Input Filing Guidelines - Life

Record of Release

Version No.	Modified By	Reviewed By	Authorized By	Release Date	Modifications Done
1.0	Lakshmi Narasimhan	Anju Palelil	Jayanti U	19-November-2013	Added Introduction section, Included Business Validations, Formatting changes
1.1	Lakshmi Narasimhan	Ram M	Jayanti U	15-July-2014	Formatting changes
1.2	Lakshmi Narasimhan	Anju Palelil	Jayanti U	12-December-2014	Changes done as per the Change Request.
1.2	Lakshmi Narasimhan	Deepshikha Gosain	Jayanti U	31-March-2015	Updated Guidelines for the monthly forms

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1.0 Introduction

The Insurance Regulatory and Development Authority of India ('IRDAI') monitors the enforcement of IRDA 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 of India, IRDAI, details regarding their operations. These are to be submitted through the Monthly, Quarterly, Half-yearly, Annual and the occasional Ad-hoc returns. Life Operational returns help provide IRDAI data across Life Insurance industry by capturing data across different Channels, Products (this includes Micro insurance), New business, Renewal, Claims and Outsourcing activities.

2.0 Generic Guidelines

1. Every form has to be updated in absolute numbers. Please do not convert values into Crores or Lakhs.

2. Data is not to be entered in those fields which have been highlighted in grey (Eg: Template Name: Details of New Business Data For MI - Channel wise, cells F7 to F13 are to be left blank similarly D14 to D20)

3. Do not tamper with the static contents in the templates

4. Do not include any additional row items in the template. The templates "New Business Data - Product and Channel Wise", "Business Data on Social Security Schemes", "Details of Outsourcing Activities" and "List of MI Products"are exceptions to this rule.

5. Do not delete any rows from the templates

6. Specify negative values with a negative sign before the number (Eg. "-500000")

7. Do not omit data for any row items or filter parameters. If there is no data, please specify '0'

8. While uploading data through the input templates verify the form specific guidelinesbelow are satisfied(section 5.0 onwards)

9. *Nil Returns*

   The system usually does not allow the user to submit the bunch unless data has been uploaded against all returns in a 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 even when no data has been uploaded against a particular return.

3.0 Listof Returns, Frequencyandflow 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:

Life Insurers

No	Form Name	Frequency	Signatory
1	Agency Statistics	Quarterly/Annual	Compliance Officer
2	Agency Statistics - Slab wise	Quarterly/Annual	Compliance Officer
3	Agency Statistics Statewise	Quarterly/Annual	Compliance Officer
4	Premium Awaited Policies	Quarterly/Annual	Compliance Officer
5	Data on legal cases	Quarterly/Annual	Compliance Officer
6	New Business Data - Channelwise	Quarterly/Annual	Compliance officer
7	New Business Data - Product & Channelwise	Annual	Compliance officer
8	New Business Data - Statewise	Quarterly/Annual	Compliance officer
9	Claims Data on Social Security Schemes	Quarterly/Annual	Compliance officer
10	Business Data on Social Security Schemes	Annual	Compliance officer
11	Group New Business Category wise Data	Quarterly/Annual	Compliance officer
12	Data for surrenders, partial withdrawals, switches and top-ups.	Quarterly/Annual	Compliance officer
13	Details of New Business Data For MI - Channel wise	Quarterly/Annual	Compliance Officer
14	Details of New Business Data For MI - Statewise	Quarterly/Annual	Compliance Officer
15	Survival/Periodic Benefits and Maturity Benefits (Individual)	Quarterly/Annual	Compliance Officer
16	Death Claims (Individual)	Quarterly/Annual	Compliance Officer
17	Death Claim and Scheme Level Surrenders (Group)	Quarterly/Annual	Compliance Officer
18	Rider Claims Data	Quarterly/Annual	Compliance Officer
19	Statewise Death Claims Movement Form	Quarterly/Annual	Compliance Officer
20	Statewise Benefits Paid Movement Form	Quarterly/Annual	Compliance Officer
21	MI Claims movement Form - Maturity Only	Quarterly/Annual	Compliance Officer
22	MI Claims movement Form - Death Claims	Quarterly/Annual	Compliance Officer
23	Penal Interest Paid - Claims and Benefits	Quarterly/Annual	Compliance Officer
24	Death Occurrences-Policy Duration wise	Quarterly/Annual	Compliance Officer
25	Health Claims (Individual)	Quarterly/Annual	Compliance Officer
26	Health Claims (Group)	Quarterly/Annual	Compliance Officer
27	Free Look and Cheque dishonor data	Quarterly/Annual	Compliance Officer
28	Repudiated/Rejected Claims Data	Quarterly/Annual	Compliance Officer
29	Details of business procured through distance mediums	Quarterly/Annual	Compliance Officer
30	List of MI Products	Quarterly/Annual	Compliance Officer
31	Incomewise Classification of Insurance Buyers-Statewise	Annual	Compliance Officer
32	New Business Figures (First Year Premium) -Individual	Monthly/Annual	Compliance Officer

4.0 Form Level Guidelines

Sr No	Form Name	For the Period	Upto the Period	UIN and Version No.	Data Validation	Two/Three upload templates	Insertion and Deletion of rows allowed
		A	B	C	D	E	F
1	Agency Statistics	x			x		
2	Agency Statistics - Slab wise		x		x		
3	Agency Statistics Statewise		x		x		
4	Premium Awaited Policies	x	x				
5	Data on legal cases filed	x					
6	New Business Data – Channelwise		x				
7	New Business Data - Statewise		x			2	
8	Claims Data on Social Security Schemes	x		x			x
9	Group New Business Category wise Data		x				
10	Data for surrenders, partial withdrawals, switches and top-ups.		x				
11	Details of New Business Data For MI - Channel wise		x				
12	Details of New Business Data For MI - Statewise		x				
13	Survival/Periodic Benefits and Maturity Benefits (Individual)	x				2	
14	Death Claims (Individual)	x				2	
15	Death Claim and Scheme Level Surrenders (Group)	x				3	
16	Rider Claims Data	x				2	
17	Statewise Death Claims Movement Form	x					
18	Statewise Benefits Paid Movement Form	x					
19	MI Claims movement Form - Maturity Only	x				2	
20	MI Claims movement Form - Death Claims	x				2	
21	Penal Interest Paid - Claims and Benefits		x				

Sr No	Form Name	For the Period	Upto the Period	UIN and Version No.	Data Validation	Two/Three upload templates	Insertion and Deletion of rows allowed
		A	B	C	D	E	F
22	Death Occurrences-Policy Duration wise		x				
23	Health Claims (Individual)	x				2	
24	Health Claims (Group)	x				2	
25	Free Look and Cheque dishonor data		x				
26	Repudiated/Rejected Claims Data		x				
27	Details of business procured through distance mediums		x				
28	List of MI Products		x	x			x
29	New Business Figures (First Year Premium) -Individual	x	x			2	
30	New Business - First Premium Figures - Individual	x	x			2	
31	New Business Figures (First year Premium) - Group	x	x			2	
32	Renewal - Individual Business Figures	x	x			2	
33	Renewal - Group Business Figures	x	x			2	
34	Details of Outsourcing Activities	x	x				x
35	New Business Data - Product & Channelwise (Annual)	NA	NA	x			x
36	Business Data on Social Security Schemes (Annual)	NA	NA	x			x
37	Incomewise Classification of Insurance Buyers- Statewise (Annual)	NA	NA				
38	AML Compliance officer Details (Ad Hoc)	NA	NA				x

Notes:

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

b) These forms require "Upto the period" data to be provided in the upload template

c) Some forms mandatorily need UIN and version number to be input as part of the upload template since system will perform a validation based on these

d) Forms having inter form validations (refer Annexure section for validations)

e) Forms where data is to be uploaded with help of more than one upload template

f) 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 two filters, Product Category: Linked/Non Linked and Line of Business: Life/Annuity/Health/Pension the form length will be restricted to, 4*2 = 8 rows of data)}

Detailed data-entry procedure for returns

5.0 Agency Statistics

Objective: The purpose of this form is to collect the data on the number of agents and the change in numbers during the year for each insurer. Data is collected quarterly and annually.

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Particulars	VarChar	Master driven field	Particulars will be mentioned in the upload template
No_of_new_agents_registered_during_the_quarter	Numeric	User Input Field	User is expected to key in No of new agents registered during the quarter
No_of_agents_Terminated_due_to_disciplinary_reasons	Numeric	User Input Field	User is expected to key in No of agents deleted due to disciplinary reasons
No_of_agents_Terminated_due_to_other_reasons	Numeric	User Input Field	User is expected to key in No of agents deleted due to other reasons

Other Form-level considerations

- The data under this form is to be furnished on incremental basis only i.e. for the particular quarter for which the data is being furnished
- 'NGO', 'SHG' and 'MFI' have their definitions as per the IRDA (Micro Insurance) Regulations, 2005..

- Other MI Agents (other than SHG's, MFI's and NGO's) are as per the provisions of the circular IRDA/Life/Cir/MIN/065/04/2013 on 3rd April, 2013 wherein the Authority had permitted several more entities like District Co-operative Banks, Regional Rural Banks, Individual owners of Kirana shops etc. who are Banking Correspondents to be appointed as Micro Insurance agents
- 'Specified person' shall have the meaning as stated in the IRDA (Corporate Agents' Licensing) Regulations, 2002.
- Data to be provided in Absolute numbers
- Business Validations specific to this form have been embedded, please refer the Annexure section

6.0 Agency Statistics - Slab wise

Objective: The purpose of the form is to collect the data of agents based on business procured during the year for each insurer

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Particulars	VarChar	Master driven field	Particulars will be mentioned in the upload template
Zero Policies	Numeric	User Input Field	User is expected to key in No of agents who sold Zero policies
From_1_to_10_policies	Numeric	User Input Field	User is expected to key in No of agents who sold 1 to 10 policies
From_11_and_upto_25_policies	Numeric	User Input Field	User is expected to key in No of agents who sold From 11 and up to 25 policies
From_26_and_upto_50_policies	Numeric	User Input Field	User is expected to key in No of agents who sold From 26 and up to 50 policies
From_51_and_upto_100_policies	Numeric	User Input Field	User is expected to key in No of agents who sold From 51 and up to 100 policies
From_101_and_upto_300_policies	Numeric	User Input Field	User is expected to key in No of agents who sold From 101 and up to 300 policies
From_301_and_upto_500_policies	Numeric	User Input Field	User is expected to key in No of agents who sold From 301 and up to 500 policies
From_501_and_upto_1000_policies	Numeric	User Input Field	User is expected to key in No of agents who sold From 501 and up to 1000 policies
From_1001_and_upto_3000_policies	Numeric	User Input Field	User is expected to key in No of agents who sold From 1001 and up to 3000 policies
From_3001_and_upto_5000_policies	Numeric	User Input Field	User is expected to key in No of agents who sold From 3001 and up to 5000 policies
From_5001_and_upto_10000_policies	Numeric	User Input Field	User is expected to key in No of agents who sold From 5001 and up to 10000 policies
More_Than_10000	Numeric	User Input Field	User is expected to key in No of agents who sold More Than 10000 policies

Other Form-level considerations

- This form needs to be submitted every quarter on a cumulative basis. i.e. with 'up to quarter' data.
- The number of agents procuring new business in various ranges of number of policies need to be furnished in this form.
- The phrase '...Upto n' implies less than or equal to 'n'.
- The slabs of policies refer to the number of new policies procured during the period for which the return is submitted.
- Other applicable guidelines are as per the form Agency Statistics i.e. Input_Life_1
- Data to be provided in Absolute numbers
- Business Validations specific to this form have been embedded, please refer the Annexure section
- Number of policies is gross of free look cancellations and chequedishonours (should not be netted)

7.0 Agency Statistics - Statewise

Objective: The purpose of the form is to collect the data on no. of agents at the end of quarter for each state.

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
State	VarChar	Master driven field	States will be mentioned in the upload template
State_Code	Numeric	Master driven field	Corresponding state code will be mentioned in the upload template
Channel	VarChar	Master driven field	Channel will be mentioned in the upload template (E.g. :Individual Agents :: Male Individual Agents ; MI Agents :: MFI)
No. of Agents UptoQtr	Numeric	User Input Field	User is expected to key in No. of Agents Up to Quarter

Other Form-level considerations

- This form needs to be submitted every quarter on a cumulative basis. I.e. with 'up to quarter' data.
- The state in which the Corporate/Head Office of the Corporate Agent is located shall be considered while counting the number of Corporate Agents belonging to each state. E.g. If the number of Corporate Agents having Corporate Office in the state of Andhra Pradesh is 'n' then the number of corporate agents in Andhra Pradesh shall be shown as 'n'.
- The 'Others' under Corporate Agents column indicates the Corporate Agents other than the Banks.

- NGO, SHG and MFI have their definitions as per the IRDA (Micro Insurance) Regulations, 2005 and other MI Agents as per the circular IRDA/Life/Cir/MIN/065/04/2013 dated 3rd April, 2013.

- Other MI Agents (other than SHG's, MFI's and NGO's) are as per the provisions of the circular IRDA/Life/Cir/MIN/065/04/2013 on 3rd April, 2013 wherein the Authority had permitted several more entities like District Co-operative Banks, Regional Rural Banks, Individual owners of Kirana shops etc. who are Banking Correspondents to be appointed as Micro Insurance agents

- Data to be provided in Absolute numbers

- Business Validations specific to this form have been embedded, please refer the Annexure section

8.0 Premium Awaited Policies (For the quarter &Upto the quarter)

Objective: The purpose of this form is to track the details of the premium awaited policies for a particular quarter

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Premium_Status	VarChar	Master driven field	Premium Status in the upload template refers to whether the premium is "Due" or "Awaited"
Product_Category	VarChar	Master driven field	Product Category in the upload template can be "Linked" or "Non Linked"
Portfolio	VarChar	Master driven field	Portfolio will be mentioned in the upload template (e.g. : Slab-wise :: A.P.* upto Rs.2000/- ; Mode-wise :: Yearly)
Portfolios_Code	Numeric	Master driven field	Corresponding Portfolios Code will be mentioned in the upload template
No_of_Policies_Upto_the_Period	Numeric	User Input Field	User is expected to key in No of Policies Up to the Period as per the Premium status.
No_of_Policies_For_the_Period	Numeric	User Input Field	User is expected to key in No of Policies For the Period as per the Premium status.
Amount_of_Premium_Upto_the_Period	Float	User Input Field	User is expected to key in Amount of Premium Upto the Period as per the Premium status.
Amount_of_Premium_For_the_Period	Float	User Input Field	User is expected to key in Amount of Premium For the Period as per the Premium status.

Other Form-level considerations

- The form needs to be furnished both on incremental as well as on cumulative basis. I.e. on both 'for the quarter' as well as 'up to the quarter'.

- The definition of 'premium awaited policies' and furnishing the data in the format shall be according to the Authority's circular IRDA/LIFE/CIR/MISC/37/9/2009.
- Data in this form requires both Upto and for the quarter values as per template
- The slab-wise, mode-wise, channel-wise and cohort wise totals should tally with one another within linked and non-linked category.

9.0 Data on legal cases

Objective: The purpose of this form is to collect legal cases data for each insurer.

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Cases_Filed_In	VarChar	Master driven field	this column will have prefilled court names
Court_ID	Numeric	Master driven field	Corresponding Court ID will be mentioned in upload template.
No._of_cases_registered_during_the_quarter	Numeric	User Input Field	User is expected to key inNo.ofcasesregisteredduringthequarter
No._of_cases_settled_during_the_quarter_In_favour_of_insurer	Numeric	User Input Field	User is expected to key inNo.ofcasessettledduringthequarter infavourofinsurer
No._of_cases_settled_during_the_quarter_Mutually_settled	Numeric	User Input Field	User is expected to key inNo.ofcasessettledduringthequarterMutu allysettled
No._of_cases_settled_during_the_quarter_In_favour_of_complainant	Numeric	User Input Field	User is expected to key inNo.ofcasessettledduringthequarterInfav ourofcomplainant
Aging_of_pending_cases_cases_pending_for_upto_1_month	Numeric	User Input Field	User is expected to key in No. of casespendingforupto1month
Aging_of_pending_cases_cases_pending_for_more_than_1_month_upto_3_months	Numeric	User Input Field	User is expected to key in No. of casespendingformorethan1monthupto3mo nths
Aging_of_pending_cases_cases_pending_for_more_than_3_month_upto_6_months	Numeric	User Input Field	User is expected to key in No. of casespendingformorethan3monthupto6mo nths
Aging_of_pending_cases_cases_pending_for_more_than_6_month_upto_12_months	Numeric	User Input Field	User is expected to key in No. of casescasespendingformorethan6monthupt o12months
Aging_of_pending_cases_cases_pending_for_more_than_1year_upto_3_years	Numeric	User Input Field	User is expected to key in No. of casespendingformorethan1yearupto3years

Aging_of_pending_cases_cases_pending_for_more_than_3_years	Numeric	User Input Field	User is expected to key in No. of casespendingformorethan3years

Other Form-level considerations

- The data under this form is to be furnished on incremental basis only i.e. for the particular quarter for which the data is being furnished
- The other courts like labour courts, city civil courts, tribunals etc. may be included under the District Courts.
- The cases shall include both the cases initiated by the insurer as well as the other parties relating to the life insurance policies.
- Data to be provided in Absolute numbers

10.0 New Business Data - Channelwise

Objective: The purpose of this form is to capture the new business data against all channels.

