

S.No.	Form No	Description	Applicability		
			General & Health Insurers	Indian Reinsurer	Branches of Foreign Reinsurer in India
1	NL-1-B-RA	<u>Revenue Account</u>	YES	YES	YES
2	NL-2-B-PL	<u>Profit and Loss Account</u>	YES	YES	YES
3	NL-3-B-BS	<u>Balance Sheet</u>	YES	YES	<b>NO</b>
	NL-3A-B-BS	<u>Balance Sheet</u>	<b>NO</b>	<b>NO</b>	YES
4	NL-4-PREMIUM SCHEDULE	<u>Premium</u>	YES	YES	YES
5	NL-5-CLAIMS SCHEDULE	<u>Claims Incurred</u>	YES	YES	YES
6	NL-6-COMMISSION SCHEDULE	<u>Commission</u>	YES	YES	YES
7	NL-7-OPERATING EXPENSES SCHEDULE	<u>Operating Expenses</u>	YES	YES	YES
8	NL-8-SHARE CAPITAL SCHEDULE	<u>Share Capital</u>	YES	YES	<b>NO</b>
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	<u>Pattern of Shareholding</u>	YES	YES	<b>NO</b>
	NL-9A-SHAREHOLDING PATTERN SCHEDULE	<u>Pattern of Shareholding-Annexure A</u>	YES	YES	<b>NO</b>
10	NL-10-RESERVE AND SURPLUS SCHEDULE	<u>Reserves and Surplus</u>	YES	YES	YES
	NL-10A-HEAD OFFICE ACCOUNT SCHEDULE	<u>Head Office Account (FRBs)</u>	<b>NO</b>	<b>NO</b>	YES
11	NL-11-BORROWING SCHEDULE	<u>Borrowings</u>	YES	YES	YES
12	NL-12- INVESTMENT SCHEDULE (SHAREHOLDERS)	<u>Investment</u>	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	<u>Loans</u>	YES	YES	YES
14	NL-14-FIXED ASSETS SCHEDULE	<u>Fixed Assets</u>	YES	YES	YES
15	NL-15-CASH AND BANK BALANCE SCHEDULE	<u>Cash and Bank Balance</u>	YES	YES	YES
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	<u>Advances &amp; Other Assets</u>	YES	YES	YES
	NL-16A-ADVANCES AND OTHER ASSETS SCHEDULE	<u>Advances &amp; Other Assets (FRBs)</u>	<b>NO</b>	<b>NO</b>	YES
17	NL-17-CURRENT LIABILITIES SCHEDULE	<u>Current Liabilities</u>	YES	YES	YES
	NL-17A-CURRENT LIABILITIES SCHEDULE	<u>Current Liabilities (FRBs)</u>	<b>NO</b>	<b>NO</b>	YES
18	NL-18-PROVISIONS SCHEDULE	<u>Provisions</u>	YES	YES	YES
19	NL-19-MISC EXPENDITURE SCHEDULE	<u>Misc Expenditure</u>	YES	YES	YES
20	NL-20-ANALYTICAL RATIOS SCHEDULE	<u>Analytical Ratios</u>	YES	YES	YES
21	NL-21-RELATED PARTY TRANSACTIONS SCHEDULE	<u>Related Party Transactions</u>	YES	YES	YES
22	NL-22-RECEIPTS AND PAYMENT SCHEDULE	<u>Receipts &amp; Payment Statement</u>	YES	YES	YES
23	NL-23 - SOLVENCY MARGIN - GI-TA	<u>Statement of Admissible Assets</u>	YES	YES	YES
24	NL-24 - SOLVENCY MARGIN - GI-TR	<u>Statement of Liabilities</u>	YES	YES	YES
25	NL-25 - SOLVENCY MARGIN - GI-SM-TABLE IA	<u>Required Solvency Margin</u>	YES	YES	YES
26	NL-26 - SOLVENCY MARGIN - GI-SM-TABLE IB	<u>Solvency Margin</u>	YES	YES	YES
27	NL-27-PRODUCT INFORMATION	<u>Product Information</u>	YES	<b>NO</b>	<b>NO</b>
28	NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS	<u>Investment assets and Accretion of Assets</u>	YES	YES	YES
29	NL-29-DEBT SECURITIES	<u>Debt Securities</u>	YES	YES	YES
30	NL-30-NON PERFORMING ASSETS	<u>Non performing assets</u>	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	<b>NO</b>	<b>NO</b>
35	NL-35-BSNS RETURNS ACROSS LOB	<u>Quarterly Business Returns for different line of business (Premium amount and number of policies)</u>	YES	<b>NO</b>	<b>NO</b>
36	NL-36-CHANNEL WISE PREMIUM	<u>Business channels</u>	YES	<b>NO</b>	<b>NO</b>
37	NL-37-CLAIMS DATA	<u>Claims Data</u>	YES	<b>NO</b>	<b>NO</b>
38	NL-38-DEVELOPMENT OF LOSSES (ANNUAL SUBMISSION)	<u>Movement of Claims</u>	YES	<b>NO</b>	<b>NO</b>
39	NL-39-AGEING OF CLAIMS	<u>Ageing of Claims</u>	YES	<b>NO</b>	<b>NO</b>
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 &amp; Management Person</u>	YES	YES	YES
43	NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS	<u>Rural &amp; Social Sector Obligations</u>	YES	<b>NO</b>	<b>NO</b>
44	NL-44 MOTOR THIRD PARTY OBLIGATION	<u>Motor Third Party Obligation</u>	YES	<b>NO</b>	<b>NO</b>
45	NL-45-GRIEVANCE DISPOSAL	<u>Grievance Disposal</u>	YES	<b>NO</b>	<b>NO</b>
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 &amp; Performance of Health Insurance, Personal Accident and Travel Insurance Products</u>	YES	<b>NO</b>	<b>NO</b>
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	<b>NO</b>	<b>NO</b>

