

ManipalCigna Health Insurance Company Limited
(Formerly Known as CignaTTK Health Insurance Company Limited)
IRDA Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-1-B-RA

REVENUE ACCOUNT FOR THE PERIOD ENDED 31st December 2020

Rs '000																		
S.No	Particulars	Schedule	For the Quarter ended 31st December 2020				Up to the Period ended 31st December 2020				For the Quarter ended 31st December 2019				Up to the Period ended 31st December 2019			
			Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
			Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Premiums earned (Net)	NL-4	16,98,563	17,638	-	17,16,202	44,25,500	50,058	-	44,75,558	12,76,010	16,975	-	12,92,985	35,73,031	81,908	-	36,54,939
2	Profit/ (Loss) on sale/redemption of Investments																	
	(b) Profit on sale of investments		2,585	28	-	2,613	30,905	314	-	31,219	59,090	619	-	59,708	79,706	1,072	-	80,778
	Less: Loss on sale of investments		-	-	-	-	(1,94,427)	(1,975)	-	(1,96,402)	-	-	-	-	-	-	-	-
3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a)Interest Income					-	-	-		-				-	-	-		
	(b)Excess provision written back					-	-	-		-				-	-	-		
	Contribution from Shareholders Funds towards Excess EoM		-	-	-				-	-		-	-		-	-	-	
4	Interest, Dividend & Rent – Gross		72,626	784		73,410	2,04,692	2,079	-	2,06,771	62,083	650		62,733	1,81,242	2,439		1,83,681
	TOTAL (A)		17,73,775	18,450	-	17,92,225	44,66,670	50,476	-	45,17,146	13,97,183	18,244	-	14,15,427	38,33,979	85,419	-	39,19,398
1	Claims Incurred (Net)	NL-5	10,71,107	(3,841)	-	10,67,266	26,03,032	(3,833)	-	25,99,199	8,32,982	13,476	-	8,46,458	22,89,706	20,743	-	23,10,449
2	Commission	NL-6	2,04,058	2,620		2,06,678	5,66,685	4,704		5,71,389	1,55,757	1,786		1,57,544	4,34,106	5,448		4,39,554
3	Operating Expenses related to Insurance Business	NL-7	9,55,409	10,264		9,65,673	24,15,309	24,536		24,39,845	8,05,517	8,293		8,13,811	21,27,143	28,622		21,55,766
4	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		22,30,574	9,043	-	22,39,617	55,85,026	25,408	-	56,10,433	17,94,257	23,555	-	18,17,813	48,50,955	54,813	-	49,05,768
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(4,56,799)	9,407	-	(4,47,393)	(11,18,357)	25,069	-	(10,93,287)	(3,97,074)	(5,312)	-	(4,02,386)	(10,16,976)	30,606	-	(9,86,370)
	APPROPRIATIONS																	
	Transfer to Shareholders' Account		(4,56,799)	9,407	-	(4,47,393)	(11,18,357)	25,069	-	(10,93,287)	(3,97,074)	(5,312)	-	(4,02,386)	(10,16,976)	30,606	-	(9,86,370)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		(4,56,799)	9,407	-	(4,47,393)	(11,18,357)	25,069	-	(10,93,287)	(3,97,074)	(5,312)	-	(4,02,386)	(10,16,976)	30,606	-	(9,86,370)

PERIODIC DISCLOSURES

FORM NL-2-B-PL

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31st December 2020

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 31st December 2020	Up to the Period ended 31st December 2020	For the Quarter ended 31st December 2019	Up to the Period ended 31st December 2019
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(4,47,393)	(10,93,287)	(4,02,386)	(9,86,370)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		54,677	1,25,341	27,827	96,403
	(b) Profit on sale of investments		5,483	30,515	26,156	47,816
	Less: Loss on sale of investments		(36,125)	(36,125)	-	-
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		(4,23,357)	(9,73,556)	(3,48,402)	(8,42,151)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of Investments(*)		(40,500)	(1,89,695)	30,000	30,000
	(b) For doubtful debts		1,209	2,542	3,420	4,949
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	Personnel Cost		8,986	23,892	7,335	21,214
	Legal & professional charges		1,275	1,275	-	-
	Rents, rates & taxes		-	-	-	-
	Interest & Bank Charges		58	223	58	151
	Share Issue Expenses (Stamp Duty & Franking)		(1,994)	107	112	112
	Expenses related to issuance of Debentures		-	-	-	-
	Interest on Non-convertible Debentures		-	19,350	(1)	19,403
	Miscellaneous Expenses		411	1,402	752	2,173
	Contribution to policyholders Funds towards Excess EOM		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		(30,555)	(1,40,904)	41,676	78,002
	Profit / (Loss) Before Tax		(3,92,802)	(8,32,652)	(3,90,079)	(9,20,154)
	Provision for Taxation		-	-	-	-
	Profit / (Loss) After Tax		(3,92,802)	(8,32,652)	(3,90,079)	(9,20,154)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ (loss) brought forward from previous year		(93,17,268)	(88,77,419)	(80,70,351)	(75,40,276)
	Balance carried forward to Balance Sheet		(97,10,070)	(97,10,071)	(84,60,430)	(84,60,430)
	(*) This includes reversal of impairment provision of Rs. 189,695 thousand which had been created in last year. Actual loss incurred on sale of bond has been accounted in Revenue account under the head "loss on sale of investment"					

PERIODIC DISCLOSURES

FORM NL-3-B-BS

BALANCE SHEET AS ON 31st December 2020

Rs '000

S.No	Particulars	Schedule	As at 31st December 2020	As at 31st December 2019
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	94,19,022	67,00,783
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
2	SHARE APPLICATION MONEY		-	-
3	RESERVES AND SURPLUS	NL-10	32,98,637	32,86,877
4	FAIR VALUE CHANGE ACCOUNT			
	- SHAREHOLDER		26	265
	- POLICYHOLDER		429	270
5	BORROWINGS	NL-11	4,30,000	4,30,000
	TOTAL		1,31,48,114	1,04,18,195
	APPLICATION OF FUNDS			
1	SHAREHOLDER'S INVESTMENTS	NL-12	29,99,034	18,77,636
2	POLICYHOLDER'S INVESTMENTS	NL-12A	48,72,586	37,97,217
3	LOANS	NL-13	-	-
4	FIXED ASSETS	NL-14	2,97,619	1,89,661
5	DEFERRED TAX ASSET		-	-
6	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	4,70,851	80,573
	Advances and Other Assets	NL-16	3,24,898	4,16,857
	Sub-Total (A)		7,95,748	4,97,430
7	CURRENT LIABILITIES	NL-17	21,61,394	17,26,138
8	PROVISIONS	NL-18	33,65,550	26,78,039
9	Other Investments		-	-
	Sub-Total (B)		55,26,944	44,04,177
	NET CURRENT ASSETS (C) = (A - B)		(47,31,196)	(39,06,747)
10	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
11	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		97,10,071	84,60,430
	TOTAL		1,31,48,114	1,04,18,195

