

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

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

FORM NL-1-B-RA

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

REVENUE ACCOUNT FOR THE PERIOD ENDED ON MARCH 31, 2022.

(Amount in Rs. Lakhs)

	Schedule Ref. Form No.	Fire		Marine		Miscellaneous		Total		
		For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	
1	Premiums earned (Net)	NL-4	2,699	1,500	1,761	807	1,372	473	5,832	2,780
2	Profit/ Loss on sale/redemption of Investments									
3	Interest, Dividend & Rent – Gross ^{Note 1}									
4	Other									
	(a) Other Income (to be specified)									
	(i)									
	(b) Contribution from the Shareholders' Account									
	(i) Towards Excess Expenses of Management									
	(ii) Others (please specify)									
	TOTAL (A)		2,699	1,500	1,761	807	1,372	473	5,832	2,780
			0	0	0	0	0	0	0	0
6	Claims Incurred (Net)	NL-5	1,187	517	1,404	586	522	113	3,113	1,216
7	Commission	NL-6	359	328	337	189	302	46	999	563
8	Operating Expenses related to Insurance Business	NL-7	626	552	434	302	381	142	1,441	995
9	Premium Deficiency		-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-
	TOTAL (B)		2,172	1,397	2,174	1,077	1,205	300	5,552	2,774
10	Operating Profit/(Loss) C= (A - B)		526	103	(414)	(270)	167	173	280	6
11	APPROPRIATIONS									
	Transfer to Shareholders' Account									
	Transfer to Catastrophe Reserve									
	Transfer to Other Reserves (to be specified)									
	TOTAL (C)									

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

Note - 1

	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021
<u>Pertaining to Policyholder's funds</u>								
Interest, Dividend & Rent								
Add/Less:-								
Investment Expenses								
Amortisation of Premium/ Discount on Investments								
Amount written off in respect of depreciated investments								
Provision for Bad and Doubtful Debts								
Provision for diminution in the value of other than actively traded Equities								
Investment income from Pool								
Interest, Dividend & Rent – Gross*								

* Term gross implies inclusive of TDS

FORM NL-2-B-PL

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

P&L ACCOUNT FOR THE PERIOD ENDED ON MARCH 31, 2022.

	Particulars	Schedule Ref. Form No.	For the year ended March 31, 2022	For the year ended March 31, 2021
1	OPERATING PROFIT/(LOSS)	NL-1		
	(a) Fire Insurance		526	103
	(b) Marine Insurance		(414)	(270)
	(c) Miscellaneous Insurance		167	173
2	INCOME FROM INVESTMENTS			
	(a) Interest, Dividend & Rent – Gross			
	(b) Profit on sale of investments			
	(c) (Loss on sale/ redemption of investments)			
	(d) Amortization of Premium / Discount on Investments			
3	OTHER INCOME (To be specified)		(3)	4.06
	TOTAL (A)		277	10
4	PROVISIONS (Other than taxation)			
	(a) For diminution in the value of investments			
	(b) For doubtful debts		45	21
	(c) Others (to be specified)			
5	OTHER EXPENSES			
	(a) Expenses other than those related to Insurance Business			
	(b) Bad debts written off			
	(c) Interest on subordinated debt			
	(d) Expenses towards CSR activities			
	(e) Penalties			
	(f) Contribution to Policyholders' A/c			
	(i) Towards Excess Expenses of Management			
	(ii) Others (please specify)			
	(g) Others (Please specify)			
	(i) _____			
	(ii) _____			
	TOTAL (B)		45	21
			-	-
6	Profit/(Loss) Before Tax		232	(11)
			-	-
7	Provision for Taxation		9	-
			-	-
8	Profit / (Loss) after tax		-	-
9	APPROPRIATIONS		-	-
	(a) Interim dividends paid during the year		-	-
	(b) Final dividend paid		-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-
	Balance of profit/ loss brought forward from last year		-	-
	Balance carried forward to Balance Sheet		223	(11)

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

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

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

(c) Interest, dividends and rentals receivable in connection with an investment should be stated as gross

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

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

FORM NL-3-B-BS

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

BALANCE SHEET FOR THE PERIOD ENDED ON MARCH 31, 2022.