**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 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)					
	<b>TOTAL (A)</b>					
6	Claims Incurred (Net)	NL-5				
7	Commission	NL-6				
8	Operating Expenses related to Insurance Business	NL-7				
9	Premium Deficiency					
	<b>TOTAL (B)</b>					
10	<b>Operating Profit/(Loss)</b> <b>C= (A - B)</b>					
11	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account					
	Transfer to Catastrophe Reserve					
	Transfer to Other Reserves (to be specified)					
	<b>TOTAL (C)</b>					

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

**Note - 1**

<u>Pertaining to Policyholder's funds</u>	<b>Fire</b>			
	<b>For the Quarter</b> _____	<b>Up to the quarter</b> _____	<b>For the corresponding quarter of the previous year</b> _____	<b>Up to the corresponding quarter of the previous year</b>
Interest, Dividend & Rent				
<b>Add / Less:-</b>				
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				
<b>Interest, Dividend &amp; Rent – Gross*</b>				

\* 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 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)						
	<b>TOTAL (A)</b>						
6	Claims Incurred (Net)	NL-5					
7	Commission	NL-6					
8	Operating Expenses related to Insurance Business	NL-7					
9	Premium Deficiency						
	<b>TOTAL (B)</b>						
10	<b>Operating Profit/(Loss)</b> <b>C= (A - B)</b>						
11	<b>APPROPRIATIONS</b>						
	Transfer to Shareholders' Account						
	Transfer to Catastrophe Reserve						
	Transfer to Other Reserves (to be specified)						
	<b>TOTAL (C)</b>						

**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					
<b>Add / Less:-</b>					
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					
<b>Interest, Dividend &amp; Rent – Gross*</b>					

\* 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 <b>Note 1</b>						
4	Other (a) Other Income (to be specified) (i) ..... (ii).....  (b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management (ii) Others (please specify)						
	<b>TOTAL (A)</b>						
6	Claims Incurred (Net)	NL-5					
7	Commission	NL-6					
8	Operating Expenses related to Insurance Business	NL-7					
9	Premium Deficiency						
	<b>TOTAL (B)</b>						
10	<b>Operating Profit/(Loss)</b> <b>C= (A - B)</b>						
11	<b>APPROPRIATIONS</b>						
	Transfer to Shareholders' Account						
	Transfer to Catastrophe Reserve						
	Transfer to Other Reserves (to be specified)						
	<b>TOTAL (C)</b>						

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

**Note - 1**

<u>Pertaining to Policyholder's funds</u>	<u>Miscellaneous</u>				
	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					
<b>Add / Less:-</b>					
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					
<b>Interest, Dividend &amp; Rent – Gross*</b>					