PERIODIC DISCLOSURES

FORM NL-4-PREMIUM SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st December 2020				Up to the Period ended 31st December 2020				For the Quarter ended 31st December 2019				Up to the Period ended 31st December 2019			
		Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Premium from direct business written	19,70,305	21,262	-	19,91,567	52,30,183	53,131	-	52,83,314	16,07,997	16,840	-	16,24,837	40,98,650	55,149	-	41,53,799
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Premium on reinsurance ceded	1,01,633	1,907	-	1,03,540	2,69,388	5,007	-	2,74,395	81,667	898	-	82,566	2,08,272	3,154	-	2,11,426
4	Net Premium	18,68,672	19,355	-	18,88,028	49,60,795	48,124	-	50,08,919	15,26,330	15,942	-	15,42,271	38,90,378	51,995	-	39,42,373
5	Adjustment for change in reserve for unexpired risks	1,70,108	1,717	-	1,71,826	5,35,295	(1,934)	-	5,33,361	2,50,320	(1,033)	-	2,49,287	3,17,347	(29,913)	-	2,87,434
	Total Premium Earned (Net)	16,98,563	17,638	-	17,16,201	44,25,500	50,058	-	44,75,558	12,76,010	16,975	-	12,92,985	35,73,031	81,908	-	36,54,939
	Premium Income from business effected :																
	in India	16,98,563	17,637	-	17,16,201	44,25,500	50,058	-	44,75,558	12,76,010	16,975	-	12,92,985	35,73,031	81,908	-	36,54,939
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Premium Earned (Net)	16,98,563	17,637	-	17,16,201	44,25,500	50,058	-	44,75,558	12,76,010	16,975	-	12,92,985	35,73,031	81,908	-	36,54,939

PERIODIC DISCLOSURES

FORM NL-S - CLAIMS SCHEDULE

S.No	Particulars	For the Quarter ended 31st December 2020				Up to the Period ended 31st December 2020				For the Quarter ended 31st December 2019				Up to the Period ended 31st December 2019				Rs '000
		Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	
	Claims paid																	
1	Direct claims	11,19,110	6,072	-	11,25,182	24,53,213	16,584	-	24,69,797	8,49,045	1,591	-	8,50,635	22,66,310	6,674	-	22,72,984	
2	Add : Claims Outstanding at the end of the period	8,83,470	44,845	-	9,28,315	8,83,470	44,845	-	9,28,315	5,77,002	74,377	-	6,51,380	5,77,002	74,377	-	6,51,380	
3	Less : Claims Outstanding at the beginning of the period	8,75,528	54,443	-	9,29,971	6,10,988	64,396	-	6,75,384	5,52,046	62,581	-	6,14,627	4,43,678	59,940	-	5,03,618	
	Gross Claims Incurred	11,27,052	(3,526)	-	11,23,526	27,25,694	(2,967)	-	27,22,728	8,74,001	13,387	-	8,87,388	23,99,634	21,111	-	24,20,745	
4	Add : Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Less : Re-insurance Ceded*	55,945	315	-	56,261	1,22,663	866	-	1,23,529	41,019	(89)	-	40,930	1,09,528	368	-	1,10,296	
	Total Claims Incurred	10,71,107	(3,841)	-	10,67,266	26,03,032	(3,833)	-	25,99,199	8,32,982	13,476	-	8,46,458	22,89,706	20,743	-	23,10,449	

PERIODIC DISCLOSURES
FORM NL-6-COMMISSION SCHEDULE

Rs '000

[illegible]

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st December 2020				Up to the Period ended 31st December 2020				For the Quarter ended 31st December 2019				Up to the Period ended 31st December 2019			
		Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Employees' remuneration & welfare benefits	3,98,820	4,311	-	4,03,131	10,78,509	10,956	-	10,89,465	3,45,594	3,357	-	3,48,951	10,17,304	13,688	-	10,30,992
2	Travel, conveyance and vehicle running expenses	2,373	24	-	2,397	1,150	12	-	1,161	13,110	121	-	13,231	42,004	565	-	42,569
3	Training expenses	798	7	-	805	(2,029)	(21)	-	(2,050)	33,287	351	-	33,638	83,829	1,128	-	84,957
4	Rents, rates & taxes	20,261	221	-	20,483	61,149	621	-	61,771	22,398	217	-	22,616	66,003	888	-	66,891
5	Repairs	136	1	-	137	(1,751)	(18)	-	(1,768)	1,688	18	-	1,707	4,066	55	-	4,121
6	Printing & stationery	5,235	56	-	5,291	13,143	134	-	13,277	11,107	112	-	11,219	30,690	413	-	31,103
7	Communication	15,938	172	-	16,110	42,887	436	-	43,323	12,767	125	-	12,893	36,867	496	-	37,363
8	Legal & professional charges	97,668	1,084	-	98,752	3,36,540	3,419	-	3,39,959	50,586	517	-	51,103	1,35,445	1,822	-	1,37,267
9	Auditors' fees, expenses etc																
	(a) as auditor (Statutory Auditor)	371	4	-	375	1,584	16	-	1,600	165	(0)	-	165	1,332	18	-	1,350
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters (Tax Audit)	41	0	-	42	45	0	-	46	70	1	-	71	70	1	-	71
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	74	1	-	75	134	1	-	135	(28)	(1)	-	(29)	63	1	-	64
	(d) out of pocket expenses	3	0	-	3	20	0	-	20	31	0	-	31	157	2	-	159
10	Advertisement and publicity	3,36,426	3,503	-	3,39,929	5,60,154	5,690	-	5,65,844	1,71,854	1,903	-	1,73,758	3,84,213	5,170	-	3,89,384
11	Interest & Bank Charges	7,066	78	-	7,145	24,118	245	-	24,363	6,291	65	-	6,357	16,383	220	-	16,603
12	Others																
	Membership and Subscription Fees	1,479	16	-	1,495	3,687	37	-	3,725	544	5	-	550	1,510	20	-	1,530
	Information Technology Related Expenses	9,339	133	-	9,472	1,08,269	1,100	-	1,09,369	28,045	261	-	28,306	88,378	1,190	-	89,568
	Equipments, Software and amenities - Usage Cost	4,609	61	-	4,671	42,198	429	-	42,626	26,875	291	-	27,166	63,282	851	-	64,133
	Business Promotion	18,816	196	-	19,012	32,286	328	-	32,614	47,297	603	-	47,900	64,521	868	-	65,389
	Office Expenses	6,888	75	-	6,963	20,392	207	-	20,600	7,768	78	-	7,846	21,350	287	-	21,637
	Policy Related Expenses	5,349	57	-	5,407	13,002	132	-	13,135	12,499	125	-	12,625	34,809	468	-	35,278
	Directors Sitting Fees	989	11	-	1,000	3,019	31	-	3,050	1,138	12	-	1,150	3,059	41	-	3,100
	Miscellaneous Expenses	4,511	46	-	4,556	3,804	39	-	3,842	(131)	4	-	(127)	(3,320)	(45)	-	(3,365)
	Foreign Exchange Gain/Loss	(91)	(1)	-	(92)	149	2	-	150	370	6	-	376	(344)	(5)	-	(349)
13	Depreciation	18,309	207	-	18,516	72,848	740	-	73,588	12,191	119	-	12,310	35,473	477	-	35,951
	TOTAL	9,55,409	10,264	-	9,65,673	24,15,309	24,536	-	24,39,845	8,05,517	8,293	-	8,13,811	21,27,143	28,622	-	21,55,765

