

Form	NL -1-B-RA
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2020

(₹ in '000)

PARTICULARS	SCHEDULE	FIRE		MARINE		MISCELLANEOUS		TOTAL	
		FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019
1. Premiums earned (Net)	NL-4			38,117	765	71,976	2,291	1,10,093	3,056
2. Profit/ Loss on sale/redemption of Investments									
3. Others (to be specified)									
4. Interest, Dividend & Rent – Gross									
TOTAL (A)		0	0	38,117	765	71,976	2,291	1,10,093	3,056
1. Claims Incurred (Net)	NL-5			26,364	544	27,524	1,185	53,887	1,729
2. Commission	NL-6			9,067	253	16,358	1,490	25,425	1,743
3. Operating Expenses related to Insurance Business	NL-7			15,406	5,643	31,102	22,820	46,507	28,463
4. Premium Deficiency									
TOTAL (B)				50,836	6,440	74,984	25,495	1,25,820	31,935
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)				(12,719)	(5,675)	(3,008)	(23,204)	(15,727)	(28,879)
APPROPRIATIONS									
Transfer to Shareholders' Account				(12,719)	(5,675)	(3,008)	(23,204)	(15,727)	(28,879)
Transfer to Catastrophe Reserve									
Transfer to Other Reserves (to be specified)									
TOTAL (C)				(12,719)	(5,675)	(3,008)	(23,204)	(15,727)	(28,879)

Note : Previous years figures have been re-grouped , reclassified in the respective NL's wherever necessary

LLOYD'S

Form	NL -2-B-PL
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

(₹ in '000)

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2020

Particulars	Schedule	Year ended March 31, 2020	Year ended March 31, 2019
1. OPERATING PROFIT/(LOSS)			
(a) Fire Insurance			
(b) Marine Insurance		(12,719)	(5,422)
(c) Miscellaneous Insurance		(3,008)	(23,457)
2. INCOME FROM INVESTMENTS			
(a) Interest, Dividend & Rent – Gross			
(b) Profit on sale of investments			
Less: Loss on sale of investments			
3. OTHER INCOME (To be specified)			
TOTAL (A)		(15,727)	(28,879)
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) Others (To be specified)			
TOTAL (B)			
Profit Before Tax		(15,727)	(28,879)
Provision for Taxation			
APPROPRIATIONS			
(a) Interim dividends paid during the year			
(b) Proposed final dividend			
(c) Dividend distribution tax			
(d) 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		(15,727)	(28,879)

Note : Previous years figures have been re-grouped , reclassified in the respective NL's wherever necessary

Form	NL -3-B-BS
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

(₹ in '000)

BALANCE SHEET AS AT MARCH 31, 2020

Particulars	Schedule	As at March 31, 2020	As at March 31, 2019
SOURCES OF FUNDS			
SHARE CAPITAL*	NL-8		
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10	(44,607)	(28,879)
FAIR VALUE CHANGE ACCOUNT			
BORROWINGS	NL-11		
TOTAL		(44,607)	(28,879)
APPLICATION OF FUNDS			
INVESTMENTS	NL-12		
LOANS	NL-13		
FIXED ASSETS	NL-14		
DEFERRED TAX ASSET			
CURRENT ASSETS			
Cash and Bank Balances	NL-15	54,280	906
Advances and Other Assets	NL-16	99,154	12,602
Sub-Total (A)		1,53,434	13,508
CURRENT LIABILITIES	NL-17	1,43,455	33,520
PROVISIONS	NL-18	54,586	8,867
DEFERRED TAX LIABILITY			
Sub-Total (B)		1,98,041	42,387
NET CURRENT ASSETS (C) = (A - B)		(44,607)	(28,879)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19		
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		(44,607)	(28,879)

* NOT APPLICABLE TO BRANCHES OF FOREIGN REINSURERS

CONTINGENT LIABILITIES

(₹ in '000)

Particulars	As at March 31, 2020	As at March 31, 2019
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)		

Form	NL -4 - PREMIUM SCHEDULE
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

PREMIUM EARNED (NET)

(₹ in '000)