\* 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)			
	<b>TOTAL (A)</b>			
6	Claims Incurred (Net)	NL-5		
7	Commission	NL-6		
8	Operating Expenses related to Insurance Business	NL-7		
9	Premium Deficiency			
	<b>TOTAL (B)</b>			
10	<b>Operating Profit/(Loss)</b> <b>C= (A - B)</b>			
11	<b>APPROPRIATIONS</b>			
	Transfer to Shareholders' Account			
	Transfer to Catastrophe Reserve			
	Transfer to Other Reserves (to be specified)			
	<b>TOTAL (C)</b>			

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

**Note - 1**

<u>Pertaining to Policyholder's funds</u>	<b>Total</b>	
	<b>For the corresponding quarter of the previous year</b> _____	<b>Up to the corresponding quarter of the previous year</b>
Interest, Dividend & Rent		
<b>Add / Less:-</b>		
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		
<b>Interest, Dividend &amp; Rent – Gross*</b>		

\* 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)					
	<b>TOTAL (A)</b>					
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments					
	(b) For doubtful debts					
	(c) Others (to be specified)					
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business					
	(b) Bad debts written off					
	(c) Interest on subordinated debt					
	(d) Expenses towards CSR activities					
	(e) Penalties					
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management					
	(ii) Others (please specify)					
	(g) Others (Please specify)					
	(i) _____					
	(ii) _____					
	<b>TOTAL (B)</b>					
6	Profit/(Loss) Before Tax					
7	Provision for Taxation					
8	<b>Profit / (Loss) after tax</b>					
9	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year					
	(b) Final dividend paid					
	(c) Transfer to any Reserves or Other Accounts (to be specified)					
	Balance of profit/ loss brought forward from last year					
	Balance carried forward to Balance Sheet					

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	As
		At _____	At _____ (Corresponding previous year)
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8		
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10		
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds			
-Policyholders' Funds			
BORROWINGS	NL-11		
<b>TOTAL</b>			
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS-Shareholders	NL-12		
INVESTMENTS-Policyholders	NL-12A		
LOANS	NL-13		
FIXED ASSETS	NL-14		
DEFERRED TAX ASSET (Net)			
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15		
Advances and Other Assets	NL-16		
<b>Sub-Total (A)</b>			
DEFERRED TAX LIABILITY (Net)			
CURRENT LIABILITIES	NL-17		
PROVISIONS	NL-18		
<b>Sub-Total (B)</b>			
<b>NET CURRENT ASSETS (C) = (A - B)</b>			
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19		
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
<b>TOTAL</b>			

**CONTINGENT LIABILITIES**

<b>Particulars</b>	<b>As At _____ —</b>	<b>As At _____ (Corresponding previous year)</b>
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). _____		
<b>TOTAL</b>		

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

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

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

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

(Amount in Rs. Lakhs)

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

**CONTINGENT LIABILITIES**

<b>Particulars</b>	<b>As At _____ —</b>	<b>As At _____ (Corresponding previous year)</b>
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). _____		
<b>TOTAL</b>		

## 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
<b>Gross Direct Premium</b>														
Add: Premium on reinsurance accepted <sup>(a)</sup>														
Less : Premium on reinsurance ceded <sup>(a)</sup>														
<b>Net Written Premium</b>														
Add: Opening balance of UPR														
Less: Closing balance of UPR														
<b>Net Earned Premium</b>														
<b>Gross Direct Premium</b>														
- 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
<b>Gross Direct Premium</b>														
Add: Premium on reinsurance accepted <sup>(a)</sup>														
Less : Premium on reinsurance ceded <sup>(a)</sup>														
<b>Net Written Premium</b>														
Add: Opening balance of UPR														
Less: Closing balance of UPR														
<b>Net Earned Premium</b>														
<b>Gross Direct Premium</b>														
- 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
<b>Gross Direct Premium</b>														
Add: Premium on reinsurance accepted <sup>(a)</sup>														
Less : Premium on reinsurance ceded <sup>(a)</sup>														
<b>Net Written Premium</b>														
Add: Opening balance of UPR														
Less: Closing balance of UPR														
<b>Net Earned Premium</b>														
<b>Gross Direct Premium</b>														
- 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 correspondi ng quarter of the previous year	up to the Quarter of the previous year	For the correspon ding 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 correspon ding 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
<b>Gross Direct Premium</b>														
Add: Premium on reinsurance accepted <sup>(a)</sup>														
Less : Premium on reinsurance ceded <sup>(a)</sup>														
<b>Net Written Premium</b>														
Add: Opening balance of UPR														
Less: Closing balance of UPR														
<b>Net Earned Premium</b>														
<b>Gross Direct Premium</b>														
- 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 <sup>(a)</sup>		
Less : Premium on reinsurance ceded <sup>(a)</sup>		
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 <sup>(a)</sup>		
Less : Premium on reinsurance ceded <sup>(a)</sup>		
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 <sup>(b)</sup>		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
<b>Gross Direct Premium</b>										
Add: Premium on reinsurance accepted <sup>(a)</sup>										
Less : Premium on reinsurance ceded <sup>(a)</sup>										
<b>Net Written Premium</b>										
Add: Opening balance of UPR										
Less: Closing balance of UPR										
<b>Net Earned Premium</b>										
<b>Gross Direct Premium</b>										
- In India										
- Outside India										

