

TEMPLATE FILLING GUIDELINES - NONLIFE

Version History

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Table Of Contents

1.	Introduction	5
2.	Generic Guidelines.....	6
3.	List of Returns, Frequency and flow of Data	7
4.	Form Level Guidelines	10
5.	Line of Business.....	13
6.	Detailed data-entry procedure for returns.....	15
6.1.	Sum Insured Details under Para 17 (4) of the F&U Guidelines.....	15
6.2.	Monthly New Business Details	17
6.3.	State-wise Gross Premium data across all Channels.....	19
6.4.	Statement of Incurred Claims.....	21
6.5.	Form X- State Wise statement of Offices	24
6.6.	Details of foreign offices.....	28
6.7.	Agency Organization Statement	30
6.8.	State wise and channel wise claims reported	32
6.9.	State wise and channel wise claims paid	34
6.10.	State wise and channel wise claims Incurred	36
6.11.	Microinsurance Statistics (Premium and Claims)	38
6.12.	Details of Outsourcing Activities	40
6.13.	Statement of Facultative Placement.....	43
6.14.	Catastrophic Claim Details – State wise.....	45
6.15.	Large Claim Details - State wise.....	49
6.16.	Summary of Terrorism Insurance Business	51
6.17.	Claims Data for Coinsurance	53
6.18.	Reinsurance arrangements during the year	54
6.19.	Annexure: Treaties & List of Lead Reinsurers, address of Reinsurers and ratings	57
6.20.	Performance of Proportional Treaty - To be furnished by insurers.....	59
6.21.	Performance of Non-Proportional Treaty - To be furnished by insurers.....	61
6.22.	Reinsurance Statistics under Reg 3(12) -Business within India (To be furnished by Insurers)	62
6.23.	Reinsurance Statistics under Reg 3(12) - Foreign Business (To be furnished by Insurers)	64
6.24.	Details of Outstanding Recoveries & their ageing data - To be furnished by the insurer.....	66

6.25. Reinsurance Risk Concentration 68

1. Introduction

The Insurance Regulatory and Development Authority ('IRDA') monitors the enforcement of IRDA (Nonlife operational) Regulations, Guidelines and Circulars issued under these Regulations, to ensure that the requirements of Insurance Act, are complied, in respect of all the Insurers who have been licensed to operate in India.

All insurers doing General or Life insurance business are mandated to periodically submit to the Insurance Regulatory & Development Authority, IRDA, details regarding their operations. These are to be submitted through the Monthly, Quarterly, Half-yearly, Annual and the occasional Ad-hoc returns. Nonlife Operational returns help provide IRDA data across Nonlife Insurance industry by capturing data across different Channels, Products (this includes Micro insurance), New business, Renewal, Claims, Outsourcing activities and Reinsurance business.

2. Generic Guidelines

1. All INR figures are to be entered in absolute values without any decimals.
2. Data is not to be entered in those fields which are greyed out in the input template.
3. Do not tamper with the static contents in the templates
4. Do not include any additional column items in the template. Do not delete any column from the templates.
5. Specify negative values with a negative sign before the number (Eg. “-500000”).
6. Do not omit data for any row items or filter parameters. If there is no data, please specify '0'
7. Insurers are expected to provide both Audited data and Unaudited data for forms where every applicable.
8. System will populate the opening balance from the closing balance arrived from the previous period. In case there are any changes in the closing figures, you are requested not to adjust the figures in other fields. The final figures with relevant changes can be provided at the end of Financial Year (Audited Figures)
9. Before inputting data into the templates verify in the form specific guidelines (section 7.0 onwards below) whether data is to be submitted “Up to the period” or “For the period”.
10. In case Insurers come across some returns where they have data for only part of the return; the below approach needs to be taken. E.g. A insurer might have data to submit under Fire LOB but no data to give for Crop Insurance, as that line of Business does not apply to them. It is expected for insurers to update the fields specific to "Fire" with data while keeping the fields for "Crop Insurance" in the input template as "0" and then upload.
11. Nil returns: The system usually does not allow the user to submit the bunch unless data has been uploaded for all returns in that bunch. However a deviation is built in to handle situations where some Insurers might not have any data to

submit against specific returns as it does not apply to them. The system will allow the user to skip such returns. This can be done by selecting the nil return option. Selection of this option will allow user to submit the bunch when no data has been uploaded against a particular return.

3. List of Returns, Frequency and flow of Data

Every insurer shall submit to the Authority the following returns within such time, at such intervals and verified/certified in such manner as indicated there against:

Monthly:

Sr. no	Form Name	Due Date
1.	Sum Insured Details under Para 17 (4) of the F&U Guidelines	10 days from the end of the month
2.	Monthly New Business Details	10 days from the end of the month

Quarterly:

Sr.no	Form Name	(Provisional /Audited)	Due Date
1.	State-wise Gross Premium data across all Channels		21 days from the end of the quarter
2.	Statement of Incurred Claims		21 days from the end of the quarter
3.	State Wise statement of Offices		21 days from the end of the quarter
4.	Details of foreign offices		21 days from the end of the quarter
5.	Agency Organisation Statement		21 days from the end of the quarter
6.	State wise and channel wise claims reported	Provisional	21 days from the end of the quarter
		Audited	45 days from the end of the Quarter
7.	State wise and channel wise claims paid	Provisional	21 days from the end of the quarter

		Audited	45 days from the end of the Quarter
8.	State wise and channel wise claims Incurred	Provisional	21 days from the end of the quarter
		Audited	45 days from the end of the Quarter
9.	Microinsurance Statistics (Premium and Claims)	Provisional	21 days from the end of the quarter
		Audited	45 days from the end of the Quarter

Half-Yearly:

Sr. no	Form Name	Due Date
1.	Details of Outsourcing Activities	45 days from the end of the Half year
2.	Statement of Facultative Placement	30 days from the end of the Half year

Yearly:

Sr.no	Form Name	Due Date
1.	Catastrophic Claim Details – State wise	30 days from the end of FY
2.	Large Claim Details - State wise	30 days from the end of FY
3.	Summary of Terrorism Insurance Business	30 days from the end of FY
4.	Claims data for coinsurance	21 days from adoption of annual accounts or 30th Sep, whichever is earlier
5.	Reinsurance arrangement during the year	30 days from the start of FY
6.	Treaties & List of Reinsurers, address of Reinsurers and ratings	30 days from the start of FY
7.	Performance of Proportional Treaty - To be furnished by insurers	21 days from adoption of annual accounts or 30th Sep, whichever is earlier
8.	Performance of Non-proportional cover treaty - To be furnished by Insurers	21 days from adoption of annual accounts or 30th Sep, whichever is earlier
9.	Reinsurance Statistics under Reg 3(12) - Business Within India (to be furnished by Insurers)	21 days from adoption of annual accounts or 30th Sep, whichever is earlier
10.	Reinsurance Statistics under Reg 3(12) - Foreign	21 days from adoption of

	Business (To be furnished by Insurers)	annual accounts or 30th Sep, whichever is earlier
11.	Details of Outstanding Recoveries & their ageing data - To be furnished by the insurer	21 days from adoption of annual accounts or 30th Sep, whichever is earlier
12.	Reinsurance Risk Concentration	21 days from adoption of annual accounts or 30th Sep, whichever is earlier

All above forms are to be Verified/Certified by Compliance Officer, CEO, CFO and Company Secretary.

4. Form Level Guidelines

Sr No	Form Name	For the Period	Up to the Period	UIN /Master value	Multiple templates	Insertion of additional rows allowed
		a	b	c	d	e
1	Sum Insured Details under Para 17 (4) of the F&U Guidelines	X				X
2	Monthly New Business Details		X			
3	State-wise Gross Premium data across all Channels		X			
4	Statement of Incurred Claims	X			X	
5	State Wise statement of Offices	X	X			
6	Details of foreign offices	X	X			
7	Agency Organization Statement	X				
8	State wise and channel wise claims reported		X			
9	State wise and channel wise claims paid		X			
10	State wise and channel wise claims Incurred		X			
11	Micro insurance Statistics (Premium and Claims)		X	X		X
12	Details of Outsourcing Activities		X	X		X
13	Statement of Facultative Placement	X		X	X	X
14	Catastrophic Claim Details – State wise	X		X	X	X
15	Large Claim Details - State wise		X			X

Sr No	Form Name	For the Period	Up to the Period	UIN /Master value	Multiple templates	Insertion of additional rows allowed
		a	b	c	d	e
16	Summary of Terrorism Insurance Business		X			X
17	Claims data for coinsurance		X	X		X
18	Reinsurance arrangement during the year		X			
19	Treaties & List of Reinsurers, address of Reinsurers and ratings		X	X		X
20	Particulars of Non-proportional Cover Treaty For the Year		X	X		X
21	Performance of Non-proportional cover treaty - To be furnished by Insurers		X	X		X
22	Reinsurance Statistics under Reg 3(12) - Business Within India (to be furnished by Insurers)		X			
23	Reinsurance Statistics under Reg 3(12) - Foreign Business (To be furnished by Insurers)		X			
24	Details of Outstanding Recoveries & their ageing data - To be furnished by the insurer		X	X		X
25	Reinsurance Risk Concentration		X	X		X

Notes:

- a) These forms require "For the period" data to be provided in the upload template
- b) These forms require "Up to the period" data to be provided in the upload template

- c) Some forms mandatorily need UIN, version number and master value to be input as part of the upload template since system will perform a validation based on these
- d) Forms where data is to be uploaded with help of more than one upload template
- e) These forms do not have predefined number of row entries and user is allowed to insert any number of rows while submitting data.