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Division	VarChar	Master driven field	Division will be mentioned in upload template i.e. Individual or Group
Line_of_Business	VarChar	Master driven field	Line of Business will be mentioned in the upload template.
Product_Category	VarChar	Master driven field	Product Category will be mentioned in the upload template i.e. Linked or Non-Linked.
Premium_Type	VarChar	Master driven field	Premium type will be mentioned in upload template.
Channel	VarChar	Master driven field	Different channels will be mentioned in upload template(e.g.: Individual Agents, Banks, Other corporate agents)
No._of_policies_Upto_the_Period	Numeric	User Input Field	User is expected to key in No.ofpoliciesUptothePeriod
Business_Sum_Assured_Upto_the_Period	Float	User Input Field	User is expected to key in BusinessSumAssuredUptothePeriod
First_Year_Premium_Upto_the_Period	Float	User Input Field	User is expected to key in FirstYearPremiumUptothePeriod
No_of_Schemes_covered_Upto_the_Period	Numeric	User Input Field	User is expected to key in NoofSchemescoveredUptothePeriod

Other Form-level considerations

- This form need to be submitted every quarter on a cumulative basis. i.e. with 'up to quarter' data.
- The term 'Linked' under Product Category includes both Unit Linked and Variable Linked Insurance products

- The business procured by different channels shall include the Micro Insurance business also
- The option of 'Yearly Renewable' applies only to Group Business.
- The 'Premium Type' indicates the premium paying term of the policy
- 'Direct Business' means all the new business procured through distance mediums as per the circular IRDA/ADMN/GDL/MISC/059/04/2011 Dt. 05/04/2011 and also the business directly marketed by the insurer without any agent/intermediary.
- Business through 'Referrals' indicate the new business procured through the 'Referral Companies' as defined in the Insurance Regulatory and Development Authority (Sharing of Database for Distribution of Insurance Products) Regulations, 2010.

A. Individual Business:

- New Business Premium means the first policy year premium and includes the First premium (i.e. first instalment premium paid in respect of a new policy, First Year Renewal Premium (subsequent instalments of first policy year premium) and Single Premium.
- It shall be ensured that in case of policies issued in previous financial year for which the first year premium is still being received in the current financial year (or the year of reporting), only the premium received in the current year is reported and the corresponding number of policies and sum assured are not shown again.
- The sum assured indicates the basic sum assured plus rider sum assured under a policy issued and the premium shall include the rider premium also.

B. Group Business:

- Single Premium Group policies include the Group policies where premium paying term of the policy is one year and no further premiums are payable in respect of a member continuing for the 2nd and subsequent years and the term of the contract is greater than one year. E.g. Single Premium Group Term Assurance Contracts with term greater than one year. These exclude the Yearly Renewable Products

- Non-Single Premium Group policies are the Group policies where the premium paying term of the policy is greater than one year but exclude the Yearly Renewable policies. E.g. Group Micro Term Insurance Product with term and premium paying term of 5 years
- All other schemes which are one year renewable are treated as Yearly Renewable Policies.
- For yearly renewable Group policies the new business details pertain to those corresponding to the new lives added in any year either in a new scheme or an existing scheme. In such cases the number of schemes shall be shown as zero unless the scheme is new.
- Under Group Single Premium products the new lives added in a year, the corresponding premium and sum assured shall form part of new business of that particular year.
- For Group non-single premium policies with term greater than one year- the number, premium and sum assured of new lives added in any year shall form part of new business of that particular year.
- In respect of Group Fund based products, contributions made towards past service liability and future service liability in respect of new members only shall be treated as new business premium. At the inception of the scheme all the members are treated as new members.
- For the purposes of computation of expenses under management under Rule 17 (D) the provisions of the cir IRDA/F & I/CIR/EMT/085/04/2012 dated 12.04.2012 shall continue to apply
- Data in this form captures "Upto the Quarter" values
- Data to be provided in Absolute numbers

11.0 New Business Data - Product &Channel wise

Objective: The purpose of this form is to capture the new business data for each channel and product.

Method of filling & submission: Data is collected annually.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Division	VarChar	Master driven field	Division will be mentioned in upload template i.e. Individual or Group.
Line_of_Business	VarChar	Master driven field	Line of Business will be mentioned in the upload template.
Product_Category	VarChar	Master driven field	Product Category will be mentioned in the upload template i.e. Linked or Non-Linked.
Premium_Type	VarChar	Master driven field	Premium type will be mentioned in upload template.
Channel	VarChar	Master driven field	Different channels will be mentioned in upload template(e.g.: Individual Agents, Banks, Other corporate agents)
Product_UIN	VarChar	User Input Field	UIN is the product "unique identification number" which will have to be updated in the upload template.
Version	Numeric	User Input Field	Version will have to be updated in the upload template based on the product UIN. Version number should be denoted as "1", "2" etc
No._of_policies_Upto_the_Period	Numeric	User Input Field	User is expected to key in No.ofpoliciesUptothePeriod
Business_Sum_Assured_Upto_the_Period	Float	User Input Field	User is expected to key in BusinessSumAssuredUptothePeriod
First_Year_Premium_Upto_the_Period	Float	User Input Field	User is expected to key in FirstYearPremiumUptothePeriod
No_of_lives_covered_Upto_the_Period	Numeric	User Input Field	User is expected to key in NooflivescoveredUptothePeriod

Other Form-level considerations

- The business under Micro Insurance Products also is to be included in the form

- Other applicable guidelines are similar to those mentioned for form Input Life_9.
- Data has to be provided for each product UIN against every channel type
- Data to be provided in Absolute numbers
- Where multiple product UIN'sfall under the same set of filter combinations, users are allowed to insert new rows in the upload templates along with the values. (E.g. If there are two or more product UINcombinations for "Individual>>Life>> Linked >> Single >> Banks" combination, user is allowed to add additional rows at the end of the sheet and upload the data for the additional products.)
- While inserting new rows the "Master driven fields" need to be updated with the same values as given in the upload templates.
- Version Number denotes the version of the product and is denoted by the last two digits of the UIN (E.g. If UIN is 999N999V01 "V01" represents version number. The column version in the upload template needs to be populated with value "1" against the UIN)

12.0 New Business Data –Statewise

Objective: The purpose of this form is to gather data on new business across states for individual business.

Method of filling & Submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

New Business Data - Statewise – Group

Field Details	Data Type	Field Object	Values
Division	VarChar	Master driven field	Division will be mentioned in upload template i.e. Individual or Group
Region	VarChar	Master driven field	Region will be mentioned in upload template
Line_of_Business	VarChar	Master driven field	Line of business will be mentioned in the upload template
Product_Category	VarChar	Master driven field	Product Category will be mentioned in the upload template i.e. Linked or Non-Linked.
Premium_Type	VarChar	Master driven field	Premium type will be mentioned in upload template.
State	VarChar	Master driven field	States will be mentioned in upload template.
State_ID	Numeric	Master driven field	Corresponding state ID will be mentioned in the upload template
No._of_schemes_Upto_Period	Numeric	User Input Field	User is expected to key in No.ofschemesUptoPeriod
First_Year_Premium_Upto_Period	Float	User Input Field	User is expected to key in FirstYearPremiumUptoPeriod
Lives_Covered_Upto_Period	Numeric	User Input Field	User is expected to key in LivesCoveredUptoPeriod

New Business Data - Statewise – Individual

Field Details	Data Type	Field Object	Values
Division	VarChar	Master driven field	Division will be mentioned in upload template i.e. Individual or Group
Region	VarChar	Master driven field	Region will be mentioned in upload template

Line_of_Business	VarChar	Master driven field	Line of business will be mentioned in the upload template
Product_Category	VarChar	Master driven field	Product Category will be mentioned in the upload template i.e. Linked or Non-Linked.
Premium_Type	VarChar	Master driven field	Premium type will be mentioned in upload template.
State	VarChar	Master driven field	States will be mentioned in upload template.
State_ID	Numeric	Master driven field	Corresponding state ID will be mentioned in the upload template
No._of_policies_ Upto_Period	Numeric	User Input Field	User is expected to key in No.ofpoliciesUptoPeriod
First_Year_Premi um_Upto_Period	Float	User Input Field	User is expected to key in FirstYearPremiumUptoPeriod
Sum_Assured_Upt o_Period	Float	User Input Field	User is expected to key in SumAssuredUptoPeriod

Other Form-level considerations

- This form need to be submitted every quarter on a cumulative basis. i.e. 'up to quarter'
- Insurers shall treat state as that of Master Policyholder under 'No. of schemes' and that of members under 'No. of Lives'.
- The business under Micro Insurance Products also is to be included in the form
- The word 'rural' shall be interpreted as per the IRDA (Obligations of Insurers to Rural and Social Sectors), Regulations, 2002 using the decennial census of 2011
- Other applicable guidelines are similar to those mentioned for form Input Life_9.
- This form has two templates linked to it "New Business Data - Statewise – Group" and "New Business Data - Statewise – Individual"
- Data to be provided in Absolute numbers

13.0 Claims Data on Social Security Schemes

Objective: The purpose of this form is to collect the Statewise claims information on social security schemes

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Line_of_Business	VarChar	Master driven field	Line of business will be mentioned in the upload template
Product_UIN	VarChar	User Input Field	UIN is the product "unique identification number" which will have to be updated in the upload template.
Version	Numeric	User Input Field	Version will have to be updated in the upload template based on the product UIN. Version number should be denoted as "1", "2" etc
State	VarChar	Master driven field	States will be mentioned in the upload template
State_ID	Numeric	Master driven field	Corresponding states will be mentioned in the upload template
No_of_Lives_Claims_Intimated_during_the_quarter	Numeric	User Input Field	User is expected to key in NoofLivesClaimsIntimateddutingthequarter
Benefit_Amount_Claims_Intimated_during_the_quarter	Float	User Input Field	User is expected to key in BenefitAmountClaimsIntimateddutingthequarter
No_of_Lives_Claims_settled_during_the_quarter	Numeric	User Input Field	User is expected to key in NoofLivesClaimssettleddutingthequarter
Benefit_Amount_Claims_settled_during_the_quarter	Float	User Input Field	User is expected to key in BenefitAmountClaimssettleddutingthequarter
No_of_Lives_Claims_Repudiated/Rejected_during_the_quarter	Numeric	User Input Field	User is expected to key in NoofLivesClaimsRepudiatedand Rejected duringthequarter
Benefit_Amount_Claims_Repudiated_during_	Float	User Input Field	User is expected to key in BenefitAmountClaimsRepudiateddutingthequarter

the_quarter			
No_of_Lives_Cl aims_written_b ack_during_the _quarter	Numeric	User Input Field	User is expected to key in NoofLivesClaimswrittenbackduringthequarter
Benefit_Amoun t_Claims_writt en_back_during _the_quarter	Float	User Input Field	User is expected to key in BenefitAmountClaimswrittenbackduringthequarter
No_of_Lives_Ot her_Benefits_P aid_During_the _Quarter	Numeric	User Input Field	User is expected to key in NoofLivesOtherBenefitsPaidDuringtheQuarter
Benefit_Amoun t_Other_Benefi ts_Paid_Durring _the_Quarter	Float	User Input Field	User is expected to key in BenefitAmountOtherBenefitsPaidduringtheQuarter

Other Form-level considerations

- The data under this form is to be furnished on incremental basis only i.e. for the particular quarter for which the data is being furnished.

- Repudiated claims are the claims not admitted due to misstatement, misrepresentation etc. coming under the purview of Section 45 of the Insurance Act, 1938. The rejected claims are typically the claims that cannot be considered due to inadmissibility resulting from the policy conditions/contractual terms. However, for the purpose of this form claims repudiated and rejected are clubbed together and shown combined under one column.

- This form is mandatory only for Insurers having social security scheme under their portfolio.

- Insurers should submit data every quarter for all social security schemes covered by them across all states

- Where multiple product UIN's fall under the same Line of Business, users are allowed to insert new rows in the upload templates along with the new UIN values. (E.g. If there are two or more product UIN combinations under "Life" combination,

user is allowed to add additional rows at the end of the sheet and upload the data for the additional product UINs).

- If user has data related to the any other "Line of Business" (e.g. Pension, Annuity, Health) he can insert rows for the same and update the master driven fields "State" and "State_ID" without changing the formats in any way.

- Version Number denotes the version of the product/scheme and is denoted by the last two digits of the UIN (E.g. If UIN is 999N999V01 "V01" represents version number. The column version in the upload template needs to be populated with value "1" against the UIN)

- Where the data for a particular scheme UIN is submitted in Period 1; but no data is available for the same scheme in Period 2,it is still required to make a submission against that scheme UIN as part of Period 2 submission for continuity with data as "0" values. (Eg: Scheme UIN XXXXXXXXX has data as part of Q1 submission which is uploaded in the template and submitted in Q1. In Q2 there is no claims data to be reported under the Scheme UIN XXXXXXXXX, it is still required to enter this Scheme UIN in the Q2 submission and report the same with "0" values.)

- Every product UIN will have row entries covering each of the 36 states and union territories.

- Data to be provided in Absolute numbers

14.0 Business Data on Social Security Schemes

Objective: The purpose of the form is to collect data on Social Security Schemes funded/subsidized by Government of India/State Government

Method of filling & submission: Data is collected annually.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Subclass	VarChar	Master driven field	Life subclass is mentioned in the upload template. New rows can be inserted having subclass as Life, Pension, Annuity and Health only
State	VarChar	Master driven field	State will be mentioned in the upload template. User can insert State names in new rows if more combinations are to be uploaded
State_ID	Numeric	Master driven field	Corresponding State ID will be mentioned in the upload template. User can insert State ID in new rows if more combinations are to be uploaded
Scheme_UIN	VarChar	User Input Field	UIN is the product/scheme "unique identification number" which will have to be updated in the upload template. These will only be social security schemes
Scheme_Version	Numeric	User Input Field	Version will have to be updated in the upload template based on the product UIN. Version number should be denoted as "1", "2" etc
Group_Details_Profile_of_Members	Varchar	User Input Field	User is expected to key in GroupDetailsProfileofMembers
Group_Details_Jurisdiction/_Region_in_which_scheme_is_operational	Varchar	User Input Field	User is expected to key in GroupDetailsJurisdiction/Regioninwhichschemeisoperational
Group_Details_Nodal_Agency/_Group_Adminstrator	Varchar	User Input Field	User is expected to key in GroupDetailsNodalAgency/GroupAdministrator
Scheme_Details_Type_of_cover	Varchar	User Input Field	User is expected to key in SchemeDetails :Typeofcover
Scheme_Details_Age_Group_covered	Varchar	User Input Field	User is expected to key in SchemeDetails: AgeGroupcovered, user can input a range "18 - 65"

Schem_Details_of _Coverage_per_ member/family_ Sum_Assured/_Be nefit/_Annuity	Numeric	User Input Field	User is expected to key in Scheme DetailsofCoveragepermember/familySumAssured/ Benefit/Annuity
Scheme_Details_ of_Coverage_per _member/family _Premium	Numeric	User Input Field	User is expected to key in SchemeDetailsof"Coveragepermember/familyPre mium
Scheme_Details_ State_Govt.	Numeric	User Input Field	User is expected to key in SchemeDetailsof Amount of premium funded by :StateGovt.
Scheme_Details_ Central_Govt.	Numeric	User Input Field	User is expected to key in SchemeDetails of Amount of premium funded by :CentralGovt.
Scheme_Details_ Group_policy_hol der	Numeric	User Input Field	User is expected to key in SchemeDetails of Amount of premium funded by : Grouppolicyholder
Scheme_Details_ Others	Numeric	User Input Field	User is expected to key in SchemeDetailsof Amount of premium funded by : Others
Scheme_Details_ Beneficiary	Numeric	User Input Field	User is expected to key in SchemeDetails of Amount of premium funded by : Beneficiary
New_Business_No ._of_lives	Numeric	User Input Field	User is expected to key in NewBusinessperformance under the scheme: No.oflives
New_Business_Fir st_Year_Premium	Numeric	User Input Field	User is expected to key in NewBusinessperformance under the scheme:FirstYearPremium
Renewal_Busines s_No._of_lives	Numeric	User Input Field	User is expected to key in RenewalBusiness performance under the scheme : No.oflives
Renewal_Busines s_First_Year_Pre mium	Numeric	User Input Field	User is expected to key in RenewalBusiness performance under the scheme : FirstYearPremium