(Amount in Rs. Lakhs)

Particulars	Crop Insurance		Other segments <sup>(b)</sup>		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
<b>Gross Direct Premium</b>										
Add: Premium on reinsurance accepted <sup>(a)</sup>										
Less : Premium on reinsurance ceded <sup>(a)</sup>										
<b>Net Written Premium</b>										
Add: Opening balance of UPR										
Less: Closing balance of UPR										
<b>Net Earned Premium</b>										
<b>Gross Direct Premium</b>										
- In India										
- Outside India										

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

Particulars	FIRE		Marine Cargo		Marine Hull		<u>Total Marine</u>		Motor OD		Motor TP		<u>Total Motor</u>	
	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														
<b>Net Claim Paid</b>														
Add Claims Outstanding at the end of the year														
Less Claims Outstanding at the beginning of the year														
<b>Net Incurred Claims</b>														
<b>Claims Paid (Direct)</b>														
<b>-In India</b>														
<b>-Outside India</b>														
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>														
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>														

**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)

Amount in Rs. Lakhs)	Particulars	FIRE	Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		<u>Total Motor</u>		
		For the correspo nding quarter of the previous	up to the Quarter of the previou s year	For the corresp onding quarter of the previou	up to the Quarter of the previou s year	For the corresp onding quarter of the previou	up to the Quarter of the previou s year	For the corresp onding quarter of the previou	up to the Quarter of the previou s year	For the corresp onding quarter of the previou	up to the Quarter of the previou s year	For the corresp onding quarter of the previou	up to the Quarter of the previou s year	For the corresp onding quarter of the previou	up to the Quarter of the previou s year
	Claims Paid (Direct)														
	Add :Re-insurance accepted to direct claims														
	Less :Re-insurance Ceded to claims paid														
	<b>Net Claim Paid</b>														
	Add Claims Outstanding at the end of the year														
	Less Claims Outstanding at the beginning of the year														
	<b>Net Incurred Claims</b>														
	<b>Claims Paid (Direct)</b>														
	<b>-In India</b>														
	<b>-Outside India</b>														
	<b>Estimates of IBNR and IBNER at the end of the period (net)</b>														
	<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>														

**Notes:**

- Incurring 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

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

Particulars	Health		Personal Accident		Travel Insurance		Total Health		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												
<b>Net Claim Paid</b>												
Add Claims Outstanding at the end of the year												
Less Claims Outstanding at the beginning of the year												
<b>Net Incurred Claims</b>												
<b>Claims Paid (Direct)</b>												
<b>-In India</b>												
<b>-Outside India</b>												
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>												
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>												

**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												
<b>Net Claim Paid</b>												
Add Claims Outstanding at the end of the year												
Less Claims Outstanding at the beginning of the year												
<b>Net Incurred Claims</b>												
<b>Claims Paid (Direct)</b>												
<b>-In India</b>												
<b>-Outside India</b>												
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>												
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>												

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

Particulars	Engineering		Aviation		Crop Insurance		Other segments (b)		Other Miscellaneous segment		<u>Total Miscellaneous</u>		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														
<b>Net Claim Paid</b>														
Add Claims Outstanding at the end of the year														
Less Claims Outstanding at the beginning of the year														
<b>Net Incurred Claims</b>														
<b>Claims Paid (Direct)</b>														
<b>-In India</b>														
<b>-Outside India</b>														
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>														
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>														



**FORM NL-5 - CLAIMS SCHEDULE**

(Amount in Rs. Lakhs)

