

S.No.	Form No	Description	Applicability		
			General & Health Insurers	Indian Reinsurer	Branches of Foreign Reinsurer in India
1	NL-1-B-RA	Revenue Account	YES	YES	YES
2	NL-2-B-PL	Profit and Loss Account	YES	YES	YES
3	NL-3-B-BS	Balance Sheet	YES	YES	NO
	NL-3A-B-BS	Balance Sheet	NO	NO	YES
4	NL-4-PREMIUM SCHEDULE	Premium	YES	YES	YES
5	NL-5-CLAIMS SCHEDULE	Claims Incurred	YES	YES	YES
6	NL-6-COMMISSION SCHEDULE	Commission	YES	YES	YES
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses	YES	YES	YES
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital	YES	YES	NO
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding	YES	YES	NO
	NL-9A-SHAREHOLDING PATTERN SCHEDULE	Pattern of Shareholding-Annexure A	YES	YES	NO
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus	YES	YES	YES
	NL-10A-HEAD OFFICE ACCOUNT SCHEDULE	Head Office Account (FRBs)	NO	NO	YES
11	NL-11-BORROWING SCHEDULE	Borrowings	YES	YES	YES
12	NL-12- INVESTMENT SCHEDULE (SHAREHOLDERS)	Investment	YES	YES	YES
	NL-12A-INVESTMENT SCHEDULE (POLICYHOLDERS)				
	AGGREGATE VALUE OF INVESTMENTS OTHER THAN EQUITY SHARES AND MUTUAL FUND		YES	YES	YES
13	NL-13-LOANS SCHEDULE	Loans	YES	YES	YES
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets	YES	YES	YES
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance	YES	YES	YES
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets	YES	YES	YES
	NL-16A-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets (FRBs)	NO	NO	YES
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities	YES	YES	YES
	NL-17A-CURRENT LIABILITIES SCHEDULE	Current Liabilities (FRBs)	NO	NO	YES
18	NL-18-PROVISIONS SCHEDULE	Provisions	YES	YES	YES
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure	YES	YES	YES
20	NL-20-ANALYTICAL RATIOS SCHEDULE	Analytical Ratios	YES	YES	YES
21	NL-21-RELATED PARTY TRANSACTIONS SCHEDULE	Related Party Transactions	YES	YES	YES
22	NL-22-RECEIPTS AND PAYMENT SCHEDULE	Receipts & Payment Statement	YES	YES	YES
23	NL-23 - SOLVENCY MARGIN - GI-TA	Statement of Admissible Assets	YES	YES	YES
24	NL-24 - SOLVENCY MARGIN - GI-TR	Statement of Liabilities	YES	YES	YES
25	NL-25 - SOLVENCY MARGIN - GI-SM-TABLE IA	Required Solvency Margin	YES	YES	YES
26	NL-26 - SOLVENCY MARGIN - GI-SM-TABLE IB	Solvency Margin	YES	YES	YES
27	NL-27-PRODUCT INFORMATION	Product Information	YES	NO	NO
28	NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS	Investment assets and Accretion of Assets	YES	YES	YES
29	NL-29-DEBT SECURITIES	Debt Securities	YES	YES	YES
30	NL-30-NON PERFORMING ASSETS	Non performing assets	YES	YES	YES

S.No.	Form No	Description	Applicability		
			General & Health Insurers	Indian Reinsurer	Branches of Foreign Reinsurer in India
31	NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT	<u>Investment and Investment Income</u>	YES	YES	YES
32	NL-32-STATEMENT OF DOWN GRADED INVESTMENTS	<u>Down graded investment, Investment Rating and Infra investment rating</u>	YES	YES	YES
33	NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION	<u>Reinsurance Risk Concentration</u>	YES	YES	YES
34	NL-34-GEOGRAPHICAL DISTN OF BSNS	<u>Geographical Distribution of Business</u>	YES	NO	NO
35	NL-35-BSNS RETURNS ACROSS LOB	<u>Quarterly Business Returns for different line of business (Premium amount and number of policies)</u>	YES	NO	NO
36	NL-36-CHANNEL WISE PREMIUM	<u>Business channels</u>	YES	NO	NO
37	NL-37-CLAIMS DATA	<u>Claims Data</u>	YES	NO	NO
38	NL-38-DEVELOPMENT OF LOSSES (ANNUAL SUBMISSION)	<u>Movement of Claims</u>	YES	NO	NO
39	NL-39-AGEING OF CLAIMS	<u>Ageing of Claims</u>	YES	NO	NO
40	NL-40-UNDERWRITING PERFORMANCE	<u>Segmental Underwriting Performance</u>	YES	YES	YES
41	NL-41-OFFICE INFORMATION	<u>Office Information</u>	YES	YES	YES
42	NL-42-KEY MANAGEMENT PERSONS	<u>Board of Directors & Management Person</u>	YES	YES	YES
43	NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS	<u>Rural & Social Sector Obligations</u>	YES	NO	NO
44	NL-44 MOTOR THIRD PARTY OBLIGATION	<u>Motor Third Party Obligation</u>	YES	NO	NO
45	NL-45-GRIEVANCE DISPOSAL	<u>Grievance Disposal</u>	YES	NO	NO
46	NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE	<u>Voting Activity disclosure under Stewardship Code</u>	YES	YES	YES
47	NL-47- PROFILE & PERFORMANCE OF HEALTH INSURANCE, PERSONAL ACCIDENT AND TRAVEL INSURANCE PRODUCTS (ANNUAL SUBMISSION)	<u>Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products</u>	YES	NO	NO
48	NL-48 - DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)	<u>Quantitative and Qualitative parameters of Health services rendered</u>	YES	NO	NO

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 _____

	Particulars	Schedule Ref. Form No.	Fire			
			For the Quarter _____	Up to the quarter _____	For the corresponding quarter of the previous year	Up to the corresponding quarter of the previous year
1	Premiums earned (Net)	NL-4				
2	Profit/ Loss on sale/redemption of Investments					
3	Interest, Dividend & Rent – Gross <i>Note 1</i>					
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)					
	TOTAL (A)					
6	Claims Incurred (Net)	NL-5				
7	Commission	NL-6				
8	Operating Expenses related to Insurance Business	NL-7				
9	Premium Deficiency					
	TOTAL (B)					
10	Operating Profit/(Loss) C= (A - B)					
11	APPROPRIATIONS					
	Transfer to Shareholders' Account					
	Transfer to Catastrophe Reserve					
	Transfer to Other Reserves (to be specified)					
	TOTAL (C)					

Notes:- (a) See notes appended at the end of Form NL-2-B-PL

Note - 1

<u>Pertaining to Policyholder's funds</u>	Fire			
	For the Quarter _____	Up to the quarter _____	For the corresponding quarter of the previous year _____	Up to the corresponding quarter of the previous year
Interest, Dividend & Rent				
Add/Less:-				
Investment Expenses				
Amortisation of Premium/ Discount on Investments				
Amount written off in respect of depreciated investments				
Provision for Bad and Doubtful Debts				
Provision for diminution in the value of other than actively traded Equities				
Investment income from Pool				
Interest, Dividend & Rent – Gross*				

* Term gross implies inclusive of TDS

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 _____

	Particulars	Schedule Ref. Form No.	Marine				For the Quarter _____
			For the Quarter _____	Up to the quarter _____	For the corresponding quarter of the previous year	Up to the corresponding quarter of the previous year	
1	Premiums earned (Net)	NL-4					
2	Profit/ Loss on sale/redemption of Investments						
3	Interest, Dividend & Rent – Gross <i>Note 1</i>						
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)						
	TOTAL (A)						
6	Claims Incurred (Net)	NL-5					
7	Commission	NL-6					
8	Operating Expenses related to Insurance Business	NL-7					
9	Premium Deficiency						
	TOTAL (B)						
10	Operating Profit/(Loss) C= (A - B)						
11	APPROPRIATIONS						
	Transfer to Shareholders' Account						
	Transfer to Catastrophe Reserve						
	Transfer to Other Reserves (to be specified)						
	TOTAL (C)						

Notes:- (a) See notes appended at the end of Form NL-2-B-PL

Note - 1

<u>Pertaining to Policyholder's funds</u>	Marine				
	For the Quarter _____	Up to the quarter _____	For the corresponding quarter of the previous year _____	Up to the corresponding quarter of the previous year	For the Quarter _____
Interest, Dividend & Rent					
Add/Less:-					
Investment Expenses					
Amortisation of Premium/ Discount on Investments					
Amount written off in respect of depreciated investments					
Provision for Bad and Doubtful Debts					
Provision for diminution in the value of other than actively traded Equities					
Investment income from Pool					
Interest, Dividend & Rent – Gross*					

* Term gross implies inclusive of TDS

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 _____

	Particulars	Schedule Ref. Form No.	Miscellaneous				
			Up to the quarter _____	For the corresponding quarter of the previous year	Up to the corresponding quarter of the previous year	For the Quarter _____	Up to the quarter _____
1	Premiums earned (Net)	NL-4					
2	Profit/ Loss on sale/redemption of Investments						
3	Interest, Dividend & Rent – Gross <i>Note 1</i>						
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)						
	TOTAL (A)						
6	Claims Incurred (Net)	NL-5					
7	Commission	NL-6					
8	Operating Expenses related to Insurance Business	NL-7					
9	Premium Deficiency						
	TOTAL (B)						
10	Operating Profit/(Loss) C= (A - B)						
11	APPROPRIATIONS						
	Transfer to Shareholders' Account						
	Transfer to Catastrophe Reserve						
	Transfer to Other Reserves (to be specified)						
	TOTAL (C)						

Notes:- (a) See notes appended at the end of Form NL-2-B-PL

Note - 1

<u>Pertaining to Policyholder's funds</u>	Miscellaneous				
	Up to the quarter _____	For the corresponding quarter of the previous year _____	Up to the corresponding quarter of the previous year	For the Quarter _____	Up to the quarter _____
Interest, Dividend & Rent					
Add/Less:-					
Investment Expenses					
Amortisation of Premium/ Discount on Investments					
Amount written off in respect of depreciated investments					
Provision for Bad and Doubtful Debts					
Provision for diminution in the value of other than actively traded Equities					
Investment income from Pool					
Interest, Dividend & Rent – Gross*					