Other Form-level considerations

- This form needs to be furnished once a year.
- If the "Details of Coverage per member/family" are not uniform for all the members under a scheme, the average cover over all the members of the scheme shall be taken.
- Under the details of New Business performance, the number of new lives added and the corresponding premium under a scheme are to be provided

- Under the details of Renewal Business performance the number of lives renewed and the corresponding premium under a scheme are to be provided.
- This form is to be used to list details of all social security schemes. If schemes are available in other sub classes like Pension, Annuity or Health these can be added as new rows
- If multiple scheme UIN'sare introduced under a single Subclass "Life" than these can be inserted as new rows in the same sheet. While inserting new rows the format of the master driven fields "State"and "State_Id" should remain same.
- Version Number denotes the version of the product/scheme and is denoted by the last two digits of the UIN (E.g. If UIN is 999N999V01 "V01" represents version number. The column version in the upload template needs to be populated with value "1" against the UIN)
- Data to be provided in Absolute numbers

15.0 Group New Business Category wise Data

Objective: The purpose of this form is to collect information on New Business - (single premium and regular premium) for different schemes of group business

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Line_of_Business	VarChar	Master driven field	Line of Business will be mentioned in upload template
Product_Category	VarChar	Master driven field	Product category will be mentioned in upload template
Premium_Type	VarChar	Master driven field	Premium type will be mentioned in upload template
Scheme_Category	VarChar	Master driven field	Scheme category will be mentioned in upload template
Particular_Code	Numeric	Master driven field	Corresponding particular code will be mentioned in upload template
No_of_schemes_Upto_the_Period	Numeric	User Input Field	User is expected to key in NoofschemesUptothePeriod
First_Year_Premium_Upto_the_Period	Float	User Input Field	User is expected to key in FirstYearPremiumUptothePeriod
No_of_lives_covered_Upto_the_Period	Numeric	User Input Field	User is expected to key in NooflivescoveredUptothePeriod

Other Form-level considerations

- This form needs to be submitted every quarter on a cumulative basis. i.e. with 'up to quarter' data
- This forms is to be submitted only for Group Business
- The term 'Linked' under Product Category includes both Unit Linked and Variable Linked Insurance products
- Single Premium Group policies include the Group policies where premium paying term of the policy is one year and no further premiums are payable in respect of a

member continuing for the 2nd and subsequent years and the term of the contract is greater than one year. E.g. Single Premium Group Term Assurance Contracts with term greater than one year. These exclude the Yearly Renewable Products

- Non-Single Premium Group policies are the Group policies where the premium paying term of the policy is greater than one year but exclude the Yearly Renewable policies. E.g. Group Micro Term Insurance Product with term and premium paying term of 5 years

- All other schemes which are one year renewable are treated as Yearly Renewable Policies.

- For yearly renewable Group policies the new business details pertain to those corresponding to the new lives added in any year either in a new scheme or an existing scheme. In such cases the number of schemes shall be shown as zero unless the scheme is new.

- Under Group Single Premium products the new lives added in a year, the corresponding premium and sum assured shall form part of new business of that particular year.

- For Group non-single premium policies with term greater than one year- the number, premium and sum assured of new lives added in any year shall form part of new business of that particular year.

- In respect of Group Fund based products, contributions made towards past service liability and future service liability in respect of new members only shall be treated as new business premium. At the inception of the scheme all the members are treated as new members.

- For the purposes of computation of expenses under management under Rule 17 (D) the provisions of the cir IRDA/F & I/CIR/EMT/085/04/2012 dated 12.04.2012 shall continue to apply.

- Data to be provided in Absolute numbers

16.0 Data for surrenders, partial withdrawals, switches and top-ups

Objective: The purpose of this form is to capture the information on surrenders, partial withdrawals, switches and top-ups.

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Line_of_Business	VarChar	Master driven field	Line of business will be mentioned in upload template
Product_Category	VarChar	Master driven field	Product category will be mentioned in upload template
Premium_Type	VarChar	Master driven field	Premium type will be mentioned in upload template
Particular	VarChar	Master driven field	Particulars will be mentioned in upload template
Particulars_code	Numeric	Master driven field	Corresponding particular's code will be mentioned in upload template
No._of_policies_No._of_switches_No._of_top	Numeric	User Input Field	User is expected to key in No.ofpoliciesor No.ofswitchesor No.oftop ups
Amount_Surrendered_Withdrawn/Fund_Amount_switched /Top-up_Amount	Float	User Input Field	User is expected to key in AmountSurrenderedWithdrawn/FundAmountswitched /Top-upAmount

Other Form-level considerations

- The details of only the individual business are required for this form.
- This form needs to be submitted every quarter on a cumulative basis. i.e. 'up to quarter'
- The purpose of the form is to capture the details of discontinuance experience (in form of surrenders) of the insurers according to the duration elapsed since inception of the policy. Therefore, in case of policies where lock-in period applies, even though the surrender value has not been paid within the lock-in period, if the

policy is surrendered, it shall be counted as surrender for reporting purposes under this form. Hence it is the actual date of surrender that shall be considered to count the surrenders rather than the date of payment of surrender value. Amount surrendered/withdrawn shall be the amount that is moved to the 'Discontinued Policy Fund' as on the date of surrender and surrender value payable in case where the lock-in period doesn't apply.

- Data for each incremental period is to be furnished in the respective rows provided. For example, 'Within 5-8 years' refers to the details of surrenders happened between 5th to 8th year of policy.

- Number of policies is incremental as mentioned in the above point iv. For example, the 'number of policies' in the row headed 'within 5-8 years' indicates the total number of polices with duration since inception of the policy being less than 8 Years and greater than 5 years at the time of surrender.

- Do not enter values in the Greyed out input fields of the template

- Data to be provided in Absolute numbers

17.0 Details of New Business Data For MI - Channel wise

Objective: This form captures data on new business against all the micro insurance channels along with no. of total existing MI

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Division	VarChar	Master driven field	Division will be mentioned in upload template
Particular	VarChar	Master driven field	Particulars will be mentioned in upload template
No_of_policies/Schemes_upto_the_Period	Numeric	User Input Field	User is expected to key in Noofpolicies/SchemesuptothePeriod
Sum_Assuredupto_the_Period	Float	User Input Field	User is expected to key in SumAssureduptothePeriod
First_Year_Premiumupto_the_Period	Float	User Input Field	User is expected to key in FirstYearPremiumuptothePeriod
lives_coveredupto_the_Period	Numeric	User Input Field	User is expected to key in livescovereduptothePeriod

Other Form-level considerations

- This form needs to be submitted every quarter on a cumulative basis. i.e. 'up to quarter'
- NGO, SHG and MFI have their definitions as per the IRDA (Micro Insurance) Regulations, 2005 and other MI Agents as per the circular IRDA/Life/Cir/MIN/065/04/2013 dated 3rd April, 2013.
- Other MI Agents (other than SHG's, MFI's and NGO's) are as per the provisions of the circular IRDA/Life/Cir/MIN/065/04/2013 on 3rd April, 2013 wherein the

Authority had permitted several more entities like District Co-operative Banks, Regional Rural Banks, Individual owners of Kirana shops etc. who are Banking Correspondents to be appointed as Micro Insurance agents

- 'Direct Business' means all the new business procured through distance mediums as per the circular IRDA/ADMN/GDL/MISC/059/04/2011 Dt. 05/04/2011 and also the business directly marketed by the insurer without any agent/intermediary

A. Individual Business

- First Year Premium means the first policy year premium and includes the First premium (i.e. first instalment premium paid in respect of a new policy, First Year Renewal Premium (subsequent instalments of first policy year premium) and Single Premium.

- It shall be ensured that in case of policies issued in previous financial year for which the first year premium is still being received in the current financial year (or the year of reporting) only the premium received in the current year is reported and the corresponding number of policies and sum assured are not shown again.

- The sum assured indicates the basic sum assured plus rider sum assured under a policy issued and the premium shall include the rider premium also.

B. Group Business:

- Single Premium Group policies include the Group policies where premium paying term of the policy is one year and no further premiums are payable in respect of a member continuing for the 2nd and subsequent years and the term of the contract is greater than one year. E.g. Single Premium Group Term Assurance Contracts with term greater than one year. These exclude the Yearly Renewable Products

- Non-Single Premium Group policies are the Group policies where the premium paying term of the policy is greater than one year but exclude the Yearly Renewable policies. E.g. Group Micro Term Insurance Product with term and premium paying term of 5 years

- All other schemes which are one year renewable are treated as Yearly Renewable Policies.

- For yearly renewable Group policies the new business details pertain to those corresponding to the new lives added in any year either in a new scheme or an existing scheme. In such cases the number of schemes shall be shown as zero unless the scheme is new.

- Under Group Single Premium products the new lives added in a year, the corresponding premium and sum assured shall form part of new business of that particular year.

- For Group non-single premium policies with term greater than one year- the number, premium and sum assured of new lives added in any year shall form part of new business of that particular year.

- For the purposes of computation of expenses under management under Rule 17 (D) the provisions of the cir IRDA/F & I/CIR/EMT/085/04/2012 dated 12.04.2012 shall continue to apply

- In respect of Group Fund based products (if any), contributions made towards past service liability and future service liability in respect of new members only shall be treated as new business premium. At the inception of the scheme all the members are treated as new members

- Data to be provided in Absolute numbers

18.0 Details of New Business Data For MI - Statewise

Objective: This form captures the Statewise break up of MI New Business Data

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Division	VarChar	Master driven field	Division will be mentioned in upload template
State	VarChar	Master driven field	State will be mentioned in upload template
State_ID	Numeric	Master driven field	Corresponding State ID will be mentioned in upload template
No_of_policies_schemes_Upto_the_Period	Numeric	User Input Field	User is expected to key in NoofpoliciesschemesUptothePeriod
First_Year_Premium_Upto_Period	Float	User Input Field	User is expected to key in FirstYearPremiumUptoPeriod
Sum_Assured_Upto_Period	Float	User Input Field	User is expected to key in SumAssuredUptoPeriod
Lives_covered_Upto_the_Period	Numeric	User Input Field	User is expected to key in LivescoveredUptothePeriod

Other Form-level considerations

- Insurers shall treat state as that of Master Policyholder under 'No. of schemes' and that of members under 'No. of Lives'

- State of the Master Policyholder shall be used for identifying the State of First Year Premium also.

- Other applicable guidelines are as mentioned in for Input_Life_14.

- Data to be provided in Absolute numbers

19.0 Survival/Periodic Benefits and Maturity Benefits (Individual)

Objective: This form captures the data on survival/periodic and maturity benefits under individual business

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

SurvivalPeriodic Benefits and Maturity Benefits (Individual) - Claims Movement

Field Details	Data Type	Field Object	Values
Line_of_Business	VarChar	Master driven field	Line of business will be mentioned in upload template
Product_Category	VarChar	Master driven field	Product category will be mentioned in upload template
Claim_Type	VarChar	Master driven field	Claim type will be mentioned in upload template
No_of_Policies_Claims_Registered_during_the_quarter	Numeric	User Input Field	User is expected to key in NoofPoliciesClaimsRegisteredduringthequarter
Benefit_Amount_Registered_during_the_quarter	Float	User Input Field	User is expected to key in BenefitAmountRegisteredduringthequarter
No_of_Policies_Claims_settled_during_the_quarter	Numeric	User Input Field	User is expected to key in NoofPoliciesClaimssettledduringthequarter
Benefit_Amount_Claims_settled_during_the_quarter	Float	User Input Field	User is expected to key in BenefitAmountClaimssettledduringthequarter
No_of_Policies_Claims_written_back_during_the_quarter	Numeric	User Input Field	User is expected to key in NoofPoliciesClaimswrittenbackduringthequarter

Benefit_Amount_ Claims_written_b ack_during_the_q uarter	Float	User Input Field	User is expected to key in BenefitAmountClaimswrittenbackduringthequarter

SurvivalPeriodic Benefits and Maturity Benefits (Individual) - Ageing of Claims

Field Details	Data Type	Field Object	Values
Line_of_Business	VarChar	Master driven field	LineofBusiness will be mentioned in the upload template
Product_Category	VarChar	Master driven field	ProductCategory will be mentioned in the upload template
Claim_Type	VarChar	Master driven field	ClaimType will be mentioned in the upload template
Particular	VarChar	Master driven field	Particular will be mentioned in the upload template
Particulars_code	Numeric	Master driven field	Corresponding Particularscode will be mentioned in the upload template
No_of_Policies_F or_the_Period	Numeric	User Input Field	User is expected to key in NoofPoliciesForthePeriod
Benefit_Amount_ For_the_Period	Float	User Input Field	User is expected to key in BenefitAmountForthePeriod

Other Form-level considerations

- The term 'Linked' includes both Unit Linked and Variable Linked Insurance product.
- The data under this form is to be furnished on incremental basis only i.e. for the particular quarter for which the data is being furnished.
- This form is to be submitted only in respect of Individual Business.
- in case of Immediate Annuities
- 'Maturity Benefits' are not applicable

- Any annuity instalment payment falling due in particular quarter must be shown as registered in that quarter and status of the payment/settlement needs to be indicated.

- Survival benefits exclude surrender claims

- The settlement duration under the table 'Settled claims-Duration wise Break Up' is to be reckoned from the date of receipt of last requirement while the pending duration shall be reckoned from the date of first intimation.

- Writing back after a mandatory period shall be according to the internal policy of the insurer

A. Other comments:

- A point was raised by one of the insurers as to why the settlement duration under the table 'Settled claims-Duration wise Break Up' is to be reckoned from the date of receipt of last requirement while the pending duration is being reckoned from the date of first intimation. As per the Regulation (8) of IRDA (Protection of Policyholders' Interests) Regulations, 2000 A claim under a life policy shall be paid or be disputed giving all the relevant Reasons, within 30 days from *the date of receipt of all relevant papers* and clarifications required. In view of this it appears more apt to consider the duration of claim settlements from the date of receipt of last requirement. Also, it is stated in the regulations that where in the opinion of the insurance company the circumstances of a claim warrant an investigation, it shall initiate and complete such investigation at the earliest, in any case not later than 6months *from the time of lodging the claim.* Hence it is appropriate to reckon the pending duration from the date of first intimation of the claim.

- Two templates have to be updated as part of this form "SurvivalPeriodic Benefits and Maturity Benefits (Individual) - Claims Movement" and "SurvivalPeriodic Benefits and Maturity Benefits (Individual) - Ageing of Claims"

- Data to be provided in Absolute numbers

20.0 Death Claims (Individual)

Objective: This form captures the data on death claims for individual business

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Death Claims (Individual) - Claims Movement

Field Details	Data Type	Field Object	Values
Division	VarChar	Master driven field	Division will be mentioned in the upload template
Line_of_Business	VarChar	Master driven field	LineofBusiness will be mentioned in the upload template
Product_Category	VarChar	Master driven field	ProductCategory will be mentioned in the upload template
Premium_Type	VarChar	Master driven field	PremiumType will be mentioned in the upload template
Claim_Type	VarChar	Master driven field	ClaimType will be mentioned in the upload template
No of Policies-Claims Intimated during the quarter	Numeric	User Input Field	User is expected to key in No of Policies-Claims Intimated during the quarter
Benefit Amount-Claims Intimated during the quarter	Float	User Input Field	User is expected to key in Benefit Amount-Claims Intimated during the quarter
No of Policies-Claims settled during the quarter	Numeric	User Input Field	User is expected to key in No of Policies-Claims settled during the quarter
Benefit Amount-Claims settled during the quarter	Float	User Input Field	User is expected to key in Benefit Amount-Claims settled during the quarter

No of Policies-Claims Repudiated during the quarter-Less than 2 year from the date of acceptance of risk	Numeric	User Input Field	User is expected to key in No of Policies-Claims Repudiated during the quarter-Less than 2 year from the date of acceptance of risk
Benefit Amount-Claims Repudiated during the quarter-Less than 2 year from the date of acceptance of risk	Float	User Input Field	User is expected to key in Benefit Amount-Claims Repudiated during the quarter-Less than 2 year from the date of acceptance of risk
No of Policies-Claims Repudiated during the quarter-Greater than 2 year from the date of acceptance of risk	Numeric	User Input Field	User is expected to key in No of Policies-Claims Repudiated during the quarter-Greater than 2 year from the date of acceptance of risk
Benefit Amount-Claims Repudiated during the quarter-Greater than 2 year from the date of acceptance of risk	Float	User Input Field	User is expected to key in Benefit Amount-Claims Repudiated during the quarter-Greater than 2 year from the date of acceptance of risk
No of Policies-Claims Rejected during the quarter	Numeric	User Input Field	User is expected to key in No of Policies-Claims rejected during the quarter
Benefit Amount-Claims Rejected during the quarter	Float	User Input Field	User is expected to key in Benefit Amount-Claims rejected during the quarter
No of Policies-Claims written back during the quarter	Numeric	User Input Field	User is expected to key in No of Policies-Claims written back during the quarter
Benefit Amount-Claims written back during the quarter	Float	User Input Field	User is expected to key in Benefit Amount-Claims written back during the quarter

Death Claims (Individual) - Ageing of Claims

Field Details	Data Type	Field Object	Values
Division	VarChar	Master driven field	Division will be mentioned in the upload template
Line_of_Business	VarChar	Master driven field	LineofBusiness will be mentioned in the upload template
Product_Category	VarChar	Master driven field	ProductCategory will be mentioned in the upload template
Premium_Type	VarChar	Master driven field	PremiumType will be mentioned in the upload template
Claim_Type	VarChar	Master driven field	ClaimType will be mentioned in the upload template
Particular	VarChar	Master driven field	Particular will be mentioned in the upload template
Particulars_code	Numeric	Master driven field	Particularscode will be mentioned in the upload template
No_of_Policies_For_the_Period	Numeric	User Input Field	User is expected to key in NoofPoliciesForthePeriod
Benefit_Amount_For_the_Period	Float	User Input Field	User is expected to key in BenefitAmountForthePeriod

Other Form-level considerations

- This form is to be furnished on incremental basis only i.e. for the particular quarter for which the data is being furnished
- This form is to be submitted only in respect of Individual Business. The total Gross Benefit Amount is gross of reinsurance and shall include the rider sum assured also.
- The data to be furnished is net of overseas business and shall also include death claims under micro-insurance portfolio.