Particulars	Engineering		Aviation		Crop Insurance		Other segments (e)		Other Miscellaneous segment		<u>Total Miscellaneous</u>		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														
<b>Net Claim Paid</b>														
Add Claims Outstanding at the end of the year														
Less Claims Outstanding at the beginning of the year														
<b>Net Incurred Claims</b>														
<b>Claims Paid (Direct)</b>														
<b>-In India</b>														
<b>-Outside India</b>														
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>														
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>														

**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														
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>														
Individual Agents														
Corporate Agents-Banks/FII/HFC														
Corporate Agents-Others														
Insurance Brokers														
Direct Business - Online <sup>c</sup>														
MISP (Direct)														
Web Aggregators														
Insurance Marketing Firm														
Common Service Centers														
Micro Agents														
Point of Sales (Direct)														
Other (to be specified)														
<b>TOTAL</b>														
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>														
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														
<b>Rewards</b>														
<b>Distribution fees</b>														
<b>Gross Commission</b>														
Add: Commission on Re-insurance Accepted														
Less: Commission on Re-insurance Ceded														
<b>Net Commission</b>														
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>														
Individual Agents														
Corporate Agents-Banks/FII/HFC														
Corporate Agents-Others														
Insurance Brokers														
Direct Business - Online <sup>c</sup>														
MISP (Direct)														
Web Aggregators														
Insurance Marketing Firm														
Common Service Centers														
Micro Agents														
Point of Sales (Direct)														
Other (to be specified)														
<b>TOTAL</b>														
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>														
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																
<b>Rewards</b>																
<b>Distribution fees</b>																
<b>Gross Commission</b>																
Add: Commission on Re-insurance Accepted																
Less: Commission on Re-insurance Ceded																
<b>Net Commission</b>																
<b>Break-up of the expenses (Gross) i</b>																
Individual Agents																
Corporate Agents-Banks/FII/HFC																
Corporate Agents-Others																
Insurance Brokers																
Direct Business - Online <sup>c</sup>																
MISP (Direct)																
Web Aggregators																
Insurance Marketing Firm																
Common Service Centers																
Micro Agents																
Point of Sales (Direct)																
Other (to be specified)																
<b>TOTAL</b>																
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>																
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 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 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
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) in																
Individual Agents																
Corporate Agents-Banks/FII/HFC																
Corporate Agents-Others																
Insurance Brokers																
Direct Business - Online <sup>c</sup>																
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		<u>Total Miscellaneous</u>		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 —
Commission & Remuneration										
<b>Rewards</b>										
<b>Distribution fees</b>										
<b>Gross Commission</b>										
Add: Commission on Re-insurance Accepted										
Less: Commission on Re-insurance Ceded										
<b>Net Commission</b>										
<b><u>Break-up of the expenses (Gross) i</u></b>										
Individual Agents										
Corporate Agents-Banks/FII/HFC										
Corporate Agents-Others										
Insurance Brokers										
Direct Business - Online <sup>c</sup>										
MISP (Direct)										
Web Aggregators										
Insurance Marketing Firm										
Common Service Centers										
Micro Agents										
Point of Sales (Direct)										
Other (to be specified)										
<b>TOTAL</b>										
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>										
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										
<b>Rewards</b>										
<b>Distribution fees</b>										
<b>Gross Commission</b>										
Add: Commission on Re-insurance Accepted										
Less: Commission on Re-insurance Ceded										
<b>Net Commission</b>										
<b>Break-up of the expenses (Gross) i</b>										
Individual Agents										
Corporate Agents-Banks/FII/HFC										
Corporate Agents-Others										
Insurance Brokers										
Direct Business - Online <sup>c</sup>										
MISP (Direct)										
Web Aggregators										
Insurance Marketing Firm										
Common Service Centers										
Micro Agents										
Point of Sales (Direct)										
Other (to be specified)										
<b>TOTAL</b>										
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>										
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) <sup>9</sup>														
	<b>TOTAL</b>														
	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) <sup>3</sup>														
	<b>TOTAL</b>														
	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) <sup>9</sup>														
	<b>TOTAL</b>														
	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 correspond ing quarter of the previous year	up to the Quarter of the previous year	For the correspond ing quarter of the previous year	up to the Quarter of the previous year	For the correspond ing quarter of the previous year	up to the Quarter of the previous year	For the correspond ing quarter of the previous year	up to the Quarter of the previous year	For the correspond ing quarter of the previous year	up to the Quarter of the previous year	For the correspond ing quarter of the previous year	up to the Quarter of the previous year	For the correspond ing 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) <sup>3</sup>														
	<b>TOTAL</b>														
	In India														
	Outside India														