{Forms with predefined number of rows are those where the filter combinations define the number of rows that can exist. Adding a row in these forms will throw an error during upload (E.g. For a form having one filter, Agent: Male Indv. Agents, Female Indv. Agents, Banks, Other corporate agents, MI Agents the form length will be restricted to, 5 rows of data)}

5. Line of Business

Sr no.	Line of Business	Description
1	Fire	
2	Personal Accident - Individual	
3	Personal Accident - Group	
4	Health Insurance - Individual	
5	Health Insurance - Group - Government Schemes	
6	Health Insurance - Group - Other Schemes	
7	Overseas medical Insurance	
8	Marine Cargo	
9	Marine Hull	
10	Product Liability	
11	Other Liability Covers	
12	Liability insurance	Public Liability (Act) comes under this LOB
13	Worker's Comp / E L	Workmen Compensation/ Employer's Liability
14	Aviation	
15	Engineering	
16	Crop Insurance	
17	Credit Insurance	
18	Micro	
19	Weather	
20	Cattle/Livestock	
21	Other Miscellaneous	
22	Loss Of Profits	<p>Loss of Profits: Insurance cover for financial losses arising following damage (for example, by a fire) to business premises. It is also called Business interruption insurance or consequential loss insurance.</p> <p>Loss of Profit may arise due to operation of various perils/risks.</p>

		<p>FLOP: Fire loss of Profit arises due to operations of Fire perils</p> <p>MLOP: machinery Loss of Profit arises due to operation of Machinery breakdown</p> <p>ALOP: Advance loss of Profit arises to Project risks</p> <p>Marine DSU: Loss of Profit arises due to Marine risks</p>
23	Motor OD - Private Vehicle	In case of premium, Motor OD premium from the package policy will come under this
24	Motor OD- Commercial Vehicle	In case of premium, Motor OD premium from the package policy will come under this
25	Motor TP - Private Vehicle (Pool)	Fill '0' under this column
26	Motor TP - Commercial Vehicle (Pool)	The TP portion of the Premium for package policy as well as standalone TP premium which are ceded to the declined Pool will come under Commercial Vehicle (Pool)
27	Motor TP - Private Vehicle (Other than Pool)	TP Premium of the Package Policy as well as standalone TP premium will come under this
28	Motor TP - Commercial Vehicle (Other than Pool)	TP Premium for the risks which insurers retains will come under Commercial Vehicle (Other than Pool)

6. Detailed data-entry procedure for returns

6.1. Sum Insured Details under Para 17 (4) of the F&U Guidelines

Objective: The purpose of the form is to capture details of large risk under Para 17 (4) of the F&U Guidelines.

Other definitions:

Large risk:

- 1) Insurances for total sum insured of Rs. 2,500 crores or more at one location for property insurance, material damage and business interruption combined.
- 2) Rs. 100 crores or more per event for liability insurances.

Method of filling & submission: Data is collected monthly.

Templates used: *INPUT_NL_F&U_PARA17 (4)*

Data Entry Guidelines for the fields in the Upload Template

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Risk_No	VarChar	User Input Field	User is expected to key in the risk numbers. Risk to be numbered in series.
Line_of_Business	VarChar	User Input Field	User is expected to key in Line of Business for the particular Risk
Particulars	VarChar	Master driven field	Particulars will be mentioned in the upload template. User does not have to fill this
Particulars_code	Numeric	Master driven field	Corresponding particular's code will be mentioned in upload template. User does not have to fill this.
Others_Description	VarChar	User Input field	User should not fill the cells marked in Grey. Only the non- grey cells should

				be filled.
Share_Amount	Float	User field	Input	User should not fill the cells marked in Grey. Only the non- grey cells should be filled.
Details	VarChar	User field	Input	User should not fill the cells marked in Grey. Only the non- grey cells should be filled.
Amount_Quoted_to_Client	Float	User field	Input	User should not fill the cells marked in Grey. Only the non- grey cells should be filled.
Details_Quoted_to_Client	VarChar	User field	Input	User should not fill the cells marked in Grey. Only the non- grey cells should be filled.
Amount_Quoted_by_Reinsurer	Float	User field	Input	User should not fill the cells marked in Grey. Only the non- grey cells should be filled.
Details_Quoted_by_Reinsurer	VarChar	User field	Input	User should not fill the cells marked in Grey. Only the non- grey cells should be filled.
Comments_on_Variation_in_terms	VarChar	User field	Input	User should not fill the cells marked in Grey. Only the non- grey cells should be filled.

Other Form-level considerations

- Data in this form captures “For the Month” values
- All INR figures are to be entered in absolute values without any decimals.
- To make a new entry for another risk, Copy Row 7 to 44.
- In case no data available for a month, user can do a nil submission.
- Where a risk contains more than one reinsurer, details of other reinsurers needs to be furnished as attachment along with the form.

6.2. Monthly New Business Details

Objective: The purpose of the form is to collect the line of business wise monthly business figures.

Other definitions:

- 1) Motor OD: Is the OD portion of the Premium of the Motor Package Policy. In case of No. of Policies, please enter the total no. of policies of the Motor Package Policy.
- 2) Motor TP: is the total TP Premium (Motor TP standalone only Premium + TP Premium as part of the Motor Package Policy). In case of No. of Policies, please enter the No. of policies of Motor TP Standalone only policies as No. of policies of Motor TP as part of the Motor Package Policies are already been included earlier.

Method of filling & submission: Data is collected monthly

Templates used: *INPUT_NL_MONTHLY_BUSINESS_FIGURES*

Data Entry Guidelines for the fields in the Upload Template

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Line_of_Business	VarChar	Master driven field	Line of business will be mentioned in the upload template
Total_Premium_underwritten_Upto_the_Period	Float	User Input Field	User is expected to key in the Total Premium underwritten up to the period.
Total_No_of_Policies_issued_Upto_the_Period	Numeric	User Input Field	User is expected to key in the total number of policies issued up to the period.
Accretions_Upto_the_Period	Float	User Input Field	User is expected to key in the Accretions up to the period
Sum_Assured_Up_to_the_Period	Float	User Input Field	User is expected to key in the Sum Assured up to the period
Amount_of_Premium_underwritten_in_Rural_Areas_Upto_the_Period	Float	User Input Field	User is expected to key in the Amount of premium underwritten in the rural areas up to the period.

No_of_Policies_issued_in_Rural_Areas_Upto_the_Period	Numeric	User Field	Input	User is expected to key in the number of policies issued in the rural areas up to the period
Amount_of_Premium_u/w_in_Social_sector_Upto_the_Period	Float	User Field	Input	User is expected to key in the amount of premium underwritten in the social sector up to the period.
No_of_Persons_covered_in_Social_Sector_Upto_the_Period	Numeric	User Field	Input	User is expected to key in the number of persons covered in the social sector up to the period.
No_of_Persons_covered_Upto_the_Period	Numeric	User Field	Input	User is expected to key in the number of persons covered up to the period.
New_Products_introduced_Upto_the_Period	Numeric	User Field	Input	User is expected to key in the number of new products introduced up to the period

Other Form-level considerations

- Data in this form captures “Up to the Month” values
- All INR figures are to be entered in absolute values without any decimals.

6.3. State-wise Gross Premium data across all Channels

Objective: The purpose of the form is to collect Line of business wise, State wise, channel wise information related to Gross direct Premium, No. of Policies and Total Sum Assured

Other definitions:

- 1) In property line of business (Fire & Engineering), the location refers to the place where actual property or risk is situated. In other segments it's the location where the insurer is based.
- 2) All the figures are inclusive of Micro insurance business figures.
- 3) In case of multi-location policies in property line of business, the highest value with risk location would be taken.
- 4) All premiums are Gross direct premium.
- 5) Motor OD: is the OD portion of the Premium of the Motor Package Policy. In case of No. of Policies, please enter the total no. of policies of the Motor Package Policy.
- 6) Motor TP: is the total TP Premium (Motor TP standalone only Premium + TP Premium as part of the Motor Package Policy). In case of No. of Policies, please enter the No. of policies of Motor TP Standalone only policies.