* Term gross implies inclusive of TDS

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	Schedule Ref. Form No.	Total	
			For the corresponding quarter of the previous year	Up to the corresponding quarter of the previous year
1	Premiums earned (Net)	NL-4		
2	Profit/ Loss on sale/redemption of Investments			
3	Interest, Dividend & Rent – Gross Note 1			
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)			
	TOTAL (A)			
6	Claims Incurred (Net)	NL-5		
7	Commission	NL-6		
8	Operating Expenses related to Insurance Business	NL-7		
9	Premium Deficiency			
	TOTAL (B)			
10	Operating Profit/(Loss) C= (A - B)			
11	APPROPRIATIONS			
	Transfer to Shareholders' Account			
	Transfer to Catastrophe Reserve			
	Transfer to Other Reserves (to be specified)			
	TOTAL (C)			

Notes:- (a) See notes appended at the end of Form NL-2-B-PL

Note - 1

<u>Pertaining to Policyholder's funds</u>	Total	
	For the corresponding quarter of the previous year _____	Up to the corresponding quarter of the previous year
Interest, Dividend & Rent		
Add/Less:-		
Investment Expenses		
Amortisation of Premium/ Discount on Investments		
Amount written off in respect of depreciated investments		
Provision for Bad and Doubtful Debts		
Provision for diminution in the value of other than actively traded Equities		
Investment income from Pool		
Interest, Dividend & Rent – Gross*		

* Term gross implies inclusive of TDS

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	Schedule Ref. Form No.	For the Quarter _____	Up to the quarter _____	For the corresponding quarter of the previous year _____	Up to the corresponding quarter of the previous year _____
1	OPERATING PROFIT/(LOSS)	NL-1				
	(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)					
	TOTAL (A)					
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)					
	(i) _____					
	(ii) _____					
	TOTAL (B)					
6	Profit/(Loss) Before Tax					
7	Provision for Taxation					
8	Profit / (Loss) after tax					
9	APPROPRIATIONS					
	(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					

Notes: to Form NL-1-B-RA and NL-2-B- PL

(a) Items of income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.

(b) Under the sub-head "Others" items like foreign exchange gains or losses and other items shall be included

(c) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'. The expenses pertaining to investment income e.g. Amortisation, Write off, other Investments expenses etc. are to be deducted from this other than separately disclosed here.

(d) Income from rent shall include only the realized rent. It shall not include any notional rent.

(e) Contribution from the Shareholders' Account to policyholders' account /Contribution to the Policyholders' Fund is as per the terms of Section 40C of the Insurance Act, 1938 read with IRDAI (Expenses of Management of Insurers transacting General or Health Insurance Business) Regulations as specified and modified from time to time

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 _____	At _____ (Corresponding previous year)
SOURCES OF FUNDS			
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		
TOTAL			
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12		
INVESTMENTS-Policyholders	NL-12A		
LOANS	NL-13		
FIXED ASSETS	NL-14		
DEFERRED TAX ASSET (Net)			
CURRENT ASSETS			
Cash and Bank Balances	NL-15		
Advances and Other Assets	NL-16		
Sub-Total (A)			
DEFERRED TAX LIABILITY (Net)			
CURRENT LIABILITIES	NL-17		
PROVISIONS	NL-18		
Sub-Total (B)			
NET CURRENT ASSETS (C) = (A - B)			
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19		
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL			

CONTINGENT LIABILITIES

Particulars	As At _____ —	As At _____ (Corresponding previous year)
1. Partly paid-up investments		
2. Claims, other than against policies, not acknowledged as debts by the company		
3. Underwriting commitments outstanding (in respect of shares and securities)		
4. Guarantees given by or on behalf of the Company		
5. Statutory demands/ liabilities in dispute, not provided for		
6. Reinsurance obligations to the extent not provided for in accounts		
7. Others (to be specified)		
(a). _____		
(b). _____		
TOTAL		

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)
SOURCES OF FUNDS			
RESERVES AND SURPLUS	NL-10		
Head Office Account	NL-10A		
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds			
-Policyholders' Funds			
BORROWINGS	NL-11		
TOTAL			
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12		
INVESTMENTS-Policyholders	NL-12A		
LOANS	NL-13		
FIXED ASSETS	NL-14		
DEFERRED TAX ASSET (Net)			
CURRENT ASSETS			
Cash and Bank Balances	NL-15		
Advances and Other Assets	NL-16		
Sub-Total (A)			
DEFERRED TAX LIABILITY (Net)			
CURRENT LIABILITIES	NL-17		
PROVISIONS	NL-18		
Sub-Total (B)			
NET CURRENT ASSETS (C) = (A - B)			
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19		
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL			

CONTINGENT LIABILITIES

Particulars	As At _____ —	As At _____ (Corresponding previous year)
1. Partly paid-up investments		
2. Claims, other than against policies, not acknowledged as		
3. Underwriting commitments outstanding (in respect of		
4. Guarantees given by or on behalf of the Company		
5. Statutory demands/ liabilities in dispute, not provided for		
6. Reinsurance obligations to the extent not provided for in		
7. Others (to be specified)		
(a). _____		
(b). _____		
TOTAL		

FORM NL-4-PREMIUM SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter
Gross Direct Premium														
Add: Premium on reinsurance accepted ^(a)														
Less : Premium on reinsurance ceded ^(a)														
Net Written Premium														
Add: Opening balance of UPR														
Less: Closing balance of UPR														
Net Earned Premium														
Gross Direct Premium														
- In India														
- Outside India														

Notes:

- (a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.
- (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year
Gross Direct Premium														
Add: Premium on reinsurance accepted ^(a)														
Less : Premium on reinsurance ceded ^(a)														
Net Written Premium														
Add: Opening balance of UPR														
Less: Closing balance of UPR														
Net Earned Premium														
Gross Direct Premium														
- In India														
- Outside India														

Notes:

- (a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.
- (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

FORM NL-4-PREMIUM SCHEDULE

Particulars	Miscellaneous													
	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter
Gross Direct Premium														
Add: Premium on reinsurance accepted ^(a)														
Less : Premium on reinsurance ceded ^(a)														
Net Written Premium														
Add: Opening balance of UPR														
Less: Closing balance of UPR														
Net Earned Premium														
Gross Direct Premium														
- In India														
- Outside India														

Particulars	Miscellaneous													
	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering	
	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year
Gross Direct Premium														
Add: Premium on reinsurance accepted ^(a)														
Less : Premium on reinsurance ceded ^(a)														
Net Written Premium														
Add: Opening balance of UPR														
Less: Closing balance of UPR														
Net Earned Premium														
Gross Direct Premium														
- In India														
- Outside India														

FORM NL-4-PREMIUM SCHEDULE

Particulars	Aviation	
	For the Quarter	Up to the quarter
Gross Direct Premium		
Add: Premium on reinsurance accepted ^(a)		
Less : Premium on reinsurance ceded ^(a)		
Net Written Premium		
Add: Opening balance of UPR		
Less: Closing balance of UPR		
Net Earned Premium		
Gross Direct Premium		
- In India		
- Outside India		

Particulars	Aviation	
	For the corresponding quarter of the previous year	up to the Quarter of the previous year
Gross Direct Premium		
Add: Premium on reinsurance accepted ^(a)		
Less : Premium on reinsurance ceded ^(a)		
Net Written Premium		
Add: Opening balance of UPR		
Less: Closing balance of UPR		
Net Earned Premium		
Gross Direct Premium		
- In India		
- Outside India		

FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter
Gross Direct Premium										
Add: Premium on reinsurance accepted ^(a)										
Less : Premium on reinsurance ceded ^(a)										
Net Written Premium										
Add: Opening balance of UPR										
Less: Closing balance of UPR										
Net Earned Premium										
Gross Direct Premium										
- In India										
- Outside India										

(Amount in Rs. Lakhs)

Particulars	Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year
Gross Direct Premium										
Add: Premium on reinsurance accepted ^(a)										
Less : Premium on reinsurance ceded ^(a)										
Net Written Premium										
Add: Opening balance of UPR										
Less: Closing balance of UPR										
Net Earned Premium										
Gross Direct Premium										
- In India										
- Outside India										

FORM NL-5 - CLAIMS SCHEDULE
(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter
	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Claims Paid (Direct)														
Add :Re-insurance accepted to direct claims														
Less :Re-insurance Ceded to claims paid														
Net Claim Paid														
Add Claims Outstanding at the end of the year														
Less Claims Outstanding at the beginning of the year														
Net Incurred Claims														
Claims Paid (Direct)														
-In India														
-Outside India														
Estimates of IBNR and IBNER at the end of the period (net)														
Estimates of IBNR and IBNER at the beginning of the period (net)														

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management
- The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the corresponding quarter of the previous	up to the Quarter of the previous year	For the corresponding quarter of the previous	up to the Quarter of the previous year	For the corresponding quarter of the previous	up to the Quarter of the previous year	For the corresponding quarter of the previous	up to the Quarter of the previous year	For the corresponding quarter of the previous	up to the Quarter of the previous year	For the corresponding quarter of the previous	up to the Quarter of the previous year	For the corresponding quarter of the previous	up to the Quarter of the previous year
Claims Paid (Direct)														
Add :Re-insurance accepted to direct claims														
Less :Re-insurance Ceded to claims paid														
Net Claim Paid														
Add Claims Outstanding at the end of the year														
Less Claims Outstanding at the beginning of the year														
Net Incurred Claims														
Claims Paid (Direct)														
-In India														
-Outside India														
Estimates of IBNR and IBNER at the end of the period (net)														
Estimates of IBNR and IBNER at the beginning of the period (net)														

Notes:

- a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- b) Claims includes specific claims settlement cost but not expenses of management
- c) The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
- d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
- e) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of

FORM NL-5 - CLAIMS SCHEDULE
(Amount in Rs. Lakhs)