- The classification of the claims as to whether investigation is required or not shall be according to the approved claims underwriting procedure of the insurer

- The term 'Linked' includes both Unit Linked and Variable Linked Insurance product

- The settlement duration under the table 'Settled claims-Duration wise Break Up' is to be reckoned from the date of receipt of last requirement while the pending duration shall be reckoned from the date of first intimation

- Writing back would be according to the internal policy of the insurer

- The classification of the claims as to whether investigation is required or not shall be according to the approved claims underwriting procedure of the insurer.

- All the cases where policy claim cannot be considered due to inadmissibility of a claim resulting from the policy conditions shall be classified as rejected while the claims which could not be considered due to misstatement, misrepresentation etc. coming under the purview of Section 45 of the Insurance Act, 1938 shall be classified as repudiated.

- Two templates have to be updated as part of this form "Death Claims (Individual) - Claims Movement" and "Death Claims (Individual) - Ageing of Claims"

- Data to be provided in Absolute numbers

21.0 Death Claim and Scheme Level Surrenders (Group)

Objective: This form captures the data on death claims for group business

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Death Claim and Scheme Level Surrenders (Group) - Claims Movement

Field Details	Data Type	Field Object	Values
Division	VarChar	Master driven field	Division will be mentioned in upload template
Line_of_Business	VarChar	Master driven field	Line_of_Business will be mentioned in upload template
Product_Category	VarChar	Master driven field	Product_Category will be mentioned in upload template
Premium_Type	VarChar	Master driven field	Premium_Type will be mentioned in upload template
Claim_Type	VarChar	Master driven field	Claim_Type will be mentioned in upload template
No of Lives-Claims Intimated during the quarter	Numeric	User Input Field	User is expected to key in No of Lives-Claims Intimated during the quarter
Benefit Amount-Claims Intimated during the quarter	Float	User Input Field	User is expected to key in Benefit Amount-Claims Intimated during the quarter
No of Lives-Claims settled during the quarter	Numeric	User Input Field	User is expected to key in No of Lives-Claims settled during the quarter
Benefit Amount-Claims settled during the quarter	Float	User Input Field	User is expected to key in Benefit Amount-Claims settled during the quarter

No of Lives-Claims Repudiated during the quarter-Less than 2 year from the date of acceptance of risk	Numeric	User Input Field	User is expected to key in No of Lives-Claims Repudiated during the quarter-Less than 2 year from the date of acceptance of risk
Benefit Amount-Claims Repudiated during the quarter-Less than 2 year from the date of acceptance of risk	Float	User Input Field	User is expected to key in Benefit Amount-Claims Repudiated during the quarter-Less than 2 year from the date of acceptance of risk
No of Lives-Claims Repudiated during the quarter-Greater than 2 year from the date of acceptance of risk	Numeric	User Input Field	User is expected to key in No of Lives-Claims Repudiated during the quarter-Greater than 2 year from the date of acceptance of risk
Benefit Amount-Claims Repudiated during the quarter-Greater than 2 year from the date of acceptance of risk	Float	User Input Field	User is expected to key in Benefit Amount-Claims Repudiated during the quarter-Greater than 2 year from the date of acceptance of risk
No of Lives-Claims Rejected during the quarter	Numeric	User Input Field	User is expected to key in No of Lives-Claims rejected during the quarter
Benefit Amount-Claims Rejected during the quarter	Float	User Input Field	User is expected to key in Benefit Amount-Claims rejected during the quarter
No of Lives-Claims written back during the quarter	Numeric	User Input Field	User is expected to key in No of Lives-Claims written back during the quarter
Benefit Amount-Claims written back during the quarter	Float	User Input Field	User is expected to key in Benefit Amount-Claims written back during the quarter

Death Claim and Scheme Level Surrenders (Group) - Ageing of Claims

Field Details	Data Type	Field Object	Values
Division	VarChar	Master driven field	Division will be mentioned in upload template
Line_of_Business	VarChar	Master driven field	Line of Business will be mentioned in upload template
Product_Category	VarChar	Master driven field	Product Category will be mentioned in upload template
Premium_Type	VarChar	Master driven field	Premium Type will be mentioned in upload template
Claim_Type	VarChar	Master driven field	Claim Type will be mentioned in upload template
Particular	VarChar	Master driven field	Particular will be mentioned in upload template
Particulars_code	Numeric	Master driven field	Corresponding Particulars code will be mentioned in upload template
No_of_Lives_For_ the_Period	Numeric	User Input Field	User is expected to key in No of Lives For the Period
Benefit_Amount_ For_the_Period	Float	User Input Field	User is expected to key in Benefit Amount For the Period

Death Claim and Scheme Level Surrenders- Scheme level Surrenders

Field Details	Data Type	Field Object	Values
Division	VarChar	Master driven field	Division will be mentioned in upload template
Line_of_Business	VarChar	Master driven field	Line of Business will be mentioned in upload template
Product_Category	VarChar	Master driven field	Product Category will be mentioned in upload template

Premium_Type	VarChar	Master driven field	Premium Type will be mentioned in upload template
Claim_Type	VarChar	Master driven field	Claim Type will be mentioned in upload template
Number_of_Policies	Numeric	User Input Field	User is expected to key in No of Schemes For the Period
Number_of_Lives	Numeric	User Input Field	User is expected to key in No of Lives For the Period
Amount_of_Fund _or_sum_assured _surrendered	Float	User Input Field	User is expected to key in Benefit Amount For the Period

Other Form-level considerations

- This form is to be furnished on incremental basis only i.e. for the particular quarter for which the data is being furnished
- This form is to be submitted only in respect of Group Business. The total Gross Benefit Amount is gross of reinsurance and shall include the rider sum assured also.
- All the cases where policy claim cannot be considered due to inadmissibility of a claim resulting from the policy conditions shall be classified as rejected while the claims which cannot be considered due to misstatement, misrepresentation etc. coming under the purview of Section 45 of the Insurance Act, 1938 shall be classified as repudiated.
- The settlement duration under the table 'Settled claims-Duration wise Break Up' is to be reckoned from the date of receipt of last requirement while the pending duration shall be reckoned from the date of first intimation
- The term 'Linked' includes both Unit Linked and Variable Linked Insurance product.
- Single Premium Group policies include the Group policies where premium paying term of the policy is one year and no further premiums are payable in respect of a member continuing for the 2nd and subsequent years and the term of the contract is

greater than one year. E.g. Single Premium Group Term Assurance Contracts with term greater than one year. These exclude the Yearly Renewable Products

- Non-Single Premium Group policies are the Group policies where the premium paying term of the policy is greater than one year but exclude the Yearly Renewable policies. E.g. Group Micro Term Insurance Product with term and premium paying term of 5 years

- All other schemes which are one year renewable are treated as Yearly Renewable Policies.

- Three templates have to be updated as part of this form "Death Claim and Scheme Level Surrenders (Group) - Claims Movement", "Death Claim and Scheme Level Surrenders (Group) - Ageing of Claims" and "Death Claim and Scheme Level Surrenders- Scheme level Surrenders"

- Data to be provided in Absolute numbers

22.0 Rider Claims Data

Objective: This form captures the data on rider claims for individual business

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Rider Claims Data - Claims Movement

Field Details	Data Type	Field Object	Values
Division	VarChar	Master driven field	Division will be mentioned in the upload template
Line_of_Business	VarChar	Master driven field	LineofBusiness will be mentioned in the upload template
Product_Category	VarChar	Master driven field	ProductCategory will be mentioned in the upload template
Premium_Type	VarChar	Master driven field	Premium Type will be mentioned in the upload template
Claim Classification	VarChar	Master driven field	Claim classification will be mentioned in the upload template
Rider_Type	VarChar	Master driven field	RiderType will be mentioned in the upload template
No_of_Policies/Schemes_Claims_Intimated_during_the_quarter	Numeric	User Input Field	User is expected to key in NoofPolicies/SchemesClaimsIntimateddduringthequarter
Benefit_Amount_Intimated_during_the_quarter	Float	User Input Field	User is expected to key in BenefitAmountIntimateddduringthequarter
No_of_Policies/Schemes_Claims_settled_during_the_quarter	Numeric	User Input Field	User is expected to key in NoofPolicies/SchemesClaimssettledduringthequarter

Benefit_Amount_Cl aims_settled_durin g_the_quarter	Float Float	User Input Field	User is expected to key in BenefitAmountClaimssettleddduringthequarter
No_of_Policies/Sch emes_Claims_Repu diated_during_the_ quarter_Less_than_ 2_year_from_the_d ate_of_acceptance _of_risk	Numeric	User Input Field	User is expected to key in NoofPolicies/SchemesClaimsRepudiateddduringtheq uarterLessthan2yearfromthedateofacceptanceofris k
Benefit_Amount_Cl aims_Repudiated_d uring_the_quarter_ Less_than_2_year_f rom_the_date_of_a cceptance_of_risk	Float	User Input Field	User is expected to key in BenefitAmountClaimsRepudiateddduringthequarter Lessthan2yearfromthedateofacceptanceofrisk
No_of_Policies/Sch emes_Claims_Repu diated_during_the_ quarter_Greater_th an_2_year_from_th e_date_of_accepta nce_of_risk	Numeric	User Input Field	User is expected to key in NoofPolicies/SchemesClaimsRepudiateddduringtheq uarterGreaterthan2yearfromthedateofacceptance ofrisk
Benefit_Amount_Cl aims_Repudiated_d uring_the_quarter_ Greater_than_2_ye ar_from_the_date_ of_acceptance_of_ risk	Float	User Input Field	User is expected to key in BenefitAmountClaimsRepudiateddduringthequarter Greaterthan2yearfromthedateofacceptanceofrisk
No of Policies- Claims Rejected during the quarter	Numeric	User Input Field	User is expected to key in No of Policies-Claims rejected during the quarter
Benefit Amount- Claims Rejected during the quarter	Float	User Input Field	User is expected to key in Benefit Amount-Claims rejected during the quarter
No_of_Policies_Clai ms_written_back_d uring_the_quarter	Numeric	User Input Field	User is expected to key in NoofPoliciesClaimswrittenbackduringthequarter
Benefit_Amount_Cl aims_written_back _during_the_quarte r	Float	User Input Field	User is expected to key in BenefitAmountClaimswrittenbackduringthequarter

Rider Claims Data - Ageing of Claims

Field Details	Data Type	Field Object	Values
Division	VarChar	Master driven field	Division will be mentioned in the upload template
Line_of_Business	VarChar	Master driven field	LineofBusinesswill be mentioned in the upload template
Product_Category	VarChar	Master driven field	ProductCategorywill be mentioned in the upload template
Premium_Type	VarChar	Master driven field	PremiumTypewill be mentioned in the upload template
Rider_Type	VarChar	Master driven field	RiderTypewill be mentioned in the upload template
Particular	VarChar	Master driven field	Particularwill be mentioned in the upload template
Particulars_Code	Numeric	Master driven field	ParticularsCodewill be mentioned in the upload template
No_of_Policies/Schemes_Upto_the_Period	Numeric	User Input Field	User is expected to key in NoofPolicies/SchemesUptothePeriod
Benefit_Amount_Upto_the_Period	Float	User Input Field	User is expected to key in BenefitAmountUptothePeriod

Other Form-level considerations

- 'Line of Business' indicates the line of business of the base policy for which the riders are attached.
- The option 'Yearly Renewable' shall apply only to the Group Business
- The other applicable guidelines are as per Input_Life_17(a) and Input_Life_17(b)
- Two templates have to be updated as part of this form "Rider Claims Data - Claims Movement" and "Rider Claims Data - Ageing of Claims"

- Where fields under the Division type column is "Individual" provide data in these rows regarding "No of Policies" and where fields under Division type column is "Group" provide data in these rows regarding "No of Lives"
- Data to be provided in Absolute numbers

23.0 Statewise Death Claims Movement Form

Objective: This form captures the data on Statewise claims movement for death claims

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Line_of_Business	VarChar	Master driven field	LineofBusiness will be mentioned in the upload template
Product_Category	VarChar	Master driven field	ProductCategory will be mentioned in the upload template
Premium_Type	VarChar	Master driven field	PremiumType will be mentioned in the upload template
Division	VarChar	Master driven field	Division will be mentioned in the upload template
State	VarChar	Master driven field	State will be mentioned in the upload template
State_ID	Numeric	Master driven field	StateID will be mentioned in the upload template
No_of_Policies_Claims_Intimated_during_the_quarter	Numeric	User Input Field	User is expected to key in NoofPoliciesClaimsIntimatedduringthequarter
Amount_Claims_Intimated_during_the_quarter	Float	User Input Field	User is expected to key in AmountClaimsIntimatedduringthequarter
No_of_Policies_Claims_settled_during_the_quarter	Numeric	User Input Field	User is expected to key in NoofPoliciesClaimssettledduringthequarter

Amount_Claims_settled_during_the_quarter	Float	User Input Field	User is expected to key in AmountClaimssettledduringthequarter
No_of_Policies_Claims_Repudiated/Rejected_during_the_quarter	Numeric	User Input Field	User is expected to key in NoofPoliciesClaimsRepudiated and Rejectedduringthequarter
Amount_Claims_Repudiated/Rejected_during_the_quarter	Float	User Input Field	User is expected to key in AmountClaimsRepudiated and Rejectedduringthequarter
No_of_Policies_Claims_written_back_during_the_quarter	Numeric	User Input Field	User is expected to key in NoofPoliciesClaimswrittenbackduringthequarter
Amount_Claims_written_back_during_the_quarter	Float	User Input Field	User is expected to key in AmountClaimswrittenbackduringthequarter

Other Form-level considerations

- This form is to be furnished on incremental basis only i.e. for the particular quarter for which the data is being furnished

- Repudiated claims are the claims not admitted due to misstatement, misrepresentation etc. coming under the purview of Section 45 of the Insurance Act, 1938. The rejected claims are typically the claims that cannot be considered due to inadmissibility resulting from the policy conditions/contractual terms. However, for the purpose of this form claims repudiated and rejected are clubbed together and shown combined under one column

- The state to which the claim-servicing branch office of the insurer belongs shall be taken for state wise classification of the claims.

- The data furnished is net of overseas business. It also includes death claims under micro-insurance portfolio.