Method of filling & submission: Data is collected quarterly.

Templates used: *INPUT_NL_STATE_CHANNEL_PREMIUM*

Data Entry Guidelines for the fields in the Upload Template

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Channel_Name	Varchar	Master driven field	Channel name will be mentioned in the upload template
Line_of_Business	Varchar	Master driven field	Line of Business will be mentioned in the upload template
State_Name	Varchar	Master driven field	Name of the State will be mentioned in the upload template
State_ID	Numeric	Master driven field	State ID will be mentioned in the upload template
No_of_Policies_Upto_the_Period	Numeric	User Input Field	User is expected to key in the number of policies up to the period

Premium_Upto_the_Period	Float	User Field	Input	User is expected to key in the Gross direct premium up to the period
Sum_Insured_Upto_the_Period	Float	User Field	Input	User is expected to key in Sum Insured up to the period

Other Form-level considerations

- Additional combination need not be added, Template is listed with all possible combinations. Please fill against the combination applicable.
- Data in this form captures “Up to the Quarter” values
- All INR figures are to be entered in absolute values without any decimals.
- In Channel name, Direct Business (Internet) is termed as Internet, Direct Business (Other than Internet) is termed as Other than Internet in the template.

6.4. Statement of Incurred Claims

Objective: The purpose of this form is to collect information about the claims, study the movement of claim, Number and amount Line of Business wise.

Other definitions:

- 1) Adjustment due to surveyors is the change in liability in case liability changes from the initial estimate. Normally estimates will be lower. In case, liability is high it will be negative.
- 2) Adjustments due to court awards are the change in liability in case liability changes from the initial estimate. Normally estimates will be higher. In case of liability is low it will be negative.
- 3) All claim figures are inclusive of micro insurance claim figures.
- 4) Repudiated claims are those claims where the insurer has clearly denied its liability with the reasons thereof.
- 5) Other claims written off the books, than under repudiated are to be mentioned under closed claims.
- 6) For property line of business (Fire and Engineering), the location refers to the actual place where the property or risk is situated,
- 7) For others the location refers to the actual place, where the insured is located.

Method of filling & submission: This form is divided into 2 input templates. One template collects details of the incurred claims and the other template captures the ageing of the incurred claims.

This data is collected quarterly.

Templates used: *INPUT_NL_STATEMENT_INC_CLAIMS_DETAILS* & *INPUT_NL_STATEMENT_INC_CLAIMS_AGEING*

Template 1 (INPUT_NL_STATEMENT_INC_CLAIMS_DETAILS)- Collects details of the incurred claims

Data Entry Guidelines for the fields in the Upload Template

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Line_of_Business	Varchar	Master driven field	Line of Business will be mentioned in the upload template.
No_of_Claims_Booked	Numeric	User Input Field	User is expected to key in the number of claims booked for each LOB in this quarter
Amount_of_Claims_Booked	Float	User Input Field	User is expected to key in the amount of claims booked for each LOB in this quarter
No_of_Claims_Paid	Numeric	User Input Field	User is expected to key in the number of claims paid for each LOB in this quarter
Amount_of_Claims_Paid	Float	User Input Field	User is expected to key in the amount of claims paid for each LOB in this quarter
No_of_Claims_Reopened	Numeric	User Input Field	User is expected to key in the number of claims reopened for each LOB in this quarter
Amount_of_Claims_Reopened	Float	User Input Field	User is expected to key in the amount of claims reopened for each LOB in this quarter
Amount_of_Adjustment_in_Claims_due_to_Surveyors	Numeric	User Input Field	User is expected to key in the amount of adjustment in claims due to surveyors for each LOB in this quarter. Any adjustments with respect to Health related claims should be included in this Field
Amount_of_Adjustment_in_Claims_due_to_Court	Float	User Input Field	User is expected to key in the amount of adjustment in claims due to court

e_to_Court_awards			awards for each LOB in this quarter
No_of_Claims_Repu diated	Numeric	User Input Field	User is expected to key in the number of claims repudiated for each LOB in this quarter
Amount_of_Claims_ Repudiated	Float	User Input Field	User is expected to key in the amount of claims repudiated for each LOB in this quarter
No_of_Claims_Clos ed	Numeric	User Input Field	User is expected to key in the number of claims closed for each LOB in this quarter
Amount_of_Claims_ Closed	Float	User Input Field	User is expected to key in the amount of claims closed for each LOB in this quarter

Other Form-level considerations

- Additional combination need not be added, Template is listed with all possible combinations. Please fill against the combination applicable.
- Data in this form captures “For to the Quarter” values
- All INR figures are to be entered in absolute values without any decimals.

Template 2 (INPUT NL STATEMENT INC CLAIMS AGEING) – Captures ageing of the incurred claims as submitted in template 1

Data Entry Guidelines for the fields in the Upload Template

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Line_of_Business	Varchar	Master driven field	Line of Business will be mentioned in the upload template.
Particulars	VarChar	Master driven field	Particulars will be mentioned in the upload template. User does not have to fill this
Particulars_Code	Numeric	Master driven field	Corresponding particular's code will be mentioned in upload template. User does not have to fill this.
No_of_Claims	Numeric	User Input Field	User is expected to key in the number of claims for each LOB as per the ageing bucket range available in this quarter
Amount_of_Claims	Float	User Input Field	User is expected to key in the amount of claims for each LOB as per the ageing bucket range available in this quarter

Other Form-level considerations

- Additional combination need not be added, Template is listed with all possible combinations. Please fill against the combination applicable.
- Data in this form captures “For to the Quarter” values
- All INR figures are to be entered in absolute values without any decimals.

6.5. Form X- State Wise statement of Offices

Objective: The purpose of this form is to collect information about the Indian offices state wise for the quarter. It aims to collect information on the number of offices that were opened and closed in the quarter and the number of offices relocated, approved and approved but not opened up to the quarter.

Every office has to be classified as per the below classifications

- 'Rural' group includes all office centres, where city/town/village is with population of less than 10,000.
- 'Semi-urban' group includes office centres, where city/town/village is with population of 10,000 and above but less than 1 lakh.
- 'Urban' group includes office centres, where city/town/village is with population of 1 lakh and above but less than 10 lakh.
- 'Metropolitan' group includes office centres, where city/town/village is with population of 10 lakh and above.

The population shall be taken as per the latest available census data.

Method of filling & submission: Data is collected quarterly.

Templates used: *INPUT_NL_INDIAN_OFFICES*

Data Entry Guidelines for the fields in the Upload Template

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
State_Name	Varchar	Master driven field	State name will be mentioned in the upload template.
State_ID	Numeric	Master driven field	State id will be mentioned in the upload template.
No_of_offices_Opened_Metro_For_the_Period	Numeric	User Input Field	User is expected to key in the total number of offices opened in the metro areas for the quarter
No_of_offices_Opened_Urban_For_the_Period	Numeric	User Input Field	User is expected to key in the total number of offices opened in the urban areas for the quarter
No_of_offices_Op	Numeric	User Input	User is expected to key in the total

ened_SemiUrban_For_the_Period		Field		number of offices opened in the semiurban areas for the quarter
No_of_offices_Opened_Rural_For_the_Period	Numeric	User Field	Input	User is expected to key in the total number of offices opened in the rural areas for the quarter
No_of_offices_Closed_Metro_For_the_Period	Numeric	User Field	Input	User is expected to key in the total number of offices closed in the metro areas for the quarter
No_of_offices_Closed_Urban_For_the_Period	Numeric	User Field	Input	User is expected to key in the total number of offices closed in the urban areas for the quarter
No_of_offices_Closed_SemiUrban_For_the_Period	Numeric	User Field	Input	User is expected to key in the total number of offices closed in the semiurban areas for the quarter
No_of_offices_Closed_Rural_For_the_Period	Numeric	User Field	Input	User is expected to key in the total number of offices closed in the rural areas for the quarter
No_of_offices_Relocated_Upto_the_Period	Numeric	User Field	Input	User is expected to key in the total number of offices relocated up to the quarter.
No_of_offices_Approved_Upto_the_Period	Numeric	User Field	Input	User is expected to key in the total number of offices approved up to the quarter.
No_of_offices_Approved_but_not_Opened_Upto_the_Period	Numeric	User Field	Input	User is expected to key in the total number of offices which are approved but have not been opened up to the quarter.