Particulars	Health		Personal Accident		Travel Insurance		<u>Total Health</u>		Workmen's Compensation/ Employer's Liability		Public/ Product Liability	
	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter
	—	—	—	—	—	—	—	—	—	—	—	—
Claims Paid (Direct)												
Add :Re-insurance accepted to direct claims												
Less :Re-insurance Ceded to claims paid												
Net Claim Paid												
Add Claims Outstanding at the end of the year												
Less Claims Outstanding at the beginning of the year												
Net Incurred Claims												
Claims Paid (Direct)												
-In India												
-Outside India												
Estimates of IBNR and IBNER at the end of the period (net)												
Estimates of IBNR and IBNER at the beginning of the period (net)												

FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's		Public/ Product Liability	
	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year
Claims Paid (Direct)												
Add :Re-insurance accepted to direct claims												
Less :Re-insurance Ceded to claims paid												
Net Claim Paid												
Add Claims Outstanding at the end of the year												
Less Claims Outstanding at the beginning of the year												
Net Incurred Claims												
Claims Paid (Direct)												
-In India												
-Outside India												
Estimates of IBNR and IBNER at the end of the period (net)												
Estimates of IBNR and IBNER at the beginning of the period (net)												

FORM NL-5 - CLAIMS SCHEDULE
(Amount in Rs. Lakhs)

Particulars	Engineering		Aviation		Crop Insurance		Other segments (b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter
	—	—	—	—	—	—	—	—	—	—	—	—		
Claims Paid (Direct)														
Add :Re-insurance accepted to direct claims														
Less :Re-insurance Ceded to claims paid														
Net Claim Paid														
Add Claims Outstanding at the end of the year														
Less Claims Outstanding at the beginning of the year														
Net Incurred Claims														
Claims Paid (Direct)														
-In India														
-Outside India														
Estimates of IBNR and IBNER at the end of the period (net)														
Estimates of IBNR and IBNER at the beginning of the period (net)														

FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Engineering		Aviation		Crop Insurance		Other segments (e)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the corresp onding quarter of the previou s year	up to the Quarter of the previou s year	For the corresp onding quarter of the previou s year	up to the Quarter of the previou s year	For the corresp onding quarter of the previou s year	up to the Quarter of the previou s year	For the corresp onding quarter of the previou s year	up to the Quarter of the previou s year	For the corresp onding quarter of the previou s year	up to the Quarter of the previou s year	For the corresp onding quarter of the previou s year	up to the Quarter of the previou s year	For the correspondi ng quarter of the previous year	up to the Quarter of the previous year
Claims Paid (Direct)														
Add :Re-insurance accepted to direct claims														
Less :Re-insurance Ceded to claims paid														
Net Claim Paid														
Add Claims Outstanding at the end of the year														
Less Claims Outstanding at the beginning of the year														
Net Incurred Claims														
Claims Paid (Direct)														
-In India														
-Outside India														
Estimates of IBNR and IBNER at the end of the period (net)														
Estimates of IBNR and IBNER at the beginning of the period (net)														

**FORM NL-6-COMMISSION
SCHEDULE**

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter
Commission & Remuneration														
Rewards														
Distribution fees														
Gross Commission														
Add: Commission on Re-insurance Accepted														
Less: Commission on Re-insurance Ceded														
Net Commission														
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:														
Individual Agents														
Corporate Agents-Banks/FII/HFC														
Corporate Agents-Others														
Insurance Brokers														
Direct Business - Online ^c														
MISP (Direct)														
Web Aggregators														
Insurance Marketing Firm														
Common Service Centers														
Micro Agents														
Point of Sales (Direct)														
Other (to be specified)														
TOTAL														
Commission and Rewards on (Excluding Reinsurance) Business written :														
In India														
Outside India														

Notes:

- (a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.
- (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (c) Commission on Business procured through Company website

**FORM NL-6-COMMISSION
SCHEDULE**

(Amount in Rs. Lakhs)														
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year
Commission & Remuneration														
Rewards														
Distribution fees														
Gross Commission														
Add: Commission on Re-insurance Accepted														
Less: Commission on Re-insurance Ceded														
Net Commission														
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:														
Individual Agents														
Corporate Agents-Banks/FII/HFC														
Corporate Agents-Others														
Insurance Brokers														
Direct Business - Online ^c														
MISP (Direct)														
Web Aggregators														
Insurance Marketing Firm														
Common Service Centers														
Micro Agents														
Point of Sales (Direct)														
Other (to be specified)														
TOTAL														
Commission and Rewards on (Excluding Reinsurance) Business written :														
In India														
Outside India														

Notes:

- (a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.
- (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (c) Commission on Business procured through Company website

**FORM NL-6-COMMISSION
SCHEDULE**

(Amount in Rs. Lakhs)

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous		Public/ Product Liability		Engineering		Aviation	
	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter
	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Commission & Remuneration																
Rewards																
Distribution fees																
Gross Commission																
Add: Commission on Re-insurance Accepted																
Less: Commission on Re-insurance Ceded																
Net Commission																
Break-up of the expenses (Gross) i																
Individual Agents																
Corporate Agents-Banks/FII/HFC																
Corporate Agents-Others																
Insurance Brokers																
Direct Business - Online ^e																
MISP (Direct)																
Web Aggregators																
Insurance Marketing Firm																
Common Service Centers																
Micro Agents																
Point of Sales (Direct)																
Other (to be specified)																
TOTAL																
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India																
Outside India																

**FORM NL-6-COMMISSION
SCHEDULE**

(Amount in Rs. Lakhs)																
Particulars	Health		Personal Accident		Overseas Travel Insurance		Total Health		Workmen's Compensation/ Employer's		Public/ Product Liability		Engineering		Aviation	
	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year
Commission & Remuneration																
Rewards																
Distribution fees																
Gross Commission																
Add: Commission on Re-insurance Accepted																
Less: Commission on Re-insurance Ceded																
Net Commission																
Break-up of the expenses (Gross) i																
Individual Agents																
Corporate Agents-Banks/FII/HFC																
Corporate Agents-Others																
Insurance Brokers																
Direct Business - Online ^c																
MISP (Direct)																
Web Aggregators																
Insurance Marketing Firm																
Common Service Centers																
Micro Agents																
Point of Sales (Direct)																
Other (to be specified)																
TOTAL																
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India																
Outside India																

**FORM NL-6-COMMISSION
SCHEDULE**

(Amount in Rs. Lakhs)

Particulars	Crop Insurance		Other segments (b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter		
	—	—	—	—	—	—	—	—		
Commission & Remuneration										
Rewards										
Distribution fees										
Gross Commission										
Add: Commission on Re-insurance Accepted										
Less: Commission on Re-insurance Ceded										
Net Commission										
Break-up of the expenses (Gross) i										
Individual Agents										
Corporate Agents-Banks/FII/HFC										
Corporate Agents-Others										
Insurance Brokers										
Direct Business - Online ^c										
MISP (Direct)										
Web Aggregators										
Insurance Marketing Firm										
Common Service Centers										
Micro Agents										
Point of Sales (Direct)										
Other (to be specified)										
TOTAL										
Commission and Rewards on (Excluding Reinsurance) Business written :										
In India										
Outside India										

**FORM NL-6-COMMISSION
SCHEDULE**

(Amount in Rs. Lakhs)										
Particulars	Crop Insurance		Other segments (b)		Other Miscellaneous segments		Total Miscellaneous		Grand Total	Grand Total
	For the corresp onding quarter of the previou s year	up to the Quarter of the previou s year	For the corresp onding quarter of the previou s year	up to the Quarter of the previou s year	For the corresp onding quarter of the previou s year	up to the Quarter of the previou s year	For the corresp onding quarter of the previou s year	up to the Quarter of the previou s year	For the correspon ding quarter of the previous year	up to the Quarter of the previous year
Commission & Remuneration										
Rewards										
Distribution fees										
Gross Commission										
Add: Commission on Re-insurance Accepted										
Less: Commission on Re-insurance Ceded										
Net Commission										
Break-up of the expenses (Gross) i										
Individual Agents										
Corporate Agents-Banks/FII/HFC										
Corporate Agents-Others										
Insurance Brokers										
Direct Business - Online ^c										
MISP (Direct)										
Web Aggregators										
Insurance Marketing Firm										
Common Service Centers										
Micro Agents										
Point of Sales (Direct)										
Other (to be specified)										
TOTAL										
Commission and Rewards on (Excluding Reinsurance) Business written :										
In India										
Outside India										

FORM NL-7-OPERATING EXPENSES SCHEDULE
(Amount in Rs. Lakhs)

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
		For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter
1	Employees' remuneration & welfare benefits														
2	Travel, conveyance and vehicle running expenses														
3	Training expenses														
4	Rents, rates & taxes														
5	Repairs														
6	Printing & stationery														
7	Communication expenses														
8	Legal & professional charges														
9	Auditors' fees, expenses etc.														
	(a) as auditor														
	(b) as adviser or in any other capacity, in respect of														
	(i) Taxation matters														
	(ii) Insurance matters														
	(iii) Management services; and														
	(c) in any other capacity														
10	Advertisement and publicity														
11	Interest & Bank Charges														
12	Depreciation														
13	Brand/Trade Mark usage fee/charges														
14	Business Development and Sales Promotion Expenses														
15	Information Technology Expenses														
16	Goods and Services Tax (GST)														
17	Others (to be specified) ³														
	TOTAL														
	In India														
	Outside India														

Notes:

- (a) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
- (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (c) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expense"

FORM NL-7-OPERATING EXPENSES SCHEDULE
(Amount in Rs. Lakhs)

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
		For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year
1	Employees' remuneration & welfare benefits														
2	Travel, conveyance and vehicle running expenses														
3	Training expenses														
4	Rents, rates & taxes														
5	Repairs														
6	Printing & stationery														
7	Communication expenses														
8	Legal & professional charges														
9	Auditors' fees, expenses etc.														
	(a) as auditor														
	(b) as adviser or in any other capacity, in respect of														
	(i) Taxation matters														
	(ii) Insurance matters														
	(iii) Management services; and														
	(c) in any other capacity														
10	Advertisement and publicity														
11	Interest & Bank Charges														
12	Depreciation														
13	Brand/Trade Mark usage fee/charges														
14	Business Development and Sales Promotion Expenses														
15	Information Technology Expenses														
16	Goods and Services Tax (GST)														
17	Others (to be specified) ³														
	TOTAL														
	In India														
	Outside India														