Particulars	Fire Insurance		Marine Insurance				Miscellaneous																Total				
			Cargo		Hull		Agriculture		Credit		Engineering		Liabilities		Motor		PA		Health		Others		Total Miscellaneous				
	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	
Premium from direct business written																											
Service Tax																											
Adjustment for change in reserve for unexpired risks																											
Gross Earned Premium																											
Add: Premium on reinsurance accepted					51,613	2,364	22,378						4,538	265							77,283	9,294	1,04,199	9,559	1,55,812	11,923	
Less : Premium on reinsurance ceded																									0	0	
Net Premium					51,613	2,364	22,378						4,538	265							77,283	9,294	1,04,199	9,559	1,55,812	11,923	
Adjustment for change in reserve for unexpired					13,496	1,599	3,750						3,519	222							24,954	7,046	28,473	7,268	41,969	8,867	
Premium Earned (Net)					38,117	765	18,628						1,019	43							52,329	2,248	71,976	2,291	1,10,093	3,056	

Form	NL -5 CLAIMS SCHEDULE
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

CLAIMS INCURRED (NET)

(₹ in '000)

Particulars	Fire Insurance		Marine Insurance				Miscellaneous														Total Miscellaneous		Total					
	FY 2020	FY 2019	Cargo		Hull		Agriculture		Credit		Engineering		Liabilities		Motor		PA		Health		Others		FY 2020	FY 2019	FY 2020	FY 2019		
			FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019										
Claims Paid																												
Direct Claims																												
Add claims outstanding at the end of the year																												
Less claims outstanding at the beginning of the year																												
Gross Claims Incurred																												
Add: Reinsurance accepted																												
Less :Re-insurance Ceded																												
Net claims paid*								1,74,001																		1,74,001		1,74,001
Add: Claims outstanding at the end of the year					26,908	544	11,954	0					1,278	39							15,477	1,147	28,709	1,185	55,617	1,729		
Less: Claims outstanding at the beginning of the year					544			1,74,001					39								1,147		1,185	1,74,001	1,729	1,74,001		
Total claims incurred					26,364	544	11,954	0					1,240	39							14,330	1,147	27,524	1,185	53,887	1,729		

* Net agriculture claims paid amounting to INR 1,74,001 thousands reflects claims transferred by MS Amlin Syndicate in India to MS Amlin Syndicate UK on account of the novation agreement.

Form	NL -6 COMMISSION SCHEDULE
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

COMMISSION

(₹ in '000)

Particulars	Fire Insurance		Marine Insurance				Miscellaneous																Total				
			Cargo		Hull		Agriculture		Credit		Engineering		Liabilities		Motor		PA		Health		Others		Total Miscellaneous		Total		
	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	
Commission paid:																											
Direct																											
Add: Re-insurance					9,067	253	1,119							602	26												
Less: Commission on Re-																											
Net Commission	0	0	0	0	9,067	253	1,119			0	0	0	0	602	26	0	0	0	0	0	0	14,638	1,464	16,358	1,490	25,425	1,743
Break-up of the expenses																											
Agents																											
Brokers																											
Corporate Agency																											
Referral																											
Others (specify)																											
TOTAL (B)	0	0	0	0	9,067	253	1,119							602	26												

Form	NL -7 OPERATING EXPENSES
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ in '000)

Particulars	FIRE		MARINE		MISCELLANEOUS		TOTAL	
	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019	FY 2020	FY 2019
Employees' remuneration & welfare benefits								
Travel, conveyance and vehicle running								
Training expenses								
Rents, rates & taxes								
Repairs								
Printing & stationery								
Communication								
Legal & professional charges			2,209			4,460	6,670	
Auditors' fees, expenses etc								
(a) as auditor								
(b) as adviser or in any other capacity, in								
(i) Taxation matters								
(ii) Insurance matters								
(iii) Management services; and								
(c) in any other capacity								
Advertisement and publicity								
Interest & Bank Charges				111		449	-	560
Others (to be specified)			13,196	5,532	26,641	22,371	39,837	27,903
Depreciation							-	
TOTAL			15,406	5,643		27,280	46,507	28,463

LLOYD'S

Form	NL -8 SHARE CAPITAL SCHEDULE
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

SHARE CAPITAL

(₹ in '000)

Particulars	As at March 31, 2020	As at March 31, 2019
Authorised Capital		
Equity Shares of Rs..... each		
Issued Capital		
Equity Shares of Rs.each		
Subscribed Capital		
Equity Shares of Rs.....each		
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		
TOTAL		

NOT APPLICABLE**NOTE: NOT APPLICABLE TO BRANCH OF FOREIGN REINSURERS**

LLOYD'S

Form	NL -9 PATTERN OF SHAREHOLDING SCHEDULE
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

PATTERN OF SHAREHOLDING

(₹ in '000)

