryana	991.14	7,589.15	1,148.84	3,585.24	58.16	58.16	223.87	749.02	5,965.30	15,606.38	5,602.98	15,032.92	269.29	562.53	33.15	436.45	3,535.03	11,064.96	2.90	6.43	-	-	461.56	1,478.02	18,292.23	56,169.26	
Himachal Pradesh	116.87	332.18	0.05	0.56	-	-	-	0.59	314.84	778.38	347.71	924.44	-	0.48	0.36	2.86	8.83	24.91	0.04	0.05	-	-	16.21	66.82	804.92	2,131.27	
Jammu & Kashmir	235.21	837.50	1.45	3.67	-	-	15.61	20.73	1,181.03	2,919.91	966.04	2,466.19	0.07	0.21	2.43	3.49	38.48	84.07	0.63	0.63	-	-	188.23	550.86	2,629.19	6,887.26	
Jharkhand	107.89	430.30	0.29	3.93	-	-	20.05	63.62	407.34	1,010.53	479.16	1,148.93	-	1.40	2.18	7.60	18.23	67.46	-	0.04	-	-	14.46	46.71	1,049.62	2,780.53	
Karnataka	811.98	3,639.12	170.26	345.07	-	-	48.30	171.23	3,187.10	8,273.21	5,172.32	13,695.47	535.53	1,182.50	91.39	415.31	3,162.21	9,368.50	(0.06)	1.40	-	-	972.19	1,725.11	14,151.22	38,816.93	
Kerala	213.35	400.79	2.72	10.97	0.62	2.89	5.05	9.72	1,863.38	5,711.03	1,345.52	3,821.94	4.33	11.62	59.42	147.67	451.59	743.83	0.56	0.93	-	-	36.85	114.47	3,983.39	10,975.86	
Madhya Pradesh	378.06	2,352.02	77.80	233.56	-	-	56.97	140.49	3,687.27	7,739.18	6,375.74	13,616.33	3.99	30.81	52.45	175.73	272.29	1,038.05	0.44	(1.97)	-	-	6,222.08	313.07	955.73	11,218.09	32,502.01
Maharashtra	3,929.69	10,086.63	677.75	1,913.66	136.35	337.90	746.83	1,775.58	3,798.66	9,251.07	4,265.83	9,693.02	755.84	3,172.32	365.70	1,090.34	6,637.62	29,500.05	3.91	8.42	46,252.12	124,941.90	1,565.49	5,436.25	69,135.80	197,207.14	
Manipur	0.49	0.96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.49	0.96
Meghalaya	0.38	37.15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.38	37.15
Mizoram	-	0.01	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01
Nagaland	(0.01)	(0.01)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.01)
Orissa	410.50	3,450.60	23.50	93.19	0.86	1.43	64.61	254.71	1,073.74	2,509.12	2,077.10	4,487.81	3.16	7.93	134.00	394.68	192.02	523.52	0.12	0.52	-	-	57.90	146.49	4,037.51	11,870.01	
Punjab	163.16	645.46	23.59	68.63	-	-	17.20	36.63	2,090.04	5,438.66	1,411.02	3,619.02	4.35	12.78	25.90	93.52	4,709.08	27,580.21	1.33	2.07	-	-	90.64	372.40	8,536.29	37,869.39	
Rajasthan	634.46	2,362.24	28.38	85.54	-	-	62.08	163.63	2,660.24	6,174.58	3,230.00	7,637.34	32.64	68.75	12.21	41.76	158.57	402.67	0.15	0.24	-	-	1,016.43	95.91	308.25	6,914.63	18,261.42
Sikkim	2.11	2.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.65	0.65	-	2.76	3.64
Tamil Nadu	554.88	3,305.10	200.86	507.69	-	-	53.64	197.77	4,068.02	11,386.60	5,218.05	14,282.52	87.23	312.12	171.29	612.56	1,098.88	7,338.66	0.65	1.70	-	-	407.97	1,231.90	11,861.46	39,176.63	
Telangana	6.24	16.73	29.76	96.65	-	-	215.24	405.60	1,573.72	4,041.55	1,482.26	3,610.15	134.14	318.41	83.81	436.91	763.07	9,051.28	0.05	0.36	14.32	1,486.95	119.64	249.79	4,422.27	19,714.38	
Tripura	0.10	1.63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.10	1.63
Uttar Pradesh	1,196.99	7,878.49	134.00	308.99	-	-	53.64	198.30	3,679.43	9,707.69	2,978.38	7,487.22	12.64	24.67	19.93	87.65	182.39	545.76	0.24	0.82	5,834.79	6,461.36	175.86	555.34	14,268.30	33,256.30	
Uttarakhand	258.54	853.28	2.53	6.07	-	-	0.20	2.16	627.64	1,447.48	720.13	1,558.59	1.00	2.04	13.94	53.62	42.79	107.41	-	0.75	-	-	17.24	59.07	1,684.02	4,090.47	
West Bengal	550.08	1,994.91	47.93	159.40	-	0.40	99.62	446.78	699.67	1,834.28	1,331.69	3,090.44	10.87	70.13	74.41	328.29	673.92	3,724.85	0.63	1.72	-	-	84.33	227.10	3,573.14	11,878.32	
Andaman & Nicobar Is.	0.04	2.04	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.04	2.04
Chandigarh	1.74	33.79	81.47	205.77	-	-	8.44	36.32	675.85	1,676.26	411.78	1,053.59	0.46	6.75	12.54	90.93	166.22	358.58	0.07	0.37	-	-	55.29	181.31	1,413.87	3,643.68	
Dadra & Nagar Haveli	47.84	372.41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	47.84	372.41
Daman & Diu	16.64	68.80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.64	68.80
Delhi	476.88	2,231.64	527.56	1,863.87	-	2.65	507.01	1,216.10	2,923.57	7,997.96	2,098.64	5,896.28	464.65	1,870.71	810.82	1,846.68	3,056.36	13,371.03	4.59	10.85	-	-	994.22	2,914.59	11,864.31	39,222.36	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	19.26	23.63	0.76	2.96	-	-	0.12	0.16	374.14	964.35	327.93	869.76	0.11	1.32	2.80	3.65	7.07	17.32	-	0.05	-	-	10.21	36.00	742.40	1,919.19	
<b>Total</b>	<b>16,130.40</b>	<b>66,865.92</b>	<b>3,499.31</b>	<b>10,357.32</b>	<b>482.75</b>	<b>890.09</b>	<b>2,621.23</b>	<b>7,158.29</b>	<b>47,334.39</b>	<b>120,781.98</b>	<b>53,758.72</b>	<b>133,513.87</b>	<b>2,414.72</b>	<b>8,069.79</b>	<b>2,492.59</b>	<b>8,164.74</b>	<b>28,675.60</b>	<b>125,871.88</b>	<b>19.00</b>	<b>40.04</b>	<b>56,333.37</b>	<b>140,716.00</b>	<b>7,437.86</b>	<b>21,564.77</b>	<b>221,199.94</b>	<b>643,994.70</b>	