Notes:

- (a) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
- (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (c) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expense"

FORM NL-7-OPERATING EXPENSES SCHE
(Amount in Rs. Lakhs)

Particulars	Miscellaneous														
	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		
	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	
1 Employees' remuneration & welfare benefits															
2 Travel, conveyance and vehicle running expenses															
3 Training expenses															
4 Rents, rates & taxes															
5 Repairs															
6 Printing & stationery															
7 Communication expenses															
8 Legal & professional charges															
9 Auditors' fees, expenses etc.															
(a) as auditor															
(b) as adviser or in any other capacity, in respect of															
(i) Taxation matters															
(ii) Insurance matters															
(iii) Management services; and															
(c) in any other capacity															
10 Advertisement and publicity															
11 Interest & Bank Charges															
12 Depreciation															
13 Brand/Trade Mark usage fee/charges															
14 Business Development and Sales Promotion Expenses															
15 Information Technology Expenses															
16 Goods and Services Tax (GST)															
17 Others (to be specified) ⁹															
TOTAL															
In India															
Outside India															

FORM NL-7-OPERATING EXPENSES SCHE
(Amount in Rs. Lakhs)

Particulars	Miscellaneous													
	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year
1 Employees' remuneration & welfare benefits														
2 Travel, conveyance and vehicle running expenses														
3 Training expenses														
4 Rents, rates & taxes														
5 Repairs														
6 Printing & stationery														
7 Communication expenses														
8 Legal & professional charges														
9 Auditors' fees, expenses etc.														
(a) as auditor														
(b) as adviser or in any other capacity, in respect of														
(i) Taxation matters														
(ii) Insurance matters														
(iii) Management services; and														
(c) in any other capacity														
10 Advertisement and publicity														
11 Interest & Bank Charges														
12 Depreciation														
13 Brand/Trade Mark usage fee/charges														
14 Business Development and Sales Promotion Expenses														
15 Information Technology Expenses														
16 Goods and Services Tax (GST)														
17 Others (to be specified) ³														
TOTAL														
In India														
Outside India														

FORM NL-7-OPERATING EXPENSES SCHE
(Amount in Rs. Lakhs)

	Particulars	Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter
1	Employees' remuneration & welfare benefits												
2	Travel, conveyance and vehicle running expenses												
3	Training expenses												
4	Rents, rates & taxes												
5	Repairs												
6	Printing & stationery												
7	Communication expenses												
8	Legal & professional charges												
9	Auditors' fees, expenses etc.												
	(a) as auditor												
	(b) as adviser or in any other capacity, in respect of												
	(i) Taxation matters												
	(ii) Insurance matters												
	(iii) Management services; and												
	(c) in any other capacity												
10	Advertisement and publicity												
11	Interest & Bank Charges												
12	Depreciation												
13	Brand/Trade Mark usage fee/charges												
14	Business Development and Sales Promotion Expenses												
15	Information Technology Expenses												
16	Goods and Services Tax (GST)												
17	Others (to be specified) ⁹												
	TOTAL												
	In India												
	Outside India												

FORM NL-7-OPERATING EXPENSES SCHE
(Amount in Rs. Lakhs)

	Particulars	Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
		For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year
1	Employees' remuneration & welfare benefits												
2	Travel, conveyance and vehicle running expenses												
3	Training expenses												
4	Rents, rates & taxes												
5	Repairs												
6	Printing & stationery												
7	Communication expenses												
8	Legal & professional charges												
9	Auditors' fees, expenses etc.												
	(a) as auditor												
	(b) as adviser or in any other capacity, in respect of												
	(i) Taxation matters												
	(ii) Insurance matters												
	(iii) Management services; and												
	(c) in any other capacity												
10	Advertisement and publicity												
11	Interest & Bank Charges												
12	Depreciation												
13	Brand/Trade Mark usage fee/charges												
14	Business Development and Sales Promotion Expenses												
15	Information Technology Expenses												
16	Goods and Services Tax (GST)												
17	Others (to be specified) ³												
	TOTAL												
	In India												
	Outside India												

FORM NL-8-SHARE CAPITAL SCHEDULE**(Amount in Rs. Lakhs)**

	Particulars	As at.....	As At (Corresponding previous year)
1	Authorised Capital		
	Equity Shares of Rs..... each		
	Preference Shares of Rs..... each		
2	Issued Capital		
	Equity Shares of Rs.each		
	Preference Shares of Rs..... each		
3	Subscribed Capital		
	Equity Shares of Rs.....each		
	Preference Shares of Rs..... each		
4	Called-up Capital		
	Equity Shares of Rs.each		
	Less : Calls unpaid		
	Add : Equity Shares forfeited (Amount originally paid up)		
	Less : Par Value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on		
	Underwriting or subscription of shares		
	Preference Shares of Rs..... each		
5	Paid-up Capital		
	Equity Shares of Rs.each		
	Preference Shares of Rs. Each		

Notes:

- (a) Particulars of the different classes of capital should be separately stated.
(b) The amount capitalised on account of issue of bonus shares should be disclosed.
(c) In case any part of the capital is held by a holding company, the same should be separately disclosed.

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As at.....		As At _____ (Corresponding previous year)	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian				
· Foreign				
Investors*				
· Indian				
· Foreign				
Others (to be specified e.g. ESOP etc.)				
TOTAL				

Notes: -

Investors as defined under IRDAI (Transfer of Equity Shares of Insurance Companies) Regulations, 2015 and as amended from time to time

DETAILS OF EQUITY HOLDING OF INSURERS**PART A:****PARTICULARS OF THE SHREHOLDING PATTERN OF THE _____
INSURANCE COMPANY, AS AT QUARTER ENDED _____**

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
	A.1 Indian Promoters								
	i) Individuals/HUF (Names of major shareholders):								
	(i)								
	(ii)								
	(iii)								
	ii) Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
	iii) Financial Institutions/ Banks								
	iv) Central Government/ State Government(s) / President of India								
	v) Persons acting in concert (Please specify)								
	vi) Any other (Please specify)								
	A.2 Foreign Promoters								
	i) Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
	ii) Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
	iii) Any other (Please specify)								

B. Non Promoters								
B.1 Public Shareholders								
1.1) Institutions								
i) Mutual Funds								
ii) Foreign Portfolio Investors								
iii) Financial Institutions/Banks								
iv) Insurance Companies								
v) FII belonging to Foreign promoter								
vi) FII belonging to Foreign Promoter of Indian Promoter								
vii) Provident Fund/Pension Fund								
viii) Alternative Investment Fund								
ix) Any other (Please specify)								
1.2) Central Government/ State Government(s)/ President of India								
1.3) Non-Institutions								
i) Individual share capital upto Rs. 2 Lacs								
ii) Individual share capital in excess of Rs. 2 Lacs								
iii) NBFCs registered with RBI								
iv) Others:								
- Trusts								
- Non Resident Indian								
- Clearing Members								
- Non Resident Indian Non Repatriable								
- Bodies Corporate								
- IEPF								
v) Any other (Please Specify)								
B.2 Non Public Shareholders								
2.1) Custodian/DR Holder								
2.2) Employee Benefit Trust								
2.3) Any other (Please specify)								
Total								

Foot Notes:

(a) All holdings, above 1% of the paid up equity, have to be separately disclosed.

(b) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000

(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Name of the Indian Promoter / Indian Investor:

(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
	A.1 Indian Promoters								
	i) Individuals/HUF (Names of major shareholders):								
	(i)								
	(ii)								
	(iii)								
	ii) Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
	iii) Financial Institutions/ Banks								
	iv) Central Government/ State Government(s) / President of India								
	v) Persons acting in concert (Please specify)								
	vi) Any other (Please specify)								
	A.2 Foreign Promoters								
	i) Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
	ii) Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
	iii) Any other (Please specify)								

B. Non Promoters								
B.1 Public Shareholders								
1.1) Institutions								
i) Mutual Funds								
ii) Foreign Portfolio Investors								
iii) Financial Institutions/Banks								
iv) Insurance Companies								
v) FII belonging to Foreign promoter of Indian Promoter ^(e)								
vi) FII belonging to Foreign promoter of Indian Promoter (e)								
vii) Provident Fund/Pension Fund								
viii) Alternative Investment Fund								
ix) Any other (Please specify)								
1.2) Central Government/ State Government(s)/ President of India								
1.3) Non-Institutions								
i) Individual share capital upto Rs. 2 Lacs								
ii) Individual share capital in excess of Rs. 2 Lacs								
iii) NBFCs registered with RBI								
iv) Others:								
- Trusts								
- Non Resident Indian								
- Clearing Members								
- Non Resident Indian Non Repartriable								
- Bodies Corporate								
- IEPF								
v) Any other (Please Specify)								
B.2 Non Public Shareholders								
2.1) Custodian/DR Holder								
2.2) Employee Benefit Trust								
2.3) Any other (Please specify)								
Total								

Foot Notes:

- (a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- (b) Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
- (c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.
- (d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.
- (e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.
- (f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

FORM NL-10-RESERVE AND SURPLUS SCHEDULE**(Amount in Rs. Lakhs)**

	Particulars	As at.....	As At (Corresponding previous year)
1	Capital Reserve		
2	Capital Redemption Reserve		
3	Share Premium		
4	General Reserves		
	Less: Amount utilized for Buy-back		
	Less: Amount utilized for issue of Bonus shares		
5	Catastrophe Reserve		
6	Other Reserves (to be specified)		
7	Balance of Profit in Profit & Loss Account		
	TOTAL		

Notes:

(a) Additions to and deductions from the reserves should be disclosed under each of the specified heads.

FORM NL-10A-HEAD OFFICE ACCOUNT SCHEDULE

[In case of foreign reinsurer operating through a branch office established in India in terms of section 2(9)(d) of the Insurance Act, 1938]

(Amount in Rs. Lakhs)

	Particulars	As at.....	As At (Corresponding previous year)
	Opening Balance of Assigned capital		
	Add: Addition during the year		
	Closing Balance of Assigned Capital*		
	TOTAL		

Note: *Represents irreversible fixed amount funded by Head Office per terms of license issued by the Authority and no amount/balance shall be transferred out of the Country without approval of the Authority.