Shareholder	As at March 31, 2020		As at March 31, 2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters	NOT APPLICABLE			
• Indian				
• Foreign				
Others				
TOTAL				

NOTE : NOT APPLICABLE TO BRANCHES OF FOREIGN REINSURERS

LLOYD'S

Form	NL -10 RESERVES AND SURPLUS
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

RESERVES AND SURPLUS**(₹ in '000)**

Particulars	As at March 31, 2020	As at March 31, 2019
Capital Reserve		
Capital Redemption Reserve		
Share Premium		
General Reserves		
Less: Debit balance in Profit and Loss Account		
Less: Amount utilized for Buy-back		
Catastrophe Reserve		
Other Reserves (to be specified)		
Balance of Profit in Profit & Loss Account		
TOTAL	-	-

LLOYD'S

Form	NL -11 BORROWINGS SCHEDULE
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

BORROWINGS**(₹ in '000)**

Particulars	As at March 31, 2020	As at March 31, 2019
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others (to be specified)	-	-
	-	-
TOTAL	-	-

Form	NL -12 INVESTMENT SCHEDULE
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

INVESTMENTS - SHAREHOLDERS' FUNDS

(₹ in '000)

Particulars	As at March 31, 2020	As at March 31, 2019
LONG TERM INVESTMENTS	NIL	NIL
Government securities and Government guaranteed bonds including Treasury Bills		
Other Approved Securities		
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		
Investments in Infrastructure and Social Sector		
Other than Approved Investments		
SHORT TERM INVESTMENTS	NIL	NIL
Government securities and Government guaranteed bonds including Treasury Bills		
Other Approved Securities		
Other Investments		
(a) Shares		
(aa) Equity		
(bb) Preference		
(b) Mutual Funds		
(a) Derivative Instruments		
(b) Debentures/ Bonds		
(c) Other Securities (to be specified)		
(d) Subsidiaries		
(e) Investment Properties-Real Estate		
Investments in Infrastructure and Social Sector		
Other than Approved Investments		
TOTAL SHAREHOLDERS' FUNDS	NIL	NIL

LLOYD'S

Form		NL -13 LOANS SCHEDULE
Insurer:	Lloyd's India	
Registration No :	Lloyd's/001	
Date of Registration with IRDAI :	January 17, 2017	
LOANS		NIL
		(₹ in '000)
Particulars	As at March 31, 2020	As at March 31, 2019
SECURITY-WISE CLASSIFICATION		
Secured		
(a) On mortgage of property		
(aa) In India		
(bb) Outside India		
(b) On Shares, Bonds, Govt. Securities		
(c) Others (to be specified)		
Unsecured		
TOTAL		
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments		
(b) Banks and Financial Institutions		
(c) Subsidiaries		
(d) Industrial Undertakings		
(e) Others (to be specified)		
TOTAL		
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		
MATURITY-WISE CLASSIFICATION		
(a) Short Term		
(b) Long Term		
TOTAL	NIL	NIL

LLOYD'S

Form	NL -14 FIXED ASSETS
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

FIXED ASSETS

NIL

Particulars	Cost/ Gross Block				Depreciation			Net Block		
	Opening	Additions	Deductio ns	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at March 31, 2020	As at March 31, 2019
Goodwill										
Intangibles (specify)										
Land-Freehold										
Leasehold Property										
Buildings										
Furniture & Fittings										
Information Technology Equipment										
Vehicles										
Office Equipment										
Others (Specify nature)										
TOTAL										
Work in progress										
Grand Total										
PREVIOUS YEAR										

Form	NL -15 CASH AND BANK BALANCES
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

CASH AND BANK BALANCES

(₹ in '000)

Particulars	As at March 31, 2020	As at March 31, 2019
Cash (including cheques, drafts and stamps)		
Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months)		
(bb) Others		
(b) Current Accounts	54,280	906
(c) Others (to be specified)		
Money at Call and Short Notice		
(a) With Banks		
(b) With other Institutions		
Others (to be specified)		
TOTAL	54,280	906

LLOYD'S

Form	NL -16 ADVANCES AND OTHER ASSETS	
Insurer:	Lloyd's India	
Registration No :	Lloyd's/001	
Date of Registration with IRDAI :	January 17, 2017	
ADVANCES AND OTHER ASSETS		
		(₹ in '000)
Particulars	As at March 31, 2020	As at March 31, 2019
ADVANCES		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	-	-
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	-
Others (to be specified)	-	-
TOTAL (A)	0	0
OTHER ASSETS		
Income accrued on investments	-	-
Outstanding Premiums		
Agents' Balances	-	-
Foreign Agencies Balances	-	
Due from other entities carrying on insurance business (including reinsurers)	83,884	12,602
Due from subsidiaries/ holding	-	-
Deposit with Reserve Bank of India	-	-
[Pursuant to section 7 of Insurance Act, 1938]	-	-
Income tax receivable (TDS)	15,270	
Others (to be specified)	-	
TOTAL (B)	99,154	12,602
TOTAL (A+B)	99,154	12,602