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

	Particulars	Aviation		Crop Insurance		Other segments <sup>(b)</sup>		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
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) <sup>9</sup>												
	<b>TOTAL</b>												
	In India												
	Outside India												

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

	Particulars	Aviation		Crop Insurance		Other segments <sup>(b)</sup>		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) <sup>3</sup>												
	<b>TOTAL</b>												
	In India												
	Outside India												

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

	<b>Particulars</b>	<b>As at.....</b>	<b>As At (Corresponding previous year)</b>
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 SHAREHOLDING 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)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
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)								
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								



<b>B.</b>	<b>Non Promoters</b>							
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)							
	<b>Total</b>							

**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	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = $\frac{(VI)}{(III)} \times 100$	Number of shares (VIII)	As a percentage of Total Shares held (IX) = $\frac{(VIII)}{(III)} \times 100$
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
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)								
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								

<b>B.</b>	<b>Non Promoters</b>							
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 <sup>(e)</sup>							
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 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)							
	<b>Total</b>							

**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)**

	<b>Particulars</b>	<b>As at.....</b>	<b>As At _____ (Corresponding previous year)</b>
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		
	<b>TOTAL</b>		

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)**

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

Note: \*Represents irreversible fixed amount funded by Head Office per terms of licensed 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)**

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

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)**

<b>SL. NO.</b>	<b>SOURCE / INSTRUMENT</b>	<b>AMOUNT BORROWED</b>	<b>AMOUNT OF SECURITY</b>	<b>NATURE OF SECURITY</b>
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
			At _____ (Corresponding previous year)	at..... ...	At _____ (Corresponding previous year)	at..... ...	At _____ (Corresponding previous year)
	<b>LONG TERM INVESTMENTS</b>						
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						
	<b>SHORT TERM INVESTMENTS</b>						
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						
	<b>TOTAL</b>						
	<b>GRNAD TOTAL</b>						

**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)**

	<u>Particulars</u>	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)
	<b>Long Term Investments--</b>						
	Book Value						
	market Value						
	<b>Short Term Investments--</b>						
	Book Value						
	market Value						



**FORM NL-13-LOANS SCHEDULE**

**(Amount in Rs. Lakhs)**

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

**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.

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

**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)										
<b>TOTAL</b>										
Work in progress										
<b>Grand Total</b>										
<b>PREVIOUS YEAR</b>										

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**

<b>(Amount in Rs. Lakhs)</b>			
	<b>Particulars</b>	<b>As at.....</b>	<b>As at .....for the corresponding previous year</b>
1	Cash (including cheques <sup>(a)</sup> , 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)		
	<b>TOTAL</b>		
	Balances with non-scheduled banks included in 2 and 3 above		
	<b>CASH &amp; BANK BALANCES</b>		
	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)
	<b>ADVANCES</b>		
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) _____		
	<b>TOTAL (A)</b>		
	<b>OTHER ASSETS</b>		
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) _____		
	<b>TOTAL (B)</b>		
	<b>TOTAL (A+B)</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 <sup>(a)</sup>		
	(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) _____		
	<b>TOTAL</b>		

Note :

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

<b>Details of unclaimed amounts and Investment Income thereon</b> <b>(Annual Disclosure at the end of the Financial Year) (Amount in Rs. Lakhs)</b>		
<b>Particulars</b>	<b>As at.....</b>	<b>As At _____ (Corresponding previous year)</b>
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)
	<b>ADVANCES</b>		
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) _____		
	<b>TOTAL (A)</b>		
	<b>OTHER ASSETS</b>		
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) _____		
	<b>TOTAL (B)</b>		
	<b>TOTAL (A+B)</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)**

	<b>Particulars</b>	<b>As at.....</b>	<b>As At (Corresponding previous year)</b>
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) _____		
	<b>TOTAL</b>		

Note:

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



**FORM NL-18-PROVISIONS SCHEDULE**

**(Amount in Rs. Lakhs)**

	<b>Particulars</b>	<b>As at.....</b>	<b>As At _____ (Corresponding previous year)</b>
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) _____		
	<b>TOTAL</b>		