FORM NL-11-BORROWINGS SCHEDULE**(Amount in Rs. Lakhs)**

	Particulars	As at.....	As At _____ (Corresponding previous year)
1	Debentures/ Bonds		
2	Banks		
3	Financial Institutions		
4	Others (to be specified)		
	TOTAL		

Notes:

- a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.
- b) Amounts due within 12 months from the date of Balance Sheet should be shown separately
- c) Debentures include NCD issued as per IRDAI (Other Forms of Capital) Regulations, 2015

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)**(Amount in Rs. Lakhs)**

SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
1				
2				
3				
4				
5				

FORM NL-12 & 12A - INVESTMENT SCHEDULE

		NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
Particulars	As at.....	As	As	As	As	As	As
		At _____ (Corresponding previous year)	at..... ...	At _____ (Corresponding previous year)	at..... ...	At _____ (Corresponding previous year)	At _____ (Corresponding previous year)
LONG TERM INVESTMENTS							
1	Government securities and Government guaranteed bonds including Treasury Bills						
2	Other Approved Securities						
3	Other Investments						
	(a) Shares						
	(aa) Equity						
	(bb) Preference						
	(b) Mutual Funds						
	(c) Derivative Instruments						
	(d) Debentures/ Bonds						
	(e) Other Securities (to be specified)						
	(f) Subsidiaries						
	(g) Investment Properties-Real Estate						
4	Investments in Infrastructure and Housing						
5	Other than Approved Investments						
SHORT TERM INVESTMENTS							
1	Government securities and Government guaranteed bonds including Treasury Bills						
2	Other Approved Securities						
3	Other Investments						
	(a) Shares						
	(aa) Equity						
	(bb) Preference						
	(b) Mutual Funds						
	(c) Derivative Instruments						
	(d) Debentures/ Bonds						
	(e) Other Securities (to be specified)						
	(f) Subsidiaries						
	(g) Investment Properties-Real Estate						
4	Investments in Infrastructure and Housing						
5	Other than Approved Investments						
TOTAL							
GRNAD TOTAL							

Notes:

(a) Investments in subsidiary/holding companies, joint ventures and associates shall be separately disclosed, at cost.

- Holding company and subsidiary shall be construed as defined in the Companies Act, 1956 as amended by Company Act 2013;
- Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.
- Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.
- Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.

-Significant influence (for the purpose of this schedule) - means participation in the financial and operating policy decisions of a company, but not control of those policies. Significant influence may be exercised in several ways, for example, by representation on the board of directors, participation in the policymaking process, material inter-company transactions, interchange of managerial personnel or dependence on technical information. Significant influence may be gained by share ownership, statute or agreement. As regards share ownership, if an investor holds, directly or indirectly through subsidiaries, 20 percent or more of the voting power of the investee, it is presumed that the investor does have significant influence, unless it can be clearly demonstrated that this is not the case. Conversely, if the investor holds, directly or indirectly through subsidiaries, less than 20 percent of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence is clearly demonstrated.

- A substantial or majority ownership by another investor does not necessarily preclude an investor from having significant influence.

(b) Aggregate amount of company's investments other than listed equity securities and derivative instruments and also the market value thereof shall be disclosed in the **Annexure A as specified below**.

(c) Investments made out of Catastrophe reserve should be shown separately.

(d) Debt securities will be considered as "held to maturity" securities and will be measured at historical cost subject to amortisation.

(e) Investment Property means a property [land or building or part of a building or both] held to earn rental income or for capital appreciation or for both, rather than for use in services or for administrative purposes.

(f) Investments maturing within twelve months from balance sheet date and investments made with the specific intention to dispose of within twelve months from balance sheet date shall be classified as short-term investments

(g) Investment Regulations, as amended from time to time, to be referred

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Total	
	As at.....	As	As	As	As	As
		At _____ (Corresponding previous year)	at..... ...	At _____ (Correspondin g previous year)	at..... ...	At _____ (Corresponding previous year)
Long Term Investments--						
Book Value						
market Value						
Short Term Investments--						
Book Value						
market Value						

FORM NL-13-LOANS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As at.....	As At _____ (Corresponding previous year)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India		
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others (to be specified)		
	Unsecured		
	TOTAL		
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments		
	(b) Banks and Financial Institutions		
	(c) Subsidiaries		
	(d) Industrial Undertakings		
	(e) Companies		
	(f) Others (to be specified)		
	TOTAL		
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India		
	(bb) Outside India		
	(b) Non-performing loans less provisions		
	(aa) In India		
	(bb) Outside India		
	TOTAL		
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term		
	(b) Long Term		
	TOTAL		

Notes:

- (a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.
- (b) Provisions against non-performing loans shall be shown separately.
- (c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.
- (d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

Provisions against Non-performing Loans			
	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard		
	Doubtful		
	Loss		
	Total		

FORM NL-14-FIXED ASSETS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at.....	As At _____ (Corresponding previous year)
Goodwill										
Intangibles (specify)										
Land-Freehold										
Leasehold Property										
Buildings										
Furniture & Fittings										
Information Technology Equipment										
Vehicles										
Office Equipment										
Others (Specify nature)										
TOTAL										
Work in progress										
Grand Total										
PREVIOUS YEAR										

Note:

(a) Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12-Investment Schedule.

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As at.....	As atfor the corresponding previous year
1	Cash (including cheques ^(a) , drafts and stamps)		
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts		
	(c) Others (to be specified)		
3	Money at Call and Short Notice		
	(a) With Banks		
	(b) With other Institutions		
4	Others (to be specified)		
	TOTAL		
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India		
	Outside India		

* Cheques on hand amount to Rs. _____ (in Lakh) Previous Year : Rs. _____ (in Lakh)

Note :

(a) Bank balance may include remittances in transit. If so, the nature and amount should be separately stated.

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As at.....	As At _____ (Corresponding previous year)
	ADVANCES		
1	Reserve deposits with ceding companies		
2	Application money for investments		
3	Prepayments		
4	Advances to Directors/Officers		
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)		
6	Others (to be specified) (i) _____ (ii) _____		
	TOTAL (A)		
	OTHER ASSETS		
1	Income accrued on investments		
2	Outstanding Premiums Less : Provisions for doubtful ,if any		
3	Agents' Balances		
4	Foreign Agencies Balances		
5	Due from other entities carrying on insurance business (including reinsurers) Less : Provisions for doubtful, if any		
6	Due from subsidiaries/ holding		
7	Investments held for Unclaimed Amount of Policyholders		
8	Others (to be specified) (i) _____ (ii) _____		
	TOTAL (B)		
	TOTAL (A+B)		

Notes:

- (a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.
- (b) The term 'officer' should conform to the definition of that term as given under the Companies Act.

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As at.....	As At _____ (Corresponding previous year)
1	Agents' Balances		
2	Balances due to other insurance companies		
3	Deposits held on re-insurance ceded		
4	Premiums received in advance		
	(a) For Long term policies ^(a)		
	(b) for Other Policies		
5	Unallocated Premium		
6	Sundry creditors		
7	Due to subsidiaries/ holding company		
8	Claims Outstanding		
9	Due to Officers/ Directors		
10	Unclaimed Amount of policyholders		
11	Income accrued on Unclaimed amounts		
12	Interest payable on debentures/bonds		
13	GST Liabilities		
14	Others (to be specified)		
	(i) _____		
	(ii) _____		
	TOTAL		

Note :

(a) Long term policies are policies with more than one year tenure

Details of unclaimed amounts and Investment Income thereon		
(Annual Disclosure at the end of the Financial Year)		(Amount in Rs. Lakhs)
Particulars	As at.....	As At _____ (Corresponding previous year)
Opening Balance		
Add: Amount transferred to unclaimed amount		
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)		
Add: Investment Income		
Less: Amount paid during the year		
Less: Transferred to SCWF		
Closing Balance of Unclaimed Amount		

FORM NL-16A-ADVANCES AND OTHER ASSETS SCHEDULE (FRBs)

(Amount in Rs. Lakhs)

	Particulars	As at.....	As At _____ (Corresponding previous year)
	ADVANCES		
1	Reserve deposits with ceding companies		
2	Application money for investments		
3	Prepayments		
4	Advances to Directors/Officers		
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)		
6	Others (to be specified) (i) _____ (ii) _____		
	TOTAL (A)		
	OTHER ASSETS		
1	Income accrued on investments		
2	Outstanding Premiums		
	Less : Provisions for doubtful debts		
3	Agents' Balances		
4	Foreign Agencies Balances		
5	Due from other entities carrying on insurance business (including reinsurers)		
	Less : Provisions for doubtful debts		
6	Due from subsidiaries/ holding		
7	Current Account of Head Office*		
8	Others (to be specified) (i) _____ (ii) _____		
	TOTAL (B)		
	TOTAL (A+B)		

Notes:

(a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.

(b) The term 'officer' should conform to the definition of that term as given under the Companies Act.

FORM NL-17A -CURRENT LIABILITIES SCHEDULE (FRBs)

(Amount in Rs. Lakhs)

	Particulars	As at.....	As At (Corresponding previous year)
1	Agents' Balances		
2	Balances due to other insurance companies		
3	Deposits held on re-insurance ceded		
4	Premiums received in advance		
	(a) For Long term policies		
	(b) for Other Policies		
5	Unallocated Premium		
6	Sundry creditors		
7	Due to subsidiaries/ holding company		
8	Claims Outstanding		
9	Due to Officers/ Directors		
10	Current Account of Head Office*		
11	Interest payable on debentures/bonds		
12	GST Liabilities		
13	Others (to be specified)		
	(i) _____		
	(ii) _____		
	TOTAL		

Note:

(a) Long term policies are policies with more than one year tenure

FORM NL-18-PROVISIONS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As at.....	As At _____ (Corresponding previous year)
1	Reserve for Unexpired Risk		
2	Reserve for Premium Deficiency		
3	For taxation (less advance tax paid and taxes deducted at source)		
4	For Employee Benefits		
4	Others (to be specified) (a) _____ (b) _____		
	TOTAL		

FORM NL-19 MISC EXPENDITURE SCHEDULE
(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

	Particulars	As at.....	As At _____ (Corresponding previous year)
1	Discount Allowed in issue of shares/ debentures		
2	Others (to be specified)		
	TOTAL		

Notes:

- (a) No item shall be included under the head "Miscellaneous Expenditure" and carried forward
1. some benefit from the expenditure can reasonably be expected to be received in future, and 2. the amount of such benefit is reasonably determinable.
- (b) The amount to be carried forward in respect of any item included under the head "Miscellaneous Expenditure" shall not exceed the expected future revenue/other benefits related to the expenditure.