- Writing back would be according to the internal policy of the insurer
- Single Premium Group policies include the Group policies where premium paying term of the policy is one year and no further premiums are payable in respect of a member continuing for the 2nd and subsequent years and the term of the contract is greater than one year. E.g. Single Premium Group Term Assurance Contracts with term greater than one year. These exclude the Yearly Renewable Products
- Non-Single Premium Group policies are the Group policies where the premium paying term of the policy is greater than one year but exclude the Yearly Renewable policies. E.g. Group Micro Term Insurance Product with term and premium paying term of 5 years
- All other schemes which are one year renewable are treated as Yearly Renewable Policies
- The option 'Yearly Renewable' shall apply only to the Group Business.
- The term 'Linked' includes both Unit Linked and Variable Linked Insurance product
- Where fields under the Division type column is "Individual" provide data in these rows regarding "No of Policies" and where fields under Division type column is "Group" provide data in these rows regarding "No of Lives"
- Data to be provided in Absolute numbers

24.0 Statewise Benefits Paid Movement Form

Objective: This form captures the data on Statewise claims movement for survival/periodic benefits and maturity benefits

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Line_of_Business	VarChar	Master driven field	LineofBusiness will be mentioned in the upload template
Product_Category	VarChar	Master driven field	ProductCategory will be mentioned in the upload template
Premium_Type	VarChar	Master driven field	PremiumType will be mentioned in the upload template
Claim_Type	VarChar	Master driven field	ClaimType will be mentioned in the upload template
State	VarChar	Master driven field	State will be mentioned in the upload template
State_ID	Numeric	Master driven field	StateID will be mentioned in the upload template
No_of_Policies_Claims_Intimated_during_the_quarter	Numeric	User Input Field	NoofPoliciesClaimsIntimatedduringthequarter
Amount_Claims_Intimated_during_the_quarter	Float	User Input Field	AmountClaimsIntimatedduringthequarter
No_of_Policies_Claims_settled_during_the_quarter	Numeric	User Input Field	User is expected to key in NoofPoliciesClaimssettledduringthequarter

Amount_Claims_settled_during_the_quarter	Float	User Input Field	User is expected to key in AmountClaimssettledduringthequarter
No_of_Policies_Claims_written_back_during_the_quarter	Numeric	User Input Field	User is expected to key in NoofPoliciesClaimswrittenbackduringthequarter
Amount_Claims_written_back_during_the_quarter	Float	User Input Field	User is expected to key in AmountClaimswrittenbackduringthequarter

Other Form-level considerations

- This form is only for Individual Policies
- This form is to be furnished on incremental basis only i.e. for the particular quarter for which the data is being furnished
- The state to which the claim servicing Branch of the insurer belongs to shall be taken for state wise classification of the claims.
- The data furnished is net of overseas business. It also includes claims under micro-insurance portfolio.
- Writing back shall be according to the internal policy of the insurer
- Survival benefits exclude surrender claims.
- The term 'Linked' includes both Unit Linked and Variable Linked Insurance product
- In case of Immediate Annuities
  - o 'Maturity Benefits' are not applicable
  - o Any annuity instalment payment falling due in particular quarter must be shown as registered in that quarter and status of the payment/settlement needs to be indicated
- Data to be provided in Absolute numbers

25.0 MI Claims Movement Form – Maturity

Objective: This form captures the Claims movement information of the MI Claims (For maturity only)

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

MI Claims Movement Form – Maturity - Claims Movement

Field Details	Data Type	Field Object	Values
Division	VarChar	Master driven field	Division will be mentioned in the upload template
Line_of_Business	VarChar	Master driven field	LineofBusiness will be mentioned in the upload template
Product_Category	VarChar	Master driven field	ProductCategory will be mentioned in the upload template
Premium_Type	VarChar	Master driven field	PremiumType will be mentioned in the upload template
Claim_Type	VarChar	Master driven field	ClaimType will be mentioned in the upload template
No of Policies-Claims Intimated during the quarter	Numeric	User Input Field	User is expected to key in No of Policies-Claims Intimated during the quarter
Benefit Amount-Claims Intimated during the quarter	Float	User Input Field	User is expected to key in Benefit Amount-Claims Intimated during the quarter

No of Policies-Claims settled during the quarter	Numeric	User Input Field	User is expected to key in No of Policies-Claims settled during the quarter
Benefit Amount-Claims settled during the quarter	Float	User Input Field	User is expected to key in Benefit Amount-Claims settled during the quarter
No of Policies-Claims written back during the quarter	Numeric	User Input Field	User is expected to key in No of Policies-Claims written back during the quarter
Benefit Amount-Claims written back during the quarter	Float	User Input Field	User is expected to key in Benefit Amount-Claims written back during the quarter

MI Claims Movement Form - Maturity - Ageing of Claims

Field Details	Data Type	Field Object	Values
Division	VarChar	Master driven field	Division will be mentioned in the upload template
Line_of_Business	VarChar	Master driven field	LineofBusiness will be mentioned in the upload template
Product_Category	VarChar	Master driven field	ProductCategory will be mentioned in the upload template
Premium_Type	VarChar	Master driven field	PremiumType will be mentioned in the upload template
Claim_Type	VarChar	Master driven field	ClaimType will be mentioned in the upload template
Particular	VarChar	Master driven field	Particular will be mentioned in the upload template
Particulars_code	Numeric	Master driven field	Particularscode will be mentioned in the upload template

No_of_Policies_Upto_the_Period	Numeric	User Input Field	User is expected to key in NoofPoliciesUptothePeriod
Benefit_Amount_Upto_the_Period	Float	User Input Field	User is expected to key in BenefitAmountUptothePeriod

Other Form-level considerations

- The data under this form is to be furnished on incremental basis only i.e. for the particular quarter for which the data is being furnished
- The term 'Linked' includes both Unit Linked and Variable Linked Insurance product. It may be noted that presently no linked product is allowed as a Micro Insurance Product.
- Writing back would be according to the internal policy of the insurer
- The settlement duration under the table 'Settled claims-Duration wise Break Up' is to be reckoned from the date of receipt of last requirement while the pending duration shall be reckoned from the date of first intimation
- Definitions of various options under 'Premium Type' for Group Business are as discussed in earlier forms.
- **Other comments:** Maturity benefits under a typical Group Micro Insurance Policy are not envisaged at this stage.
- Two templates have to be updated as part of this form "MI Claims Movement Form - Maturity - Claims Movement" and "MI Claims Movement Form - Maturity - Ageing of Claims"
- Where fields under the Division type column is "Individual" provide data in these rows regarding "No of Policies" and where fields under Division type column is "Group" provide data in these rows regarding "No of Lives"
- Data to be provided in Absolute numbers

26.0 MI Claims Movement Form - Death Claims

Objective: This form captures the Claims movement information of the MI Death Claims.

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

MI Claims Movement Form - Death Claims - Claims Movement

Field Details	Data Type	Field Object	Values
Division	VarChar	Master driven field	Division will be mentioned in the upload template
Line_of_Business	VarChar	Master driven field	LineofBusiness will be mentioned in the upload template
Product_Category	VarChar	Master driven field	ProductCategory will be mentioned in the upload template
Premium_Type	VarChar	Master driven field	PremiumType will be mentioned in the upload template
Claim_Type	VarChar	Master driven field	ClaimType will be mentioned in the upload template
No of Policies/Schemes-Claims Intimated during the quarter	Numeric	User Input Field	User is expected to key in No of Policies/Schemes-Claims Intimated during the quarter
Benefit Amount-Claims Intimated during the quarter	Float	User Input Field	User is expected to key in Benefit Amount-Claims Intimated during the quarter
No of Policies/Schemes-Claims settled during the quarter	Numeric	User Input Field	User is expected to key in No of Policies/Schemes-Claims settled during the quarter

Benefit Amount-Claims settled during the quarter	Float	User Input Field	User is expected to key in Benefit Amount-Claims settled during the quarter
No of Policies/Schemes-Claims Repudiated during the quarter-Less than 2 year from the date of acceptance of risk	Numeric	User Input Field	User is expected to key in No of Policies/Schemes-Claims Repudiated during the quarter-Less than 2 year from the date of acceptance of risk
Benefit Amount-Claims Repudiated during the quarter-Less than 2 year from the date of acceptance of risk	Float	User Input Field	User is expected to key in Benefit Amount-Claims Repudiated during the quarter-Less than 2 year from the date of acceptance of risk
No of Policies/Schemes-Claims Repudiated during the quarter-Greater than 2 year from the date of acceptance of risk	Numeric	User Input Field	User is expected to key in No of Policies/Schemes-Claims Repudiated during the quarter-Greater than 2 year from the date of acceptance of risk
Benefit Amount-Claims Repudiated during the quarter-Greater than 2 year from the date of acceptance of risk	Float	User Input Field	User is expected to key in Benefit Amount-Claims Repudiated during the quarter-Greater than 2 year from the date of acceptance of risk
No of Policies/Schemes-Claims written back during the quarter	Numeric	User Input Field	User is expected to key in No of Policies/Schemes-Claims written back during the quarter

Benefit Amount-Claims written back during the quarter	Float	User Input Field	User is expected to key in Benefit Amount-Claims written back during the quarter

MI Claims Movement Form - Death Claims - Ageing of Claims

Field Details	Data Type	Field Object	Values
Division	VarChar	Master driven field	Division will be mentioned in the upload template
Line_of_Business	VarChar	Master driven field	LineofBusiness will be mentioned in the upload template
Product_Category	VarChar	Master driven field	ProductCategory will be mentioned in the upload template
Premium_Type	VarChar	Master driven field	PremiumType will be mentioned in the upload template
Claim_Type	VarChar	Master driven field	ClaimType will be mentioned in the upload template
Particular	VarChar	Master driven field	Particular will be mentioned in the upload template
Particulars_code	Numeric	Master driven field	Particularscode will be mentioned in the upload template
No_of_Policies/Schemes_Upto_the_Period	Numeric	User Input Field	User is expected to key in NoofPolicies/SchemesUptothePeriod
Benefit_Amount_Upto_the_Period	Float	User Input Field	User is expected to key in BenefitAmountUptothePeriod

Other Form-level considerations

- The data under this form is to be furnished on incremental basis only i.e. for the particular quarter for which the data is being furnished

- The classification of the claims as to whether investigation is required or not shall be according to the approved claims underwriting procedure of the insurer
- The term 'Linked' includes both Unit Linked and Variable Linked Insurance product. It may be noted that presently no linked product is allowed as a Micro Insurance Product
- The other applicable guidelines are as per Input_Life_17(a) and Input_Life_17(b)
- Data in this form captures "For the Quarter" values
- Two templates have to be updated as part of this form "MI Claims Movement Form - Death Claims - Claims Movement" and "MI Claims Movement Form - Death Claims - Ageing of Claims"
- Where fields under the Division type column is "Individual" provide data in these rows regarding "No of Policies" and where fields under Division type column is "Group" provide data in these rows regarding "No of Lives"
- Data to be provided in Absolute numbers

27.0 Penal Interest Paid - Claims and Benefits

Objective: This form captures the data on penal interest paid to policyholders.

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Product_Category	VarChar	Master driven field	ProductCategory will be mentioned in the upload template
Particulars	VarChar	Master driven field	Particulars will be mentioned in the upload template
Particular_code	Numeric	Master driven field	Particularcode will be mentioned in the upload template
No_of_policies_Upto_the_Period	Numeric	User Input Field	User is expected to key in NoofpoliciesUptothePeriod
Benefit_Amount_Upto_the_Period	Float	User Input Field	User is expected to key in BenefitAmountUptothePeriod
Amount_of_interest_paid_due_to_delay_on_insurers_part	Numeric	User Input Field	User is expected to key in Amountofpenalinterestpaiddue to delay on his part
Amount_of_Interest_paid_due_to_delay_on_parties_other_than_the_insurer	Float	User Input Field	User is expected to key in Amountofpenalinterestpaid due to delay by parties other than the insurer

Other Form-level considerations

- This form needs to be submitted every quarter on a cumulative basis. i.e. with the 'up to quarter' data.

- 'Benefit Amount' indicates the amount of basic sum assured plus rider sums assured (if any) without including the penal interest amount.

- The categorisation of delays in payment and the respective rates of interest applicable shall be according to the provisions of IRDA (Protection of Policyholder's Interests) Regulations 2002

- The form includes the details of both Individual and Group businesses. In case of Group Business the 'policies' indicates 'schemes'.

- Data to be provided in Absolute numbers

- Rate of Interest field to be entered as 0.15 for 0.15% and 15 for 15%

28.0 Death Occurrences-Policy Duration wise

Objective: This form shows the incidence of death claims duration wise

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Division	VarChar	Master driven field	Division will be mentioned in the upload template
Line_of_Business	VarChar	Master driven field	LineofBusiness will be mentioned in the upload template
Product_Category	VarChar	Master driven field	ProductCategory will be mentioned in the upload template
Premium_Type	VarChar	Master driven field	PremiumType will be mentioned in the upload template
Claim_Type	VarChar	Master driven field	ClaimType will be mentioned in the upload template
Particular	VarChar	Master driven field	Particular will be mentioned in the upload template
Particulars_code	Numeric	Master driven field	Particularscode will be mentioned in the upload template
No_of_Policies_For_the_Period	Numeric	User Input Field	User is expected to key in NoofPoliciesForthePeriod
Benefit_Amount_For_the_Period	Float	User Input Field	User is expected to key in BenefitAmountForthePeriod

Other Form-level considerations

- This form needs to be submitted every quarter on a cumulative basis. i.e. with the 'up to quarter' data.

- The term 'Linked' includes both Unit Linked and Variable Linked Insurance product.

- The duration mentioned in the form refers to the time elapsed from the date of inception of the policy and to the date of death of the policyholder as intimated to the insurer. For e.g. against the row 'More than 3 years and up to 4 years' the number of deaths occurred during the period of reporting where the duration from the date of inception of the policy to the date of death of the life assured falls between three to four years.

- The benefit amount includes the rider payments and Micro Insurance Claims also.

- The form is to capture the details of Individual Business only.

- Policy Duration is to considered till "Date of Intimation"

- Data to be provided in Absolute numbers

29.0 Health Claims (Individual)

Objective: This form captures the data on death claims for individual business

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Health Claims (Individual) - Claims Movement

Field Details	Data Type	Field Object	Values
Division	VarChar	Master driven field	Division will be mentioned in the upload template
Product_Category	VarChar	Master driven field	ProductCategory will be mentioned in the upload template
Premium_Type	VarChar	Master driven field	PremiumType will be mentioned in the upload template
Claim_Type	VarChar	Master driven field	ClaimType will be mentioned in the upload template
Claim_Classification	VarChar	Master driven field	Claim Classification will be mentioned in the upload template
No of Policies-Claims Intimated during the quarter	Numeric	User Input Field	User is expected to key in No of Policies-Claims Intimated during the quarter
Benefit Amount-Claims Intimated during the quarter	Float	User Input Field	User is expected to key in Benefit Amount-Claims Intimated during the quarter
No of Policies-Claims settled during the quarter	Numeric	User Input Field	User is expected to key in No of Policies-Claims settled during the quarter
Benefit Amount-Claims settled during the quarter	Float	User Input Field	User is expected to key in Benefit Amount-Claims settled during the quarter

No of Policies-Claims Repudiated during the quarter-Less than 2 year from the date of acceptance of risk	Numeric	User Input Field	User is expected to key in No of Policies-Claims Repudiated during the quarter-Less than 2 year from the date of acceptance of risk
Benefit Amount-Claims Repudiated during the quarter-Less than 2 year from the date of acceptance of risk	Float	User Input Field	User is expected to key in Benefit Amount-Claims Repudiated during the quarter-Less than 2 year from the date of acceptance of risk
No of Policies-Claims Repudiated during the quarter-Greater than 2 year from the date of acceptance of risk	Numeric	User Input Field	User is expected to key in No of Policies-Claims Repudiated during the quarter-Greater than 2 year from the date of acceptance of risk
Benefit Amount-Claims Repudiated during the quarter-Greater than 2 year from the date of acceptance of risk	Float	User Input Field	User is expected to key in Benefit Amount-Claims Repudiated during the quarter-Greater than 2 year from the date of acceptance of risk
No of Policies-Claims rejected during the quarter	Numeric	User Input Field	User is expected to key in No of Policies-Claims rejected during the quarter
Benefit Amount-Claims rejected during the quarter	Float	User Input Field	User is expected to key in Benefit Amount-Claims rejected during the quarter
No of Policies-Claims written back during the quarter	Numeric	User Input Field	User is expected to key in No of Policies-Claims written back during the quarter
Benefit Amount-Claims written back during the quarter	Float	User Input Field	User is expected to key in Benefit Amount-Claims written back during the quarter

Health Claims (Individual) - Ageing of Claims

Field Details	Data Type	Field Object	Values
Division	VarChar	Master driven field	Division will be mentioned in the upload template

Product_Category	VarChar	Master driven field	ProductCategory will be mentioned in the upload template
Premium_Type	VarChar	Master driven field	PremiumType will be mentioned in the upload template
Claim_Type	VarChar	Master driven field	ClaimType will be mentioned in the upload template
Particular	VarChar	Master driven field	Particular will be mentioned in the upload template
Particulars_code	Numeric	Master driven field	Particularscode will be mentioned in the upload template
No_of_Policies_upto_the_Period	Numeric	User Input Field	User is expected to key in NoofPoliciesuptothePeriod
Benefit_Amount_upto_the_Period	Float	User Input Field	User is expected to key in BenefitAmountuptothePeriod

Other Form-level considerations

- The guidelines are similar to those as applicable to Input_Life_17(a) except that this form captures the claims under Health Insurance policies offered by Life Companies
- Data in this form captures "For the Quarter" values
- Two templates have to be updated as part of this form "Health Claims (Individual) - Claims Movement" and "Health Claims (Individual) - Ageing of Claims"
- Data to be provided in Absolute numbers

However, apart from the above form, there is a separate set of 17 forms to be furnished for Health Business as per the IRDA (Health Insurance) Regulations, 2013.

