

## FORM NL-1-B-RA

Name of the Insurer: \_\_\_\_\_

Registration No. \_\_\_\_\_ and Date of Registration with the IRDAI \_\_\_\_\_

REVENUE ACCOUNT FOR THE PERIOD ENDED ON \_\_\_\_\_

(Amount in Rs. Lakhs)

	Particulars	Fire		Marine		Miscellaneous		Total	
		For the period ended on _____	For the corresponding period of the preceding year	For the period ended on _____	For the corresponding period of the preceding year	For the period ended on _____	For the corresponding period of the preceding year	For the period ended on _____	For the corresponding period of the preceding year
1	Premiums earned (Net)								
2	Profit/ Loss on sale/redemption								
3	Interest, Dividend & Rent – Gross								
4	Other								
	(a) Other Income (to be specified)								
	(i) .....								
	(ii).....								
	(b) Contribution from the Shareholders' Account								
	(i) Towards Excess Expenses of Management								
	(ii) Others (please specify)								
	<b>TOTAL (A)</b>								
6	Claims Incurred (Net)								
7	Commission								
8	Operating Expenses related to Insurance Business								
9	Premium Deficiency								
	<b>TOTAL (B)</b>								
10	<b>Operating Profit/(Loss)</b>								
	<b>C= (A - B)</b>								
11	<b>APPROPRIATIONS</b>								
	Transfer to Shareholders' Account								
	Transfer to Catastrophe Reserve								
	Transfer to Other Reserves (to be specified)								
	<b>TOTAL (C)</b>								

**FORM NL-2-B-PL**

Name of the Insurer: \_\_\_\_\_

Registration No. \_\_\_\_\_ and Date of Registration with the IRDAI \_\_\_\_\_

**PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON** \_\_\_\_\_

(Amount in Rs. Lakhs)

	Particulars	For the period ended on _____	For the corresponding period of the preceding year
1	OPERATING PROFIT/(LOSS)		
	(a) Fire Insurance		
	(b) Marine Insurance		
	(c) Miscellaneous Insurance		
2	INCOME FROM INVESTMENTS		
	(a) Interest, Dividend & Rent – Gross		
	(b) Profit on sale of investments		
	(c) (Loss on sale/ redemption of investments)		
	(d) Amortization of Premium / Discount on Investments		
3	OTHER INCOME (To be specified)		
	<b>TOTAL (A)</b>		
4	PROVISIONS (Other than taxation)		
	(a) For diminution in the value of investments		
	(b) For doubtful debts		
	(c) Others (to be specified)		
5	OTHER EXPENSES		
	(a) Expenses other than those related to Insurance Business		
	(b) Bad debts written off		
	(c) Interest on subordinated debt		
	(d) Expenses towards CSR activities		
	(e) Penalties		
	(f) Contribution to Policyholders' A/c		
	(i) Towards Excess Expenses of Management		
	(ii) Others (Please specify)		
	(g) Others (Please specify)		
	<b>TOTAL (B)</b>		
6	Profit/(Loss) Before Tax		
7	Provision for Taxation		
8	<b>Profit / (Loss) after tax</b>		
9	<b>APPROPRIATIONS</b>		
	(a) Interim dividends paid during the year		
	(b) Final dividend paid		
	(c) Transfer to any Reserves or Other Accounts (to be specified)		
	Balance of profit/ loss brought forward from last year		
	Balance carried forward to Balance Sheet		

**FORM NL-3-B-BS**

Name of the Insurer: \_\_\_\_\_

Registration No. \_\_\_\_\_ and Date of Registration with the IRDAI \_\_\_\_\_

**BALANCE SHEET AS AT** \_\_\_\_\_

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As At _____	As At _____ (Corresponding previous year)
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8		
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10		
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds			
-Policyholders' Funds			
BORROWINGS	NL-11		
<b>TOTAL</b>			
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS-Shareholders	NL-12		
INVESTMENTS-Policyholders	NL-12A		
LOANS	NL-13		
FIXED ASSETS	NL-14		
DEFERRED TAX ASSET			
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15		
Advances and Other Assets	NL-16		
<b>Sub-Total (A)</b>			
DEFERRED TAX LIABILITY			
CURRENT LIABILITIES	NL-17		
PROVISIONS	NL-18		
<b>Sub-Total (B)</b>			
<b>NET CURRENT ASSETS (C) = (A - B)</b>			
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19		
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
<b>TOTAL</b>			

**FORM NL-3-B-BS**

Name of the FRB: \_\_\_\_\_

Registration No. \_\_\_\_\_ and Date of Registration with the IRDA \_\_\_\_\_

**BALANCE SHEET AS AT** \_\_\_\_\_

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As At _____	As At _____ (Corresponding previous year)
<b>SOURCES OF FUNDS</b>			
Head Office Account	NL-10A		
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds			
-Policyholders' Funds			
BORROWINGS	NL-11		
<b>TOTAL</b>			
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS-Shareholders	NL-12		
INVESTMENTS-Policyholders	NL-12A		
LOANS	NL-13		
FIXED ASSETS	NL-14		
DEFERRED TAX ASSET (Net)			
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15		
Advances and Other Assets	NL-16		
<b>Sub-Total (A)</b>			
DEFERRED TAX LIABILITY (Net)			
CURRENT LIABILITIES	NL-17		
PROVISIONS	NL-18		
<b>Sub-Total (B)</b>			
<b>NET CURRENT ASSETS (C) = (A - B)</b>			
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19		
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
<b>TOTAL</b>			

**FORM NL-20-ANALYTICAL RATIOS SCHEUDLE**

**Name of the Insurer:**

**Analytical Ratios for Non-Life companies**

Sl.No.	Particular	For the Period ended on	For the corresponding Period of the Preceding Year
1	Gross Direct Premium Growth Rate		
2	Gross Direct Premium to Net worth Ratio		
3	Growth rate of Net Worth		
4	Net Retention Ratio		
5	Net Commission Ratio		
6	Expense of Management to Gross Direct Premium Ratio		
7	Expense of Management to Net Written Premium Ratio		
8	Net Incurred Claims to Net Earned Premium		
9	Claims paid to claims provisions		
10	Combined Ratio		
11	Investment income ratio		
12	Technical Reserves to net premium ratio		
13	Underwriting balance ratio		
14	Operationg Profit Ratio		
15	Liquid Assets to liabilities ratio		
16	Net earning ratio		
17	Return on net worth ratio		
18	Available Solvency argin Ratio to Required Solvency Margin Ratio		
19	NPA Ratio		
	Gross NPA Ratio		
	Net NPA Ratio		
20	Debt Equity Ratio		
21	Debt Service Coverage Ratio		
22	Interest Service Coverage Ratio		
23	Earnings per share		
24	Book value per share		

Notes: -

1. Net worth definition to include Head office capital/Assigned Capital for Reinsurance branch