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer:

Sl.No.	Particular	Calculation	For the quarter	up to the Quarter	For the Corresponding quarter of the Previous year	up to the Corresponding Quarter of the Previous year
1	Gross Direct Premium Growth Rate**	$\frac{[GDPI(CY)-GDPI(PY)]}{GDPI(PY)}$				
2	Gross Direct Premium to Net worth Ratio	$\frac{GDPI / \text{Shareholder's funds}}{\text{Shareholder's funds/Net Worth}} = \frac{\text{Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account}}{\text{Shareholders' funds /Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date}}$				
3	Growth rate of Net Worth	$\frac{(\text{Shareholder's funds}(CY)-\text{Shareholder's funds}(PY))}{\text{Shareholder's funds}(PY)}$				
4	Net Retention Ratio**	$\frac{\text{Net written premium}}{(\text{Gross Direct Premium Income} + \text{Reinsurance Accepted})}$				
5	Net Commission Ratio**	$\frac{\text{Net Commission}}{\text{Net written premium}}$				
6	Expense of Management to Gross Direct Premium Ratio**	$\frac{(\text{Direct Commission}+\text{Operating Expenses})}{\text{Gross direct premium}}$				
7	Expense of Management to Net Written Premium Ratio**	$\frac{(\text{Net Commission}+\text{Operating Expenses})}{\text{Net Written Premium}}$				
8	Net Incurred Claims to Net Earned Premium**	$\frac{\text{Net Incurred Claims}}{\text{Net Earned Premium}}$				
9	Claims paid to claims provisions**	$\frac{\text{Claim Paid (pertaining to provisions made previously)}}{\text{claims provision made previously}}$				
10	Combined Ratio**	$(7) + (8)$				
11	Investment income ratio	$\frac{\text{Investment income}}{\text{Average Assets under management}}$ Investment income = Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent – Gross (net of investment expenses) including investment income from pool				
12	Technical Reserves to net premium ratio **	$\frac{[(\text{Reserve for unexpired risks}+\text{premium deficiency}+\text{reserve for outstanding claims(including IBNR and IBNER)})]}{\text{Net premium written}}$				
13	Underwriting balance ratio	$\frac{\text{Underwriting results}}{\text{Net earned premium}}$ Underwriting results= Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)- Premium Deficiency				
14	Operating Profit Ratio	$\frac{\text{Operating profit}}{\text{Net Earned premium}}$				
15	Liquid Assets to liabilities ratio	$\frac{\text{Liquid Assets}}{\text{Policyholders liabilities}}$ Liquid Assets = Short term investments+Short term loans+Cash & Bank balances Policyholders liabilities=Outstanding Claims including Incurred But Not Reported (IBNR) & Incurred But Not Enough Reported (IBNER)+ Unearned Premium Reserve+ Premium Deficiency Reserve, if any+ Catastrophe Reserve, if any; and+ Other Liabilities net off Other Assets Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool; Terrorism Pool; etc. (v) Sundry creditors (due to Policyholders). Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc.				
16	Net earning ratio	$\frac{\text{Profit after tax}}{\text{Net Premium written}}$				
17	Return on net worth ratio	$\frac{\text{Profit after tax}}{\text{Net Worth}}$				
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting				
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio					
	Net NPA Ratio					
20	Debt Equity Ratio	$\frac{(\text{Debt}/\text{Equity})}{\text{Debt}=(\text{Borrowings}+\text{Redeemable Preference shares, if any}) \text{ Equity}=\text{Shareholders' Funds excluding Redeemable Preference shares, if any}}$				
21	Debt Service Coverage Ratio	$\frac{(\text{Earnings before Interest and Tax/ Interest and Principal Instalments Due})}{\text{Interest and Principal Instalments Due}}$				
22	Interest Service Coverage Ratio	$\frac{(\text{Earnings before Interest and Tax/ Interest due})}{\text{Interest due}}$				
23	Earnings per share	$\frac{\text{Profit / (loss) after tax}}{\text{No. of shares}}$				
24	Book value per share	$\frac{\text{Net worth}}{\text{No. of shares}}$				

Notes: -

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

FORM NL-20-ANALYTICAL RATIOS SCHEDULE

Name of the Insurer:

** Segmental Reporting up to the quarter

Segments Upto the quarter ended on _____	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**
FIRE						
Current Period						
Previous Period						
Marine Cargo						
Current Period						
Previous Period						
Marine Hull						
Current Period						
Previous Period						
Total Marine						
Current Period						
Previous Period						
Motor OD						
Current Period						
Previous Period						
Motor TP						
Current Period						
Previous Period						
Total Motor						
Current Period						
Previous Period						
Health						
Current Period						
Previous Period						
Personal Accident						
Current Period						
Previous Period						
Travel Insurance						
Current Period						
Previous Period						
Total Health						
Current Period						
Previous Period						
Workmen's Compensation/ Employer's liability						
Current Period						
Previous Period						
Public/ Product Liability						
Current Period						
Previous Period						
Engineering						
Current Period						
Previous Period						
Aviation						
Current Period						
Previous Period						
Crop Insurance						
Current Period						
Previous Period						
Other segments **						
Current Period						
Previous Period						
Total Miscellaneous						
Current Period						
Previous Period						
Total-Current Period						
Total-Previous Period						

FORM NL-20-ANALYTICAL RATIOS SCHI

Name of the Insurer:

** Segmental Reporting up to the quart

Segments Upto the quarter ended on _____	Claims paid to claims provisions**	Combin ed Ratio**	Technical Reserves to net premium ratio **	Underw riting balance ratio
FIRE				
Current Period				
Previous Period				
Marine Cargo				
Current Period				
Previous Period				
Marine Hull				
Current Period				
Previous Period				
Total Marine				
Current Period				
Previous Period				
Motor OD				
Current Period				
Previous Period				
Motor TP				
Current Period				
Previous Period				
Total Motor				
Current Period				
Previous Period				
Health				
Current Period				
Previous Period				
Personal Accident				
Current Period				
Previous Period				
Travel Insurance				
Current Period				
Previous Period				
Total Health				
Current Period				
Previous Period				
Workmen's Compensation/ Employer's liability				
Current Period				
Previous Period				
Public/ Product Liability				
Current Period				
Previous Period				
Engineering				
Current Period				
Previous Period				
Aviation				
Current Period				
Previous Period				
Crop Insurance				
Current Period				
Previous Period				
Other segments **				
Current Period				
Previous Period				
Total Miscellaneous				
Current Period				
Previous Period				
Total-Current Period				
Total-Previous Period				

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE (Annual Submission)

TO BE PREPARED IN ACCORDANCE WITH Accounting Standard 3 (AS 3)- Cash Flow Statements- Cash Flow Statement shall be prepared only under the Direct Method. However, the following minimum information must be captured.

Format of Receipts and Payments A/c to be furnished by the insurers on direct basis

(Amount in Rs. Lakhs)		
	F.Y. _____	Previous Fin. Year
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts		
Other receipts		
Payments to the re-insurers, net of commissions and claims		
Payments to co-insurers, net of claims recovery		
Payments of claims		
Payments of commission and brokerage		
Payments of other operating expenses		
Preliminary and pre-operative expenses		
Deposits, advances and staff loans		
Income taxes paid (Net)		
Good & Service tax paid		
Other payments		
Cash flows before extraordinary items		
Cash flow from extraordinary operations		
Net cash flow from operating activities		
Cash flows from investing activities:		
Purchase of fixed assets		
Proceeds from sale of fixed assets		
Purchases of investments		
Loans disbursed		
Sales of investments		
Repayments received		
Rents/Interests/ Dividends received		
Investments in money market instruments and in liquid mutual funds (Net) ^(a)		
Expenses related to investments		
Net cash flow from investing activities		
Cash flows from financing activities:		
Proceeds from issuance of share capital		
Proceeds from borrowing		
Repayments of borrowing		
Interest/dividends paid		
Net cash flow from financing activities		
Effect of foreign exchange rates on cash and cash equivalents, net		
Net increase in cash and cash equivalents:		
Cash and cash equivalents at the beginning of the year		
Cash and cash equivalents at the end of the year		

Notes: -

(a) Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net).