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2020	As at 31st December 2019
		Unaudited	Unaudited
1	Authorised Capital	1,00,00,000	1,00,00,000
	1,000,000,000 (Previous Year: 1,000,000,000) Equity Shares of Rs. 10 each		
2	Issued Capital	94,19,022	67,00,783
	941,902,173 (Previous Year: 670,078,291) Equity Shares of Rs. 10 each		
3	Subscribed Capital	94,19,022	67,00,783
	941,902,173 (Previous Year: 670,078,291) Equity Shares of Rs. 10 each		
4	Called-up Capital	94,19,022	67,00,783
	941,902,173 (Previous Year: 670,078,291) Equity Shares of Rs. 10 each		
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	94,19,022	67,00,783

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE(As certified by the management)

Shareholder	As at 31st December 2020		As at 31st December 2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	48,03,70,108	51%	34,17,40,151	51%
- Foreign	46,15,32,065	49%	32,83,38,140	49%
Others				
TOTAL	94,19,02,173	100%	67,00,78,291	100%

PERIODIC DISCLOSURES

FORM NL-10-RESERVES AND SURPLUS SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2020	As at 31st December 2019
		Unaudited	Unaudited
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	32,98,637	32,86,877
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	32,98,637	32,86,877

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2020	As at 31st December 2019
		Unaudited	Unaudited
1	9% Non-Convertible Debentures	4,30,000	4,30,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	4,30,000	4,30,000

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENT SCHEDULE - SHAREHOLDERS

Rs '000

S.No	Particulars	As at 31st December 2020	As at 31st December 2019
		Unaudited	Unaudited
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	7,29,823	4,02,948
2	Other Approved Securities	5,69,481	1,54,495
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,51,937	2,51,211
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	7,33,890	6,54,830
5	Other than Approved Investments	-	50,000
	Less : Provisions for doubtful debts	-	-
	Sub-total	-	50,000
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	99,949	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	8,581	1,12,664
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	3,03,776	99,974
	(e) Other Securities - Certificate of Deposit/Comercial Paper	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	3,00,638	1,51,514
5	Other than Approved Investments	959	-
	Less : Provisions for doubtful debts	-	-
	Sub-total	959	-
	TOTAL	29,99,034	18,77,636

Notes:

- 1 Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.3,004,519 Thousand (Previous Year - Rs.1,773,655 Thousand). Aggregate market value of such investments as at 31.12.2020 is Rs.3,078,807 Thousand (Previous Year - Rs.1,775,910 Thousand).
- 2 IRDA vide circular no : IRDAI/F&A/CIR/CPM/056/03/2016, dated 04th April 2016 we have segregated the Policyholders and Shareholders funds.

PERIODIC DISCLOSURES

FORM NL-12A-INVESTMENT SCHEDULE - POLICYHOLDERS

Rs '000

S.No	Particulars	As at 31st December 2020	As at 31st December 2019
		Unaudited	Unaudited
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	11,72,275	9,05,462
2	Other Approved Securities	9,81,232	5,64,988
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	10,91,802	8,04,673
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	8,44,110	6,17,483
5	Other than Approved Investments	-	1,50,289
	Less : Provisions for doubtful debts	-	(22,500)
	Sub-total	-	1,27,789
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	4,91,632	1,83,732
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,00,455	2,49,849
	(e) Other Securities - Certificate of Deposit/Comercial Paper	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,50,146	3,00,741
5	Other than Approved Investments	40,934	50,000
	Less : Provisions for doubtful debts	-	(7,500)
	Sub-total	40,934	42,500
	TOTAL	48,72,586	37,97,217

Notes:

- 1 Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.4,374,713 Thousand (Previous Year - Rs.3,628,727 Thousand). Aggregate market value of such investments as at 31.12.2020 is Rs. 4,497,643 Thousand (Previous Year - Rs. 3,579,528 Thousand)
- 2 IRDA vide circular no : IRDAI/F&A/CIR/CPM/056/03/2016, dated 04th April 2016 we have segregated the Policyholders and Shareholders funds.

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2020	As at 31st December 2019
		Unaudited	Unaudited
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

Rs '000

Particulars	Cost/ Gross Block				Depreciation					Net Block	Net Block
	Opening	Additions during the period ended 31st December 2020	Deductions/adjustments during the period ended 31st December 2020	As at 31st December 2020	Opening	For the period ended 31st December 2020	On Sales/ Adjustments	Deductions/ adjustments during the period	As at 31st December 2020	As at 31st December 2020	As at 31st December 2019
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	97,199	36,492	-	1,33,691	66,666	17,138	-	-	83,804	49,887	26,857
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	19,209	23,884	(4,322)	38,771	9,233	25,029	-	-	31,388	7,383	7,559
Buildings	-	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	9,682	2,703	(532)	11,853	5,541	3,443	-	-	8,536	3,317	3,594
IT Equipments	1,39,928	3,353	(35)	1,43,246	34,936	23,890	-	-	58,798	84,448	60,877
Vehicles	-	-	-	-	-	-	-	-	-	-	-
Office Equipment	14,095	2,990	(535)	16,550	7,014	4,088	-	-	10,715	5,835	4,442
Others	-	-	-	-	-	-	-	-	-	-	-
TOTAL	2,80,113	69,422	(5,424)	3,44,112	1,23,390	73,589	-	-	1,93,241	1,50,871	1,03,329
CWIP (including intangible under development)	91,264	65,991	(10,506)	1,46,749	-	-	-	-	-	1,46,749	86,332
Grand Total	3,71,377	1,35,413	(15,930)	4,90,860	1,23,390	73,589	-	-	1,93,241	2,97,620	1,89,661
Previous Period	1,54,250	1,71,318	(33,835)	2,91,733	67,785	35,951	-	-	1,02,072	1,89,661	73,642

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2020	As at 31st December 2019
		Unaudited	Unaudited
1	Cash (including cheques, drafts and stamps)	5,403	5,941
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	3,71,300	12,500
	(bb) Others*	2,500	2,500
	(b) Current Accounts	91,648	59,632
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	4,70,851	80,573
	Balances with non-scheduled banks included in 2 above	-	-

* Deposit of Rs 2,500 thousand has been lien marked with bank

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2020	As at 31st December 2019
		Unaudited	Unaudited
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	31,902	32,250
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	1,231
6	Others		
	Security Deposits	39,098	68,342
	Advance to Employees against expenses	3,832	3,485
	Less : Provisions for doubtful debts	(2,452)	(473)
	Sub-total	1,380	3,012
	Advance to others	28,617	51,130
	TOTAL (A)	1,00,997	1,55,966
	OTHER ASSETS		
1	Income accrued on investments	1,80,407	1,49,437
2	Outstanding Premiums	2,606	1,858
3	Agents' Balances	5,765	7,358
	Less : Provisions for doubtful debts	(5,286)	(7,358)
	Sub-total	478	-
4	Unallocated Premium	3,571	-
	Less : Provisions for doubtful debts	(2,077)	-
	Sub-total	1,494	-
5	Refund Payable - Premium	3,001	1,827
	Less : Provisions for doubtful debts	(1,827)	(1,827)
	Sub-total	1,174	-
5	Foreign Agencies Balances	-	-
6	Due from other entities carrying on insurance business (including reinsurers)	230	5,690
7	Due from subsidiaries/ holding	-	-
8	Deposit with Reserve Bank of India	-	-
9	Others		
	Receivable from Related Party	-	-
	Cenvat/ Input Tax Credit	22,490	93,423
	Investment For Unclaimed Amount*	13,598	9,493
	Income on Investment for Unclaimed Amount	1,424	991
	Sundry Receivable	-	-
	TOTAL (B)	2,23,900	2,60,892
	TOTAL (A+B)	3,24,897	4,16,858
	* Investment for Unclaimed Amount includes reinvestment of Income on Investment for Unclaimed Amount		

PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2020	As at 31st December 2019
		Unaudited	Unaudited
1	Agents' Balances	58,805	48,622
2	Balances due to other insurance companies	34,582	42,699
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	62,790	31,062
5	Unallocated Premium	2,81,284	1,61,829
6	Unclaimed Amount of Policyholders	9,914	7,279
7	Income on Unclaimed Amount of Policyholders	1,777	1,345
8	Sundry creditors	31,267	77,351
9	Due to subsidiaries/ holding company	-	-
10	Claims Outstanding*	9,28,316	6,51,380
11	Due to Officers/ Directors	-	-
12	Others -		
	Statutory Dues	1,11,556	1,47,595
	Refund Payable - Premium	15,208	13,638
	Provision for expenses	5,66,217	5,18,495
	Payable to Related Parties	-	-
	Contracts for Investments	-	-
	Stale Cheque	312	67
	Employee Related Liability	874	1,720
	Claims Payable	3,521	4,682
	Interest accrued and due on Borrowings	54,971	18,374
	TOTAL	21,61,394	17,26,138

*Claims Outstanding are shown net of reinsurance

PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2020	As at 31st December 2019
		Unaudited	Unaudited
1	Reserve for Unexpired Risk	32,67,659	25,84,542
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others	-	-
	Provision for Gratuity	47,489	37,311
	Provision for Leave Encashment	47,562	50,570
	Deferred Tax Liability	-	-
	Freelook Reserve	2,840	5,616
6	Reserve for Premium Deficiency	-	-
	TOTAL	33,65,550	26,78,039

PERIODIC DISCLOSURES

FORM NL-19 - MISC EXPENDITURE SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2020	As at 31st December 2019
		Unaudited	Unaudited
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	Total	-	-

PERIODIC DISCLOSURES

FORM NL-21 - STATEMENT OF LIABILITIES (FORM IRDAI-GI-TR)

(` in Lakhs)

		As at 31st December 2020		As at 31st December 2019	
S.No.	Particulars	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR) (a)	34,457	32,677	27,222	25,845
b	Premium Deficiency Reserve (PDR)(b)	-	-	-	-
c	Unexpired Risk Reserve (URR)(c)=(a) +(b)	34,457	32,677	27,222	25,845
d	Outstanding Claim Reserve (other than IBNR reserve)(d)	6,227	5,915	4,043	3,840
e	IBNR Reserve (e)	4,123	3,368	3,382	2,673
f	Total Reserves for Technical Liabilities (f)=(c)+(d)+(e)	44,807	41,960	34,647	32,359

Note: The form is prepared basis the format as prescribed in the Insurance Regulatory Development Authority of India (Assets, Liabilities and Solvency Margin of General Insurance Business) Regulations, 2016.

PERIODIC DISCLOSURES

FORM NL-22 - GEOGRAPHICAL DISTRIBUTION OF BUSINESS

(* in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Health Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.62	15.57	899.28	2,527.44	-	-	-	-	-	-	906.90	2,543.01
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.04	0.04	2.44	7.48	-	-	-	-	-	-	2.47	7.52
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.63	7.70	175.34	411.90	-	-	-	-	-	-	178.97	419.60
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.37	4.10	462.87	772.23	-	-	-	-	-	-	465.24	776.32
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.07	0.79	135.75	310.32	-	-	-	-	-	-	135.82	311.10
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	1.22	22.26	51.07	-	-	-	-	-	-	22.27	52.29
Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.13	36.76	791.24	2,325.04	-	-	-	-	-	-	801.37	2,361.80
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.42	18.11	1,277.56	2,613.07	-	-	-	-	-	-	1,285.98	2,631.18
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.31	1.64	40.70	129.02	-	-	-	-	-	-	41.02	130.66
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.38	0.63	5.43	24.66	-	-	-	-	-	-	5.81	25.29
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.71	6.88	225.63	622.48	-	-	-	-	-	-	228.35	629.36
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41.26	75.41	3,848.47	9,016.63	-	-	-	-	-	-	3,889.72	9,092.04
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.62	15.97	741.17	1,872.45	-	-	-	-	-	-	745.79	1,888.41
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.91	13.74	356.75	865.49	-	-	-	-	-	-	358.66	879.24
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	45.78	129.50	4,113.70	12,158.89	-	-	-	-	-	-	4,159.48	12,288.39
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.02	3.75	6.38	-	-	-	-	-	-	3.76	6.40
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02	0.03	2.02	9.49	-	-	-	-	-	-	2.04	9.52
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.88	1.51	-	-	-	-	-	-	0.88	1.51
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.47	5.55	-	-	-	-	-	-	0.47	5.55
Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.23	15.76	452.00	1,087.48	-	-	-	-	-	-	457.23	1,103.23
Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.88	23.84	574.86	1,696.10	-	-	-	-	-	-	583.74	1,719.94
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.27	13.67	406.56	1,048.51	-	-	-	-	-	-	410.83	1,062.18
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.03)	(0.03)	34.74	35.98	-	-	-	-	-	-	34.71	35.95
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11.24	23.96	1,089.22	2,776.45	-	-	-	-	-	-	1,100.47	2,800.40
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18.54	37.29	1,449.50	4,269.45	-	-	-	-	-	-	1,468.04	4,306.74
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.09	0.27	22.06	56.02	-	-	-	-	-	-	22.15	56.29
Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.87	19.13	837.69	2,335.41	-	-	-	-	-	-	845.56	2,354.55
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.52	1.57	79.21	245.38	-	-	-	-	-	-	79.73	246.95
West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9.82	24.19	743.31	2,184.31	-	-	-	-	-	-	753.13	2,208.50
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.01	0.64	2.75	-	-	-	-	-	-	0.65	2.76
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.46	5.24	17.52	74.46	-	-	-	-	-	-	17.98	79.70
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.07	5.41	-	-	-	-	-	-	1.07	5.41
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.03	0.04	5.22	8.23	-	-	-	-	-	-	5.25	8.27
Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.41	38.23	881.29	2,736.97	-	-	-	-	-	-	897.69	2,775.20
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.11	0.11	-	-	-	-	-	-	0.11	0.11
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.06	2.31	7.73	-	-	-	-	-	-	2.32	7.78
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	212.61	531.31	19,703.05	52,301.83	-	-	-	-	-	-	19,915.66	52,833.14