Form		NL -17 CURRENT LIABILITIES	
Insurer:		Lloyd's India	
Registration No :		Lloyd's/001	
Date of Registration with IRDAI :		January 17, 2017	
CURRENT LIABILITIES			
(₹ in '000)			
Particulars	As at March 31, 2020	As at March 31, 2019	
Agents' Balances			
Balances due to other insurance companies			
Deposits held on re-insurance ceded			
Premiums received in advance			
Unallocated Premium			
TDS	1,438		2,729
Sundry creditors	8,613		1,509
Due to subsidiaries/ holding company			
Claims Outstanding	55,617		1,729
Due to Officers/ Directors			
GST payable	143		
Provision for expenses	77,643		27,553
TOTAL	1,43,455		33,520

LLOYD'S

Form	NL -18 PROVISIONS
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

PROVISIONS**(₹ in '000)**

Particulars	As at March 31, 2020	As at March 31, 2019
Reserve for Unexpired Risk	54,586	8,867
For taxation (less advance tax paid and taxes deducted at source)		
For proposed dividends		
For dividend distribution tax		
Others (to be specified)		
Reserve for Premium Deficiency		
TOTAL	54,586	8,867

LLOYD'S

Form	NL -19 MISCELLANEOUS EXPENSES
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

MISCELLANEOUS EXPENSES

NIL

(₹ in '000)

Particulars	As at March 31, 2020	As at March 31, 2019
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**Discount Allowed in issue of shares/
debentures**

Others (to be specified)

TOTAL

Form	NL -20 RECEIPTS AND PAYMENTS SCHEDULE
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

RECEIPT AND PAYMENT SCHEDULE	NOT APPLICABLE	(₹ in Lakhs)
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	FOR THE YEAR ENDED MARCH 31, 2020	FOR THE YEAR ENDED MARCH 31, 2019
(A) Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts		
Other receipts		
Payments to the re-insurers, net of commissions and claims		
Payments to co-insurers, net of claims recovery		
Payments of claims		
Payments of commission and brokerage		
Payments of other operating expenses		
Preliminary and pre-operative expenses		
Deposits, advances and staff loans		
Income taxes paid (Net)		
Service tax paid		
Other payments		
Cash flows before extraordinary items		
Cash flow from extraordinary operations		
Net cash flow from operating activities		
(B) Cash Flows from the investing activities:		
Purchase of fixed assets		
Proceeds from sale of fixed assets		
Purchases of investments		
Loans disbursed		
Sales of investments		
Repayments received		
Rents/Interests/ Dividends received		
Investments in money market instruments and in liquid mutual funds (Net)*		
Expenses related to investments		
Net cash flow from investing activities		
(C) Cash Flows from the financing activities:		
Proceeds from issuance of share capital		
Proceeds from borrowing		
Repayments of borrowing		
Interest/dividends paid		
Net cash flow from financing activities		
(D) 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		

Form	NL -21 STATEMENT OF LIABILITIES
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

STATEMENT OF LIABILITIES

(₹ in Lakhs)

Particulars	As at March 31, 2020				As at March 31, 2019			
	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
Fire								
Marine								
Marine Cargo								
Marine Hull	151		269	420	16		6	22
Miscellaneous								
Motor								
Engineering								
Aviation								
Liabilities	37		13	50	2		0	2
Others	320		155	475	70		11	81
Crops	38		120					
Health Insurance								
Total Liabilities	546		556	1,102	88		18	106

Form	NL 22 - GEOGRAPHICAL DISTRIBUTION OF BUSINESS
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

GEOGRAPHICAL BUSINESS DISTRIBUTION

(₹ in Lakhs)

STATES	Fire	Marine (Cargo)	Marine (Hull)	Engineering	Motor Own Damage	Motor Third Party	Liability insurance	Personal Accident	Medical Insurance	Overseas medical Insurance	Crop Insurance	All Other Miscellaneous	Grand Total
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NOT APPLICABLE

Form	NL -23 REINSURANCE RISK CONCENTRATION
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