(b) The above items are minimum which are to be reported. Insurers may include any which they deem fit

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)**STATEMENT OF ADMISSIBLE ASSETS :****As at** _____

Name of Insurer: _____

Registration Number: _____

Date of Registration: _____

Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS			
	Policyholders as per NL-12 A of BS			
(A)	Total Investments as per BS			
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
(C)	Fixed assets as per BS			
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation			
	Current Assets:			
(E)	Cash & Bank Balances as per BS			
(F)	Advances and Other assets as per BS			
(G)	Total Current Assets as per BS...(E)+(F)			
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation			
(I)	Loans as per BS			
(J)	Fair value change account subject to minimum of zero			
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)			
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)			
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)			

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a)			
	(b)			
	(c)			
			
	Inadmissible current assets			
	(a)			
	(b)			
	(c)			
			

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

STATEMENT OF LIABILITIES :

As at _____

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)		
(b)	Premium Deficiency Reserve (PDR)		
(c)	Unexpired Risk Reserve (URR)...(a)+(b)		
(d)	Outstanding Claim Reserve (other than IBNR reserve)		
(e)	IBNR reserve		
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)		

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

Name of Insurer:
Registration Number:
Date of Registration:
Classification: Business within India / Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as
on _____

(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire							
2	Marine Cargo							
3	Marine - Other than Marine Cargo							
4	Motor							
5	Engineering							
6	Aviation							
7	Liability							
8	Health							
9	Miscellaneous							
10	Crop							
	Total							

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

Name of Insurer:
Registration Number:
Date of Registration:
Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	
	Deduct:	
(B)	Current Liabilities as per BS	
(C)	Provisions as per BS	
(D)	Other Liabilities	
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	
	Shareholder's FUNDS	
(F)	Available Assets	
	Deduct:	
(G)	Other Liabilities	
(H)	Excess in Shareholder's funds (F-G)	
(I)	Total ASM (E+H)	
(J)	Total RSM	
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer:

Date:

<i>Products Information</i>						
<i>List below the products and/or add-ons introduced during the period</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business^(a)	Category of product	Date of allotment of UIN
1						
2						
..						
n						

Note: -

(a) Defined as Fire, Marine Cargo, Marine Hull, Motor OD, Motor TP, Health, Personal Accident, Travel Insurance, Workmen's Compensation/ Employer's Liability, Public/ Product Liability, Engineering, Aviation ,Crop Insurance and Other segments(Please specify)

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

PART - A

Name of the Insurer:

Registration Number:

Statement as on:

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)

(Business within India)

(Rs. in Lakhs)

Periodicity of Submission: Quarterly

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	
	Investments (Policyholders)	8A	
2	Loans	9	
3	Fixed Assets	10	
4	Current Assets		
	a. Cash & Bank Balance	11	
	b. Advances & Other Assets	12	
5	Current Liabilities		
	a. Current Liabilities	13	
	b. Provisions	14	
	c. Misc. Exp not Written Off	15	
	d. Debit Balance of P&L A/c		
	Application of Funds as per Balance Sheet (A)		0
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	
2	Fixed Assets (if any)	10	
3	Cash & Bank Balance (if any)	11	
4	Advances & Other Assets (if any)	12	
5	Current Liabilities	13	
6	Provisions	14	
7	Misc. Exp not Written Off	15	
8	Investments held outside India		
9	Debit Balance of P&L A/c		
	Total (B)		0
	'Investment Assets'	(A-B)	0

Section II										
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM⁺						
			(a)	(b)						
1	Central Govt. Securities	Not less than 20%								
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%								
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments									
	2. Other Investments									
	b. Approved Investments	Not exceeding 55%								
	c. Other Investments									
	Investment Assets	100%								

Note:

- (+) FRSM refers 'Funds representing Solvency Margin'
- Other Investments' are as permitted under 27A(2)
- Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
- Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
- SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations

6. Investment Regulations, as amended from time to time, to be referred

PART - B

Name of the Insurer:

Registration Number:

Statement as on:

Statement of Accretion of Assets

(Rs. Lakhs)

(Business within India)

Periodicity of Submission : Quarterly

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities							
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)							
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments							
	2. Other Investments							
	b. Infrastructure Investments							
	1. Approved Investments							
	2. Other Investments							
	c. Approved Investments							
	d. Other Investments (not exceeding 15%)							
Total								

Note:

1. Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
2. Investment Regulations, as amended from time to time, to be referred

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer:

Date:

(Amount in Rs. Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at	as % of total for this class	as at.... Of the previous year	as % of total for this class	As at	as % of total for this class	as at.... Of the previous year	as % of total for this class
Break down by credit rating								
AAA rated								
AA or better								
Rated below AA but above A								
Rated below A but above B								
Any other (Please specify)								
Total (A)								
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year								
more than 1 year and upto 3years								
More than 3years and up to 7years								
More than 7 years and up to 10 years								
above 10 years								
Any other (Please specify)								
Total (B)								
Breakdown by type of the issuer								
a. Central Government								
b. State Government								
c. Corporate Securities								
Any other (Please specify)								
Total (C)								

Note

(a). In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.

(b). Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

(c). Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer:

Date:

Registration No:

Name of the Fund

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on date)	Prev. FY (As on 31 Mar)	YTD (As on date)	Prev. FY (As on 31 Mar)	YTD (As on date)	Prev. FY (As on 31 Mar)	YTD (As on date)	Prev. FY (As on 31 Mar)	YTD (As on date)	Prev. FY (As on 31 Mar)
1	Investments Assets										
2	Gross NPA										
3	% of Gross NPA on Investment Assets (2/1)										
4	Provision made on NPA										
5	Provision as a % of NPA (4/2)										
6	Provision on Standard Assets										
7	Net Investment Assets (1-4)										
8	Net NPA (2-4)										
9	% of Net NPA to Net Investment Assets (8/7)										
10	Write off made during the period										

Note:

- a) The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- b) Total Investment Assets should reconcile with figures shown in other relevant forms
- c) Gross NPA is investments classified as NPA, before any provisions
- d) Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- e) Net Investment assets is net of 'provisions'
- f) Net NPA is gross NPAs less provisions
- g) Write off as approved by the Board
- f) Investment Regulations,as amended from time to time, to be referred

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Name of the Insurer:

Registration Number:

Statement as on:

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(Amount in Rs. Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³				
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	
	TOTAL														

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM shall be prepared in respect of each fund.

5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

6 Investment Regulations, as amended from time to time, to be referred

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Registration Number:

Statement as on:

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Amount in Rs. Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	During the Quarter ¹								
B.	As on Date ²								

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority
- 5 Investment Regulations, as amended from time to time, to be referred

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer:

Date:

Registration No:

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA					
3	No. of Reinsurers with rating A but less than AA					
4	No. of Reinsurers with rating BBB but less than A					
5	No. of Reinsurers with rating less than BBB					
	Total (A)					
	With In India					
1	Indian Insurance Companies					
2	FRBs					
3	GIC Re					
4	Other (to be Specified)					
	Total (B)					
	Grand Total (C)= (A)+(B)					

Note:-

(a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative is consistent with all relevant NL forms; The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

(b) Figures are to be provided upto the quarter

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

Name of the Insurer:

Date:

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year		upto the quarter		Up to the corresponding quarter of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire								
2	Marine Cargo								
3	Marine Other than Cargo								
4	Motor OD								
5	Motor TP								
6	Health								
7	Personal Accident								
8	Travel								
9	Workmen's Compensation/ Employer's liability								
10	Public/ Product Liability								
11	Engineering								
12	Aviation								
13	Crop Insurance								
14	Other segments **								
15	Miscellaneous								

Notes:

- (a) Premium stands for amount of gross direct premium written in India
- (b) The line of business which are not applicable for any company should be filled up with NA.
- (c) Figure '0' in those fields will imply no business in the segment.
- (d) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (e) The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer:

Date:

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents								
2	Corporate Agents-Banks								
3	Corporate Agents -Others								
4	Brokers								
5	Micro Agents								
6	Direct Business								
	-Officers/Employees								
	-Online (Through Company Website)								
	-Others								
7	Common Service Centres(CSC)								
8	Insurance Marketing Firm								
9	Point of sales person (Direct)								
10	MISP (Direct)								
11	Web Aggregators								
12	Referral Arrangements								
13	Other (to be sepcified)								
	(i) _____								
	(ii) _____								
	Total (A)								
14	Business outside India (B)								
	Grand Total (A+B)								

Note:

- (a). Premium means amount of premium received from business acquired by the source
- (b). No of Policies stand for no. of policies sold
- (c). Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable

FORM NL-37-CLAIMS DATA

Name of the Insurer: _____

Upto the quarter ending _____

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accide	Travel	Total Health	Workmen's Compensation/	Public/Product	Engineering	Aviation	Crop Insurance	No. of claims only			
																		Other segments **	Miscellaneous	Total	
1	Claims O/S at the beginning of the period																				
2	Claims reported during the period																				
	(a) Booked During the period																				
	(b) Reopened during the Period																				
	(c) Other Adjustment (to be specified)																				
	(i) _____																				
	(ii) _____																				
3	Claims Settled during the period																				
	(a) paid during the period																				
	(b) Other Adjustment (to be specified)																				
	(i) _____																				
	(ii) _____																				
4	Claims Repudiated during the period																				
	Other Adjustment (to be specified)																				
	(i) _____																				
	(ii) _____																				
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)																				
6	Claims O/S at End of the period																				
	Less than 3months																				
	3 months to 6 months																				
	6months to 1 year																				
	1year and above																				

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms
- (b) Repudiated means rejected, partial rejection on account of policy terms and conditions
- (c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Upto the quarter ending _____
(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total	
1	Claims O/S at the beginning of the period																				
2	Claims reported during the period																				
	(a) Booked During the period																				
	(b) Reopened during the Period																				
	(c) Other Adjustment (to be specified)																				
	(i) _____																				
	(ii) _____																				
3	Claims Settled during the period																				
	(a) paid during the period																				
	(b) Other Adjustment (to be specified)																				
	(i) _____																				
	(ii) _____																				
4	Claims Repudiated during the period																				
	Other Adjustment (to be specified)																				
	(i) _____																				
	(ii) _____																				
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)																				
6	Claims O/S at End of the period																				
	Less than 3months																				
	3 months to 6 months																				
	6months to 1 year																				
	1year and above																				

Notes:-
(a) The Claims O/S figures are consistent with all relevant NL forms
(b) Repudiated means rejected, partial rejection on account of policy terms and conditions
(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Form NL-38-Development of Losses (Annual Submission)

WITHIN INDIA
Amount in Rs. Lakhs

Name of the Insurer:

Date:

Particulars	Accident Year Cohort										
	YE 31- Mar-X- 10 ¹	YE 31- Mar-X-9	YE 31- Mar-X-8	YE 31- Mar-X-7	YE 31- Mar-X-6	YE 31- Mar-X-5	YE 31- Mar-X-4	YE 31- Mar-X-3	YE 31- Mar-X-2	YE 31- Mar-X-1	YE 31- Mar-X
A] Ultimate Net loss Cost - Original Estimate											
B] Net Claims Provisions²											
C] Cumulative Payment as of											
one year later - 1st Diagonal											
two year later - 2nd Diagonal											
three year later - 3rd Diagonal											
four year later - 4th Diagonal											
five year later - 5th Diagonal											
six year later - 6th Diagonal											
seven year later - 7th Diagonal											
eight year later - 8th Diagonal											
nine year later - 9th Diagonal											
ten year later - 10th Diagonal											
eleven year later - 11th Diagonal											
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal											
two year later - 2nd Diagonal											
three year later - 3rd Diagonal											
four year later - 4th Diagonal											
five year later - 5th Diagonal											
six year later - 6th Diagonal											
seven year later - 7th Diagonal											
eight year later - 8th Diagonal											
nine year later - 9th Diagonal											
ten year later - 10th Diagonal											
eleven year later - 11th Diagonal											
Favourable / (unfavorable) development³ Amount (A-D)											
In % [(A-D)/A]											