PERIODIC DISCLOSURES

FORM NL-23 - REINSURANCE RISK CONCENTRATION AS AT 31st December 2020

(` in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	0.00%
3	No. of Reinsurers with rating A but less than AA	1	10.11	22.70	0.19	3.24%
4	No. of Reinsurers with rating BBB but less than A	1	995.55	6.86	-	96.76%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
6	No. of Indian Insurers	-	-	-	-	0.00%
7	Not Rated	-	-	-	-	0.00%
8	Placement by lead insurer	-	-	-	-	0.00%
	Total	2	1,005.65	29.56	0.19	100.00%

Note:

- > In case of reinsurer's rating by agencies other than Standard & Poor (S&P), their equivalent S&P ratings have been mapped.
- > For GIC Re, we have used the latest rating which is given by CARE on 30th March 2019

PERIODIC DISCLOSURES

FORM NL-24 - AGEING OF CLAIMS FOR THE QUARTER ENDED 31st December 2020

(` in Lakhs)

S.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid *
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	-	-	-	-	-	-	-
5	Motor OD	-	-	-	-	-	-	-
6	Motor TP	-	-	-	-	-	-	-
7	Health	55,857	94	7	-	1	55,959	10,838
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	24	1	-	-	-	25	59
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-

* Excluding TPA Fees & Claim Investigation Fees

PERIODIC DISCLOSURES

FORM NL-25 - CLAIMS DATA FOR NON LIFE FOR THE QUARTER ENDED 31st December 2020

No. of claims only

S. No.	Claims Experience	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Misc	Total
1	Claims O/S at the beginning of the period	4,833	-	33	-	-	-	-	4,866
2	Claims reported during the period	64,550	-	43	-	-	-	-	64,593
3	Claims Settled during the period	55,959	-	25	-	-	-	-	55,984
4	Claims Repudiated during the period	7,778	-	20	-	-	-	-	7,798
5	Claims closed during the period	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	5,646	-	31	-	-	-	-	5,677
	Less than 3months	5,533	-	23	-	-	-	-	5,556
	3 months to 6 months	104	-	7	-	-	-	-	111
	6months to 1 year	6	-	-	-	-	-	-	6
	1year and above	3	-	1	-	-	-	-	4

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG TABLE I AS AT 31st December 2020

(` in Lakhs)

S. No.	Description	Premium		Claim		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Marine other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	-	-	-	-	-	-	-
8	Health	68,914.57	65,353.19	35,975.61	33,919.21	13,070.64	10,175.76	13,070.64
9	Miscellaneous	-	-	-	-	-	-	-
	Total *	68,914.57	65,353.19	35,975.61	33,919.21	13,070.64	10,175.76	13,070.64

* As per Section 64 VA (1)(i) of the Insurance Act 1938, the Required Solvency Margin is Rs.50 Crores being the minimum prescribed by the Act.

PERIODIC DISCLOSURES

FORM NL-27 - OFFICES INFORMATION FOR NON LIFE AS AT 31st December 2020

S. No.	Office Information		Number
1	No. of offices at the beginning of the year (As on 01.04.2020)		47
2	No. of branches approved during the year		1
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	0
5	No. of branches closed during the year		0
6	No of branches at the end of the quarter (As on 31.12.2020)		47
7	No. of branches approved but not opened		1
8	No. of rural branches		0
9	No. of urban branches		47

PERIODIC DISCLOSURES
FORM NL-28-STATEMENT OF ASSETS - 3B AS AT 31st December 2020

(` in Lakhs)

S.No	Particulars	Sch	Amount
1	Investments	NL-12	78,716
2	Loans	NL-13	-
3	Fixed Assets	NL-14	2,976
4	Current Assets		
	a. Cash & Bank Balance	NL-15	4,709
	b. Advances & Other Assets	NL-16	3,249
5	Current Liabilities		
	a. Current Liabilities	NL-17	21,614
	b. Provisions	NL-18	33,656
	c. Misc. Exp not Written Off	NL-19	-
	d. Debit Balance of P&L A/c	NL-3	97,101
	Application of Funds as per Balance Sheet (A)		1,31,481
	Less: Other Assets	Sch	Amount
1	Loans	NL-11	-
2	Fixed Assets	NL-14	2,976
3	Cash & Bank Balance	NL-15	996
4	Advances & Other Assets (if any) (except Deposit with Reserve Bank of India u/s 7 of The Insurance Act which is part of investment Asset)	NL-16	3,249
5	Current Liabilities	NL-17	21,614
6	Provisions	NL-18	33,656
7	Misc. Exp not Written Off	NL-19	-
8	Debit Balance of P&L A/c	NL-3	97,101
	TOTAL (B)		49,052
	'Investment Assets' As per FORM 3B	(A-B)	82,429

(` in Lakhs)

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH) d = (b+c)	% Actual	FVC Amount (d)	Total (d + e)	Market Value
			Balance (a)	FRSM (b)						
1	Govt. Securities.	Not less than 20%	-	8,298	11,723	20,020	24%	-	20,020	20,862
2	Govt. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	13,993	21,535	35,528	43%	-	35,528	36,864
3	Investment subject to Exposure Norms		-	-	-	-	-	-	-	-
	a. Housing & Loans to SG for Housing and FFE, Infrastructure Investments		-	-	-	-	-	-	-	-
	1. Approved Investments	Not less than 15%	-	12,864	12,493	25,357	31%	-	25,357	26,184
	2. Other Investments		-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding 55%	-	4,628	16,493	21,122	26%	3.99	21,126	21,431
	c. Other Investments (not exceeding 25%)		-	10	409	418	1%	0.56	419	419
	Total Investment Assets	100%	-	31,494	50,931	82,425	100%	4.55	82,429	84,899

Note:

i. Fixed Deposit with bank having tenure of less than 12 months has been grouped under Cash & Bank Balance.

PERIODIC DISCLOSURES

FORM NL-29 - DETAIL REGARDING DEBT SECURITIES AS AT 31st December 2020

(` in Lakhs)

S.No	Market Value				Book Value			
	As at 31st December 2020	as % of total for this class	As at 31st December 2019	as % of total for this class	As at 31st December 2020	as % of total for this class	As at 31st December 2019	as % of total for this class
Break down by credit rating								
AAA rated	38,901	51%	27,988	52%	37,768	52%	27,800	52%
AA or better	-	-	3,056	6%	-	-	3,503	7%
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	-	0.0%	1,949	4%	-	0%	2,203	4%
Any other (Sovereign)	36,864	49%	20,561	38%	35,528	48%	20,279	38%
	75,765	100%	53,554	100%	73,295	100%	53,785	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	9,714	13%	14,669	27%	9,550	13%	14,638	27%
more than 1 year and upto 3years	22,394	30%	16,450	31%	21,422	29%	16,438	31%
More than 3years and up to 7years	17,569	23%	16,059	30%	16,749	23%	15,957	30%
More than 7 years and up to 10 years	26,087	34%	6,376	12%	25,575	35%	6,752	13%
above 10 years	-	-	-	-	-	-	-	-
	75,765	100%	53,554	100%	73,295	100%	53,785	100%
Breakdown by type of the issuer								
a. Central Government	20,862	28%	13,256	25%	20,020	27%	13,084	24%
b. State Government	16,001	21%	7,305	14%	15,507	21%	7,195	13%
c. Corporate Securities	38,901	51%	32,993	62%	37,768	52%	33,506	62%
	75,765	100%	53,554	100%	73,295	100%	53,785	100%

Note

1. 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.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