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

**(Amount in Rs. Lakhs)**

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

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	GDPI / Shareholder's funds Shareholder's funds/Net Worth =Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account ) 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**	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)				
5	Net Commission Ratio**	Net Commission / 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**	Net Incurred Claims / Net Earned Premium				
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously				
10	Combined Ratio**	$(7) \pm (8)$				
11	Investment income ratio	Investment income / 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	Underwriting results / Net earned premium  <u>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</u>				
14	Operating Profit Ratio	Operating profit / Net Earned premium				
15	Liquid Assets to liabilities ratio	Liquid Assets / 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. (vi) 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	Profit after tax / Net Premium written				
17	Return on net worth ratio	Profit after tax / 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	(Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any				
21	Debt Service Coverage Ratio	(Earnings before Interest and Tax/ Interest and Principal Instalments Due)				
22	Interest Service Coverage Ratio	(Earnings before Interest and Tax/ Interest due)				
23	Earnings per share	Profit /(loss) after tax / No. of shares				
24	Book value per share	Net worth / 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**	Comb in 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				

**Name of the Insurer:**

**For the Quarter Ending**[illegible]

<sup>1</sup>including the premium flow through Associates/ Group companies as agents and intermediaries

[illegible]

**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**

<b>(Amount in Rs. Lakhs)</b>		
	<b>F.Y. _____</b>	<b>Previous Fin. Year</b>
<b><u>Cash Flows from the operating activities:</u></b>		
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		
<b><u>Cash flows from investing activities:</u></b>		
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) <sup>(a)</sup>		
Expenses related to investments		
Net cash flow from investing activities		
<b><u>Cash flows from financing activities:</u></b>		
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
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS			
	Policyholders as per NL-12 A of BS			
<b>(A)</b>	<b>Total Investments as per BS</b>			
(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			
	<b>Current Assets:</b>			
(E)	Cash & Bank Balances as per BS			
(F)	Advances and Other assets as per BS			
<b>(G)</b>	<b>Total Current Assets as per BS...(E)+(F)</b>			
(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			
<b>(K)</b>	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>			
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)			
<b>(M)</b>	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>			

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
	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)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>		

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)

<b>Item No.</b>	<b>Line of Business</b>	<b>Gross Premiums</b>	<b>Net Premiums</b>	<b>Gross Incurred Claims</b>	<b>Net Incurred Claims</b>	<b>RSM 1</b>	<b>RSM 2</b>	<b>RSM</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>	<b>(7)</b>	<b>(8)</b>	<b>(9)</b>
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							
	<b>Total</b>							

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:

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

<b>Section I</b>			
<b>No</b>	<b>PARTICULARS</b>	<b>SCH ++</b>	<b>AMOUNT</b>
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		
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>0</b>
	<b>Less: Other Assets</b>	<b>SCH ++</b>	<b>Amount</b>
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		
	<b>Total (B)</b>		<b>0</b>
	<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>0</b>

<b>Section II</b>										
<b>No</b>	<b>'Investment' represented as</b>	<b>Reg. %</b>	<b>SH</b>		<b>PH</b>	<b>Book Value (SH + PH)</b>	<b>% Actual</b>	<b>FVC Amount</b>	<b>Total</b>	<b>Market Value (h)</b>
			<b>Balance</b>	<b>FRSM<sup>+</sup></b>						
			<b>(a)</b>	<b>(b)</b>	<b>(c)</b>	<b>d = (a+b+c)</b>	<b>e = (d-a) %</b>	<b>(f)</b>	<b>(g)=(d+f)</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	<b>Investment subject to Exposure Norms</b>									
	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									
	<b>Investment Assets</b>	<b>100%</b>								

Note:

1. (+) FRSM refers 'Funds representing Solvency Margin'
2. Other Investments' are as permitted under 27A(2)
3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
5. 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	<b>Investment subject to Exposure Norms</b>							
	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)

(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 RESIDUALMATURITY								
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:**

- 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.
- Total Investment Assets should reconcile with figures shown in other relevant forms
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the Board
- 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) <sup>3</sup>			
			Investme nt (Rs.) <sup>1</sup>	Income on Investme nt (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investme nt (Rs.) <sup>1</sup>	Income on Investme nt (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investme nt (Rs.) <sup>1</sup>	Income on Investme nt (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
	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
<b>A.</b>	<b><u>During the Quarter <sup>1</sup></u></b>								
<b>B.</b>	<b><u>As on Date <sup>2</sup></u></b>								

**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	
	<b>Outside India</b>					
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					
	<b>Total (A)</b>					
	<b>With In India</b>					
1	Indian Insurance Companies					
2	FRBs					
3	GIC Re					
4	Other (to be Specified)					
	<b>Total (B)</b>					
	<b>Grand Total (C)= (A)+(B)</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