Other Form-level considerations

- Data in this form captures both “for the Quarter” and “Up to the Quarter” values

- Column 'C' to 'J' will have 'for the quarter' and col 'K','L','M' will have 'up to the quarter' figures.
- All INR figures are to be entered in absolute values without any decimals.
- Relocation in this form refers to the offices relocated within the state, relocation outside states will be shown as opening and closing of the office.

6.6. Details of foreign offices

Objective: The purpose of this form is to collect information about the foreign office statistics, which include the representative offices, Branches, subsidiaries and agency offices. It aims to collect information on the number of offices that were opened and closed in the quarter and the number of offices relocated, approved and approved but not opened up to the quarter.

Method of filling & submission: Data is collected quarterly.

Templates used: *INPUT_NL_FOREIGN_OFFICES*

Data Entry Guidelines for the fields in the Upload Template

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Country_Name	Varchar	Master driven field	Country name will be mentioned in the upload template.
Country_ID	Numeric	Master driven field	Country id will be mentioned in the upload template.
No_of_Representative_offices_Opened_For_the_Period	Numeric	User Input Field	User is expected to key in the total number of Representative offices opened for the quarter
No_of_Branch_offices_Opened_For_the_Period	Numeric	User Input Field	User is expected to key in the total number of branch offices opened for the quarter
No_of_Subsidiary_offices_Opened_For_the_Period	Numeric	User Input Field	User is expected to key in the total number of Subsidiary offices opened for the quarter
No_of_Agency_offices_Opened_For_the_Period	Numeric	User Input Field	User is expected to key in the total number of Agency offices opened for the quarter

No_of_Representative_offices_Closed_For_the_Period	Numeric	User Field	Input	User is expected to key in the total number of Representative offices closed for the quarter
No_of_Branch_offices_Closed_For_the_Period	Numeric	User Field	Input	User is expected to key in the total number of Branch offices closed for the quarter
No_of_Subsidiary_offices_Closed_For_the_Period	Numeric	User Field	Input	User is expected to key in the total number of Subsidiary offices closed for the quarter
No_of_Agency_offices_Closed_For_the_Period	Numeric	User Field	Input	User is expected to key in the total number of Agency offices closed for the quarter
No_of_offices_Relocated_Upto_the_Period	Numeric	User Field	Input	User is expected to key in the total number of offices relocated up to the quarter.
No_of_offices_Approved_Upto_the_Period	Numeric	User Field	Input	User is expected to key in the total number of offices approved up to the quarter.
No_of_offices_Approved_but_not_Opened_Upto_the_Period	Numeric	User Field	Input	User is expected to key in the total number of offices which are approved but have not been opened up to the quarter.

Other Form-level considerations

- Data in this form captures both “for the Quarter” and “Up to the Quarter” values
- Column 'C' to 'J' will have 'for the quarter' and col 'K','L','M' will have 'up to the quarter' figures.
- All INR figures are to be entered in absolute values without any decimals.
- Liaison office not to be included.
- If a country is not listed in the upload template, Request raise it IRDA admin team to make an entry and download the latest template from portal.

6.7. Agency Organization Statement

Objective: The purpose of this form is to collect information about the agents for the quarter. The form collects the information on how many agents (male/female & individual/corporate/microinsurance/banks) have been added or terminated during the quarter.

Method of filling & submission: Data is collected quarterly.

Templates used: *INPUT_NL_AGENCY_ORG*

Data Entry Guidelines for the fields in the Upload Template

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Agent	Varchar	Master driven field	Type of agent will be mentioned in the upload template
Addition_of_Agent	Numeric	User Input Field	User is expected to key in the total number of agents which are added in the quarter
Termination_of_Agents_due_to_disciplinary_action	Numeric	User Input Field	User is expected to key in the total number of agents which are terminated due to disciplinary action in the quarter
Termination_of_Agents_due_to_non_renewal_of_license_or_other_reasons	Numeric	User Input Field	User is expected to key in the total number of agents which are terminated due to non-renewal of license or other reasons in the quarter

Other Form-level considerations

- Data in this form captures “for the Quarter” values
- All INR figures are to be entered in absolute values without any decimals.
- User need not add any additional Row item. All possible combinations are listed in the template.

6.8. State wise and channel wise claims reported

Objective: The purpose of this form is to collect information on the claims reported in each state for all channels.

Other definitions:

1. For property line of business (Fire and Engineering), the location refers to the actual place where the property or risk is situated,
2. For others the location refers to the actual place, where the insured is located.
3. All claim figures are inclusive of micro insurance claim figures.

Method of filling & submission: Data is collected quarterly. Quarter 4 submission has to be done with provisional figures as well as Audited figures.

Templates used: *INPUT_NL_STATE_CHANNEL_REP_CLAIMS*

Data Entry Guidelines for the fields in the Upload Template

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Channel_Name	Varchar	Master driven field	Channel name will be mentioned in the upload template.
Line_of_Business	Varchar	Master driven field	Line of Business will be mentioned in the upload template.
State_Name	Varchar	Master driven field	State name will be mentioned in the upload template.
State_ID	Numeric	Master driven field	Corresponding particular's code will be mentioned in upload template. User does not have to fill this.
No_of_Claims_Up	Numeric	User Input	User is expected to key in the

to_the_Period		Field	number of claims reported for corresponding LOB , channel and state up to the quarter
Amount_of_Claims_Upto_the_Period	Float	User Input Field	User is expected to key in the amount of claims reported for corresponding LOB , channel and state up to the quarter

Other Form-level considerations

- Data in this form captures “Up to the Quarter” values
- All INR figures are to be entered in absolute values without any decimals.
- In Channel name, Direct Business (Internet) is termed as Internet, Direct Business (Other than Internet) is termed as Other than Internet in the template.
- MI agent stands for Micro insurance agent which includes MFI, SHG, and NGO
- User need not add any additional Row items. All possible combinations are listed in the template.

6.9. State wise and channel wise claims paid

Objective: The purpose of this form is to collect information about the claims that have been paid across country – state wise, channel wise across all the lines of business in a particular quarter.

Other definitions:

1. For property line of business (Fire and Engineering), the location refers to the actual place where the property or risk is situated,
2. For others the location refers to the actual place, where the insured is located.
3. All claim figures are inclusive of micro insurance claim figures.

Method of filling & submission: Data is collected quarterly. Quarter 4 submission has to be done with provisional figures as well as Audited figures.

Templates used: *INPUT_NL_STATE_CHANNEL_PAID_CLAIMS*

Data Entry Guidelines for the fields in the Upload Template

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Channel_Name	Varchar	Master driven field	Channel name will be mentioned in the upload template.
Line_of_Business	Varchar	Master driven field	Line of Business will be mentioned in the upload template.
State_Name	Varchar	Master driven field	State name will be mentioned in the upload template.
State_ID	Numeric	Master driven field	Corresponding particular's code will be mentioned in upload template. User does not have to fill this.
No_of_Claims_Up	Numeric	User Input	User is expected to key in the

to_the_Period		Field	number of claims paid for corresponding LOB , channel and state up to the quarter
Amount_of_Claims_Upto_the_Period	Float	User Input Field	User is expected to key in the amount of claims paid for corresponding LOB , channel and state up to the quarter

Other Form-level considerations

- Data in this form captures “Up to the Quarter” values
- All INR figures are to be entered in absolute values without any decimals.
- In Channel name, Direct Business (Internet) is termed as Internet, Direct Business (Other than Internet) is termed as Other than Internet in the template.
- MI agent stands for Microinsurance agent which includes MFI, SHG, and NGO
- User need not add any additional Row item. All possible combinations are listed in the template.

6.10. State wise and channel wise claims Incurred

Objective: The purpose of this form is to collect information about the claims that have been incurred across country – state wise, channel wise across all the lines of business in a particular quarter.

Other definitions:

1. For property line of business (Fire and Engineering), the location refers to the actual place where the property or risk is situated,
2. For others the location refers to the actual place, where the insured is located.
3. All claim figures are inclusive of micro insurance claim figures.

Method of filling & submission: Data is collected quarterly. Quarter 4 submission has to be done with provisional figures as well as Audited figures.

Templates used: *INPUT_NL_STATE_CHANNEL_INC_CLAIMS*

Data Entry Guidelines for the fields in the Upload Template

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Channel_Name	Varchar	Master driven field	Channel name will be mentioned in the upload template.
Line_of_Business	Varchar	Master driven field	Line of Business will be mentioned in the upload template.
State_Name	Varchar	Master driven field	State name will be mentioned in the upload template.
State_ID	Numeric	Master driven field	Corresponding particular's code will be mentioned in upload template. User does not have to fill this.
No_of_Claims_Up to_the_Period	Numeric	User Input Field	User is expected to key in the number of claims incurred for

			corresponding LOB , channel and state up to the quarter
Amount_of_Claims_Upto_the_Period	Float	User Input Field	User is expected to key in the amount of claims incurred for corresponding LOB , channel and state up to the quarter

Other Form-level considerations

- Data in this form captures “Up to the Quarter” values
- All INR figures are to be entered in absolute values without any decimals.
- In Channel name, Direct Business (Internet) is termed as Internet, Direct Business (Other than Internet) is termed as Other than Internet in the template.
- MI agent stands for Microinsurance agent which includes MFI, SHG, and NGO
- User need not add any additional Row item, all possible combinations are listed in the template.