(₹ in Lakhs)

Reinsurance Risk Concentration

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above					NOT APPLICABLE
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					
6	Total					

Form	NL -24 AGEING OF CLAIMS
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

(₹ in Lakhs)

AGEING OF CLAIMS

Sl.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							
8	Overseas Travel							
9	Personal Accident							
10	Liability							
11	Crop							
12	Miscellaneous							

NOT APPLICABLE

Form	NL -25 CLAIMS DATA FOR NON-LIFE
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

CLAIM DATA

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period														
2	Claims reported during the period														
3	Claims Settled during the period														
4	Claims Repudiated during the period														
5	Claims closed during the period														
6	Claims O/S at End of the period														
	Less than 3months														
	3 months to 6 months														
	6months to 1 year														
	1year and above														

NOT APPLICABLE

Form	NL -26 - CLAIMS INFORMATION- KG TABLE 1
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

**SOLVENCY FOR THE YEAR ENDED MARCH 31, 2020
REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND INCURRED CLAIMS**

(₹ in Lakhs)

Item No.	Description	PREMIUM		Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
		Gross Premium	Net Premium					
1	Fire							
2	Marine Other than Cargo							
3	Marine Hull	516	516	269	269			
4	Motor							
5	Engineering							
6	Aviation							
7	Liability	45	45	13	13			
8	Health							
9	Miscellaneous	773	773	155	155			
10	Crop	224	224	120	120			
	Total	1,558	1,558	556	556	0	0	5,250

Form	NL -27 OFFICES INFORMATION FOR NON-LIFE
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

OFFICE INFORMATION

Office Information		Number
No. of offices at the beginning of the year		1
No. of branches approved during the year		-
No. of branches opened during the year	Out of approvals of previous year	-
	Out of approvals of this year	-
No. of branches closed during the year		-
No of branches at the end of the year		1
No. of branches approved but not opened		-
No. of rural branches		-
No. of urban branches		1

Form	NL -28 - STATEMENT OF ASSETS - 3B
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

STATEMENT OF INVESTMENT ASSETS (GENERAL INSURER, RE- INSURER)

NIL

(₹ in Lakhs)

PARTICULARS	SCH	AMOUNT
Investments	12	
Loans	13	
Fixed Assets	14	
Current Assets		
a. Cash & Bank Balance	15	
b. Advances & Other Assets	16	
Current Liabilities		
a. Current Liabilities	17	
b. Provisions	18	
c. Misc. Exp not Written Off	19	
d. Debit Balance of P&L A/c		
Application of Funds as per Balance Sheet (A)		
Less: Other Assets	SCH	Amount
Loans (if any)	9	
Fixed Assets (if any)	10	
Cash & Bank Balance (if any)	11	
Advances & Other Assets (if any)	12	
Current Liabilities	13	
Provisions	14	
Misc. Exp not Written Off	15	
Debit Balance of P&L A/c		
	TOTAL (B)	0
'Investment Assets' As per FORM 3B	(A-B)	NIL

'Investment' represented as	Reg. %	SH
		Balance
		(a)
G. Sec.	Not less than 20%	
G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	
Investment subject to Exposure Norms		
1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	
2. Approved Investments	Not exceeding 55%	
3. Other Investments (not exceeding 25%)		
Total Investment Assets	100%	

Form	NL -29 DETAILS REGARDING DEBT SECURITIES
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

(₹ in Lakhs)

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								
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year								
more than 1 year and upto 3 years								
More than 3 years and up to 7 years								
More than 7 years and up to 10 years								
above 10 years								
Breakdown by type of the issuer								
a. Central Government								
b. State Government								
c. Corporate Securities								

NIL

Form	NL -30 ANALYTICAL RATIOS
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

Analytical Ratios for Non-Life companies

Sl.No.	Particular	FOR THE YEAR ENDED MARCH 31, 2020	FOR THE YEAR ENDED MARCH 31, 2019
1	Gross Premium Growth Rate	0	0
2	Gross Premium to shareholders' fund ratio		
3	Growth rate of shareholders'fund		
4	Net Retention Ratio	100%	100%
5	Net Commission Ratio	16%	18%
6	Expense of Management to Gross Direct Premium Ratio		
7	Combined Ratio	95%	310%
8	Technical Reserves to net premium ratio	71%	347%
9	Underwriting balance ratio		
10	Operating Profit Ratio		
11	Liquid Assets to liabilities ratio		
12	Net earning ratio		
13	return on net worth ratio		
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	205%	203%
15	NPA Ratio	NIL	NIL
	Gross NPA Ratio	NIL	NIL
	Net NPA Ratio	NIL	NIL