30.0 Health Claims (Group)

Objective: This form captures the data on death claims for group business

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Health Claims (Group) - Claims Movement

Field Details	Data Type	Field Object	Values
Division	VarChar	Master driven field	Division will be mentioned in the upload template
Product_Category	VarChar	Master driven field	ProductCategory will be mentioned in the upload template
Premium_Type	VarChar	Master driven field	PremiumType will be mentioned in the upload template
Claim_Type	VarChar	Master driven field	ClaimType will be mentioned in the upload template
Claim_classification	VarChar	Master driven field	Claim Classification will be mentioned in the upload template
No of Lives-Claims Intimated during the quarter	Numeric	User Input Field	User is expected to key in No of Lives-Claims Intimated during the quarter
Benefit Amount-Claims Intimated during the quarter	Float	User Input Field	User is expected to key in Benefit Amount-Claims Intimated during the quarter
No of Lives-Claims settled during the quarter	Numeric	User Input Field	User is expected to key in No of Lives-Claims settled during the quarter
Benefit Amount-Claims settled during the quarter	Float	User Input Field	User is expected to key in Benefit Amount-Claims settled during the quarter

Field Details	Data Type	Field Object	Values
No of Lives-Claims Repudiated during the quarter-Less than 2 year from the date of acceptance of risk	Numeric	User Input Field	User is expected to key in No of Lives-Claims Repudiated during the quarter-Less than 2 year from the date of acceptance of risk
Benefit Amount-Claims Repudiated during the quarter-Less than 2 year from the date of acceptance of risk	Float	User Input Field	User is expected to key in Benefit Amount-Claims Repudiated during the quarter-Less than 2 year from the date of acceptance of risk
No of Lives-Claims Repudiated during the quarter-Greater than 2 year from the date of acceptance of risk	Numeric	User Input Field	User is expected to key in No of Lives-Claims Repudiated during the quarter-Greater than 2 year from the date of acceptance of risk
Benefit Amount-Claims Repudiated during the quarter-Greater than 2 year from the date of acceptance of risk	Float	User Input Field	User is expected to key in Benefit Amount-Claims Repudiated during the quarter-Greater than 2 year from the date of acceptance of risk
No of Lives-Claims rejected during the quarter	Numeric	User Input Field	User is expected to key in No of Lives-Claims rejected during the quarter
Benefit Amount-Claims rejected during the quarter	Float	User Input Field	User is expected to key in Benefit Amount-Claims rejected during the quarter
No of Lives-Claims written back during the quarter	Numeric	User Input Field	User is expected to key in No of Lives-Claims written back during the quarter
Benefit Amount-Claims written back during the quarter	Float	User Input Field	User is expected to key in Benefit Amount-Claims written back during the quarter

Health Claims (Group) - Ageing of Claims

Field Details	Data Type	Field Object	Values

Division	VarChar	Master driven field	Division will be mentioned in the upload template
Product_Category	VarChar	Master driven field	ProductCategory will be mentioned in the upload template
Premium_Type	VarChar	Master driven field	PremiumType will be mentioned in the upload template
Claim_Type	VarChar	Master driven field	ClaimType will be mentioned in the upload template
Particular	VarChar	Master driven field	Particular will be mentioned in the upload template
Particulars_code	Numeric	Master driven field	Particularscode will be mentioned in the upload template
No_of_Lives_upto _the_Period	Numeric	User Input Field	User is expected to key in NoofLivesuptothePeriod
Benefit_Amount_ upto_the_Period	Float	User Input Field	User is expected to key in BenefitAmountuptothePeriod

Other Form-level considerations

- The guidelines are similar to those as applicable to Input_Life_17(b) except that this form captures the claims under Group Health Insurance policies offered by Life Companies which can be Yearly Renewable only as per the provisions of IRDA (Health Insurance Regulations),2013. Hence the definitions of Single/Non-Single Premium policies are not relevant Group Health Policies offered by Life Insurance Companies.

- Data in this form captures "For the Quarter" values

- Two templates have to be updated as part of this form "Health Claims (Group) - Claims Movement" and "Health Claims (Group) - Ageing of Claims"

- Data to be provided in Absolute numbers

However, apart from the above form, there is a separate set of 17 forms to be furnished for Health Business as per the IRDA (Health Insurance) Regulations, 2013.

31.0 Free Look and Cheque dishonor data

Objective: The purpose of this form is to collect data on free look and cheque dishonor data during the quarter.

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Channels	VarChar	Master driven field	Channels will be mentioned in the upload template
Particular	VarChar	Master driven field	Particular will be mentioned in the upload template
Particular_ID	Numeric	Master driven field	ParticularID will be mentioned in the upload template
No._of_Policies_Upto_the_Period	Numeric	User Input Field	User is expected to key in No.ofPoliciesUptothePeriod
Premium_Upto_the_Period	Float	User Input Field	User is expected to key in PremiumUptothePeriod
Sum_Assured_Upto_the_Period	Float	User Input Field	User is expected to key in SumAssuredUptothePeriod

Other Form-level considerations

- This form needs to be submitted every quarter on a cumulative basis. i.e. with the 'up to quarter' data
- The Premium shall be Gross instalment premium i.e. before exclusion of free look cancellation charges and includes rider premium also
- The Sum Assured includes the rider sum assured also
- 'CSC' stands for 'Common Service Centre'

- 'Direct Business' means all the new business procured through distance mediums as per the circular IRDA/ADMN/GDL/MISC/059/04/2011 Dt. 05/04/2011 and also the business directly marketed by the insurer without any agent/intermediary

- Business through 'Referrals' indicate the new business procured through the 'Referral Companies' as defined in the Insurance Regulatory and Development Authority (Sharing of Database for Distribution of Insurance Products) Regulations, 2010.

- Data to be provided in Absolute numbers

- Chequedishonor includes only those new business cases where dishonor is reported after risk commencement/ completion of policy

- Business procured with the support of referrals through one of the 4 channels mentioned.

32.0 Repudiated/Rejected Claims Data

Objective: This form captures the reasons for the repudiated claims (Individual Business)

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Line_of_Business	VarChar	Master driven field	LineofBusiness will be mentioned in the upload template
Cause	VarChar	Master driven field	Cause will be mentioned in the upload template
Product_Category	VarChar	Master driven field	ProductCategory will be mentioned in the upload template
CAUSES_OF_REPUDIATION/REJECTION	VarChar	Master driven field	CAUSESOFREPUDIATION/REJECTION will be mentioned in the upload template
Division	VarChar	Master driven field	Division will be part of the upload template
Particular_Code	Numeric	Master driven field	ParticularCode will be mentioned in the upload template
Number_Of_Policies/Number of Lives	Numeric	User Input Field	User is expected to key in NumberOfPolicies/Lives
Benefit_Amount	Float	User Input Field	User is expected to key in BenefitAmount

Other Form-level considerations

- This form needs to be submitted every quarter on a cumulative basis. i.e. with the 'up to quarter' data
- The Benefit Amount includes the rider sum assured also.
- All the cases where policy claim could not be considered due to inadmissibility of a claim resulting from the policy conditions shall be classified as 'rejected' while the claims which cannot be considered due to misstatement, misrepresentation etc.

coming under the purview of Section 45 of the Insurance Act, 1938 shall be classified as 'repudiated'.

- The term 'Linked' includes both Unit Linked and Variable Linked Insurance product.

- For Group policies the 'number of policies' shall be replaced by 'number of lives'

- Total Number of policies/Number of lives repudiated/rejected shall be consistent with the data as furnished in other forms where such data is captured.

- Data to be provided in Absolute numbers

33.0 Details of business procured through distance mediums

Objective: The objective of the form is to capture the business acquired through different mediums like telephone, website,emails etc.

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Line_of_Business	VarChar	Master driven field	LineofBusiness will be mentioned in the upload template
Product_Category	VarChar	Master driven field	ProductCategory will be mentioned in the upload template
Premium_Type	VarChar	Master driven field	PremiumType will be mentioned in the upload template
Particulars	VarChar	Master driven field	Particulars will be mentioned in the upload template
Particulars_code	Numeric	Master driven field	Particularscode will be mentioned in the upload template
No_of_Policies_Upto_the_Period	Numeric	User Input Field	User is expected to key in NoofPoliciesUptothePeriod
First_Year_premium_Single_Premium_Upto_the_Period	Float	User Input Field	User is expected to key in Firstyear premiumor SinglePremiumUptothePeriod
Sum_assured_Upto_the_Period	Float	User Input Field	User is expected to key in SumassuredUptothePeriod

Other Form-level considerations

- This form needs to be submitted every quarter on a cumulative basis. i.e. with the 'up to quarter' data

- New Business details collected through distance mediums need to be furnished in this form.

- 'Premium Collected' indicates the First Year Premium (the First premium plus First Year Renewal Premium) and Single Premium.

- It shall be ensured that in case of policies issued in previous financial year for which the first year premium is still being received in the current financial year (or the year of reporting) only the premium received in the current year is to be reported and the corresponding number and sum assured are not shown again

- The Sum Assured includes the rider sum assured also

- The form is required to be submitted only for the individual new business as it is not usual to obtain the Group business through distance media

- Data to be provided in Absolute numbers

34.0 List of Micro- Insurance Products

Objective:

Method of filling & submission: Data is collected quarterly and annually.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Name_of_the_micro-insurance_product	VarChar	User Input Field	User is expected to key in Nameofthemicro-insuranceproduct
Unique_Identification_No.	Numeric	User Input Field	User is expected to key in UniqueIdentificationNo.
Version_No	Numeric	User Input Field	User is expected to key in VersionNo. Version number should be denoted as "1", "2" etc
Date_of_launch_of_the_Product	Date	User Input Field	User is expected to key in DateoflaunchoftheProduct in format DD-MMM-YYY (Eg. 01-Jan-2014)
Category: Individual / Group	VarChar	User Input Field	User is expected to key in Category: Individual / Group
Date of Withdrawal	Date	User Input Field	User is expected to key in Dateof withdrawal oftheProduct in format DD-MMM-YYY (Eg. 01-Jan-2014)

Other Form-level considerations

- This form needs to be submitted every quarter on a cumulative basis. i.e. with the 'up to quarter' data

- All Micro insurance products launched or withdrawn in the current financial year need to be covered in this input form.

- All the Micro Insurance products launched (irrespective of whether they are withdrawn or not) as at the end of the period for which the form is submitted are to be furnished in the form.

- Version Number denotes the version of the product/scheme and is denoted by the last two digits of the UIN (E.g. If UIN is 999N999V01 "V01" represents

version number. The column version in the upload template needs to be populated with value "1" against the UIN)

35.0 Income WiseClassificationof InsuranceBuyers- Statewise

Objective: The purpose of this form is to gather data on individual business across state-wise and income-wise.

Method of filling & submission: Data is collected annually.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Line_of_Business	VarChar	Master driven field	LineofBusiness will be mentioned in the upload template
Product_Category	VarChar	Master driven field	ProductCategory will be mentioned in the upload template
State	VarChar	Master driven field	State will be mentioned in the upload template
State_ID	Numeric	Master driven field	StateID will be mentioned in the upload template
Particular	VarChar	Master driven field	Particular will be mentioned in the upload template
Particular_ID	Numeric	Master driven field	ParticularID will be mentioned in the upload template
No._of_policies_Upto_the_period	Numeric	User Input Field	User is expected to key in No.ofpoliciesUptotheperiod
First_Year_Premium_Upto_the_period	Float	User Input Field	User is expected to key in FirstYearPremiumUptotheperiod

Other Form-level considerations

- This form applies only to Individual Business and is to be submitted yearly.
- Income of the policyholder per-annum shall be considered while identifying the income-slab into which a given policy falls

- First Year premium means the First Policy Year Premium including the Rider premium

- The term 'Linked' includes both Unit Linked and Variable Linked Insurance products

- Data to be provided in Absolute numbers

- New business premium includes first year premium and single premium.

36.0 New Business Figures (First Year Premium) –Individual

Objective:

Method of filling & submission: Data is collected monthly.

Data Entry Guidelines for the fields in the Upload Template

New Business Figures (First Year Premium) -Individual - Rider

Field Details	Data Type	Field Object	Values
Rider_Type	VarChar	Master driven field	RiderType will be mentioned in the upload template
Premium_Type	VarChar	Master driven field	PremiumType will be mentioned in the upload template
Category	VarChar	Master driven field	Category will be mentioned in the upload template
Life_Business_Cat egory	VarChar	Master driven field	LifeBusinessCategory will be mentioned in the upload template
Life_Sector	VarChar	Master driven field	LifeSector will be mentioned in the upload template
Premium_For_the _period	Float	User Input Field	User is expected to key in PremiumFortheperiod
Premium_Upto_t he_period	Float	User Input Field	User is expected to key in PremiumUptotheperiod
Policies_For_the_ period	Numeric	User Input Field	User is expected to key in PoliciesFortheperiod
Policies_Upto_th e_period	Numeric	User Input Field	User is expected to key in PoliciesUptotheperiod
Sum_Assured_For _the_period	Float	User Input Field	User is expected to key in SumAssuredFortheperiod
Sum_Assured_Upt o_the_period	Float	User Input Field	User is expected to key in SumAssuredUptotheperiod
Premium_For_the _period_Cancelle d_Previous_FY	Float	User Input Field	User is expected to key in PremiumFortheperiodCancelledPreviousFY

Premium_Upto_the_period_Cancelled_Previous_FY	Float	User Input Field	User is expected to key in PremiumUptotheperiodCancelledPreviousFY
Policies_For_the_period_Cancelled_Previous_FY	Numeric	User Input Field	User is expected to key in PoliciesFortheperiodCancelledPreviousFY
Policies_Upto_the_period_Cancelled_Previous_FY	Numeric	User Input Field	User is expected to key in PoliciesUptotheperiodCancelledPreviousFY
Sum_Assured_For_the_period_Cancelled_Previous_FY	Float	User Input Field	User is expected to key in SumAssuredFortheperiodCancelledPreviousFY
Sum_Assured_Upto_the_period_Cancelled_Previous_FY	Float	User Input Field	User is expected to key in SumAssuredUptotheperiodCancelledPreviousFY

New Business Figures (First Year Premium) –Individual

Field Details	Data Type	Field Object	Values
Subclass	VarChar	Master driven field	Subclass will be mentioned in the upload template
Group	VarChar	Master driven field	Group will be mentioned in the upload template
Premium_Type	VarChar	Master driven field	PremiumType will be mentioned in the upload template
Category	VarChar	Master driven field	Category will be mentioned in the upload template
Life_Business_Category	VarChar	Master driven field	LifeBusinessCategory will be mentioned in the upload template
Life_Sector	VarChar	Master driven field	LifeSector will be mentioned in the upload template
Premium_For_the_period	Float	User Input Field	User is expected to key in PremiumFortheperiod
Premium_Upto_the_period	Float	User Input Field	User is expected to key in PremiumUptotheperiod
Policies_For_the_period	Numeric	User Input Field	User is expected to key in PoliciesFortheperiod

Policies_Upto_the_period	Numeric	User Input Field	User is expected to key in PoliciesUptotheperiod
Sum_Assured_For_the_period	Float	User Input Field	User is expected to key in SumAssuredFortheperiod
Sum_Assured_Upto_the_period	Float	User Input Field	User is expected to key in SumAssuredUptotheperiod
Premium_For_the_period_Cancelled_Previous_FY	Float	User Input Field	User is expected to key in PremiumFortheperiodCancelledPreviousFY
Premium_Upto_the_period_Cancelled_Previous_FY	Float	User Input Field	User is expected to key in PremiumUptotheperiodCancelledPreviousFY
Policies_For_the_period_Cancelled_Previous_FY	Numeric	User Input Field	User is expected to key in PoliciesFortheperiodCancelledPreviousFY
Policies_Upto_the_period_Cancelled_Previous_FY	Numeric	User Input Field	User is expected to key in PoliciesUptotheperiodCancelledPreviousFY
Sum_Assured_For_the_period_Cancelled_Previous_FY	Float	User Input Field	User is expected to key in SumAssuredFortheperiodCancelledPreviousFY
Sum_Assured_Upto_the_period_Cancelled_Previous_FY	Float	User Input Field	User is expected to key in SumAssuredUptotheperiodCancelledPreviousFY

Other Form-level considerations

- This form needs to be submitted every month. However, in the month of March there shall be two versions of the form to be submitted-one with provisional data and the other one with the audited data. The audited version may be submitted along with the other year-end audited returns.
- 'Rural and Social' indicates the details of the policies that qualify for both the Rural and Social sector definitions.

- 'Non Rural or Social' indicates the policies which belong neither to rural nor to social sector.

- For Individual Business, First Year Premium indicates the First Policy Year premium which includes the First premium, First Year Renewal Premium and Single Premium.

- It shall be ensured that in case of policies issued in previous financial year for which the first year premium is still being received in the current financial year (or the year of reporting) only the premium received in the current year is to be reported and the corresponding number and sum assured are not shown again. Similar shall be the case while filling in the details for the 'up to the month'. If, in respect of a policy issued in a month, the premiums are continued to be received in subsequent months also, the number (of policies) shall be counted only once while the premium shall be the cumulative first year premium.

- Under the column 'for the month', the details of only the new policies issued in the particular month shall be reflected.