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

**PERIODIC DISCLOSURES**FORM  
NL-23**Reinsurance Risk Concentration**Insurer: **IFFCO TOKIO GIC Ltd.**

Period:

**1st October 2020 to 31st December, 2020***(Rs in Lakhs)***Reinsurance Risk Concentration**

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to
			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	7	12,170	201	1,368	5%
3	No. of Reinsurers with rating A but less than AA	136	83,035	4,895	9,458	36%
4	No. of Reinsurers with rating BBB but less than A	31	136,439	5,347	7,360	56%
5	No. of Reinsurers with rating less than BBB					0%
6	No. of Indian Reinsurers other than GIC	15	37	3	7,138	3%
<b>Total</b>		<b>189</b>	<b>231,682</b>	<b>10,446</b>	<b>25,325</b>	<b>100%</b>

## PERIODIC DISCLOSURES

**FORM NL-24 Ageing of Claims**

Insurer: IFFCO Tokio General Insurance Co. Ltd

Date: 1st Apr'20 to 31st Dec'20

*(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	0	456	534	352	933	2275	12,895.87
2	Marine Cargo	0	8339	2186	1376	798	12699	1,816.84
3	Marine Hull	0	0	2	3	27	32	669.29
4	Engineering	0	184	244	241	702	1371	3,003.47
5	Motor OD	213534	60904	20138	8360	2264	305200	80,334.03
6	Motor TP	1	21	64	433	5372	5891	30,183.80
7	Health	0	362988	89354	28721	3886	484949	104,268.02
8	Overseas Travel	0	2	18	24	93	137	108.95
9	Personal Accident	0	1149	1416	1232	688	4485	4,024.47
10	Liability	0	4	5	17	129	155	233.24
11	Crop	0	29	116	217	1112	1474	147,701.84
12	Miscellaneous	1	4992	3264	2311	1324	11892	10,028.69

**Note:**

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

## PERIODIC DISCLOSURES

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

Insurer: IFFCO Tokio General Insurance Company Ltd

Date: 1st Apr'20 to 31st Dec'20

*No. of claims only*

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	1211	1427	34	829	25651	35192	18514	44	1330	248	577	231	2456	87744
2	Claims reported during the period	1813	12560	12	1075	309749	6120	488703	50	4383	121	1533	193	11059	837371
3	Claims Settled during the period	2275	12699	32	1371	305200	5891	484949	137	4485	155	1474	259	11633	830560
4	Claims Repudiated during the period	1	11	0	0	1730	6	26415	119	1356	0	0	0	42	29680
5	Claims closed during the period	1137	1637	19	780	15620	222	0	0	0	131	60	118	2689	22413
6	Claims O/S at End of the period	859	1379	18	587	31856	36836	24973	45	1543	256	1286	191	2367	102196
	Less than 3months	146	548	1	314	27675	108	18276	6	823	14	0	0	949	48860
	3 months to 6 months	176	492	0	104	2938	462	4393	7	412	20	56	0	951	10011
	6months to 1 year	195	148	8	78	1019	1690	2020	9	240	53	102	50	340	5952
	1year and above	342	191	9	91	224	34576	284	23	68	169	1128	141	127	37373

Note:

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



**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, 2020**

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

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	87,954.26	8,185.42	53,484.42	4,836.49	8,795.43	8,022.66	8,795.43	0.50	0.50
2	Marine Cargo	14,487.61	7,207.56	7,149.29	4,869.58	1,738.51	1,460.87	1,738.51	0.60	0.60
3	Marine Hull	968.02	203.69	2,340.40	252.82	96.80	351.06	351.06	0.50	0.50
4	Motor	351,217.24	296,322.56	285,106.18	235,743.17	59,264.51	70,722.95	70,722.95	0.75	0.75
5	Engineering	9,542.71	1,693.39	4,435.49	963.40	954.27	665.32	954.27	0.50	0.50
6	Aviation	16.07	0.53	(782.55)	(5.35)	1.61	(1.61)	1.61	0.50	0.50
7	Liability	5,040.44	2,883.05	1,512.18	887.29	756.07	340.24	756.07	0.75	0.75
8	Health & PA	169,614.40	138,312.84	153,025.00	118,768.51	27,662.57	35,630.55	35,630.55	0.75	0.75
9	Miscellaneous	34,259.90	16,051.16	16,567.74	7,295.99	4,796.39	3,479.23	4,796.39	0.70	0.70
10	Crop	158,178.11	33,507.74	149,811.99	34,607.66	15,817.81	22,471.80	22,471.80	0.50	0.50
	<b>Total</b>	<b>831,278.76</b>	<b>504,367.96</b>	<b>672,650.14</b>	<b>408,219.57</b>	<b>119,883.96</b>	<b>143,143.08</b>	<b>146,218.63</b>		

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st October, 2020 to 31st December, 2020

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	338	
2	No. of branches approved during the Quarter	0	
3	No. of branches opened during the Quarter	Out of approvals of previous quarters	0
4		Out of approvals of this quarter	0
5	No. of branches closed during the Quarter	1	
6	No of branches at the end of the Quarter	337	
7	No. of branches approved but not opened	0	
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 &amp; CODE: IFFCO-TOKIO GENERAL INSURANCE CO LTD &amp; 106

STATEMENT AS ON : 31st DECEMBER 2020

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

( Business within India)

PERIODICITY OF SUBMISSION: QUARTERLY

( Rs. in Lakhs )

S NO.	PARTICULARS	SCH	AMOUNT
1	Investments	8	1,109,580
2	Loans	9	-
3	Fixed Assets	10	8,273
4	Current Assets		-
	a. Cash & Bank Balance	11	3,520
	b. Advances & Other Assets	12	257,653
5	Current Liabilities		-
	a. Current Liabilities	13	(861,577)
	b. Provisions	14	(241,897)
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		-
	<b>Application of Funds as per balance Sheet (A)</b>		<b>275,552</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	8,273
3	Cash & Bank Balance (if any)	11	3,520
4	Advances & Other Assets (if any)	12	257,653
5	Current Liabilities	13	(861,577)
6	Provisions	14	(241,897)
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		-
		<b>Total (B)</b>	<b>(834,028)</b>
	<b>Investment Assets' as per FORM 3B</b>	<b>(A-B)</b>	<b>1,109,580</b>