6.11. Microinsurance Statistics (Premium and Claims)

Objective: The purpose of this form is to collect information about the micro insurance products sold and claims reported, paid and incurred for microinsurance business up to the quarter.

Method of filling & submission: Data is collected quarterly. Quarter 4 submission has to be done with provisional figures as well as Audited figures.

Templates used: *INPUT_NL_MICRO_INS*

Data Entry Guidelines for the fields in the Upload Template

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Product_UIN	Varchar	User Field Input	User is expected to key in the Product UIN. This UIN should match with the record in Master.
Product_Version_Number	Varchar	User Field Input	User is expected to key in the Product Version number. This number should match the records in master
No_of_Policies_Upto_the_Period	Numeric	User Field Input	User is expected to key in the number of microinsurance policies sold up to the quarter for each product
Sum_Insured_Upto_the_Period	Float	User Field Input	User is expected to key in the Sum insured of microinsurance policies sold up to the quarter for each product.
Gross_Direct_Premium_Upto_the_Period	Float	User Field Input	User is expected to key in the Gross direct premium collected against the microinsurance policies sold up to the quarter for each

				product.
No_of_Reported_Claims_Upto_the_Period	Numeric	User Field	Input	User is expected to key in the number of claims reported up to the quarter for each microinsurance product.
Amount_of_Reported_Claims_Upto_the_Period	Float	User Field	Input	User is expected to key in the amount of claims reported up to the quarter for each microinsurance product.
No_of_Paid_Claims_Upto_the_Period	Numeric	User Field	Input	User is expected to key in the number of claims paid up to the quarter for each microinsurance product.
Amount_of_Paid_Claims_Upto_the_Period	Float	User Field	Input	User is expected to key in the amount of claims reported up to the quarter for each microinsurance product.
No_of_Incurred_Claims_Upto_the_Period	Numeric	User Field	Input	User is expected to key in the number of claims incurred up to the quarter for each microinsurance product.
Amount_of_Incurred_Claims_Upto_the_Period	Float	User Field	Input	User is expected to key in the amount of claims incurred up to the quarter for each microinsurance product.

Other Form-level considerations

- Data in this form captures “Up to the Quarter” values
- All INR figures are to be entered in absolute values without any decimals.
- Details of only approved micro insurance products should be furnished.

6.12. Details of Outsourcing Activities

Objective: The purpose of this form is to collect information about the activities which the insurer has outsourced and various details about the vendor to whom the activities have been outsourced.

Other definitions: % of outsourcing payments to Operating Expense is to be considered as a whole.

Method of filling & submission: Data is collected Half Yearly, Insurer is expected to submit this form with all the Vendor ID in case no business/payment done during this half year to maintain continuity in data. In such cases Insurer is expected to insert “0” value where ever applicable.

Templates used: *INPUT_NL_OUTSOURCING_ACTIVITY*

Data Entry Guidelines for the fields in the Upload Template

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Vendor_ID	Varchar (PAN)	User Input Field	User is expected to key in PAN number of the vendor with whom he has tied-up for outsourcing activities.
Name_of_the_Vendor	Varchar	User Input Field	User is expected to key in the name of the vendor with whom he has tied-up for outsourcing activities
Specification_of_activity_outsourced	Varchar	User Input Field	User is expected to key in the activities he has outsourced corresponding to each vendor.
Whether_Vendor_belongs_to_the_Insurer_Group	Boolean (Dropdown)	User Input Field	User is expected to choose ‘Yes’ or ‘No’ from the drop down list in this field. ‘yes’ denotes the vendor belongs to the Insurer group. No denotes the vendor does not belong to the insurer group.
Whether_Vendor_is_Insurers_Distribution_Partner	Boolean (Dropdown)	User Input Field	User is expected to choose ‘Yes’ or ‘No’ from the drop down list in this field. ‘yes’ denotes the vendor is insurer’s distribution partner. ‘no’ denotes the vendor is not insurer’s

			distribution partner.
Whether_Vendor_b elongs_Insurers_Dis tribution_Partners_ Group_or_Related_ Party	Boolean (Dropdown)	User Input Field	User is expected to choose 'Yes' or 'No' from the drop down list in this field. 'yes' denotes the vendor belongs to the Insurer's distribution Partner's group or related party. 'no' denotes the vendor does not belong to the Insurer's distribution Partner's group or related party. The Values should be same as that in Whether_Vendor_is_Insurers_Distribution_Partner.
Amount_agreed_as _per_the_outsourci ng_activity	Varchar	User Input Field	User is expected to key in the total amount agreed as per the outsourcing activity.
Amount_Paid_so_fa r_for_The_Period	Float	User Input Field	User is expected to key in the total amount paid so far for the outsourcing activity for the half year
Amount_Paid_so_fa r_Upto_The_Period	Float	User Input Field	User is expected to key in the total amount paid so far for the outsourcing activity up to the half year
Percentage_of_outs ourcing_payments_ to_Operating_Exp ense_for_The_Peri od	Float	User Input Field	User is expected to key in the percentage of outsourcing payments to Operating expense for the half year.
Percentage_of_outs ourcing_payments_ to_Operating_Exp ense_Upto_The_Peri od	Float	User Input Field	User is expected to key in the percentage of outsourcing payments to Operating expense up to the half year.
Has_your_company _entered_in_to_an y_agreements	Boolean (Dropdown)	User Input Field	User is expected to choose 'yes' or 'No' from the drop down list in this field. 'yes' denotes a new vendor the insurer has entered in to an agreement referred under point 4.1 of IRDA Outsourcing circular dated 1/2/2011. If No please keep Column M and N blank.
Date_of_Agreeme nt	Date	User Input Field	User is expected to enter the date of the agreement in case of a new vendor. The format of the date is

				DD-MMM-YYY.
Date_of_Reportin g	Date	User Field	Input	User is expected to enter the date of the reporting in case of a new vendor. The format of the date is DD-MMM-YYY.
Is_any_Agreemen t_terminated	Boolean (Dropdown)	User Field	Input	User is expected to choose 'Yes' or 'No' from the drop down list in this field. 'yes' indicates there is a vendor whose agreement has been terminated. User has to mandatorily enter date in Column P to S. In case of No please keep column P to S blank.
Date_of_Terminat ion	Date	User Field	Input	User is expected to enter the date of the termination in case a vendor is terminated. The format of the date is DD-MMM-YYY.
Agreement_valid_ upto	Date	User Field	Input	User is expected to enter the date up to which the agreement is valid for the terminated vendor. The format of the date is DD-MMM-YYY.
Reasons_for_Ter mination	Varchar	User Field	Input	User is expected to key in the reasons for terminating the vendor.
Terminated_Vend or_Date_of_Repo rting	Date	User Field	Input	User is expected to enter the date of reporting of the terminated vendor. The format of the date is DD-MMM-YYY.
Does_your_comp any_has_a_comp rehensive_outsou rcing_policy_app roved	Boolean (Dropdown)	User Field	Input	User is expected to choose 'Yes' or 'No' from the drop down list in this field. 'yes' denote the company has a comprehensive outsourcing policy approved by the board. No denotes the company doesn't have a comprehensive outsourcing policy approved by the board

Date_of_Approval	Date	User Field	Input	If for the above field, user keys in 'Yes', he needs to mention the date when the outsourcing policy was approved by the board.
Date_of_Last_Review	Date	User Field	Input	If the insurer has a comprehensive outsourcing policy approved by the board, in this field, he is expected to mention the date when that policy was last reviewed.
Is_the_performance_of_service_providers_reviewed_every_year	Boolean (Dropdown)	User Field	Input	User is expected to choose 'Yes' or 'No' from the drop down list in this field. Yes denotes the performance of the service providers is reviewed every year. No denotes the performance of the service providers is not reviewed every year
Performance_of_service_providers_Date_of_Last_Review	Date	User Field	Input	User is expected to key in the date on which the service providers were last reviewed.

Other Form-level considerations

- Data in this form captures “for the half year” and “Up to the half year” values
- All INR figures are to be entered in absolute values without any decimals.
- Distribution Partner can be Individual Agent, Corporate Agent, Insurance Broker and Referral Company.
- Date format to be DD-MMM-YYYY
- Insurer should submit PAN number at the time of submission of returns. PAN once used, Insurer must use the same for subsequent submission for the Vendor.
- For vendor who has outsourced more than one activity, user will have to create a new entry for each activity outsourced.