- The data to be provided in "Template 1" for products shall provide the New Business details according to the following explanation
    - The 'number of policies' shall be equal to the number of policies without riders plus number of policies with riders.
    - The 'premium' shall be the premium of the base policies only i.e. excluding the rider premiums
    - The 'sum assured' shall be the sums assured of the base policies only i.e. without rider sum assured

- The data to be provided in "Template 2" for rider details number of policies, premium and sum assured of the policies with riders shall be provided according to the following explanations
    - The 'number of policies' shall be the number of policies with the respective riders attached

- o The 'premium' shall be the premium towards the riders only
- o The 'Sum Assured' shall be the rider-sum assured offered under the policies
- Proper justification/explanation shall be provided wherever negative entries are made in any of the cells.
- In case of free-look cancellations, chequedishonour cases or cancellation of NB policies due to court cases, the corresponding figures shall be netted off from the NB. No other off-movements (NB lapses, reinsurance premium etc.) shall be allowed to be netted off from NB.
- The premium reporting shall conform to the regulatory provisions made in IRDA (Preparation of Financial Statements) Regulations, 2002.
- It shall be ensured that for a policy where more than one instalment of first year premium is received in the year, the number and sum assured are counted only once in the column 'Up to the month'.
- 'Premium/Policies/Sum Assured of cancelled policies for previous financial year' indicates the details pertaining to the policies issued in the previous financial year but cancelled due to free look provisions/chequedishonours in the current financial year(the year for which the form is being submitted)
- Two templates have to be updated as part of this form "New Business Figures (First Year Premium) -Individual - Rider" and "New Business Figures (First Year Premium) -Individual"
- Data to be provided in Absolute numbers
- Health riders include riders related to critical illness benefit, hospitalization benefit and medical treatment.
- Accident Riders includes Disability related riders.

37.0 New Business - First Premium Figures - Individual

Objective:

Method of filling & submission: Data is collected monthly.

Data Entry Guidelines for the fields in the Upload Template

New Business - First Premium Figures - Individual - Rider

Field Details	Data Type	Field Object	Values
Rider_Type	VarChar	Master driven field	RiderType will be mentioned in the upload template
Premium_Type	VarChar	Master driven field	PremiumType will be mentioned in the upload template
Category	VarChar	Master driven field	Category will be mentioned in the upload template
Life_Business_Category	VarChar	Master driven field	LifeBusinessCategory will be mentioned in the upload template
Life_Sector	VarChar	Master driven field	LifeSector will be mentioned in the upload template
Premium_For_the_period	Float	Master driven field	PremiumFortheperiod will be mentioned in the upload template
Premium_Upto_the_period	Float	User Input Field	User is expected to key in PremiumUptotheperiod
Policies_For_the_period	Numeric	User Input Field	User is expected to key in PoliciesFortheperiod
Policies_Upto_the_period	Numeric	User Input Field	User is expected to key in PoliciesUptotheperiod
Sum_Assured_For_the_period	Float	User Input Field	User is expected to key in SumAssuredFortheperiod

Field Details	Data Type	Field Object	Values
Sum_Assured_Upto _the_period	Float	User Input Field	User is expected to key in SumAssuredUptotheperiod

New Business - First Premium Figures – Individual

Field Details	Data Type	Field Object	Values
Line_of_Business	VarChar	Master driven field	LineofBusiness will be mentioned in the upload template
Group	VarChar	Master driven field	Group will be mentioned in the upload template
Premium_Type	VarChar	Master driven field	PremiumType will be mentioned in the upload template
Category	VarChar	Master driven field	Category will be mentioned in the upload template
Life_Business_Cate gory	VarChar	Master driven field	LifeBusinessCategory will be mentioned in the upload template
Life_Sector	VarChar	Master driven field	LifeSector will be mentioned in the upload template
Premium_For_the_ period	Float	User Input Field	User is expected to key in PremiumFortheperiod
Premium_Upto_the _period	Float	User Input Field	User is expected to key in PremiumUptotheperiod
Policies_For_the_p eriod	Numeric	User Input Field	User is expected to key in PoliciesFortheperiod
Policies_Upto_the_ period	Numeric	User Input Field	User is expected to key in PoliciesUptotheperiod
Sum_Assured_For_t he_period	Float	User Input Field	User is expected to key in SumAssuredFortheperiod
Sum_Assured_Upto _the_period	Float	User Input Field	User is expected to key in SumAssuredUptotheperiod

Other Form-level considerations

- This form needs to be submitted every month. However, in the month of March there shall be two versions of the form submitted one with provisional data and the other one with the audited data. The audited version may be submitted along with the other year-end audited returns.

- 'Rural and Social' indicates the details of the policies that qualify for both the Rural and Social sector definitions.

- 'Non Rural or Social' indicates the policies which belong neither to rural nor to social sector

- For Individual Business, First Premium indicates the First instalment premium received in respect of new policies issued in the financial year.

- The data to be provided in "Template 1" for products shall provide the New Business details according to the following explanation

    1. The 'number of policies' shall be equal to the number of policies without riders plus number of policies with riders.

    2. The 'premium' shall be the premium of the base policies only i.e. excluding the rider premiums

    3. The 'sum assured' shall be the sums assured of the base policies only i.e. without rider sum assured

- The data to be provided in "Template 2" for rider details like number of policies, premium and sum assured of the policies with riders shall be provided according to the following explanations

    1. The 'number of policies' shall be the number of policies with the respective riders attached

    2. The 'premium' shall be the premium towards the riders only

3. The 'Sum Assured' shall be the rider-sum assured offered under the policies

- Proper justification/explanation shall be provided wherever negative entries are made in any of the cells.

- In case of free-look cancellations, chequedishonour cases or cancellation of NB policies due to court cases, the corresponding figures shall be netted off from the NB. No other off-movements (NB lapses, reinsurance premium etc.) shall be allowed to be netted off from NB.

- Two templates have to be updated as part of this form "New Business - First Premium Figures -Individual - Rider" and "New Business - First Premium Figures -Individual"

- Data to be provided in Absolute numbers

- Health riders include riders related to critical illness benefit, hospitalization benefit and medical treatment.

- Accident Riders includes Disability related riders.

38.0 New Business Figures (First Year Premium) - Group

Objective:

Method of filling & submission: Data is collected monthly.

Data Entry Guidelines for the fields in the Upload Template

New Business Figures (First Year Premium) - Group - Rider

Field Details	Data Type	Field Object	Values
Rider_Type	VarChar	Master driven field	RiderType will be mentioned in the upload template
Category	VarChar	Master driven field	Category will be mentioned in the upload template
Life_Business_Category	VarChar	Master driven field	LifeBusinessCategory will be mentioned in the upload template
Life_Sector	VarChar	Master driven field	LifeSector will be mentioned in the upload template
Premium_For_the_period	Float	User Input Field	User is expected to key in PremiumFortheperiod
Premium_Upto_the_period	Float	User Input Field	User is expected to key in PremiumUptotheperiod
Schemes_For_the_period	Numeric	User Input Field	User is expected to key in SchemesFortheperiod
Schemes_Upto_the_period	Numeric	User Input Field	User is expected to key in SchemesUptotheperiod
Lives_Covered_For_the_period	Numeric	User Input Field	User is expected to key in LivesCoveredFortheperiod
Lives_Covered_Upto_the_period	Numeric	User Input Field	User is expected to key in LivesCoveredUptotheperiod
Sum_Assured_For_the_period	Float	User Input Field	User is expected to key in SumAssuredFortheperiod
Sum_Assured_Upto_the_period	Float	User Input Field	User is expected to key in SumAssuredUptotheperiod

Premium_For_the_periodCancelled_Previous_FY	Float	User Input Field	User is expected to key in PremiumFortheperiodCancelledPreviousFY
Premium_Upto_the_periodCancelled_Previous_FY	Float	User Input Field	User is expected to key in PremiumUptotheperiodCancelledPreviousFY
Schemes_For_the_period_Cancelled_Previous_FY	Numeric	User Input Field	User is expected to key in SchemesFortheperiodCancelledPreviousFY
Schemes_Upto_the_period_Cancelled_Previous_FY	Numeric	User Input Field	User is expected to key in SchemesUptotheperiodCancelledPreviousFY
Lives_Covered_For_the_period_Cancelled_Previous_FY	Numeric	User Input Field	User is expected to key in LivesCoveredFortheperiodCancelledPreviousFY
Lives_Covered_Upto_the_period_Cancelled_Previous_FY	Numeric	User Input Field	User is expected to key in LivesCoveredUptotheperiodCancelledPreviousFY
Sum_Assured_For_the_period_Cancelled_Previous_FY	Float	User Input Field	User is expected to key in SumAssuredFortheperiodCancelledPreviousFY
Sum_Assured_Upto_the_period_Cancelled_Previous_FY	Float	User Input Field	User is expected to key in SumAssuredUptotheperiodCancelledPreviousFY

New Business Figures (First Year Premium) - Group

Field Details	Data Type	Field Object	Values
Line_Of_Business	VarChar	Master driven field	LineOfBusiness will be mentioned in the upload template
Group	VarChar	Master driven field	Group will be mentioned in the upload template

Category	VarChar	Master driven field	Category will be mentioned in the upload template
Life_Business_Cat egory	VarChar	Master driven field	LifeBusinessCategory will be mentioned in the upload template
Life_Sector	VarChar	Master driven field	LifeSector will be mentioned in the upload template
Premium_For_the _period	Float	User Input Field	User is expected to key in PremiumFortheperiod
Premium_Upto_t he_period	Float	User Input Field	User is expected to key in PremiumUptotheperiod
Schemes_For_the _period	Numeric	User Input Field	User is expected to key in SchemesFortheperiod
Schemes_Upto_th e_period	Numeric	User Input Field	User is expected to key in SchemesUptotheperiod
Lives_Covered_F or_the_period	Numeric	User Input Field	User is expected to key in LivesCoveredFortheperiod
Lives_Covered_U pto_the_period	Numeric	User Input Field	User is expected to key in LivesCoveredUptotheperiod
Sum_Assured_For _the_period	Float	User Input Field	User is expected to key in SumAssuredFortheperiod
Sum_Assured_Upt o_the_period	Float	User Input Field	User is expected to key in SumAssuredUptotheperiod
Premium_For_the _periodCancelled _Previous_FY	Float	User Input Field	User is expected to key in PremiumFortheperiodCancelledPreviousFY
Premium_Upto_t he_periodCancell ed_Previous_FY	Float	User Input Field	User is expected to key in PremiumUptotheperiodCancelledPreviousFY
Schemes_For_the _period_Cancelle d_Previous_FY	Numeric	User Input Field	User is expected to key in SchemesFortheperiodCancelledPreviousFY

Schemes_Upto_the_period_Cancelled_Previous_FY	Numeric	User Input Field	User is expected to key in SchemesUptotheperiodCancelledPreviousFY
Lives_Covered_For_the_period_Cancelled_Previous_FY	Numeric	User Input Field	User is expected to key in LivesCoveredFortheperiodCancelledPreviousFY
Lives_Covered_Upto_the_period_Cancelled_Previous_FY	Numeric	User Input Field	User is expected to key in LivesCoveredUptotheperiodCancelledPreviousFY
Sum_Assured_For_the_period_Cancelled_Previous_FY	Float	User Input Field	User is expected to key in SumAssuredFortheperiodCancelledPreviousFY
Sum_Assured_Upto_the_period_Cancelled_Previous_FY	Float	User Input Field	User is expected to key in SumAssuredUptotheperiodCancelledPreviousFY

Other Form-level considerations

- This form needs to be submitted every month. However, in the month of March there shall be two versions of the form submitted one with provisional data and the other one with the audited data. The audited version may be submitted along with the other year-end audited returns.
- 'Rural and Social' indicates the details of the policies that qualify for both the Rural and Social sector definitions.
- 'Non Rural or Social' indicates the policies which belong to neither rural nor social sector
- Single Premium Group policies include the Group policies where premium paying term of the policy is one year and no further premiums are payable in respect of a member continuing for the 2nd and subsequent years and the term of the contract is greater than one year. E.g. Single Premium Group Term Assurance Contracts with term greater than one year. These exclude the Yearly Renewable Products

- Non-Single Premium Group policies are the Group policies where the premium paying term of the policy is greater than one year but exclude the Yearly Renewable policies. E.g. Group Micro Term Insurance Product with term and premium paying term of 5 years

- All other schemes which are one year renewable are treated as Yearly Renewable Policies.

- For yearly renewable Group policies the new business details pertain to those corresponding to the new lives added in the year either in a new scheme or an existing scheme. In such cases the number of schemes shall be shown as zero unless the scheme is new.

- Under Group Single Premium products the new lives added in a year, the corresponding premium and sum assured shall form part of new business of that particular year.

- For Group non-single premium policies with term greater than one year- the number, premium and sum assured of new lives added in any year shall form part of new business of that particular year.

- The number of schemes shall be shown as zero unless the scheme is newly introduced in the period for which report is generated.

- In respect of Group Fund based products, contributions made towards past service liability and future service liability in respect of new members only shall be treated as new business premium. At the inception of the scheme all the members shall be treated as new members.

- For the purposes of computation of expenses under management under Rule 17 (D) the provisions of the cir IRDA/F & I/CIR/EMT/085/04/2012 dated 12.04.2012 shall continue to apply.

- The data to be provided in "Template 1" for products shall provide the New Business details according to the following explanation

1. The 'number of schemes' shall be equal to the number of schemes without riders plus number of schemes with riders.
2. The 'premium' shall be the premium of the base policies only i.e. excluding the rider premiums
3. The 'sum assured' shall be the sums assured of the base policies only i.e. without rider sum assured
4. The 'number of lives' shall be equal to the number of lives without riders plus number of lives with riders.

- The data to be provided in "Template 2" for rider details number of policies, premium and sum assured of the policies with riders shall be provided according to the following explanations

    1. The 'number of policies' shall be the number of policies with the respective riders attached
    2. The 'premium' shall be the premium towards the riders only
    3. The 'Sum Assured' shall be the rider-sum assured offered under the policies
    4. The 'number of lives' shall be the number of policies with the respective riders attached

- Proper justification/explanation shall be provided wherever negative entries are made in any of the cells.
- In case of free-look cancellations, chequedishonour cases or cancellation of NB policies within the first policy year due to court cases, the corresponding figures shall be netted off from the NB. No other off-movements (exits of members due to resignation, retirement, reinsurance premium etc.) shall be allowed to be netted off from NB.

- Free-look cancellations are not envisaged for the Group policies at this stage. However, chequedishonours may happen in case of contributory schemes at member-level.
- 'Premium/Policies/Sum Assured of cancelled policies for previous financial year' indicates the details pertaining to the policies issued in the previous financial year but cancelled due to free look provisions/chequedishonours in the current financial year(the year for which the form is being submitted). As mentioned above, free-look cancellations are not envisaged for the Group policies at this stage.
- The term 'Linked' includes both Unit Linked and Variable Linked Insurance products
- Two templates have to be updated as part of this form "New Business Figures (First Year Premium) -Group - Rider" and "New Business Figures (First Year Premium) - Group"
- Data to be provided in Absolute numbers
- Health riders include riders related to critical illness benefit, hospitalization benefit and medical treatment.
- Accident Riders includes Disability related riders.

39.0 Renewal - Individual Business Figures

Objective:

Method of filling & submission: Data is collected monthly.

Data Entry Guidelines for the fields in the Upload Template

Renewal - Individual Business Figures-Rider

Field Details	Data Type	Field Object	Values
Rider_Type	VarChar	Master driven field	RiderType will be mentioned in the upload template
Category	VarChar	Master driven field	Category will be mentioned in the upload template
Life_Business_Category	VarChar	Master driven field	LifeBusinessCategory will be mentioned in the upload template
Life_Sector	VarChar	Master driven field	LifeSector will be mentioned in the upload template
Premium_For_the_period	Float	User Input Field	User is expected to key in PremiumFortheperiod
Premium_Upto_the_period	Float	User Input Field	User is expected to key in PremiumUptotheperiod
Policies_For_the_period	Numeric	User Input Field	User is expected to key in PoliciesFortheperiod
Policies_Upto_the_period	Numeric	User Input Field	User is expected to key in PoliciesUptotheperiod
Sum_assured_For_the_period	Float	User Input Field	User is expected to key in SumassuredFortheperiod
Sum_assured_Upto_the_period	Float	User Input Field	User is expected to key in SumassuredUptotheperiod

Renewal - Individual Business Figures

Field Details	Data Type	Field Object	Values
Subclass	VarChar	Master driven field	Subclass will be mentioned in the upload template
Group	VarChar	Master driven field	Group will be mentioned in the upload template
Category	VarChar	Master driven field	Category will be mentioned in the upload template
Life_Business_Category	VarChar	Master driven field	LifeBusinessCategory will be mentioned in the upload template
Life_Sector	VarChar	Master driven field	LifeSector will be mentioned in the upload template
Premium_For_the_period	Float	User Input Field	User is expected to key in PremiumFortheperiod
Premium_Upto_the_period	Float	User Input Field	User is expected to key in PremiumUptotheperiod
Policies_For_the_period	Numeric	User Input Field	User is expected to key in PoliciesFortheperiod
Policies_Upto_the_period	Numeric	User Input Field	User is expected to key in PoliciesUptotheperiod
Sum_Assured_For_the_period	Float	User Input Field	User is expected to key in SumAssuredFortheperiod
Sum_Assured_Upto_the_period	Float	User Input Field	User is expected to key in SumAssuredUptotheperiod

Other Form-level considerations

- This form needs to be submitted every month. However, in the month of March there shall be two versions of the form submitted one with provisional data and the other one with the audited data. The audited version may be submitted along with the other year-end audited returns.