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(Rs in Lakhs)

S.No.	'Investment' represented as	Reg %	SH		PH	Book Value(SH+PH)	% ACTUAL	FVC Amount	Total	MARKET VALUE
			Balance	FRSM*						
			(a)	(b)						
1	Government Securities	Not less than 20%		56,957	193,615	250,572	22.58%	-	250,572	264,548
2	Government Securities or other approved securities (including (I) above )	Not less than 30%		96,526	328,124	424,650	38.27%	-	424,650	446,280
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%		108,135	367,587	475,722	42.87%	-	475,722	502,830
	2. Approved Investments	Not exceeding 55%		44,776	152,209	196,985	17.75%	-	196,985	198,040
	3. Other Investments(not exceeding 15%)			2,778	9,444	12,223	1.10%	-	12,223	9,753
	<b>TOTAL INVESTMENT ASSETS</b>	<b>100%</b>		<b>252,216</b>	<b>857,364</b>	<b>1,109,580</b>	<b>100.00%</b>	<b>-</b>	<b>1,109,580</b>	<b>1,156,903</b>

## PERIODIC DISCLOSURES

**FORM NL-29**

**Detail regarding debt securities**

Insurer: IFFCO Tokio General Insurance Co. Ltd.  
 Registration No. 106  
 Statement as on: 31-12-20

(Rs in Lakhs)

Detail Regarding debt securities								
	Market Value				Book Value			
	As at 31.12.2020	as % of total for this class	As at 31.12.19	as % of total for this class	As at 31.12.2020	as % of total for this class	As at 31.12.19	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	513,392	52%	444,014	53%	485,590	52%	438,167	53%
AA or better	16,565	2%	30,582	4%	16,204	2%	30,736	4%
Rated below AA but not below A	-		-		-		-	
Rated below A but above B	-		-		-		-	
Rated below B	9,531	1%	18,075	2%	12,000	1%	19,370	2%
Any other (Sovereign)	446,280	45%	342,571	41%	424,650	45%	338,159	41%
<b>Total</b>	<b>985,767</b>	<b>100.00%</b>	<b>835,242</b>	<b>100.00%</b>	<b>938,444</b>	<b>100%</b>	<b>826,432</b>	<b>100%</b>
<b>Break down by residual maturity</b>								
Up to 1 year	47,737	5%	96,525	12%	53,245	6%	94,579	11%
more than 1 year and upto 3 years	177,780	18%	119,834	14%	169,112	18%	119,432	15%
More than 3years and up to 7 years	412,815	42%	310,080	37%	385,920	41%	308,338	37%
More than 7 years and up to 10 years	251,041	25%	165,339	20%	240,641	26%	161,896	20%
above 10 years	96,394	10%	143,464	17%	89,526	10%	142,187	17%
<b>Total</b>	<b>985,767</b>	<b>100.00%</b>	<b>835,242</b>	<b>100.00%</b>	<b>938,444</b>	<b>100%</b>	<b>826,432</b>	<b>100%</b>
<b>Break down by type of the issuer</b>								
a. Central Government	264,548	27%	222,881	27%	250,572	27%	222,166	27%
b. State Government	181,732	18%	119,690	14%	174,078	18%	115,993	14%
c. Corporate Securities	539,487	55%	492,671	59%	513,794	55%	488,273	59%
<b>Total</b>	<b>985,767</b>	<b>100.00%</b>	<b>835,242</b>	<b>100.00%</b>	<b>938,444</b>	<b>100%</b>	<b>826,432</b>	<b>100%</b>

**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 2020	Period Ended on 31st December 2020	Quarter Ended on 31st December 2019	Period Ended on 31st December 2019
<b>1</b>	<b>Gross Direct Premium Growth Rate</b>	9.40%	3.84%	20.34%	20.24%
	Fire	76.94%	60.81%	82.70%	70.42%
	Marine Total	1.28%	-17.21%	3.81%	11.18%
	Miscellaneous Total	6.32%	0.15%	18.78%	17.91%
	Marine Cargo	-9.24%	-21.70%	5.43%	11.97%
	Marine Hull	534.61%	149.45%	-41.66%	-11.72%
	Motor OD	19.06%	-0.71%	-4.74%	5.39%
	Motor TP	13.57%	-0.44%	3.31%	14.09%
	Motor Total	16.07%	-0.57%	-0.51%	9.78%
	Engineering	34.32%	9.51%	-8.18%	11.71%
	Aviation	-100.00%	-64.23%	3.36%	20.22%
	Workmen Compensation	30.19%	15.63%	-3.18%	6.99%
	Personal Accident	21.41%	15.28%	-18.29%	-34.11%
	Public / Product Liability	47.87%	34.24%	43.98%	23.01%
	Health	26.36%	28.02%	18.45%	70.35%
	Crop	-16.54%	-17.64%	65.42%	14.87%
	Other Miscellaneous	22.34%	8.70%	8.93%	13.95%
<b>2</b>	<b>Gross Direct Premium to Net Worth Ratio</b>	NA	2.29	NA	2.54
<b>3</b>	<b>Growth rate of Net Worth</b>	NA	15.20%	NA	9.53%
<b>4</b>	<b>Net Retention Ratio</b>	56.98%	59.14%	55.27%	56.62%
	Fire	7.24%	7.68%	17.88%	10.25%
	Marine Total	48.19%	52.12%	50.28%	46.78%
	Miscellaneous Total	61.97%	66.18%	58.04%	61.01%
	Marine Cargo	53.37%	55.10%	50.00%	46.92%
	Marine Hull	9.66%	16.96%	64.34%	41.81%
	Motor OD	74.72%	74.88%	64.95%	64.73%
	Motor TP	94.47%	94.67%	94.75%	94.77%
	Motor Total	85.25%	85.28%	81.19%	80.50%
	Engineering	14.99%	16.42%	25.90%	19.82%
	Aviation	0.00%	0.07%	71.49%	35.35%
	Workmen Compensation	95.00%	95.00%	95.00%	95.00%
	Personal Accident	89.31%	89.03%	89.60%	88.72%
	Public / Product Liability	42.15%	57.20%	65.02%	64.26%
	Health	65.85%	83.97%	81.87%	84.33%
	Crop	21.63%	20.92%	21.05%	21.16%
	Other Miscellaneous	44.48%	41.53%	43.37%	38.91%

