

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, 2021

(₹ in '000)

PARTICULARS	SCHEDULE	FIRE		MARINE		MISCELLANEOUS		TOTAL	
		FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020
1. Premiums earned (Net)	NL-4	1,50,026	51,414	80,739	38,022	47,284	20,657	2,78,049	1,10,093
2. Profit/ Loss on sale/redemption of Investments									
3. Others (to be specified)									
4. Interest, Dividend & Rent – Gross									
TOTAL (A)		1,50,026	51,414	80,739	38,022	47,284	20,657	2,78,049	1,10,093
1. Claims Incurred (Net)	NL-5	51,692	15,477	58,595	26,364	11,314	12,047	1,21,601	53,888
2. Commission	NL-6	32,800	14,056	18,910	9,067	4,563	2,303	56,273	25,426
3. Operating Expenses related to Insurance Business	NL-7	55,205	22,700	30,188	15,406	14,153	8,402	99,546	46,508
4. Premium Deficiency									
TOTAL (B)		1,39,697	52,233	1,07,693	50,837	30,030	22,752	2,77,420	1,25,822
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		10,329	(819)	(26,954)	(12,815)	17,254	(2,095)	629	(15,729)
APPROPRIATIONS									
Transfer to Shareholders' Account									
Transfer to Catastrophe Reserve									
Transfer to Other Reserves (to be specified)									
TOTAL (C)									

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

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, 2021

Particulars	Schedule	Year ended March 31, 2021	Year ended March 31, 2020
1. OPERATING PROFIT/(LOSS)			
(a) Fire Insurance		10,329	(818)
(b) Marine Insurance		(26,956)	(12,815)
(c) Miscellaneous Insurance		17,253	(2,095)
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)		407	
TOTAL (A)		1,033	(15,728)
4. PROVISIONS (Other than taxation)			
(a) For diminution in the value of investments			
(b) For doubtful debts		2,091	
(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)		2,091	
Profit Before Tax		(1,058)	(15,728)
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		(1,058)	(15,728)

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, 2021

Particulars	Schedule	As at March 31, 2021	As at March 31, 2020
SOURCES OF FUNDS			
SHARE CAPITAL*	NL-8		
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10	(45,665)	(44,607)
FAIR VALUE CHANGE ACCOUNT			
BORROWINGS	NL-11		
TOTAL		(45,665)	(44,607)
APPLICATION OF FUNDS			
INVESTMENTS	NL-12		
LOANS	NL-13		
FIXED ASSETS	NL-14		
DEFERRED TAX ASSET			
CURRENT ASSETS			
Cash and Bank Balances	NL-15	3,04,216	54,280
Advances and Other Assets	NL-16	1,55,408	99,154
Sub-Total (A)		4,59,624	1,53,434
CURRENT LIABILITIES			
PROVISIONS	NL-17	3,75,827	1,43,455
DEFERRED TAX LIABILITY	NL-18	1,29,462	54,586
Sub-Total (B)		5,05,289	1,98,041
NET CURRENT ASSETS (C) = (A - B)		(45,665)	(44,607)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19		
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		(45,665)	(44,607)

* NOT APPLICABLE TO BRANCHES OF FOREIGN REINSURERS

CONTINGENT LIABILITIES

(₹ in '000)

Particulars	As at March 31, 2021	As at March 31, 2020
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 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020			
Premium from direct business written					487																					487			
Service Tax																													
Adjustment for change in reserve for unexpired risks																													
Gross Earned Premium																													
Add: Premium on reinsurance accepted	1,95,718	76,050	1,01,916	51,518	4,625	96	33,492	22,378					15,176	5,770											1,510	50,178	28,148	3,52,436	1,55,812
Less : Premium on reinsurance ceded																													
Net Premium	1,95,718	76,050	1,01,916	51,518	4,625	96	33,492	22,378					15,176	5,770											1,510	50,178	28,148	3,52,923	1,55,812
Adjustment for change in reserve for unexpired risks	45,692	24,636	21,180	13,496	5,109	96		3,750					2,730	3,741											164	2,894	7,491	74,875	45,719
Premium Earned (Net)	1,50,026	51,414	80,736	38,022	3	0	33,492	18,628					12,446	2,029										1,346	0	47,284	20,657	2,78,048	1,10,093