PERIODIC DISCLOSURES
FORM NL-30 - ANALYTICAL RATIOS

Analytical Ratios for Non-Life companies					
S.No.	Particular	For the Quarter ended 31st December 2020	Up to the Period ended 31st December 2020	For the Quarter ended 31st December 2019	Up to the Period ended 31st December 2019
1	Gross Direct Premium Growth Rate	22.57%	27.19%	48%	17%
2	Gross Direct Premium to Net Worth Ratio	66.22%	175.67%	106%	272%
3	Growth Rate of Shareholders' Fund	96.93%	96.93%	17%	17%
4	Net Retention Ratio	94.80%	94.81%	95%	95%
5	Net Commission Ratio	10.95%	11.41%	10%	11%
6	Expense of Management to Gross Direct Premium Ratio	59.49%	57.91%	60%	63%
7	Combined Ratio	124.28%	118.19%	128%	129%
8	Technical Reserves to Net Premium Ratio	222.24%	83.77%	210%	82%
9	Underwriting Balance Ratio	-30.50%	-25.36%	-41%	-34%
10	Operating Profit Ratio	-26.07%	-24.43%	-31%	-27%
11	Liquid Assets to Liabilities Ratio	46.90%	46.90%	38%	38%
12	Net Earning Ratio	-20.80%	-16.62%	-25%	-23%
13	Return on Net Worth Ratio	-13.06%	-27.69%	-26%	-60%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	259.17%	259.17%	186%	186%
15	NPA Ratio				
	Gross NPA Ratio	0%	0%	0%	0%
	Net NPA Ratio	0%	0%	0%	0%
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	94,19,02,173	94,19,02,173	67,00,78,291	67,00,78,291
2	(b) Percentage of shareholding				
	Indian	51%	51%	51%	51%
	Foreign	49%	49%	49%	49%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.49)	(1.03)	(0.65)	(1.54)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.49)	(1.03)	(0.65)	(1.54)
6	(iv) Book value per share (Rs)	3.19	3.19	2.28	2.28

PERIODIC DISCLOSURES

FORM NL-31 - RELATED PARTY

([₹] in Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 31st December 2020	Up to the Period ended 31st December 2020	For the Quarter ended 31st December 2019	Up to the Period ended 31st December 2019
1	TTK & Co	Associate Firm	Operating Expenses incurred	-	-	-	-
2	TTK Partners LLP	Shareholder	Capital Contribution	-	-	-	-
3	Manipal Education and Medical Group India Pvt Ltd	Shareholder	Capital Contribution	-	-	590	840
4	MEMG Fund Advisors, LLP	Shareholder	Capital Contribution	-	21,300	3,200	3,200
5	Cigna Holding Overseas Inc.	Shareholder	Capital Contribution	-	-	3,641	3,882
			Share Premium	-	-	149	158
6	Cigna Health Solutions India Pvt. Ltd.	Associate Enterprise	Operating Expenses incurred	-	-	-	-
			Reimbursement of expenses	-	-	-	-
			Purchase of Assets	-	-	-	-
			Gratuity Receivable	-	-	-	-
7	Mr. Prasun Sikdar	Key Managerial Personnel	Remuneration	122	327	103	304
8	Manipal Ankur Healthcare	Significant Influence	Gross Written Premium	-	(0.28)	-	-
9	Manipal Health Enterprises Pvt Ltd	Significant Influence	Gross Written Premium	116.37	120.01	-	-
10	T A Pai Management Institute	Significant Influence	Gross Written Premium	6.80	7.08	-	-
11	Sikkim Manipal University	Significant Influence	Gross Written Premium	33.67	33.71	-	-
12	MEMG INTERNATIONAL INDIA PRIVATE LIMITED	Significant Influence	Gross Written Premium	9.36	9.11	-	-
13	Manipal University Jaipur	Significant Influence	Gross Written Premium	60.73	59.41	-	-
14	Manipal Health Map	Significant Influence	Gross Written Premium	5.67	5.97	-	-
15	Human Care Medical Chari Trust	Significant Influence	Gross Written Premium	2.59	2.68	-	-
16	Manipal Hospitals (Dwarka)Private LTD	Significant Influence	Gross Written Premium	10.96	13.22	-	-
17	Stempeutics Research Pvt Ltd	Significant Influence	Gross Written Premium	3.25	3.32	-	-
18	Meritrac Services Private Limited	Significant Influence	Gross Written Premium	9.96	9.82	-	-
19	Manipal Global Education Services Pvt Ltd	Significant Influence	Gross Written Premium	54.10	52.74	-	-
20	Manipal Hospitals (Jaipur) Private Limited	Significant Influence	Gross Written Premium	11.15	11.27	-	-
21	Manipal Academy of Higher Education.	Significant Influence	Gross Written Premium	668.78	1,671.56	-	-
22	Srishti Manipal Institute of Art Design and Technology	Significant Influence	Gross Written Premium	7.92	20.26	-	-
23	Manipal Ankur Healthcare	Significant Influence	Unallocated Premium	1.70	1.70	-	-
24	Manipal Health Enterprises Pvt Ltd	Significant Influence	Unallocated Premium	41.78	41.78	-	-
25	T A Pai Management Institute	Significant Influence	Unallocated Premium	0.04	0.04	-	-
26	Sikkim Manipal University	Significant Influence	Unallocated Premium	3.14	3.14	-	-
27	MEMG INTERNATIONAL INDIA PRIVATE LIMITED	Significant Influence	Unallocated Premium	1.19	1.19	-	-
28	Manipal University Jaipur	Significant Influence	Unallocated Premium	4.58	4.58	-	-
29	Manipal Health Map	Significant Influence	Unallocated Premium	9.26	9.26	-	-
30	Human Care Medical Chari Trust	Significant Influence	Unallocated Premium	0.71	0.71	-	-
31	Manipal Hospitals (Dwarka)Private LTD	Significant Influence	Unallocated Premium	1.48	1.48	-	-
32	Stempeutics Research Pvt Ltd	Significant Influence	Unallocated Premium	0.63	0.63	-	-
33	Meritrac Services Private Limited	Significant Influence	Unallocated Premium	6.95	6.95	-	-
34	Manipal Global Education Services Pvt Ltd	Significant Influence	Unallocated Premium	4.95	4.95	-	-
35	Manipal Hospitals (Jaipur) Private Limited	Significant Influence	Unallocated Premium	0.52	0.52	-	-
36	Manipal Academy of Higher Education.	Significant Influence	Unallocated Premium	119.17	119.17	-	-
37	Manipal Academy of Higher Education.	Significant Influence	Advance Premium	-	-	-	-
38	Sikkim Manipal University	Significant Influence	Claim Expense	5.69	14.07	-	-
39	Manipal Health Enterprises Private Limited	Significant Influence	Claim Expense	345.09	708.06	-	-
40	Manipal Academy of Higher Education	Significant Influence	Claim Expense	232.17	863.35	-	-
41	Human Care Medical Charitable Trust	Significant Influence	Claim Expense	34.66	66.98	-	-
42	Sikkim Manipal University	Significant Influence	Claim Outstanding	2.31	2.31	-	-
42	Manipal Health Enterprises Private Limited	Significant Influence	Claim Outstanding	52.14	52.14	-	-
42	Manipal Academy of Higher Education	Significant Influence	Claim Outstanding	58.15	58.15	-	-
42	Human Care Medical Charitable Trust	Significant Influence	Claim Outstanding	16.99	16.99	-	-
43	Manipal Health Enterprises Private Limited	Significant Influence	Claim Payable	0.51	0.51	-	-