<b>5</b>	<b>Net Commission Ratio</b>		2.49%	4.01%	3.78%	3.66%
	Fire		-249.72%	-90.89%	-22.34%	-54.90%
	Marine Total		2.77%	6.56%	-2.29%	-2.13%
	Miscellaneous Total		5.33%	5.44%	4.46%	4.65%
	Marine Cargo		3.74%	6.98%	-2.56%	-2.22%
	Marine Hull		-37.14%	-9.55%	8.30%	2.04%
	Motor OD		17.03%	17.05%	15.28%	15.54%
	Motor TP		1.89%	1.57%	1.29%	1.34%
	Motor Total		8.08%	8.02%	6.39%	6.76%
	Engineering		-139.82%	-29.31%	27.51%	22.64%
	Aviation		0.00%	1618.46%	9.97%	7.79%
	Workmen Compensation		18.78%	18.80%	22.01%	20.74%
	Personal Accident		9.15%	10.24%	9.72%	9.98%
	Public / Product Liability		28.38%	26.29%	33.07%	30.27%
	Health		5.55%	4.77%	5.56%	4.76%
	Crop		-15.18%	-16.13%	-13.10%	-12.98%
	Other Miscellaneous		14.61%	12.72%	19.71%	10.24%
<b>6</b>	<b>Expense of Management to Gross Direct Premium Ratio</b>		16.74%	15.58%	15.94%	15.04%
<b>7</b>	<b>Expense of Management to Net Written Premium Ratio</b>		28.87%	25.92%	28.17%	26.14%
<b>8</b>	<b>Net Incurred Claims to Net Earned Premium</b>		88.59%	84.39%	84.58%	88.94%
<b>9</b>	<b>Combined Ratio</b>		107.65%	102.49%	105.39%	107.51%
<b>10</b>	<b>Technical Reserves to Net Premium ratio</b>	NA		2.23	NA	2.03
<b>11</b>	<b>Underwriting balance ratio</b>		-7.08%	-3.78%	-2.75%	-8.00%
	FIRE		231.51%	98.65%	83.55%	91.42%
	MARINE		-19.71%	8.06%	43.96%	15.80%
	MISCELLANEOUS		-10.43%	-5.70%	-4.33%	-9.57%
<b>12</b>	<b>Operating Profit Ratio</b>		4.22%	9.05%	8.49%	3.29%
<b>13</b>	<b>Liquid Assets to liabilities ratio</b>	NA		0.24	NA	0.31
<b>14</b>	<b>Net earning ratio</b>		6.12%	9.06%	11.04%	5.18%
<b>15</b>	<b>Return on Net worth ratio</b>	NA		12.49%	NA	7.58%
<b>16</b>	<b>Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio</b>	NA		1.75	NA	1.63
<b>17</b>	<b>NPA Ratio</b>					
	Gross NPA Ratio	NA		2.01%	-	-
	Net NPA Ratio	NA		1.08%	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>						
1	(a) No. of shares	NA		274,218,300	NA	274,218,300
2	(b) Percentage of shareholding (Indian / Foreign)	NA		51/49	NA	51/49
3	( c ) %of Government holding (in case of public sector insurance companies)	NIL		NIL	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	NA		12.79	NA	6.74
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA		12.79	NA	6.74
6	(iv) Book value per share (Rs)	NA		102.44	NA	88.92

**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 2020

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 31ST DECEMBER 2020	PERIOD ENDED 31ST DECEMBER 2020	QUARTER ENDED 31ST DECEMBER 2019	PERIOD ENDED 31ST DECEMBER 2019
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	Premium collected from direct business	1,144.06	7,026.42	341.51	7,349.65
			Claims paid on direct basis	309.64	896.24	510.41	687.48
			Payment of Rent and other expenses	455.34	1,661.78	740.76	1,748.74
			Deposit of Insurance Premium	-	25.00	-	25.00
			Amount Payable/ (Receivable) at Balance sheet date	N.A	-	N.A	(0.68)
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	23.82	323.76	244.52	419.13
			Deposit of Insurance Premium	-	1.00	-	1.00
			Claims paid on direct basis	51.42	64.05	167.35	255.34
			Payment of Rent and other expenses	89.51	129.71	89.25	93.50
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(5.09)	N.A	(5.09)
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Fee	-	-	8.31	18.21
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,320.69	3,665.43	749.17	2,731.66
			Commission Earned on Premium Ceded	433.75	1,020.19	201.48	672.02
			Losses Recovered from Re-insurer	618.96	1,098.21	639.25	1,888.93
			Claim/Reimbursement of Expenses	-	-	-	5.32
			Amount Payable/ (Receivable) at Balance sheet date	N.A	874.74	N.A	1,120.83
5	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	Losses Recovered from Re-insurer	(19.97)	(269.61)	-	0.29
			Amount Payable/ (Receivable) at Balance sheet date	N.A	267.96	N.A	(2.75)
6	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,217.01	5,196.37	1,015.28	3,316.80
			Commission Earned on Premium Ceded	123.38	552.31	119.83	355.96
			Losses Recovered from Re-insurer	359.85	859.58	318.13	1,045.41
			Payment of Fee	1.48	1.48	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	1,499.36	N.A	636.13
7	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	Amount Payable/ (Receivable) at Balance sheet date	N.A	1.16	N.A	1.16
8	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	13.30	22.06	0.58	8.61
			Commission Earned on Premium Ceded	1.36	1.87	0.09	1.20
			Amount Payable/ (Receivable) at Balance sheet date	N.A	8.05	N.A	(0.17)
9	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	66.13	376.73	4.38	244.48
			Commission Earned on Premium Ceded	15.13	42.90	4.57	33.92
			Amount Payable/ (Receivable) at Balance sheet date	N.A	142.75	N.A	194.58
10	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fee	0.40	1.31	0.03	0.35
			Claim/Reimbursement of Expenses	0.00	1.18	-	-
11	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	2.78	24.89	1.80	40.49
			Payment of Fee	3.26	13.76	2.17	25.09
12	Tokio Marine Management Australasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	0.11	0.11
13	TM Claim Service Asia PTE Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	9.07	9.07	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
15	Tokio Marine Insurance (Thailand) Public Co. Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	8.56	134.36
			Payment of Fee	-	-	2.58	9.09
16	Baoviet Tokio Marine Insurance Company Limited-Ho Chi Minh Branch	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	4.28	-	1.41
			Claim/Reimbursement of Expenses	-	-	-	0.85
17	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	(0.02)	33.29	-	28.17
			Claims paid on direct basis	23.51	44.45	3.44	7.00
			Payment of Rent and other expenses	0.06	1.10	-	-
			Payment of Commission	0.08	0.08	-	-