Note:-

- (a) Should Include all other prior years
- (b) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE
- (c) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with **the latest diagonal**
- (d) Separate Formats to be disclosed for Motor-TP, Long Tail , Short tail Business and Gross Company basis

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer:

For the Quarter ending on

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																
Sl.No.	Line of Business	No. of claims paid						Amount of claims paid						Total No. of claims paid	Total amount of claims paid	
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years			> 3 years and <= 5 years
1	Fire															
2	Marine Cargo															
3	Marine Other than Cargo															
4	Motor OD															
5	Motor TP															
6	Health															
7	Personal Accident															
8	Travel															
9	Workmen's Compensation/ Employer's liability															
10	Public/ Product Liability															
11	Engineering															
12	Aviation															
13	Crop Insurance															
14	Other segments ^(a)															
15	Miscellaneous															

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

FORM NL-39- AGEING OF CLAIMS

Upto the Quarter ending on

(Rs in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire																
2	Marine Cargo																
3	Marine Other than Cargo																
4	Motor OD																
5	Motor TP																
6	Health																
7	Personal Accident																
8	Travel																
9	Workmen's Compensation/ Employer's liability																
10	Public/ Product Liability																
11	Engineering																
12	Aviation																
13	Crop Insurance																
14	Other segments ^(a)																
15	Miscellaneous																

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

FORM NL-40-UNDERWRITING PERFORMANCE

Segmental performance upto the ____ Quarter of Current financial year

Particulars	FIRE	MARINE		
		Marine Cargo	Marine-Other than Marine Cargo	Total
Premium				
Gross Direct Premium				
Gross Written Premium				
Net Written Premium				
Net Earned Premium (A)				
Claims				
Claims (Gross)				
Claims incurred (Net) (B)				
Commission				
Commission-Gross				
Commission-Net (C)				
Total Operating expenses (D)				
Premium deficiency (E)				
Underwriting Result (F=A-B-C-D-E)				
Underwriting Ratio = (f)*100/(A)				

FORM NL-40-UNDERWRITING PERFORMANCE

Segmental performance upto the ____ Quarter of

Particulars	Motor								
	Motor OD			Motor TP				Motor Other	Total
	Motor OD-Private car	Motor OD-Two Wheeler	Motor OD-Commercial Vehicle	Motor TP-Private car	Motor TP-Two Wheeler	Motor TP-Commercial Vehicle (Declined Pool)	Motor TP-commercial Vehicle (TP Pool)		
Premium									
Gross Direct Premium									
Gross Written Premium									
Net Written Premium									
Net Earned Premium (A)									
Claims									
Claims (Gross)									
Claims incurred (Net) (B)									
Commission									
Commission-Gross									
Commission-Net (C)									
Total Operating expenses (D)									
Premium deficiency (E)									
Underwriting Result (F=A-B-C-D-E)									
Underwriting Ratio = (f)*100/(A)									

FORM NL-40-UNDERWRITING PERFORMANCE

Segmental performance upto the ____ Quarter of

(Amount in Rs. Lakhs)

Particulars	Miscellaneous											
	HEALTH				PERSONAL ACCIDENT			TRAVEL		Health Total		
	Health Insurance - Individual	Health Insurance - Group - Government Schemes	Health Insurance - Group - Employer/ Employee Schemes	Health Insurance - Group - Other Schemes	Personal Accident - Individual	Personal Accident - Group (Government Schemes)	Personal Accident - Group (Others)	Overseas Travel	Domestic Travel	Retail	Group	Government Schemes
Premium												
Gross Direct Premium												
Gross Written Premium												
Net Written Premium												
Net Earned Premium (A)												
Claims												
Claims (Gross)												
Claims incurred (Net) (B)												
Commission												
Commission-Gross												
Commission-Net (C)												
Total Operating expenses (D)												
Premium deficiency (E)												
Underwriting Result (F=A-B-C-D-E)												
Underwriting Ratio = (f)*100/(A)												

Segmental performance upto the Quarter of Current financial year				
Particulars	OTHER MISCELLANEOUS			
	Engineering	Aviation	Product Liability	Liability Insurance
Premium				
Gross Direct Premium				
Gross Written Premium				
Net Written Premium				
Net Earned Premium (A)				
Claims				
Claims (Gross)				
Claims incurred (Net) (B)				
Commission				
Commission-Gross				
Commission-Net (C)				
Total Operating expenses (D)				
Premium deficiency (E)				
Underwriting Result (F=A-B-C-D-E)				
Underwriting Ratio = (f)*100/(A)				

Note:
(a) Other segments ** Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross dir

Segmental performance upto the Quarter of

Particulars					Miscellaneous Total			Grand Total
	Workmen Compensation/ Employer's Liability	Crop Insurance	Credit Insurance	Others ^(a)	Retail	Group	Government Schemes	
Premium								
Gross Direct Premium								
Gross Written Premium								
Net Written Premium								
Net Earned Premium (A)								
Claims								
Claims (Gross)								
Claims incurred (Net) (B)								
Commission								
Commission-Gross								
Commission-Net (C)								
Total Operating expenses (D)								
Premium deficiency (E)								
Underwriting Result (F=A-B-C-D-E)								
Underwriting Ratio = (f)*100/(A)								

Note:
(a) Other segments ** Separate disclosure to be made ect premium

FORM NL-41 OFFICES INFORMATION

As at:

Name of the Insurer:

Date:

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	
2	No. of branches approved during the year	
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	
6	No. of branches at the end of the year	
7	No. of branches approved but not opened	
8	No. of rural branches	
9	No. of urban branches	
10	No. of Directors:-	
	(a) Independent Director	
	(b) Executive Director	
	(c) Non-executive Director	
	(d) Women Director	
	(e) Whole time director	
11	No. of Employees	
	(a) On-roll:	
	(b) Off-roll:	
	(c) Total	
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	
	(b) Corporate Agents-Banks	
	(c) Corporate Agents-Others	
	(d) Insurance Brokers	
	(e) Web Aggregators	
	(f) Insurance Marketing Firm	
	(g) Motor Insurance Service Providers (DIRECT)	
	(h) Point of Sales persons (DIRECT)	
	(i) Other as allowed by IRDAI (To be specified)	

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter		
Recruitments during the quarter		
Attrition during the quarter		
Number at the end of the quarter		

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer:

Date:

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1				
2				
...				
n				

Notes:-

(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

Insurer:

Upto the Quarter ending on

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural			
		Social			
2	MARINE CARGO	Rural			
		Social			
3	MARINE OTHER THAN CARGO	Rural			
		Social			
4	MOTOR OD	Rural			
		Social			
5	MOTOR TP	Rural			
		Social			
6	HEALTH	Rural			
		Social			
7	PERSONAL ACCIDENT	Rural			
		Social			
8	TRAVEL	Rural			
		Social			
9	Workmen's Compensation/ Employer's liability	Rural			
		Social			
10	Public/ Product Liability	Rural			
		Social			
11	Engineering	Rural			
		Social			
12	Aviation	Rural			
		Social			
13	Other Segment ^(a)	Rural			
		Social			
14	Miscellaneous	Rural			
		Social			
Total		Rural			
		Social			

Notes:

(a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(b) Premium Collected means gross direct written premium

(c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time

FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)

- (i) Name of the Insurer: _____
- (ii) Registration No. _____ and Date of Registration with the IRDAI: _____
- (iii) Gross Direct Premium Income during immediate preceding FY: _____
- (iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: _____
- (v) Obligation of the Insurer to be met in a financial year _____

Statement Period: Quarter ending _____

Items	(Amount in Rs. Lakhs)	
	For the Quarter	Up to the Quarter
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)		
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)		
Total Gross Direct Motor Third Party Insurance		
Business Premium (L+P)		
Total Gross Direct Motor Own damage Insurance		
Business Premium		
Total Gross Direct Premium Income		

Refer IRDAI regulations /circular/order/directions/guidelines as issued and amended from time to time

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer:

Date:

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related							
b)	Claims Related							
c)	Policy Related							
d)	Premium Related							
e)	Refund Related							
f)	Coverage Related							
g)	Cover Note Related							
h)	Product Related							
i)	Others (to be specified)							
	(i) _____							
	(ii) _____							
	Total							
2	Total No. of policies during previous year:							
3	Total No. of claims during previous year:							
4	Total No. of policies during current year:							
5	Total No. of claims during current year:							
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):							
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):							
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days							
b)	15 - 30 days							
c)	30 - 90 days							
d)	90 days & Beyond							
	Total Number of Complaints							

- Note :-**
- (a) Opening balance should tally with the closing balance of the previous quarter.
 - (b) Complaints reported should be net of duplicate complaints
 - (c) No. of policies should be new policies (both individual and group) net of cancellations
 - (d) Claims should be no. of claims reported during the period
 - (e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company

Date:

Information as at

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) -

Validity of agreement with the TPA: **from** dd/mm/yyyy **to** dd/mm/yyyy

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced			
Number of lives serviced			

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	
ii.	Number of claims received during the year	
iii.	Number of claims paid during the year (specify % also in brackets)	
iv.	Number of claims repudiated during the year (specify % also in brackets)	
v.	Number of claims outstanding at the end of the year	

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour				
2	Within 1-2 hours				
3	Within 2-6 hours				
4	Within 6-12 hours				
5	Within 12-24 hours				
6	>24 hours				
	Total				

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage						
Within 1 month								
Between 1-3 months								
Between 3 to 6 months								
More than 6 months								
Total								

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	
2	Grievances received during the year	
3	Grievances resolved during the year	
4	Grievances outstanding at the end of the year	

Refer Health TPA Regulations , as amended from time to time