6.13. Statement of Facultative Placement

Objective: This input form captures the details of the facultative placement made by insurers -policy level data.

- a) In case of coinsurance, only the lead insurer will input the share % details.
- b) In case where the lead insurer is arranging for the RI placement on behalf of others (100% of the risk), then only the lead insurer shall provide the RI details and that the other coinsurers need not provide the information.
- c) In respect of the risk for which information is provided by this statement, where the RI arrangement is made individually then the insurer shall provide the information in respect of Fac placement only to the extent of his share.

Insurer has to upload two separate templates for this particular form: one template with details of coinsurer and other template without coinsurer. All the fields in both templates are the same. Only in case of with coinsurer, insurer is expected to enter name of coinsurer.

Input template name:

- 1) **INPUT_NL_RI_FACULTATIVE_PLACEMENT_WITH_COINSURER**
- 2) **INPUT_NL_RI_FACULTATIVE_PLACEMENT_WITHOUT_COINSURER**

Data Entry Guidelines for the fields in the Upload Template

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Policy no.	Numeric	User input field	Policy no. of the facultative treaty is to be entered by the user
Reinsurer_UIN	Varchar	Master driven field	User is expected to key in the UIN of the Reinsurer. Request refer Section 2.15 Reinsurance Return Filing of User Manual for steps to search/generate UIN of Reinsurers.
Name_of_insured	Varchar	User input field	User should enter name of insured person/corporation for the facultative reinsurance.
Address_of_insured	Varchar	User input field	User should enter address of insured
Location_of_risk	Varchar	User input field	User should enter the location/place of risk which is insured
100_Percent_Premium	Float	User input field	User should enter the 100% of Gross written premium on the direct policy
Name_of_coinsurers	Varchar	User input field	This field is applicable only in with coinsurer template. List of all insurers is provided in same input template of form in another sheet by name “code”. User is expected to pick up a name of coinsurer in this list and paste it in same format in the name of coinsurer field. All the names of the coinsurers may be pasted in a similar manner using comma as a separator. Maximum

			500 characters allowed.
Total_Share_of_coinsurer	Varchar	User input field	This field is applicable only in with coinsurer template. User should enter the Total share of all coinsurers selected in previous fieldMaximum 500 characters allowed.
Share_of_insurer	Float	User input field	This field is applicable only in with coinsurer template. User should enter their share of the Gross Written Premium
Whether_the_risk_was_reinsured_abroad	Boolean (Dropdown)	User input field	User is expected to select yes/No values from dropdown provided in input template
If_Yes_was_the_risk_offered_to_the_insurers_and_reinsurers_in_India?	Boolean (Dropdown)	User input field	This field is mandatory only if “yes” value is selected in previous field. User is expected to select yes/No values from dropdown provided in input template
Total_RI_Premium	Float	User input field	User is expected to enter the total gross Facultative reinsurance premium for the respective policy
Reinsurer_Share_Amount	Float	User input field	User is expected to enter the reinsurers share of Facultative premium amount for the respective policy
Reinsurer_Share_Percentage	Float	User input field	User is expected to enter the reinsurers percentage share of total Fac RI premium for the respective policy

Other Form-level considerations

- Data in this form captures “for the period” values
- All INR figures are to be entered in absolute values without any decimals.
- For more than one Reinsurer for same policy, Please make a new entry with the same policy number.
- For more than one Insured for same policy, Please make appropriate new entries with same policy number.

6.14. Catastrophic Claim Details – State wise

Objective: The purpose of this form is to collect details about the claims which have arisen due to catastrophic events in each state of the country.

Other definitions:

- Fully Settled claims means fully paid claims.
- Partially settled claims means partially paid claims.
- Catastrophe: all catastrophes as declared by state government have to be taken into consideration.

Method of filling & submission: Data is collected Yearly. Insurer has to upload three separate templates for this particular form. One template with claim details due to catastrophe and other two templates where in there is co-insurance or reinsurance contract involved with other insurance companies. One template to capture Coinsurer details and other to capture Reinsurer details.

Templates used: *INPUT_NL_CLAIMS_CAT ; INPUT_NL_CLAIMS_CAT_COINSURER ; INPUT_NL_CLAIMS_CAT_REINSURER*

Data Entry Guidelines for the fields in the Upload Template

INPUT_NL_CLAIMS_CAT

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Nature_of_catastr ophe_losses	Varchar	Master driven field	Nature of catastrophe losses will be mentioned in the upload template. User is expected to choose the nature of catastrophe from the Code sheet.
Claims_Status	Varchar	Master driven field	Claim status will be mentioned in the upload template. User is expected to choose the status of the catastrophic claim from the values provided in the default template.
Line_of_Business	Varchar	Master driven field	Line of Business will be mentioned in the upload template.
State_Name			

	Varchar	Master driven field	State name will be mentioned in the upload template.
State_ID	Numeric	Master driven field	State id will be mentioned in the upload template.
No_of_Claims	Numeric	User Input Field	User is expected to key in the number of catastrophe claims for corresponding claim status
Amount_of_Claims	Float	User Input Field	User is expected to key in the amount of catastrophe claims for corresponding claim status

Other Form-level considerations

- Data in this form captures “for the year” values
- All INR figures are to be entered in absolute values without any decimals.
- To add new entry of Nature of catastrophe Loss" the user will have to copy from row no 7 to 3926

Note: Templates to capture catastrophic claim details where Coinsurer/Reinsurer is involved are on hold for now.

Data Entry Guidelines for the fields in the Upload Template

INPUT_NL_CLAIMS_CAT_COINSURER

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Line_of_Business	Varchar	Master driven field	Line of Business will be mentioned in the upload template.
Coinsurer_ID	Varchar	User Input Field	All Insurers in India are listed in code sheet, user is expected to copy the Co insurer ID from the Code sheet and paste them here.
Insured	Varchar	User Input Field	User is expected to enter the Insured name
Location	Varchar	User Input Field	User is expected to enter the location of risk where the catastrophe occurred.
Sum_at_Risk_Upt	Float		User is expected to enter the sum

o_the_Period		User Field	Input	at risk upto the period
GWP_Upto_the_Period	Float	User Field	Input	User is expected to key in Gross written premium upto the period
Ceded_Premium_Upto_the_Period	Float	User Field	Input	User is expected to key in the amount of premium ceded up to the period.
Net_Premium_Up to_the_Period	Float	User Field	Input	User is expected to key in the amount of Net premium up to the period.
Date_of_loss	Date	User Field	Input	User is expected to key in the date of loss.
Particulars_of_losses	Varchar	User Field	Input	User is expected to key in the details of loss

Other Form-level considerations

- Data in this form captures “for the year” values
- All INR figures are to be entered in absolute values without any decimals.

Data Entry Guidelines for the fields in the Upload Template

INPUT_NL_CLAIMS_CAT_REINSURER

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Line_of_Business	Varchar	Master driven field	Line of Business will be mentioned in the upload template. User needs to choose from the drop down list.
Reinsurer_UIN	Varchar	User Field Input	User is expected to key in the Reinsurer UIN as generated by the system. Request to refer Section 2.15 Reinsurance Return Filing of User Manual for URN generation steps for Reinsurer. <u>Search or generate an UIN for a reinsurer</u>
Insured	Varchar	User Field Input	User is expected to enter the Insured name
Location			User is expected to enter the

	Varchar	User Field	Input	location of risk where the catastrophe occurred.
Sum_at_Risk_Upto_the_Period	Float	User Field	Input	User is expected to enter the sum at risk upto the period
GWP_Upto_the_Period	Float	User Field	Input	User is expected to key in Gross written premium upto the period
Ceded_Premium_Upto_the_Period	Float	User Field	Input	User is expected to key in the amount of premium ceded up to the period.
Net_Premium_Upto_the_Period	Float	User Field	Input	User is expected to key in the amount of Net premium up to the period.
Date_of_loss	Date	User Field	Input	User is expected to key in the date of loss.
Particulars_of_losses	Varchar	User Field	Input	User is expected to key in the details of loss

Other Form-level considerations

- Data in this form captures “for the year” values
- All INR figures are to be entered in absolute values without any decimals.

6.15. Large Claim Details - State wise

Objective: The purpose of this form is to collect details about the large claims in each state of the country. Large claims are claims where the reported losses are INR 10 Crores & above.