**PERIODIC DISCLOSURES**  
**FORM NL-31: Related Party Transactions**

18	Tokio Marine Nawa Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	0.51	0.51	-	-
19	Tokio Marine Safety Insurance (Thailand) Public Company Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	0.34	1.00	-	-
			Claim/Reimbursement of Expenses	1.41	1.41	-	-
20	The Tokio Marine and Fire Insurance Company (Hong Kong) Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	0.47	-	-
21	PT Asuransi Tokio Marine Indonesia	Associate of Promoters with more than 20% Voting rights	Payment of Fee	3.26	3.26	-	-
			Claim/Reimbursement of Expenses	4.12	8.05	-	-
22	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	16.51	41.41	17.40	21.46
			Claims paid on direct basis	9.80	32.39	6.65	15.80
			Payment of Rent and other expenses	23.69	47.29	50.45	51.05
23	IFFCO Kisan Finance Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	14.17	44.57	-	-
			Claims paid on direct basis	15.93	21.58	-	-
24	K. Srinivasa Gowda	Chairman	Honorarium Charges	4.50	13.50	4.50	13.50
			Payment of Rent and other expenses	19.54	55.31	18.63	46.23
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(110.40)	N.A	-
25	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Amount Payable/ (Receivable) at Balance sheet date	N.A	28.00	N.A	(458.24)
26	IFFCO KISAN LOGISTICS LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	10.11	11.00	12.63	13.38
27	IFFCO MC CROP SCIENCE LTD.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	27.00	85.69	11.58	94.05
			Claims paid on direct basis	3.74	14.99	2.58	14.97
28	IFFCO KISAN SEZ LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	6.35	7.84	4.89	5.81
			Claims paid on direct basis	0.54	0.54	-	-
29	INDIAN FARM FORESTRY DEVELOPMENT COOPERATIVE LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	2.76	24.94	2.70	21.33
			Claims paid on direct basis	-	-	-	0.17
			Payment for CSR activity-IFFDC being implementation agency	19.78	22.70	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(60.00)	N.A	-
30	COOPERATIVE RURAL DEVELOPMENT TRUST	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	7.58	8.71	-	-
			Claims paid on direct basis	3.65	4.57	-	-
31	IFFCO EMPLOYEE BENEVOLENT TRUST	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	-	-	2.40
			Claims paid on direct basis	-	-	-	280.27
32	CN IFFCO PRIVATE LIMITED	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.55	8.74	-	-
			Claims paid on direct basis	0.01	0.01	-	-
33	TRIUMPH OFFSHORE PRIVATE LIMITED	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	58.16	58.16	-	-
34	WARENDRA SINHA	Managing Director & Chief Executive Officer (upto 27.03.2020)	Remuneration-Key Management Personnel	-	-	34.41	115.21
	ANAMIKA ROY RASHTRAWAR	Director-Marketing (upto 26.03.2020)		-	-	32.56	103.57
		Managing Director & Chief Executive Officer (w.e.f 27.03.2020)		38.95	125.54	-	-
	JUN MATSUI	Director-Operation (upto 31.03.2020)		-	-	10.43	34.51
	MITSUTAKA SATO	Director-Operation (wef 01.04.2020)		13.29	41.70	-	-
	SANJEEV CHOPRA	Chief Financial Officer		17.43	54.73	12.67	46.24
AMIT JAIN	Company Secretary	11.29	34.78	8.10	28.98		
				-	-	-	-

**PERIODIC DISCLOSURES**

PERIODIC DISCLOSURES								
FORM NL-32	Products Information							
Insurer:	IFFCO TOKIO GENERAL INSURANCE CO.LTD.							
<i>List of below the products and/or add-ons introduced during the period</i>							Date: 1st october 2020 to 31st December. 2020	
S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product (DD.MM.YYYY)	Date IRDA confirmed filing/ approval (DD.MM.YYYY)	Applicability of Para 19
1	Health Protector	IFFCO-TOKIO/PRO/1008/2020-21	IFFHLIP21323V032021	Health Insurance	19(i) – Internal Tariff Rated	07-09-20	21-09-20	Yes
2	Family Health Protector	IFFCO-TOKIO/PRO/1008/2020-21	IFFHLIP21324V032021	Health Insurance	19(i) – Internal Tariff Rated	07-09-20	21-09-20	Yes
3	Swasthya Kavach ( Family health) Policy	IFFCO-TOKIO/PRO/1008/2020-21	IFFHLIP21325V032021	Health Insurance	19(i) – Internal Tariff Rated	10-09-20	21-09-20	Yes
4	Individual Medishield Insurance Policy	IFFCO-TOKIO/PRO/1008/2020-21	IFFHLIP21329V032021	Health Insurance	19(i) – Internal Tariff Rated	08-09-20	21-09-20	Yes
5	Health Protector Plus	IFFCO-TOKIO/PRO/1008/2020-21	IFFHLIP21328V022021	Health Insurance	19(i) – Internal Tariff Rated	16-09-20	21-09-20	Yes
6	Swasthya Raksha Bima	IFFCO-TOKIO/PRO/1008/2020-21	IFFHLIP21326V022021	Health Insurance	19(i) – Internal Tariff Rated	14-09-20	21-09-20	Yes
7	Comprehensive Accident Hospitalization Policy	IFFCO-TOKIO/PRO/1008/2020-21	IFFHLIP21354V032021	Health Insurance	19(i) – Internal Tariff Rated	20-09-20	21-09-20	Yes
8	Critical Illness insurance Policy	IFFCO-TOKIO/PRO/1008/2020-21	IFFHLIP21353V022021	Health Insurance	19(i) – Internal Tariff Rated	20-09-20	21-09-20	Yes
9	Group Medishield Insurance Policy	IFFCO-TOKIO/PRO/1008/2020-21	IFFHLGP21327V022021	Health Insurance	19(i) – Internal Tariff Rated	14-09-20	21-09-20	Yes
<p><b>Note-These Products were filed to comply with the New Health Regulations and Circulars and were submitted to the Authority on Certification basis, duly signed by the Appointed Actuary, Chief Compliance Officer and Managing Director of the Company. The Authority has accorded its approval for all these products vide its individual Approval Letters dated 21st September, 2020</b></p>								