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				
			Cargo		Hull		Agriculture		Credit		Engineering		Liabilities		Motor		PA		Health		Others						
	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	
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			1,125																								1,125
Less :Re-insurance Ceded																											
Net claims paid*			1,125																							0	0
Add: Claims outstanding at the end of the year	67,169	15,477	81,285	26,821	3,093	87	15,188	11,954					8,779	708							579	570	24,546	13,232	1,76,093	55,617	
Less: Claims outstanding at the beginning of the year	15,477		26,821	544	87		11,954						708	39							570	1,147	13,233	1,185	55,617	1,729	
Total claims incurred	51,692	15,477	55,589	26,277	3,006		3,234	11,954					8,071	669							9	-577	11,313	12,047	1,21,601	53,888	

* 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 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020		
Commission paid:																												
Direct						95																					95	
Add: Re-insurance Accepted	32,800	14,056	18,141	9,059	675	8	1,675	1,119					2,488	1,184									401		4,563	2,303	56,179	25,426
Less: Commission on Re-insurance Ceded																												
Net Commission	32,800	14,056	18,141	9,059	770	8	1,675	1,119	0	0	0	0	2,488	1,184	0	0	0	0	0	0	401	0	4,563	2,303	56,274	25,426		
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																												
Agents																												
Brokers	27,156	12,895	14,052	7,644	756	8	1,675	1,119					1,673	1,056											3,408	2,175	45,372	12,903
Corporate Agency																												
Referral																												
Others (specify)	5,644	1,161	4,088	1,415	14								815	128								401		1,156	128	10,902	1,161	
TOTAL (B)	32,800	14,056	18,141	9,059	770	8	1,675	1,119					2,488	1,184							401	0	4,563	2,303	56,274	25,426		

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 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020	FY 2021	FY 2020
Employees' remuneration & welfare benefits								
Travel, conveyance and vehicle running								
Training expenses								
Rents, rates & taxes								
Repairs								
Printing & stationery								
Communication								
Legal & professional charges	48,692	3,255	26,627	2,209	12,484	1,205	87,803	6,669
Auditors' fees, expenses etc								
(a) as auditor	446		244		114		804	-
(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	4		2		1		7	-
Others (to be specified)	6062	19444	3,315	13,196	1,554	7,197	10,931	39,837
Depreciation							-	-
TOTAL	55204	22699	30,188	15,405	14,153	8,402	99,545	46,506

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, 2021	As at March 31, 2020
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, 2021		As at March 31, 2020	
	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, 2021	As at March 31, 2020
Capital Reserve		
Capital Redemption Reserve		
Share Premium		
General Reserves	(44,607)	(28,879)
Less: Debit balance in Profit and Loss Account	(1,058)	(15,727)
Less: Amount utilized for Buy-back		
Catastrophe Reserve		
Other Reserves (to be specified)		
Balance of Profit in Profit & Loss Account		
TOTAL	(45,665)	(44,606)

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, 2021	As at March 31, 2020
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, 2021	As at March 31, 2020	
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	

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, 2021	As at March 31, 2020
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
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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, 2021	As at March 31, 2020
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										

LLOYD'S

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, 2021	As at March 31, 2020
Cash (including cheques, drafts and stamps)		
Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months)		
(bb) Others		
(b) Current Accounts	3,04,216	54,280
(c) Others (to be specified)		
Money at Call and Short Notice		
(a) With Banks		
(b) With other Institutions		
Others (to be specified)		
TOTAL	3,04,216	54,280

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, 2021	As at March 31, 2020
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	1,20,098	83,884
(including reinsurers)	-	-
Due from subsidiaries/ holding	-	-
Deposit with Reserve Bank of India	-	-
[Pursuant to section 7 of Insurance Act, 1938]	-	-
Income tax receivable (TDS)	35,309	15,270
Others (to be specified)		
TOTAL (B)	1,55,407	99,154
TOTAL (A+B)	1,55,407	99,154