Method of filling & submission: Data is collected Yearly

Templates used: *INPUT_NL_CLAIMS_LARGE*

Data Entry Guidelines for the fields in the Upload Template

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Reason_for_claim	Varchar	Master driven field	Reason for claim will be mentioned in the upload template.
Line_of_Business	Varchar	Master driven field	Line of Business will be mentioned in the upload template.
State_Name	Varchar	Master driven field	State name will be mentioned in the upload template.
State_ID	Numeric	Master driven field	State id will be mentioned in the upload template.
Major_Loss	Varchar	User Field Input	User is expected to key in the details of loss
No_of_Reported_Claims_Upto_the_Period	Numeric	User Field Input	User is expected to input the number of claims reported up to the year
Amount_of_Reported_Claims_Upto_the_Period	Float	User Field Input	User is expected to input the amount of claims reported up to the year
No_of_Fully_Settled_Claims_Upto_the_Period	Numeric	User Field Input	User is expected to input the number of claims settled up to the year
Amount_of_Fully_Settled_Claims_Upto_the_Period	Float	User Field Input	User is expected to input the amount of claims settled up to the

			year
No_of_Partially_settled_Claims_Up_to_the_Period	Numeric	User Field	Input User is expected to input the number of claims settled up to the year
Amount_of_Partially_settled_Claims_Upto_the_Period	Float	User Field	Input User is expected to input the amount of claims settled up to the year
No_of_Outstanding_Claims_Upto_the_Period	Numeric	User Field	Input User is expected to input the number of claims outstanding up to the year
Amount_of_Outstanding_Claims_Upto_the_Period	Float	User Field	Input User is expected to input the amount of claims outstanding up to the year

Other Form-level considerations

- Data in this form captures “up to the year” values
- All INR figures are to be entered in absolute values without any decimals.

6.16. Summary of Terrorism Insurance Business

Objective: The purpose of this form is to captures the Premium and sum Insured information ceded to the Terrorism Pool

Method of filling & submission: Data is collected Yearly

Templates used: *INPUT_NL_TERRORISM_BUSINESS*

Data Entry Guidelines for the fields in the Upload Template

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Risk_Classification	Varchar	Master driven field	Risk classification will be mentioned in the upload template.
Coverage	Varchar	Master driven field	Coverage will be mentioned in the upload template.
State_Name	Varchar	Master driven field	State name will be mentioned in the upload template.
State_ID	Numeric	Master driven field	State id will be mentioned in the upload template.
No_of_Policies	Numeric	User Input Field	User is expected to input the number of policies sold against each risk classification and coverage up to the year
Sum_Insured	Float	User Input Field	User is expected to input the amount of sum insured against each risk classification and coverage up to the year
Gross_Premium	Float	User Input Field	User is expected to input the amount of Gross premium collected against each risk classification and coverage up to the year

Other Form-level considerations

- Data in this form captures “up to the year” values
- All INR figures are to be entered in absolute values without any decimals.
- All possible combination is listed in the default template, Request not to add any additional entry.

6.17. Claims Data for Coinsurance

Objective: The purpose of this form is to capture the claims data related to coinsurance only for lead coinsurers

Method of filling & submission: Data is collected Yearly

Templates used: *INPUT_NL_CLAIMS_COINS*

Data Entry Guidelines for the fields in the Upload Template

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Coinsurer_ID	Varchar	Master driven field	Coinsurer_ID will be mentioned in the 'Code' sheet of upload template.
Claims_Pending_f or_less_than_6_months	Numeric	User Input Field	User is expected to input the amount of claims pending for less than 6 months for that coinsurer.
Claims_Pending_f or_6_months_to_1_year	Numeric	User Input Field	User is expected to input the amount of claims pending between 6 months to 1 year for that coinsurer.
Claims_Pending_f or_1_year_to_3_year	Numeric	User Input Field	User is expected to input the amount of claims pending for 1 to 3 years with that coinsurer.
Claims_Pending_f or_more_than_3_years	Numeric	User Input Field	User is expected to input the amount of claims pending for more than 3 years for that coinsurer.

Other Form-level considerations

- Data in this form captures “up to the year” values
- All INR figures are to be entered in absolute values without any decimals.

6.18. Reinsurance arrangements during the year

Objective: The purpose of this form is to capture the Line of Business wise details of Premium retained and ceded in and outside India and reinsurance arrangements made by the insurers with various reinsurers both in and out of India.

Method of filling & submission: Data is collected yearly.

Templates used: *INPUT_NL_RI TREATY_DETAILS*

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Line_of_Business	Varchar	Master driven field	Each line of business will be mentioned in upload template. User does not have to fill this.
Gross_premium	Float	User input field	User is expected to enter the gross premium amount for the corresponding line of business
Fac_RI_accepted	Float	User input field	User is expected to enter the amount of facultative reinsurance premium accepted
Treaty_RI_accepted	Float	User input field	User is expected to enter the amount of treaty reinsurance premium accepted
Treaty_reinsurance_ceded_in_India	Float	User input field	User is expected to enter the treaty reinsurance premium ceded in India
Treaty_reinsurance_ceded_outside_India	Float	User input field	User is expected to enter the treaty reinsurance premium ceded outside India
Facultative_Reinsurance_ceded_in_India	Float	User input field	User is expected to enter the facultative reinsurance premium ceded in India
Facultative_Reinsurance_ceded_outside_India	Float	User input field	User is expected to enter the facultative reinsurance premium ceded outside India

Other Form-level considerations

- Data in this form captures “up to the year” values
- All INR figures are to be entered in absolute values without any decimals.

6.19. Annexure: Treaties & List of Lead Reinsurers, address of Reinsurers and ratings

Objective: This annexure captures the details of the lead reinsurers participating in the treaties -UIN Number, name and address of reinsurers, rating of reinsurers

Method of filling & submission: Data is collected yearly. Data submitted in this form is for the upcoming financial year by 30th April.

Templates used: *INPUT_NL_RI_REINSURER DATA*

Data Entry Guidelines for the fields in the Upload Template

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Type_of_RI-Placement	Varchar	Master driven field	Input template will be prefilled for this field, values are Proportional and Non-proportional.
URN_of_Treaty	Varchar	User input field	User is expected to fill the URN of treaty obtained after registering the treaty in BAP. (Request to refer Section 2.15 Reinsurance Return Filing of User Manual for steps to generate URN of Treaty.)
Status_of_Treaty	Varchar	User input field	User is expected to select a value from dropdown for this field in template. Dropdown values are 1) Fresh – In case of new treaty. 2) Modified – in case a treaty is extended 3) Existing – in case of continuity in existing treaty submission. 4) Terminated/Withdrawn – In case a treaty is terminated before its end date.
Reason_for_Termination	Varchar	User input field	User is expected to fill this field only if “terminate/withdrawn” value is selected in “reason for termination” field.
UIN_of_Reinsurer	Varchar	User input	User should enter the UIN of

		field	reinsurer, Request refer Section 2.15 Reinsurance Return Filing of User Manual to search/generate UIN of Reinsurers. Wherever there are more than one Reinsurer, additional rows will have to be inserted and information pertaining to all reinsurers participating in the treaty arrangement has be furnished
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Reinsurer's data will be pre-populated from the master data once the UIN is entered and uploaded into BAP.

Other Form-level considerations

- If one Line of Business has more than one treaty, Insurers are required to add a new entry with the specified Line of Business and Type of RI placement
- Reinsurer's data will be pre-populated from the master data once the UIN is entered by the insurer

6.20. Performance of Proportional Treaty - To be furnished by insurers

Objective: The purpose of this form is to collect the information about performance of proportional treaty placements made by insurers.

Method of filling & submission: Data is collected Yearly.

Templates used: *INPUT_NL_RI_P_TR_PERFORMANCE*

Data Entry Guidelines for the fields in the Upload Template

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Basis_of_treaty	Varchar	Master driven field	It is a master field with values Accounting Year and Underwriting Year. User can add rows with the values in same format as prefilled in input template.
Treaty_URN	Varchar	User input fields	User is expected to fill the URN of treaty obtained after registering the treaty in BAP. (Request to refer Section 2.15 Reinsurance Return Filing of User Manual for steps to generate URN of Treaty.)
PF_Entry_Premium	Float	User input field	User is expected to enter the premium amount paid to the reinsurer for portfolio entry.
PF_entry_Loss	Float	User input field	User is expected to enter the Amount of loss credited to the reinsurer with its share of a proportion of the outstanding losses from the previous period.
Premium	Float	User input field	User is expected to enter the amount of premium ceded to reinsurer
Commission	Float	User input field	User is expected to input the commission received for that treaty
Claims_Paid	Float	User input field	User should enter the no. of claims paid by the reinsurer
PF_Withdrawal_Premium	Float	User input field	If treaty is withdraw/terminated, user should enter the amount of premium paid to reinsurer at the time of withdrawal/termination
PF_Withdrawal_loss	Float	User input field	User should enter the loss incurred but not paid by the reinsurer at the time of withdrawal/termination

Gross profit	Float	Derived	User is expected to enter the gross premium amount based on premium accepted or ceded. Gross Profit = PF Entry Premium + PF entry Loss + Premium -Commission - Claims Paid - PF Withdrawal Premium - PF Withdrawal loss
Profit commission	Float	User input field	User should enter the amount paid to ceding company out of the profit which makes it for reinsurance.