**PERIODIC DISCLOSURES**  
**FORM NL-33 - SOLVENCY MARGIN - SM2**

**TABLE IB : AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO**  
**As at 31st December, 2020**

<b>Name of Insurer: IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED</b> <b>Registration Number: 106</b> <b>Date of registration: 4.12.2000</b> <b>Classification : Business within India / Total Business (All Business underwritten in India)</b>
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		<i>( ₹ In Lakhs)</i>
<b>Item</b>	<b>Description</b>	<b>Amount</b>
<b>(A)</b>	<b>Policyholder's FUNDS</b>	
	Available assets	857,363.59
	Deduct :	
(B)	Current Liabilities as per BS	621,298.40
(C)	Provisions as per BS	240,777.31
(D)	Other Liabilities	(4,712.13)
<b>(E)</b>	<b>Excess in Policyholder's funds (A)-(B)-(C)-(D)</b>	<b>(0.00)</b>
	<b>Shareholder's FUNDS</b>	
(F)	Available Assets	502,634.78
	Deduct :	
(G)	Other Liabilities	246,110.84
<b>(H)</b>	<b>Excess in Shareholder's funds (F-G)</b>	<b>256,523.95</b>
<b>(I)</b>	<b>Total ASM ( E+H )</b>	<b>256,523.95</b>
<b>(J)</b>	<b>Total RSM</b>	<b>146,218.63</b>
<b>(K)</b>	<b>SOLVENCY RATIO ( Total ASM/ Total RSM)</b>	<b>1.75</b>

**PERIODIC DISCLOSURES**

**FORM NL-34: Board of Directors & Key Persons**

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

**Date: 1st October, 2020 - 31st December, 2020**

***BOD and Key Person information***

<b>Sl. No.</b>	<b>Name of person</b>	<b>Role /Designation</b>	<b>Details of change in the period</b>
1	Mr. K. Srinivasa Gowda	Chairman	No change
2	Mr. Noboru Yamagata	Vice Chairman	No change
3	Mr. Balwinder Singh Nakai	Director	No change
4	Dr. U.S. Awasthi	Director	No change
5	Mr. Rakesh Kapur	Director	No change
6	Dr. P.S. Gahlaut	Director	No change
7	Mrs. Mira Mehrishi	Independent Director	No change
8	Mr. Sudhakar Rao	Independent Director	No change
9	Mr. Amar Sinha	Independent Director	No change
10	Mr. Chisato Kojima	Director	No change
11	Mr. Shinjiro Hamada	Director	No change
12	Mr. Saloon Tham	Director	No change
13	Mrs. Anamika Roy Rashtrawar	Managing Director & CEO	No change
14	Mr. Mitsutaka Sato	Director (Operations)	No change
15	Mr. H.O. Suri	Financial Advisor & Chief of Internal Audit	No change
16	Mr. Sanjeev Chopra	Chief Finance Officer	No change
17	Mr. Ramesh Kumar*	Executive Director (HR, Admin & CSR)	No change
18	Ms. Seema Gaur*	Executive Director (IT-Head)	No change
19	Mr. Abhay Kumar*	Executive Director (Head-Retail Marketing)	No change
20	Mr. V Rajaraman*	Executive Vice President (Head- Institutional Marketing & Government Business))	No change
21	Mrs. Isha Khera	Appointed Actuary	No change
22	Mr. Kenji Ino	Chief risk Officer	No change
23	Mr. Amit Jain	Company Secretary & Chief Compliance Officer	No change
24	Mr. Abhishek Sharma	Chief Investment Officer	No change

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

## FORM NL-35-NON PERFORMING ASSETS-7A

Company Name &amp; Code: IFFCO Tokio General Insurance Company Ltd (106)

Statement as on: 31/12/2020

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(Rs in Lakhs)

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Total O/s (Face Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%) FV	Provision
			%	Has there been revision?										Amount	Board Approval Ref			
IODS	IL&FS	NCD	9.55	NO	2,500.00	2,500.00	-	477.50		13-Aug-19	NIL	NIL	NIL	NO	NA	Non-Performing	50.00%	1,250
IODS	IL&FS	NCD	8.80	NO	2,000.00	2,000.00	2,000.00	528.00	21-Sep-20	21-Sep-18	NIL	NIL	NIL	NO	NA	Non-Performing	50.00%	1,000
IODS	IL&FS	NCD	8.72	NO	1,000.00	1,000.00	-	174.40		21-Jan-19	NIL	NIL	NIL	NO	NA	Non-Performing	50.00%	500
IODS	IL&FS	NCD	9.00	NO	1,500.00	1,500.00	-	405.00		29-Dec-18	NIL	NIL	NIL	NO	NA	Non-Performing	50.00%	750
IODS	IL&FS	NCD	7.60	NO	2,500.00	2,500.00	2,500.00	380.00	7-Sep-20	7-Sep-19	NIL	NIL	NIL	NO	NA	Non-Performing	50.00%	1,250
IODS	IL&FS	NCD	8.06	NO	2,500.00	2,500.00	-	403.00		6-Jun-19	NIL	NIL	NIL	NO	NA	Non-Performing	50.00%	1,250
IODS	IL&FS	NCD	9.50	NO	1,000.00	1,000.00	-	190.00		28-Jul-19	NIL	NIL	NIL	NO	NA	Non-Performing	50.00%	500
OLDB	IL & FS FINANCIAL SERVICES LTD.	NCD	9.50	NO	3,000.00	3,000.00	3,000.00	285.00	3-Jul-19	3-Jul-19	NIL	NIL	NIL	NO	NA	Non-Performing	50.00%	1,500
OLDB	IL & FS FINANCIAL SERVICES LTD.	NCD	8.00	NO	2,500.00	2,500.00	-	400.00		25-Jul-19	NIL	NIL	NIL	NO	NA	Non-Performing	50.00%	1,250
OLDB	IL & FS FINANCIAL SERVICES LTD.	NCD	8.75	NO	1,500.00	1,500.00	1,500.00	65.80	3-Dec-18	3-Dec-18	NIL	NIL	NIL	NO	NA	Non-Performing	50.00%	750
HODS	DHFL	NCD	11.00	NO	1,000.00	1,000.00	1,000.00	51.75	12-Sep-19	12-Sep-19	NIL	NIL	NIL	NO	NA	Non-Performing	20.00%	200
HODS	DHFL	NCD	9.05	NO	1,500.00	1,500.00	1,500.00	135.75	9-Sep-19	9-Sep-19	NIL	NIL	NIL	NO	NA	Non-Performing	20.00%	300