PERIODIC DISCLOSURES

FORM NL-32 - PRODUCTS INFORMATION

Products and/or add-ons introduced during the period ended 31st December 2020

S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	ManipalCigna Super Top Up	Email date - 22-June-20	MCIHLP21121V022021	Miscellaneous Health Insurance	Internal Tariff Rated	22-06-2020	25-07-2020
2	ManipalCigna Critical Illness Add On Cover	Email date - 6-Jul-20	MCIHLP21128V022021	Miscellaneous Health Insurance	Internal Tariff Rated	06-07-2020	29-07-2020
3	ManipalCigna Lifestyle Protection Critical Care	Email date - 6-Jul-20	MCIHLP21125V022021	Miscellaneous Health Insurance	Internal Tariff Rated	06-07-2020	29-07-2020
4	ManipalCigna Lifestyle Protection Accident Care	Email date - 6-Jul-20	MCIHLP21123V022021	Miscellaneous Health Insurance	Internal Tariff Rated	06-07-2020	29-07-2020
5	ManipalCigna ProHealth Select	Email date - 14-Jul-20	MCIHLP21129V022021	Miscellaneous Health Insurance	Internal Tariff Rated	14-07-2020	29-07-2020
6	ManipalCigna Global Health Group Policy	Email date - 28-Aug-20	MCIHLP21247V032021	Miscellaneous Health Insurance	Internal Tariff Rated	28-08-2020	14-09-2020
7	ManipalCigna ProHealth Insurance (version 4)	Email date - 23-Sep-20	MCIHLP415V042021	Miscellaneous Health Insurance	Internal Tariff Rated	23-09-2020	24-09-2020
8	ManipalCigna ProHealth Cash	Email date - 28-Sep-20	MCIHLP21512V032021	Miscellaneous Health Insurance	Internal Tariff Rated	28-09-2020	29-09-2020
9	ManipalCigna ProHealth Insurance (version 5)	Email date - 31-Oct-20	MCIHLP21546V052021	Miscellaneous Health Insurance	Internal Tariff Rated	31-10-2020	02-11-2020

PERIODIC DISCLOSURES

FORM NL-33 - SOLVENCY MARGIN - KGII AS AT 31st December 2020

(` in Lakhs)

Item	Description	Notes No.	Amount
	(2)	(3)	(4)
(A)	Policyholder's FUNDS		50,931
	Available Assets (as per FORM IRDAI-GI-TA)		-
	Deduct:		-
(B)	Current Liabilities as per BS		41,960
(C)	Provisions as per BS		4,094
(D)	Other Liabilities		-
(E)	Excess in Policyholders' Funds (1-2-3)		4,877
	Shareholder's FUNDS		
(F)	Available Assets		38,213
	Deduct:		-
(G)	Other Liabilities		9,216
(H)	Excess in Shareholders' funds: (F-G)		28,998
(I)	Total ASM (E+H)		33,875
(J)	Total RSM		13,071
(K)	Solvency Ratio (Total ASM/Total RSM) *		259.17%

PERIODIC DISCLOSURES

FORM NL-34 - BOARD OF DIRECTORS AND KEY PERSONS AS AT 31st December 2020

Board of Directors			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Luis Miranda	Chairman & Independent Director	Nil
2	Dr. Narottam Puri	Independent Director	Nil
3	Mr. Rajeev Chitrabhanu	Independent Director	Nil
4	Ms. Meena Ganesh	Independent Director	Nil
5	Dr. Ranjan Pai	Non Executive Director	Nil
6	Mr. Jagannathan Thattai Thiruvallur	Non Executive Director	Nil
7	Mr. S. Vaitheeswaran	Non -Executive Director	Nil
8	Mr. Jason Sadler	Non-Executive Director	Nil
9	Mr. Jerome Drosch	Non-Executive Director	Nil
10	Mr. Prasun Kumar Sikdar	Managing Director & CEO	Nil
Key Persons			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Prasun Kumar Sikdar	Managing Director & CEO	Nil
2	Mr. Manoj Naik	Chief Technology Officer	Nil
3	Mr. Srikanth Kandikonda	Chief Financial Officer	Appointed w.e.f November 4th, 2020
4	Mr. Shashank Arjun Chaphekar	Chief Distribution Officer	Nil
5	Mr. Joydeep Saha	Appointed Actuary and Chief of Products, Pricing & Analytics.	Nil
6	Ms. Reena Tyagi	Chief Human Resource Officer	Nil
7	Mr. Sameer Bhatnagar	Chief Compliance & Risk Officer, Head Legal & Secretarial	Nil
8	Ms. Priya Gilbile	Chief Operating Officer	Nil
9	Ms. Sapna Desai	Head - Marketing and Communication	Nil
10	Mr. Mahesh Darak	Chief Investment Officer	Nil
11	Mr. Mitul Palankar	Company Secretary	Nil

Key Persons as defined in 'Guidelines for Corporate Governance for Insurance Sector' dated 18th May 2016 issued by the IRDAI

PERIODIC DISCLOSURES

FORM NL-35-NON PERFORMING ASSETS-7A AS AT 31st December 2020

(` in Lakhs)

Details Of Investment Portfolio															
COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Rolled Over'	Has there been any		Classification	Provision (%)	Provision (')
			%	Has there been revision?							Amount	Board Approval Ref			

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Note:

- Category of Investmet (COI) shall be as per INV/GLN/001/2003-04
- FORM 7A shall be submitted in respect of each 'fund'.
- Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