**GROSS DIRECT PREMIUM UNDERWRITTEN**

(Amount in Rs. Lakhs)

Note :-

(a) The grand total of GROSS DIRECT PREMIUM UNDERWRITTEN is consistent with the all relevant NL forms

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

**(c) Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement**

**(d) For the Quarter and Up to Quarter information are to be shown in separate sheets**

**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	<b>Claims O/S at End of the period</b>																			
	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

Name of the Insurer:

Date:

Amount in Rs. Lakhs

Particulars	Accident Year Cohort										
	YE 31-Mar-X-10 <sup>1</sup>	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
<b>A] Ultimate Net loss Cost - Original Estimate</b>											
<b>B] Net Claims Provisions<sup>2</sup></b>											
<b>C] Cumulative Payment as of</b>											
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											
<b>D] Ultimate Net Loss Cost re-estimated</b>											
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											
<b>Favourable / (unfavorable) development<sup>3</sup> Amount (A-D)</b>											
<b>In % [(A-D)/A]</b>											

**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	> 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 <sup>(a)</sup>																
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 <sup>(a)</sup>																
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)	Motor TP-commercial Vehicle (Other than 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	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
<b>Premium</b>				
Gross Direct Premium				
Gross Written Premium				
Net Written Premium				
<b>Net Earned Premium (A)</b>				
<b>Claims</b>				
<b>Claims (Gross)</b>				
<b>Claims incurred (Net) (B)</b>				
<b>Commission</b>				
Commission-Gross				
<b>Commission-Net (C)</b>				
<b>Total Operating expenses (D)</b>				
<b>Premium deficiency (E)</b>				
<b>Underwriting Result (F=A-B-C-D-E)</b>				
<b>Underwriting Ratio = (f)*100/(A)</b>				

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 <sup>(a)</sup>	Retail	Group	Governmen t Schemes	
<b>Premium</b>								
Gross Direct Premium								
Gross Written Premium								
Net Written Premium								
<b>Net Earned Premium (A)</b>								
<b>Claims</b>								
<b>Claims (Gross)</b>								
<b>Claims incurred (Net) (B)</b>								
<b>Commission</b>								
Commission-Gross								
<b>Commission-Net (C )</b>								
<b>Total Operating expenses (D)</b>								
<b>Premium deficiency (E )</b>								
<b>Underwriting Result (F=A-B-C-D-E)</b>								
<b>Underwriting Ratio =(f)*100/(A)</b>								

Note:

(a) Other segments \*\* Separate disclosure to be made re'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	Out of approvals of previous year
4	year	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:**

<b>Board of Directors and Key Management Persons</b>				
<b>Sl. No.</b>	<b>Name of person</b>	<b>Designation</b>	<b>Role /Category</b>	<b>Details of change in the period, if any</b>
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 <sup>(a)</sup>	Rural			
		Social			
14	Miscellaneous	Rural			
		Social			
	<b>Total</b>	<b>Rural</b>			
		<b>Social</b>			

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		
<b>1</b>	<b>Complaints made by customers</b>							
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) _____							
	<b>Total</b>							
<b>2</b>	<b>Total No. of policies during previous year:</b>							
<b>3</b>	<b>Total No. of claims during previous year:</b>							
<b>4</b>	<b>Total No. of policies during current year:</b>							
<b>5</b>	<b>Total No. of claims during current year:</b>							
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year):</b>							
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):</b>							
<b>8</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>		<b>Complaints made by Intermediaries</b>		<b>Total</b>		
		<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	
a)	Up to 15 days							
b)	15 - 30 days							
c)	30 - 90 days							
d)	90 days & Beyond							
	<b>Total Number of Complaints</b>							

- 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 NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**

**Name of the Insurer:**

**For the Quarter ending:**

**Date:**

[illegible]

**FROM NL- 47**

**Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY \_\_\_\_\_.**

**(Note: details of all Health, PA & Travel Insurance products approved by end of the FY to be provided)**

[illegible]

**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				
	<b>Total</b>				

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	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month								
Between 1-3 months								
Between 3 to 6 months								
More than 6 months								
<b>Total</b>								

Percentage shall be calculated on total of the respective column

**g. Data of grievances received against the TPA:**

<b>S. No.</b>	<b>Description</b>	<b>Number of Grievances</b>
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