- 'Rural and Social' indicates the details of the policies that qualify for both the Rural and Social sector definitions.

- 'Non Rural or Social' indicates the policies which belong to neither rural nor social sector

- Renewal business data for the month indicates the details (like the number, premium and sum assured) of the policies renewed for 2nd or subsequent policy years with receipt of renewal premium happening in the given month.

- No negative entries are envisaged in these formats

- It shall be ensured that for a policy where more than one instalment of renewal premium is received in the year, the number and sum assured are counted only once in the column 'Up to the month'

- The data to be provided in "Template 1"for products shall provide the New Business details according to the following explanation

  1. The 'number of policies' shall be equal to the number of policies without riders plus number of policies with riders.
  2. The 'premium' shall be the premium of the base policies only i.e. excluding the rider premiums
  3. The 'sum assured' shall be the sums assured of the base policies only i.e. without rider sum assured

- The data to be provided in "Template 2"for details like number of policies, premium and sum assured of the policies with riders shall be provided according to the following explanations

  1. The 'number of policies' shall be the number of policies with the respective riders attached

2. The 'premium' shall be the premium towards the riders only

3. The 'Sum Assured' shall be the rider-sum assured offered under the policies

4. The premium reporting shall conform to the regulatory provisions made in IRDA (Preparation of Financial Statements) Regulations, 2002.

- It shall be ensured that for a policy where more than one instalment of 2nd year premium is received in the year, the number and sum assured are counted only once in the column 'Up to the month'

- Two templates have to be updated as part of this form "Renewal - Individual Business Figures-Rider" and "Renewal - Individual Business Figures"

- Data to be provided in Absolute numbers

- Health riders include riders related to critical illness benefit, hospitalization benefit and medical treatment.

- Accident Riders includes Disability related riders.

40.0 Renewal - Group Business Figures

Objective:

Method of filling & submission: Data is collected monthly.

Data Entry Guidelines for the fields in the Upload Template

Renewal - Group Business Figures-Rider

Field Details	Data Type	Field Object	Values
Rider_Type	VarChar	Master driven field	RiderType will be mentioned in the upload template
Category	VarChar	Master driven field	Category will be mentioned in the upload template
Life_Business_ Category	VarChar	Master driven field	LifeBusinessCategory will be mentioned in the upload template
Life_Sector	VarChar	Master driven field	LifeSector will be mentioned in the upload template
Premium_For_ the_period	Float	User Input Field	User is expected to key in PremiumFortheperiod
Premium_Upt o_the_period	Float	User Input Field	User is expected to key in PremiumUptotheperiod
Schemes_For_ the_period	Numeric	User Input Field	User is expected to key in SchemesFortheperiod
Schemes_Upto _the_period	Numeric	User Input Field	User is expected to key in SchemesUptotheperiod
Lives_Covered _For_the_peri od	Numeric	User Input Field	User is expected to key in LivesCoveredFortheperiod
Lives_Covered _Upto_the_pe riod	Numeric	User Input Field	User is expected to key in LivesCoveredUptotheperiod
Sum_Assured_ For_the_perio d	Float	User Input Field	User is expected to key in SumAssuredFortheperiod
Sum_Assured_ Upto_the_peri od	Float	User Input Field	User is expected to key in SumAssuredUptotheperiod

Renewal - Group Business Figures

Field Details	Data Type	Field Object	Values
Subclass	VarChar	Master driven field	Subclass will be mentioned in the upload template
Group	VarChar	Master driven field	Group will be mentioned in the upload template
Category	VarChar	Master driven field	Category will be mentioned in the upload template
Life_Business_Category	VarChar	Master driven field	LifeBusinessCategory will be mentioned in the upload template
Life_Sector	VarChar	Master driven field	LifeSector will be mentioned in the upload template
Premium_For_the_period	Float	User Input Field	User is expected to key in PremiumFortheperiod
Premium_Upto_the_period	Float	User Input Field	User is expected to key in PremiumUptotheperiod
Schemes_For_the_period	Numeric	User Input Field	User is expected to key in SchemesFortheperiod
Schemes_Upto_the_period	Numeric	User Input Field	User is expected to key in SchemesUptotheperiod
Lives_Covered_For_the_period	Numeric	User Input Field	User is expected to key in LivesCoveredFortheperiod
Lives_Covered_Upto_the_period	Numeric	User Input Field	User is expected to key in LivesCoveredUptotheperiod
Sum_Assured_For_the_period	Float	User Input Field	User is expected to key in SumAssuredFortheperiod
Sum_Assured_Upto_the_period	Float	User Input Field	User is expected to key in SumAssuredUptotheperiod

Other Form-level considerations

- This form needs to be submitted every month. However, in the month of March there shall be two versions of the form submitted one with provisional data and the other one with the audited data. The audited version may be submitted along with the other year-end audited returns.

- 'Rural and Social' indicates the details of the policies that qualify for both the Rural and Social sector definitions.

- 'Non Rural or Social' indicates the policies which belong to neither rural nor social sector

- Single Premium Group policies include the Group policies where premium paying term of the policy is one year and no further premiums are payable in respect of a member continuing for the 2nd and subsequent years and the term of the contract is greater than one year. E.g. Single Premium Group Term Assurance Contracts with term greater than one year. These exclude the Yearly Renewable Products

- Non-Single Premium Group policies are the Group policies where the premium paying term of the policy is greater than one year but exclude the Yearly Renewable policies. E.g. Group Micro Term Insurance Product with term and premium paying term of 5 years

- All other schemes which are one year renewable are treated as Yearly Renewable Policies

- For yearly renewable Group policies the renewable business details pertain to those corresponding to the lives renewed in the year under an existing scheme.

- For Group non-single premium policies with term greater than one year- the number, premium and sum assured of lives renewed in any year shall form part of renewal business in the respective years.

- In respect of Group Fund based products, contribution made in respect of future service liability made in respect any member renewed shall be treated as renewal business premium

- For the purposes of computation of expenses under management under Rule 17 (D) the provisions of the cir IRDA/F & I/CIR/EMT/085/04/2012 dated 12.04.2012 shall continue to apply.

- The data to be provided in "Template 1" for products shall provide the Renewal Business details according to the following explanation

1. The 'number of schemes' shall be equal to the number of schemes without riders plus number of schemes with riders.
2. The 'premium' shall be the premium of the base policies only i.e. excluding the rider premiums
3. The 'sum assured' shall be the sums assured of the base policies only i.e. without rider sum assured
4. The 'number of lives' shall be equal to the number of lives covered without riders plus number of lives with riders.

- The data to be provided in "Template 2" for rider details number of policies, premium and sum assured of the policies with riders shall be provided according to the following explanations

    1. The 'number of policies' shall be the number of policies with the respective riders attached
    2. The 'premium' shall be the premium towards the riders only
    3. The 'Sum Assured' shall be the rider-sum assured offered under the policies
    4. The 'number of lives' shall be the number of lives covered under the schemes where the respective riders are attached.

- Proper justification/explanation shall be provided wherever negative entries are made in any of the cells.
- The term 'Linked' includes both Unit Linked and Variable Linked Insurance products
- Two templates have to be updated as part of this form "Renewal - Group Business Figures-Rider" and "Renewal - Group Business Figures"
- Data to be provided in Absolute numbers
- Health riders include riders related to critical illness benefit, hospitalization benefit and medical treatment.
- Accident Riders includes Disability related riders.

41.0 AML Compliance officer Details

Objective: This form contains the details of the compliance officer and changes of AML /CFT Policy

Method of filling & submission: Data is collected as and when.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Date_of_Submission	Date	User Input Field	User is expected to key in DateofSubmission in format DD-MMM-YYYY (Eg. 01-JAN-2014)
Name_of_compliance_officer	VarChar	User Input Field	User is expected to key in Nameofcomplianceofficer
Date_of_appointment	Date	User Input Field	User is expected to key in Dateofappointment in format DD-MMM-YYYY (Eg. 01-JAN-2014)
Details_of_changes _compliance_officer	VarChar	User Input Field	User is expected to key in Detailsofchangescomplianceofficer
Last_date_reviewed	Date	User Input Field	User is expected to key in Lastdatereviewed in format DD-MMM-YYYY (Eg. 01-JAN-2014)
Details_of_Policy_changes	VarChar	User Input Field	User is expected to key in DetailsofPolicychanges

Other Form-level considerations

42.0 Details of Outsourcing Activities

Objective:

Method of filling & submission: Data is collected half yearly.

Data Entry Guidelines for the fields in the Upload Template

Field Details	Data Type	Field Object	Values
Name_of_the_Vendor	VarChar	User Input Field	User is expected to key in NameoftheVendor
Specification_of_activity_outsourced	VarChar	User Input Field	User is expected to key in Specificationofactivityoutsourced
Whether_Vendor_belongs_to_the_Insurer_Group	VarChar	User Input Field	User is expected to key in WhetherVendorbelongstotheInsurerGroup Yes/No
Whether_Vendor_is_Insurers_Distribution_Partner	VarChar	User Input Field	User is expected to key in WhetherVendorisInsurersDistributionPartner Yes/No
Whether_Vendor_is_Insurers_Distribution_Partners_Group_or_Related_Party	VarChar	User Input Field	User is expected to key in WhetherVendorisInsurersDistributionPartnersGrouporRelatedParty Yes/No
Amount_agreed_as_per_the_outsourcing_activity	Varchar	User Input Field	User is expected to key in Amountagreedaspertheoutsourcingactivity and this can be descriptiveupto 250 characters
Amount_Paid_so_far_For_The_Period	Float	User Input Field	User is expected to key in AmountPaidsofarForThePeriod
Amount_Paid_so_far_Upto_The_Period	Float	User Input Field	User is expected to key in AmountPaidsofarUptoThePeriod
Percentage_of_outsourcing_payments_to_Operating_Expense_For_The_Period	Numeric	User Input Field	User is expected to key in PercentageofoutsourcingpaymentstoOperatingExpenseForThePeriod

Percentage_of_outs ourcing_payments_ to_Operating_Expe nse_Upto_The_Peri od	Numeric	User Input Field	User is expected to key in PercentageofoutsourcingpaymentstoOperatingExpens eUptoThePeriod

Other Form-level considerations

- The percentage fields are to be entered as 0.15 for 0.15% and 15 for 15%

- Fields   "Whether_Vendor_belongs_to_the_Insurer_Group", "Whether_Vendor_is_Insurers_Distribution_Partner"   and "Whether_Vendor_is_Insurers_Distribution_Partners_Group_or_Related_Party" have to be answered in Yes/No only

- The Name of the Vendor as given in the first period has to be followed while submitting data for all subsequent periods. (Eg: If in Half Year 1 vendor has been named as "ABC Limited" even in Half year 2 vendor should be named as "ABC Limited" and this should not be changed to "ABC_Limited" or "ABC Ltd" to avoid duplicate entries for the vendor.

- Data to be provided in Absolute numbers

- Any further information please make use of the attachment

43.0 Glossary

Master driven Fields	Fields which are already defined in the upload templates
User input Fields	Fields which have to be input by the user
Data Validations	These are checks placed on the data uploaded. These could be intra form or inter form validations
UIN	Unique Identification Number
Version	This is the version of the product, represented by the last two digits on the product UIN

44.0 Business Validations

Source Form Name	Destination Form Name	Business Validation
Agency Statistics	Agency Statistics-Statewise	Total number of Male Agents upto the quarter in Form Agency Statistics should match the Total number of Male Agents upto the quarter across all States in Form Agency Statistics - Statewise
Agency Statistics-Statewise	Agency Statistics-Slabwise	Total number of Male Agents upto the quarter across all States in Form Agency Statistics - Statewise should match the Total sum of all Male agents selling policies in Form Agency Statistics - Slab wise
Agency Statistics	Agency Statistics-Statewise	Total number of Female Agents upto the quarter in Form Agency Statistics should match the Total number of Female Agents upto the quarter across all States in Form Agency Statistics - Statewise
Agency Statistics-Statewise	Agency Statistics-Slabwise	Total number of Female Agents upto the quarter across all States in Form Agency Statistics - Statewise should match the Total sum of all Female agents selling policies in Form Agency Statistics - Slab wise
Agency Statistics	Agency Statistics-Statewise	Total number of Individual Agents upto the quarter in Form Agency Statistics should match the Total number of Individual Agents upto the quarter across all States in Form Agency Statistics - Statewise
Agency Statistics-Statewise	Agency Statistics-Slabwise	Total number of Individual Agents upto the quarter across all States in Form Agency Statistics - Statewise should match the Total sum of Individual agents selling policies in Form Agency Statistics - Slab wise
Agency Statistics	Agency Statistics-Statewise	Total number of Banks as Corporate Agents upto the quarter in Form Agency Statistics should match the Total number of Banks as Corporate Agents upto the quarter across all States in Form Agency Statistics - Statewise
Agency Statistics-Statewise	Agency Statistics-Slabwise	Total number of Banks as Corporate Agents upto the quarter across all States in Form Agency Statistics - Statewise should match the Total sum of Banks as Corporate agents selling policies in Form Agency Statistics - Slab wise
Agency Statistics	Agency Statistics-Statewise	Total number of Other Corporate Agents upto the quarter in Form Agency Statistics should match the Total number of Other Corporate Agents upto the quarter across all States in Form Agency Statistics - Statewise
Agency Statistics-Statewise	Agency Statistics-Slabwise	Total number of Other Corporate Agents upto the quarter across all States in Form Agency Statistics - Statewise should match the Total sum of Other Corporate agents selling policies in Form Agency Statistics - Slab wise
Agency Statistics	Agency Statistics-Statewise	Total number of Corporate Agents upto the quarter in Form Agency Statistics should match the Total number of Corporate Agents upto the quarter across all States in Form Agency Statistics - Statewise

Agency Statistics-Statewise	Agency Statistics-Slabwise	Total number of Corporate Agents upto the quarter across all States in Form Agency Statistics - Statewise should match the Total sum of Corporate Agents selling policies in Form Agency Statistics - Slab wise
Agency Statistics	Agency Statistics-Statewise	Total number of MFI Agents upto the quarter in Form Agency Statistics should match the Total number of MFI Agents upto the quarter across all States in Form Agency Statistics - Statewise
Agency Statistics-Statewise	Agency Statistics-Slabwise	Total number of MFI Agents upto the quarter across all States in Form Agency Statistics - Statewise should match the Total sum of MFI Agents selling policies in Form Agency Statistics - Slab wise
Agency Statistics	Agency Statistics-Statewise	Total number of NGO Agents upto the quarter in Form Agency Statistics should match the Total number of NGO Agents upto the quarter across all States in Form Agency Statistics - Statewise
Agency Statistics-Statewise	Agency Statistics-Slabwise	Total number of NGO Agents upto the quarter across all States in Form Agency Statistics - Statewise should match the Total sum of NGO Agents selling policies in Form Agency Statistics - Slab wise
Agency Statistics	Agency Statistics-Statewise	Total number of SHG Agents upto the quarter in Form Agency Statistics should match the Total number of SHG Agents upto the quarter across all States in Form Agency Statistics - Statewise
Agency Statistics-Statewise	Agency Statistics-Slabwise	Total number of SHG Agents upto the quarter across all States in Form Agency Statistics - Statewise should match the Total sum of SHG Agents selling policies in Form Agency Statistics - Slab wise
Agency Statistics	Agency Statistics-Statewise	Total number of MI Agents upto the quarter in Form Agency Statistics should match the Total number of MI Agents upto the quarter across all States in Form Agency Statistics - Statewise
Agency Statistics-Statewise	Agency Statistics-Slabwise	Total number of MI Agents upto the quarter across all States in Form Agency Statistics - Statewise should match the Total sum of MI Agents selling policies in Form Agency Statistics - Slab wise
Agency Statistics-Statewise	Agency Statistics-Slabwise	ERROR: Total number of Other MI Agents upto the quarter across all States in Form Agency Statistics - Statewise does not match the Total sum of Other MI Agents selling policies in Form Agency Statistics - Slab wise
Agency Statistics	Agency Statistics-Statewise	ERROR:Total number of Other MI Agents upto the quarter in Form Agency Statistics does not match the Total number of Other MI Agents upto the quarter across all States in Form Agency Statistics - Statewise
Agency Statistics	Agency Statistics-Slabwise	ERROR: Total number of Other MI Agents upto the quarter in Form Agency Statistics does not match the Total sum of Other MI Agents selling policies in Form Agency Statistics - Slab wise