PERIODIC DISCLOSURES

FORM NL-36-YIELD ON INVESTMENTS

S.No.	Category of Investment	Category Code	For the Quarter ended 31st December 2020				Up to the Period ended 31st December 2020				Up to the Period ended 31st December 2019			
			Investment		Income on Investment	Gross Yield (%)	Investment		Income on Investment	Gross Yield (%)	Investment		Income on Investment	Gross Yield (%)
			Book Value*	Market Value#			Book Value*	Market Value#			Book Value*	Market Value		
1	Central Government Bonds	CGSB	19,548.63	20,366.07	322.12	1.65%	16,474.50	20,366.07	959.82	11.25%	11,655.76	13,256.01	1,134.40	9.65%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
3	Treasury Bills	CTRB	494.24	496.39	4.32	0.87%	494.07	496.38	4.59	0.90%	-	-	-	0.00%
4	State Government Bonds	SGGB	10,821.60	11,192.73	183.09	1.69%	7,121.03	11,192.73	384.24	13.50%	4,752.28	4,644.91	521.47	10.97%
5	Other Approved Securities (ex. Infrastructure Investments)	SGGA	4,595.54	4,808.76	86.50	1.88%	4,002.42	4,808.76	225.66	10.10%	2,325.08	2,660.13	190.75	8.20%
6	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
7	Bonds / Debentures issued by NHB/Inst. acc by NHB	HTDN	5,023.68	5,230.29	87.87	1.75%	4,276.01	5,230.29	234.39	8.32%	3,538.88	3,063.54	233.58	6.60%
8	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	0.00%	-	-	-	0.47%	983.99	-	4.64	0.47%
9	Reclassified Approved Investments-Debt (Point 6 under Note to Regulation 4 to SI)**	HRAD	-	-	-	0.00%	1,372.51	-	(1,609.44)	-1.90%	1,918.23	1,562.28	(36.24)	-1.89%
10	Infrastructure - PSU / Debentures / Bonds	IPID	20,811.96	19,901.92	391.61	1.88%	19,901.92	19,901.92	1,375.49	10.16%	12,384.01	17,347.52	1,069.57	8.64%
11	Infrastructure - Other Corporate sec- Deb / Bonds	ICTD	1,020.88	1,051.98	16.78	1.64%	889.88	1,051.98	44.10	10.31%	484.16	-	48.40	10.00%
12	Infrastructure - Other Corporate sec- CPs	ICCP	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
13	Corporate Securities - Debentures	ECOS	11,770.54	12,716.38	186.19	1.58%	9,641.38	12,716.38	179.23	9.04%	11,095.24	10,633.12	773.20	6.97%
14	Corporate Sec- Bonds - Taxable	EPBT	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
15	Deposit - with Sch BK/Fn, CCIL/RBI	ECDB	3,164.91	3,713.00	37.96	1.20%	2,192.72	3,713.00	78.06	5.64%	164.32	125.00	7.81	4.75%
16	Application Money	ECAM	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
17	Perpetual Debt Tier I & II - PSU Banks	EUPD	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
18	MF-Gilt/Govt/Liquid Schemes	EGMF	4,371.00	5,002.12	34.97	0.80%	3,065.38	5,002.12	83.56	5.63%	2,551.76	2,963.96	115.33	4.52%
19	Deposits - CnB with Scheduled Banks	EGCD	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
20	Commercial Papers	ECPC	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
21	Mutual Funds - Gilt/Govt/Liquid Schemes	OMGS	1,472.09	418.92	10.42	0.71%	1,641.19	418.92	34.74	0.77%	360.57	-	0.61	0.17%
22	Debentures	CLDB	500.00	-	(161.25)	-72.25%	500.00	-	(161.25)	-1.91%	500.00	446.78	11.25	6.65%
TOTAL			83,595.07	84,898.54	1,000.58	1.20%	71,060.74	84,898.54	1,613.18	2.27%	52,714.29	56,643.35	4,086.79	7.79%

* Book Value of Investments shows daily average amortised book value of Investments holding under the category.

Market Value of Investments shows closing market value.

** Due to Reclassification of Loss on Sale of NPA

PERIODIC DISCLOSURES

FORM NL-37-DOWN GRADING OF INVESTMENT AS AT 31st December 2020

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

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

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-2 shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

FORM NL-38 - BUSINESS RETURNS ACROSS LINE OF BUSINESS

(` in Lakhs)

Annual Business Returns across line of Business									
S.No.	Line of Business	For the Quarter ended 31st December 2020		Up to the Period ended 31st December 2020		For the Quarter ended 31st December 2019		Up to the Period ended 31st December 2019	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Cargo & Hull	-	-	-	-	-	-	-	-
3	Motor TP	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-	-
6	Workmen's Compensation	-	-	-	-	-	-	-	-
7	Employer's Liability	-	-	-	-	-	-	-	-
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	213	4,234	531	11,467	168	4,232	551	16,147
10	Health	19,703	64,249	52,302	2,14,506	16,080	55,869	40,987	1,57,093
11	Others*	-	-	-	-	-	-	-	-

Note:

- Premium stands for amount of premium
- The line of business which are not applicable for any company should be filled up with NA.
Figure '0' in those fields will imply no business in the segment.

*any other segment contributing more than 5% of the total premium needs to be shown separately

PERIODIC DISCLOSURES

FORM NL-39 - RURAL AND SOCIAL OBLIGATIONS

(` in Lakhs)

Rural & Social Obligations For the period ended 31st December 2020					
S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	-	-	-
		Social	-	-	-
4	Motor OD	Rural	-	-	-
		Social	-	-	-
5	Engineering	Rural	-	-	-
		Social	-	-	-
6	Workmen's Compensation	Rural	-	-	-
		Social	-	-	-
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	1,041	44	51,868
		Urban	3,193	168	2,50,056
		Social	-	-	-
10	Health	Rural	15,012	4,785	3,23,621
		Urban	49,237	14,918	14,31,841
		Social	-	-	-
11	Others*	Rural	-	-	-
		Urban	-	-	-
		Social	-	-	-

*any other segment contributing more than 5% needs to be shown separately

PERIODIC DISCLOSURES

FORM NL-40 - BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

(` in Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For the Quarter ended 31st December 2020		Up to the Period ended 31st December 2020		For the Quarter ended 31st December 2019		Up to the Period ended 31st December 2019	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	31,951	4,784	95,388	14,289	26,294	3,684	71,438	10,558
2	Corporate Agents-Banks	4,160	2,451	15,489	8,297	4,392	3,006	10,845	7,769
3	Corporate Agents -Others	4,772	1,805	13,098	2,900	4,342	550	14,845	1,452
4	Brokers	17,939	4,784	63,037	14,322	16,645	5,786	49,377	15,390
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	9,395	6,020	37,868	12,821	8,217	3,183	26,129	6,229
7	IMF	266	72	1,093	204	211	41	606	139
	Total (A)	68,483	19,916	2,25,973	52,833	60,101	16,248	1,73,240	41,538
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	68,483	19,916	2,25,973	52,833	60,101	16,248	1,73,240	41,538

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

PERIODIC DISCLOSURES

FORM NL-41 - GREIVANCE DISPOSAL FOR THE QUARTER ENDED 31st December 2020

S. No.	Particulars	Opening Balance as on 1st Oct 2020	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints Made by customer	2	292	75	-	214	5	660
a	Proposal Related	-	11	4	-	7	-	11
b	Claim	1	155	22	-	133	1	337
c	Policy Related	-	54	18	-	36	1	94
d	Premium	-	-	-	-	-	-	13
e	Refund	-	13	5	-	8	-	34
f	Coverage	-	-	-	-	-	-	-
g	Cover Note Related	-	-	-	-	-	-	-
h	Product	-	-	-	-	-	-	2
i	Other	-	59	26	-	30	3	169
	Total number of complaints	2	292	75	-	214	5	660
2	Total no of policies during previous year	2,46,489						
3	Total no of claims intimated during previous year	2,24,192						
4	Total no of policies upto upto 30th Sep 2020	2,25,973						
5	Total no of claims intimated upto upto 30th Sep 2020	1,73,406						
6	Total no of Policy Complaints (upto 30th Sep 2020 Per 10,000 policies)	1						
7	Total no of Claims complaints (upto 30th Sep 2020 Per 10,000 claims)	19						
8)	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total				
	Upto 7 days	5	-	5				
	7 - 15 days	-	-	-				
	15 - 30 days	-	-	-				
	30 - 90 days	-	-	-				
	90 days and beyond	-	-	-				
	Total No. of complaint	5	-	5				

Note:- In case of Group the number of new members have been considered under no of Policies