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares		
2	(b) Percentage of shareholding (Indian / Foreign)		
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)		
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		
6	(iv) Book value per share (Rs)		

LLOYD'S

Form	NL -31 RELATED PARTY
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

*(₹ in Lakhs)***Related Party Transactions**

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*	
				For the year ended March 31, 2020	For the year ended March 31, 2019
NOT APPLICABLE					

LLOYD'S

Form	NL -32 PRODUCTS INFORMATION
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

Products Information

List below the products and/or add-ons introduced during the period

Sl. 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
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NOT APPLICABLE

Form	NL -33 - SOLVENCY MARGIN- KGII
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

TABLE II

Solvency for the Year ended March 31, 2020. Available Solvency Margin and Solvency Ratio

(₹ in Lakhs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		1,534
	Deduct:		
2	Liabilities (reserves as mentioned in Form IRDAI GI TR)		1,102
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		878
4	Excess in Policyholders' Funds (1-2-3)		(446)
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		11,202
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		
7	Excess in Shareholders' Funds (5-6)		11,202
8	Total Available Solvency Margin [ASM] (4+7)		10,756
9	Total Required Solvency Margin [RSM]		5,250
11	Solvency Ratio (Total ASM/Total RSM)		205%

Form	NL -34 BOARD OF DIRECTORS AND KEY PERSON
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

BOD and Key Person information

Sl. No.	Name of person	Designation	Details of change in the period
1	Shankar Garigiparthi	Chief Executive Officer - India Branch	
2	Shefali Sehvani	Chief Financial Officer - India Branch	

Form	NL -36 NON PERFORMING ASSETS -7A
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

STATEMENT AS ON MARCH 31, 2020

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	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			

NIL

Form	NL -36 YIELD ON INVESTMENTS-1
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

STATEMENT AS ON MARCH 31, 2020

(₹ in Crores)

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

No.	Category of Investment	Category Code	Current Quarter				Year to Date				Previous Year						
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			

NIL

Form	NL -37 DOWN GRADING OF INVESTMENTS-2
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

STATEMENT AS ON MARCH 31, 2020

(₹ in Lakhs)

Down Grading of Investment -2

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

NIL

LLOYD'S

Form	NL-38 YEARLY BUSINESS RETURNS ACROSS LINES OF BUSINESS
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

(₹ in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		CURRENT YEAR		PREVIOUS YEAR	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Marine Cargo & Hull	-	-	-	-	-	-	-	-
3	Motor TP	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-	-
6	Workmen's Compensation	-	-	-	-	-	-	-	-
7	Employer's Liability	-	-	-	-	-	-	-	-
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	-	-	-	-	-	-	-	-
10	Health	-	-	-	-	-	-	-	-
11	Crops	-	-	-	-	-	-	-	-
12	Others*	-	-	-	-	-	-	-	-

NOT APPLICABLE

LLOYD'S

Form	NL -39 RURAL AND SOCIAL OBLIGATIONS
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

(₹ in Lakhs)

Rural & Social Obligations (Yearly Returns)

Sl.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			
		Social			
10	Health	Rural			
		Social			
11	Crops	Rural			
		Social			
12	Others*	Rural			
		Social			

NOT APPLICABLE

LLOYD'S

Form	NL -40 BUSINESS ACQUISITION THROUGH DIFFERENCE CHANNELS
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

(₹ in Lakhs)

Business Acquisition through different channels									
Sr No	Channels	Current Quarter		Same quarter Previous Year		Current Year		Previous Year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents								
2	Corporate Agents-Banks								
3	Corporate Agents -Others								
4	Brokers								
5	Micro Agents								
6	Direct Business								
	Total (A)								
1	Referral (B)	NOT APPLICABLE							
	Grand Total (A+B)								

Form	NL -41 GRIEVANCE DISPOSAL
Insurer:	Lloyd's India
Registration No :	Lloyd's/001
Date of Registration with IRDAI :	January 17, 2017

GRIEVANCE DISPOSAL

Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
			Fully Accepted	Partial Accepted	Rejected	
Complaints made by customers						
Sales Related	NOT APPLICABLE					
Policy Administration Related						
Insurance Policy Coverage related						
Claims related						
others						
Total Number	NOT APPLICABLE					

Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
Less than 15 days	NOT APPLICABLE		
Greater than 15 days			
Total Number			