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, 2021	As at March 31, 2020
Agents' Balances		
Balances due to other insurance companies		
Deposits held on re-insurance ceded		
Premiums received in advance		
Unallocated Premium		
TDS	1,961	1,438
Sundry creditors	12,271	8,613
Due to subsidiaries/ holding company		
Claims Outstanding	1,76,092	55,617
Due to Officers/ Directors		
GST payable		143
Provision for expenses	1,85,503	77,643
TOTAL	3,75,827	1,43,454

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, 2021	As at March 31, 2020
Reserve for Unexpired Risk	1,29,462	54,586
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	1,29,462	54,586

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, 2021	As at March 31, 2020
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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)	
	FOR THE YEAR ENDED MARCH 31, 2021	FOR THE YEAR ENDED MARCH 31, 2020	
(A) Cash Flows from the operating activities:			
Premium received from policyholders, including advance receipts	295272	78283	
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 and goods and service tax paid	45336	24908	
Other payments			
Cash flows before extraordinary items			
Cash flow from extraordinary operations			
Net cash flow from operating activities	249936	53375	
(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:	249936	53375	
Cash and cash equivalents at the beginning of the year	54280	905	
Cash and cash equivalents at the end of the year	304216	54280	

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, 2021				As at March 31, 2020			
	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	777	60	612	1,449	320	-	155	475
Marine	-	-	-	-	-	-	-	-
Marine Cargo	363	190	623	1,176	151	-	268	419
Marine Hull	51	-	31	82	-	-	1	1
Miscellaneous	-	-	-	-	-	-	-	-
Motor	-	-	-	-	-	-	-	-
Engineering	-	-	-	-	-	-	-	-
Aviation	-	-	-	-	-	-	-	-
Liabilities	65	-	88	152	37	-	7	44
Others	2	-	6	7	-	-	6	6
Crops	38	-	152	189	38	-	120	157
Health Insurance	-	-	-	-	-	-	-	-
Total Liabilities	1,295	249	1,512	3,056	546	-	556	1,102

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					
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					

NOT APPLICABLE

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

LLOYD'S

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	NOT APPLICABLE													
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														

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, 2021
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	1,958	1,958	517	517	392	155	392
2	Marine Other than Cargo	1,019	1,019	556	556	204	167	204
3	Marine Hull	51	51	30	30	10	9	10
4	Motor							
5	Engineering							
6	Aviation							
7	Liability	152	152	81	81	30	24	30
8	Health							
9	Miscellaneous	15	15	2	2	3	1	3
10	Crop	335	335	51	51	67	15	67
	Total	3,530	3,530	1,237	1,237	706	371	706

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, 2021	FOR THE YEAR ENDED MARCH 31, 2020
1	Gross Premium Growth Rate	127%	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%	16%
6	Expense of Management to Gross Direct Premium Ratio		
7	Combined Ratio	88%	95%
8	Technical Reserves to net premium ratio		
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	207%	205%
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, 2021	For the year ended March 31, 2020

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
----------------	------------------------	---------------------	---------------------	---------------------------	----------------------------	----------------------------------	---------------------------------------------

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, 2021. Available Solvency Margin and Solvency Ratio

(₹ in Lakhs)

Item (1)	Description (2)	Notes No. (3)	Amount (4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		4,578
	Deduct:		
2	Liabilities (reserves as mentioned in Form IRDAI GI TR)		3,056
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		1,997
4	Excess in Policyholders' Funds (1-2-3)		(475)
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		11,341
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		
7	Excess in Shareholders' Funds (5-6)		11,341
8	Total Available Solvency Margin [ASM] (4+7)		10,866
9	Total Required Solvency Margin [RSM]		5,250
11	Solvency Ratio (Total ASM/Total RSM)		207%

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, 2021

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	Rolled Over?	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, 2021

(₹ 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, 2021

(₹ 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</u> ¹								
B.	<u>As on Date</u> ²								

NIL

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		NOT APPLICABLE	
Less than 15 days						
Greater than 15 days						
Total Number	NOT APPLICABLE					