## FORM NL-36-YIELD ON INVESTMENTS 1

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

Registration Number : 106

Statement as on : 31-12-2020

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

Rs. In 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	254,303.53	263,632.89	4,285.24	1.69	1.10	244,536.31	263,632.89	12,710.41	5.20	3.89	198,660.99	221,996.18	11,385.29	5.73	4.29	
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	840.05	915.43	17.52	2.09	1.36	840.50	915.43	52.56	6.25	4.68	846.55	885.18	52.56	6.21	4.65	
4	TREASURY BILLS	CTRB	14,836.11	0.00	51.00	0.79	0.59	12,530.40	0.00	177.80	2.38	1.78	3,137.04	0.00	11.71	5.02	3.76	
5	STATE GOVERNMENT BONDS	SGGB	169,021.43	178,048.83	2,906.35	1.71	1.12	149,536.71	178,048.83	9,717.70	6.50	4.86	107,716.99	115,535.64	7,288.64	6.77	5.06	
6	STATE GOVERNMENT GUARANTEED LOANS	SGGL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	704.06	700.01	7.76	5.08	3.80		
7	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SGOA	3,340.35	3,682.84	66.48	1.99	1.30	3,331.51	3,682.84	199.44	5.99	4.48	3,312.62	3,454.15	199.44	6.02	4.51	
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 / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HTDA	136,201.70	137,818.40	2,493.72	1.83	1.20	137,012.10	137,818.40	8,584.13	6.27	4.69	120,128.35	120,550.64	7,220.42	6.01	4.50	
17	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	9,619.96	10,569.51	146.86	1.53	1.53	9,648.01	10,569.51	438.76	4.55	4.55	9,809.14	10,087.56	439.90	4.48	4.48	
18	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HFDN	592.95	678.19	9.47	1.60	1.60	594.97	678.19	28.31	4.76	4.76	606.07	658.71	28.21	4.68	4.68	









81	EQUITY SHARES (INCL CO-OP SOCIETIES)	OESH	0.00	0.00	0.00	0.00	0.00	66.00	0.00	225.86	342.20	256.07	0.00	0.00	0.00	0.00	0.00
82	DEBENTURES	OLDB	7,000.00	2,275.25	0.00	0.00	0.97	7,000.00	2,275.25	0.00	0.00	0.00	4,522.57	5,083.96	0.00	0.00	0.00
83	MUNICIPAL BONDS	OMUN	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
84	COMMERCIAL PAPERS	OACP	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
85	PREFERENCE SHARES	OPSH	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
86	VENTURE FUND / SEBI APPROVED ALTERNATE INVESTMENT FUND	OVNF	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
87	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	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
88	EQUITY SHARES (PSUS & UNLISTED)	OEPU	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
89	TERM LOANS (WITHOUT CHARGE)	OTLW	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
90	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	OEPG	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
91	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECEMES	OMGS	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
92	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	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
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	190.70	222.63	0.00	0.00	0.00	171.48	222.63	0.00	0.00	0.00	183.80	192.32	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
<b>Total</b>			<b>1,147,351.19</b>	<b>1,156,903.30</b>	<b>18,802.79</b>	<b>1.64</b>	<b>1.25</b>	<b>1,104,000.08</b>	<b>1,156,903.30</b>	<b>59,778.63</b>	<b>5.41</b>	<b>4.14</b>	<b>937,549.54</b>	<b>977,568.23</b>	<b>52,034.00</b>	<b>5.55</b>	<b>4.43</b>

## FORM NL-37-DOWN GRADING OF INVESTMENT

Company Name &amp; Code: IFFCO Tokio General Insurance Company Ltd (106)

Statement as on: 31/12/2020

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. in Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u>								
B.	<u>As on Date</u>								
	<u>8.72% IL&amp;FS BS 21-01-2025</u>	IODS	1,000	09-Apr-15	CARE	AAA	D	21-Sep-18	
	<u>8.80% IL&amp;FS BS 21-09-2020</u>	IODS	2,000	12-Oct-15	ICRA	LAAA	D	21-Sep-18	
	<u>9.00% IL&amp;FS BS 29-12-2024</u>	IODS	1,500	29-Dec-14	CARE	AAA	D	21-Sep-18	
	<u>9.55% IL&amp;FS BS 13-08-2024</u>	IODS	2,500	23-Sep-16	CARE	AAA	D	21-Sep-18	
	<u>7.60% IL&amp;FS BS 07-09-2020</u>	IODS	2,500	07-Sep-17	CARE	AAA	D	21-Sep-18	
	<u>8.06% IL&amp;FS BS 08-06-2022</u>	IODS	2,500	06-Jun-18	CARE	AAA	D	21-Sep-18	
	<u>9.50% IL&amp;FS BS 28-07-2024</u>	IODS	1,000	28-Jul-14	CARE	AAA	D	21-Sep-18	
	<u>8.00% IL&amp;FS FIN SER BS 25-07-2022</u>	OLDB	2,500	25-Jul-18	CARE	AAA	D	21-Sep-18	
	<u>8.75% IL&amp;FS FIN SER BS 03-12-2018</u>	OLDB	1,500	03-Jun-16	CARE	AAA	D	21-Sep-18	
	<u>9.50% IL&amp;FS FIN SER 03-07-2019</u>	OLDB	3,000	03-Jul-14	FITCH	AAA(IND)	D	21-Sep-18	
	<u>9.05% DEWAN BS 09-09-2019</u>	HODS	1,500	04-Aug-17	CARE	AAA	D	05-Jun-19	
	<u>11.00% DEWAN BS 12-09-2019</u>	HODS	1,000	02-Sep-15	CARE	AAA	D	05-Jun-19	
	<u>7.89% CAN FIN HOME BS 18-05-2022</u>	HTDA	3,520	04-Sep-17	INDIA RATING	AA+	AA	18-Dec-19	
	<u>8.90% INDIABULLS HOUSING FINANCE LIMITED BS 26-09-2021</u>	HTDA	2,513	08-Aug-17	CARE	AAA	AA	15-Feb-20	
	<u>8.47% PNB HF BS 01-07-2021</u>	HTDA	2,507	03-Mar-17	INDIA RATING	AAA	AA	06-Mar-20	
	<u>7.59% PNB HF BS 27-07-2022</u>	HTDA	2,500	01-Aug-17	INDIA RATING	AAA	AA	06-Mar-20	
	<u>9.00% PNB HF BS 30-08-2022</u>	HTDA	5,000	30-Aug-18	CARE	AAA	AA	04-Jul-20	