Other Form-level considerations

- Data in this form captures “up to the year” values
- All INR figures are to be entered in absolute values without any decimals.

6.21. Performance of Non-Proportional Treaty - To be furnished by insurers

Objective: The purpose of this form is to collect the information about performance of non-prop Cover treaty placements

Method of filling & submission: Data is collected Yearly.

Templates used: *INPUT_NL_RI_NP_TR_PERFORMANCE*

Data Entry Guidelines for the fields in the Upload Template

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Non_proportional_Treaty_URN	Varchar	User input field	User is expected to fill the URN of treaty obtained after registering the treaty in BAP. (Request to refer Section 2.15 Reinsurance Return Filing of User Manual for steps to generate URN of Treaty.)
GNPI	Float	User input fields	User is expected to enter the gross net premium income obtained from particular non proportional treaty
Xol_Premium	Float	User input field	User is expected to enter the premium additionally paid to reinsurer to cover excess loss
Reinstatement_Premium	Float	User input field	User is expected to enter the additional premium amount paid to reinstate the limit consume in event of loss
No_of_claims_paid	Numeric	User input field	User is expected to enter the no. of claims ceded to reinsurer
Claims_paid	Float	User input field	User is expected to enter the amount of claims ceded to reinsurer
Claims_Outstanding	Float	User input field	User should enter the no. of claims outstanding with reinsurer.

Other Form-level considerations

- Data in this form captures “up to the year” values
- All INR figures are to be entered in absolute values without any decimals.

6.22. Reinsurance Statistics under Reg 3(12) -Business within India (To be furnished by Insurers)

Objective: This return collects the information about reinsurance business within India.

Other definition:

- The figures appearing in these statements should tally with the figures in the audited accounts.
- Premium earned should be calculated taking into account reserve for unexpired risks at the beginning and end of year. Where portfolio entry and withdrawal is accounted, these should be taken into account instead of reserve for unexpired risk. Care should be taken to see that the figures are not distorted by accounting only the portfolio entry and not the withdrawal and vice versa.
- Commission and other taxes should include any taxes or other charges directly linked to premium ceded. Where different commission rates apply, show the standard commission here.
- Treaty reinsurance includes both proportional and non-proportional arrangements.
- Ceded in India means placed with reinsurers licensed under the Insurance Act. Placement through brokers operating in India will be considered as cession in India only if it is placed with insurers licensed in India.
-

Method of filling & submission: Data is collected Yearly.

Templates used: *INPUT_NL_RI_REG 3(12)_STAT_FORM 4*

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Line_of_business	Varchar	Master driven field	All line of business is mentioned in upload template. User does not have to fill this.
Particulars	Varchar	Master driven field	Particulars for each LOB will be already defined in input template.
Particular_code	Numeric	Master driven field	Code for each particular will be prefilled in the input template. User should not tamper/add/delete the code value in template
Premium_Earned	Numeric	User input field	User is expected to input the amount of premium earned against each line of business

Commission_e tc	Numeric	User input field	User should enter the commission amount incurred on each line of business
Incurred_claim s	Numeric	User input field	User is expected to enter the incurred claims

Other Form-level considerations

- Data in this form captures “up to the year” values
- All INR figures are to be entered in absolute values without any decimals.
- All possible combinations are listed in the default template, Request not to add any additional entry.

6.23. Reinsurance Statistics under Reg 3(12) - Foreign Business (To be furnished by Insurers)

Objective: This return collects the information about reinsurance business outside India.

Other definitions:

- The figures appearing in these statements should tally with the figures in the audited accounts.
- Premium earned should be calculated taking into account reserve for unexpired risks at the beginning and end of year. Where portfolio entry and withdrawal is accounted, these should be taken into account instead of reserve for unexpired risk. Care should be taken to see that the figures are not distorted by accounting only the portfolio entry and not the withdrawal and vice versa.
- Commission and other taxes should include any taxes or other charges directly linked to premium ceded. Where different commission rates apply, show the standard commission here.
- Treaty reinsurance includes both proportional and non-proportional arrangements.
- Foreign currencies should be converted to Indian Rupee at rates used in company's account.
-

Method of filling & submission: Data is collected Yearly.

Templates used: *INPUT_NL_RI_REG 3(12)_STAT_FORM 5*

Data Entry Guidelines for the fields in the Upload Template

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Line_of_business	Varchar	Master driven field	All line of business is mentioned in upload template. User does not have to fill this.
Particulars	Varchar	Master driven field	Particulars for each LOB will be already defined in input template.
Particular_code	Numeric	Master driven field	Code for each particular will be prefilled in the input template. User should not tamper/add/delete the code value in template
Premium_Earned	Float	User input field	User is expected to input the amount of premium earned against each line of business
Commission_amount	Float	User input field	User should enter the commission amount incurred on each line of business

Incurred_claim s	Float	User input field	User in expected to enter the incurred claims
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Other Form-level considerations

- Data in this form captures “up to the year” values
- All INR figures are to be entered in absolute values without any decimals.
- All possible combinations are listed in the default template, Request not to add any additional entry.

6.24. Details of Outstanding Recoveries & their ageing data - To be furnished by the insurer

Objective: This form collects information of outstanding recoveries with Reinsurer and ageing of pending recoveries. Data to be furnished for outstanding recoveries in respect of claims recoveries only.

Method of filling & submission: Data is collected Yearly.

If data for a particular Reinsurer is submitted in a year; but no data is available for the same Reinsurer in next year, it is still required to make a submission against that Reinsurer UIN as part of next year submission for continuity with data as “0” values.

Templates used: *INPUT_NL_RI_OS_RECOVERIES*

Data Entry Guidelines for the fields in the Upload Template

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Reinsurer_UIN	Varchar	User input field	User is expected to key in the UIN of the Reinsurer against whom the recoveries are pending. Request refer Section 2.15 Reinsurance Return Filing of User Manual for steps to search/generate UIN of Reinsurers.
New_recoveries_during_the_year	Float	User input field	User should enter new recoveries added(amount due during the year)
Recovered_during_the_year	Float	User input field	User should enter the amount recovered against the Reinsurer in this financial year
Recoveries_under_dispute	Float	User input field	User is expected to input the recovery amount that is under dispute for that Reinsurer in the financial year
Pending_for_less_than_1_year	Float	User input field	User is expected to key in the recovery amount, if the amount due is pending with reinsurer over a period of 1 year.
Pending_for_1_year_to_3_year	Float	User input field	User is expected to key in the recovery amount, if the amount due is pending with reinsurer for 1-3 years
Pending_for_more_than_3_years	Float	User input field	User is expected to key in the recovery amount, if the amount due is pending with reinsurer for more than 3 years

Other Form-level considerations

- Data in this form captures “up to the year” values
- All INR figures are to be entered in absolute values without any decimals.
- Recoveries_under_dispute – This field is not considered for calculating ‘Recoveries at the end of the year’

6.25. Reinsurance Risk Concentration

Objective: This form collects the information on the risk profile of reinsurer's to ascertain the concentration of RI cession to any one reinsurer.

Data to be provided in respect of top 20 reinsurer (In terms of RI cession).

Method of filling & submission: Data is collected Yearly.

Templates used: *INPUT_NL_RI_RISK_CONCENTRATION*

Data Entry Guidelines for the fields in the Upload Template

<u>Field Details</u>	<u>Data Type</u>	<u>Field Object</u>	<u>Values</u>
Reinsurer_UIN	Varchar	Master driven field	User is expected to key in the UIN of the Reinsurer against whom the risk are placed. Request refer Section 2.15 Reinsurance Return Filing of User Manual for steps to search/generate UIN of Reinsurers.
Premium_ceded_to_reinsurers_Proportional	Float	User input field	User is expected to enter the premium amount ceded to reinsurer through proportional treaties.
Premium_ceded_to_reinsurers_Non_Proportional	Float	User input field	User is expected to enter the premium amount ceded to reinsurer through non proportional treaty
Premium_ceded_to_reinsurers_Facultative	Float	User input field	User is expected to enter the premium amount ceded to reinsurer through facultative
GWP	Float	User input field	User is expected to input the gross net premium income for each Reinsurer

Other Form-level considerations

- Data in this form captures “up to the year” values
- All INR figures are to be entered in absolute values without any decimals.