## PERIODIC DISCLOSURES

### FORM NL-38 Quarterly Business Returns across line of Business

Insurer: | IFFCO Tokio General Insurance Company Ltd

Date: | 1st Apr'20 to 31st Dec'20

Gross Direct Premium

(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	16130.40	30503	9116.37	25478	187668.46	234791	41580.59	88166
2	Cargo & Hull	3982.06	8538	3931.72	7539	29881.60	58760	13584.76	22722
3	Motor TP	53892.24	944214	47451.10	311118	348888.02	5417023	134241.12	925460
4	Motor OD	47200.87	1281232	39644.97	1132562	316655.53	8760521	121508.18	3524178
5	Engineering	2621.23	4040	1951.43	3780	19163.84	28382	6536.55	11389
6	Workmen's Compensation	955.79	5809	734.16	5549	7138.60	41239	2319.32	17742
7	Employer's Liability	2414.72	1524	1563.41	1399	21712.95	14225	6227.98	4983
8	Aviation	0.00	0	7.70	4	25.63	0	23.89	11
9	Personal Accident	2492.59	44416	2053.01	41199	22034.39	318090	7082.60	124535
10	Health	28694.60	129566	22708.85	116443	342835.73	937429	98354.97	233001
11	Crop Insurance	56,333	90	-	-	373,648	320	-	-
12	Others**	6,482	94,181	73,026	130,069	49,785	599,208	188,748	347,621

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
4. Crop Insurance added as separate LOB from Q4 of FY 2019-20.
5. Health is inclusive of Overseas Insurance.
6. Employer's Liability represents Liability Insurance.
7. Count corresponding to Motor TP is only for Stand Alone TP Policies.

**PERIODIC DISCLOSURES**

**FORM NL-39 Rural & Social Obligations (Quarterly Return)**

<b>Insurer:</b>	<b>IFFCO TOKIO General Insurance Co. Ltd.</b>	<b>Date:</b>	<b>Apr 2020- Dec 2020</b>
<i>(Rs in Lakhs)</i>			

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	18,576	2,376.61	2,364,931.60
		Social			
2	Cargo & Hull	Rural	-	-	
		Social			
3	Motor TP	Rural	796,270	22,795.53	365,970.83
		Social			
4	No. of urban branches	Rural	356,636	2,464.94	582,488.38
		Social			
5	Engineering	Rural	2,395	559.44	458,745.13
		Social			
6	Workmen's Compensation	Rural	3,107	501.63	182,632.93
		Social			
7	Employer's Liability	Rural	638	17.77	28,998.43
		Social			
8	Aviation	Rural	-	-	
		Social			
9	Personal Accident	Rural	41,037	2,301.48	6,062,506.53
		Social	1	71.94	287,760.00
10	Health	Rural	67,996	26,132.40	301,446.96
		Social			
11	Others	Rural	96,986	146,703.84	2,723,993.47
		Social	552	10,086.39	775.26

## PERIODIC DISCLOSURES

### FORM NL-40 Business Acquisition through different channels

Insurer:	IFFCO Tokio General Insurance Company Limited	Date:	1st Apr'20 to 31st Dec'20
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(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	1573455	55338.64611	1137023	46,586.38	3723658	141752.6277	3294827	116,688.39
2	Corporate Agents-Banks	75629	1960.460467	46529	1,521.97	225817	6098.330049	141771	3,936.29
3	Corporate Agents -Others	14286	712.5602001	13394	673.28	41089	1903.211442	28418	1,271.81
4	Brokers	755112	87904.07456	444233	70,365.73	1915114	272754.0412	1444280	217,439.10
5	Micro Agents	84	1.505	0	-	116	2.06156	0	0.00
6	Direct Business	118967	75207.51631	133961	83,041.77	340290	221409.5109	390512	280,872.81
7	Others*	6580	74.916192	0	0	6580	74.916192	0	0
	Total (A)	2544113	221199.6788	1775140	202189.12	6252664	643994.699	5299808	620208.4091
1	Referral (B)	-	-	-	-0.05	-	-	-	-0.18
	Grand Total (A+B)	2544113	221199.6788	1775140	202189.07	6252664	643,994.70	5,299,808.00	620,208.23

**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 updated in FY 2019-20 and hence, the last year data cannot be compared with this year data.
4. Premium is Gross Direct Premium
5. Others\* represents Business done by MISP Agents.

**PERIODIC DISCLOSURES**

FORM NL-41

**GRIEVANCE DISPOSAL**

<b>INSURER:</b>	<b>IFFCO-TOKIO GENERAL INSURANCE CO. LTD.</b>	<b>DATE:</b>	<b>OCTOBER - DECEMBER' 2020</b>
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**GRIEVANCE DISPOSAL FOR THE PERIOD OCTOBER TO DECEMBER 2020 DURING THE FINANCIAL YEAR 2020-21**

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
<b>1</b>	<b>Complaints made by customers</b>						
a)	Proposal related	0	1	1	0	0	0
b)	Claim	0	220	57	90	68	5
c)	Policy Related	1	31	24	6	2	0
d)	Premium	0	2	1	1	0	0
e)	Refund	0	8	5	2	1	0
f)	No. of urban branches	0	7	6	1	0	0
g)	Cover note related	0	0	0	0	0	0
h)	Product	0	1	1	0	0	0
i)	Others	0	9	7	2	0	0
	<b>Total Number of Complaints</b>	<b>1</b>	<b>279</b>	<b>102</b>	<b>102</b>	<b>71</b>	<b>5</b>

2	Total No. of policies during previous year	7,078,135	2019-20
3	Total No. of Claims during previous year	1,089,630	2019-20
4	Total no. of policies during current year	2,544,113	Q3 - 2020-21
5	Total no. of claims during current year	340,285	Q3 - 2020-21
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.12	Q3 - 2020-21
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	6.47	Q3 - 2020-21

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	0	0	0
(c)	16-30 days	0	0	0
(d)	31-90 days	0	0	0
(e)	91 days and beyond	0	0	0
	<b>Total Number of Complaints</b>	<b>5</b>	<b>0</b>	<b>5</b>