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the year ended March 31, 2022	For the year ended March 31, 2021
SOURCES OF FUNDS			
RESERVES AND SURPLUS	NL-10	(234)	(457)
Head Office Account	NL-10A		
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds			
-Policyholders' Funds			
BORROWINGS	NL-11		
TOTAL		(234)	(457)
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12		
INVESTMENTS-Policyholders	NL-12A		
LOANS	NL-13		
FIXED ASSETS	NL-14		
DEFERRED TAX ASSET (Net)			
CURRENT ASSETS			
Cash and Bank Balances	NL-15	7,915	3,042
Advances and Other Assets	NL-16	2,417	1,554
Sub-Total (A)		10,332	4,596
		0	0
DEFERRED TAX LIABILITY (Net)		0	0
CURRENT LIABILITIES	NL-17	8,463	3,758
PROVISIONS	NL-18	2,103	1,295
Sub-Total (B)		10,566	5,053
NET CURRENT ASSETS (C) = (A - B)		(234)	(457)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	0	0
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		0	0
TOTAL		(234)	(457)

CONTINGENT LIABILITIES

Particulars	For the year ended March 31, 2022	For the year ended March 31, 2021
1. Partly paid-up investments	NOT APPLICABLE	
2. Claims, other than against policies, not acknowledged as		
3. Underwriting commitments outstanding (in respect of shares		
4. Guarantees given by or on behalf of the Company		
5. Statutory demands/ liabilities in dispute, not provided for		
6. Reinsurance obligations to the extent not provided for in		
7. Others (to be specified)		
(a). _____ (b). _____		
TOTAL		

FORM NL-4-PREMIUM SCHEDULE

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

PREMIUM EARNED ACCOUNT FOR THE PERIOD ENDED ON MARCH 31, 2022.

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Public/ Product Liability		Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021
Gross Direct Premium			58	0	0	5	58	5	0								58	5
Add: Premium on reinsurance accepted ^(a)	2,871	1,957	1,891	1,019	38	46	1,929	1,065	707	152	336	335	702	15	1,746	502	6,545	3,524
Less: Premium on reinsurance ceded ^(b)																		
Net Written Premium	2,871	1,957	1,949	1,019	38	51	1,987	1,070	707	152	336	335	702	15	1,746	502	6,604	3,529
Add: Opening balance of UPR	777	320	363	151	51	-	414	151	65	37	38	38	2	-	104	75	1,295	546
Less: Closing balance of UPR	949	777	608	363	32	51	640	414	82	65	38	38	358	2	477	104	2,067	1,295
Net Earned Premium	2,699	1,500	1,704	807	57	0	1,761	807	691	124	336	335	345	13	1,372	473	5,832	2,780
Gross Direct Premium																		
- In India	2,699	1,500	1,704	807	57	0	1,761	807	691	124	336	335	345	13	1,372	473	5,832	2,780
- Outside India																		

FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

CLAIMS INCURRED FOR THE PERIOD ENDED ON MARCH 31, 2022.

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Public/ Product Liability		Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021
Claims Paid (Direct)			29	-	-	-	29	-	-	-	-	-	-	-	-	-	29	-
Add :Re-insurance accepted to direct claims	251		215	11	-	-	215	11	-	-	-	-	-	-	-	-	466	11
Less :Re-insurance Ceded to claims paid			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Claim Paid	251	-	244	11	-	-	244	11	-	-	-	-	-	-	-	-	495	11
Add Claims Outstanding at the end of the year	1,607	672	1,980	813	24	31	2,004	844	419	88	138	152	211	6	768	245	4,379	1,761
Less Claims Outstanding at the beginning of the year	672	155	813	268	31	1	844	269	88	7	152	120	6	6	245	132	1,761	556
Net Incurred Claims	1,187	517	1,411	556	(7)	30	1,404	586	331	81	(14)	32	205	0	522	113	3,113	1,216
Claims Paid (Direct)																		
-In India	1,187	517	1,411	556	(7)	30	1,404	586	331	81	(14)	32	205	0	522	113	3,113	1,216
-Outside India																		
Estimates of IBNR and IBNER at the end of the period (net)	1,085	612	1,249	623	24	31	1,273	654	390	88	138	152	211	6	739	245	3,097	1,512
Estimates of IBNR and IBNER at the beginning of the period (net)	612	155	623	268	31	1	654	269	88	7	152	120	6	6	245	132	1,512	556

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management
- The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.

FORM NL-6-COMMISSION SCHEDULE

Name of the Insurer: Lloyd's India
 Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017
 COMMISSION FOR THE PERIOD ENDED ON MARCH 31, 2022.

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Public/ Product Liability		Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021
Commission & Remuneration																		
Rewards																		
Distribution fees																		
Gross Commission																		
Add: Commission on Re-insurance Accepted	359	328	330	181	7	8	337	189	184	25	17	17	101	4	302	46	999	563
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Commission	359	328	330	181	7	8	337	189	184	25	17	17	101	4	302	46	999	563

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below.

Individual Agents																		
Corporate Agents-Banks/FII/HFC																		
Corporate Agents-Others																		
Insurance Brokers	323	272	243	141	6	8	249	148	42	17	17	17	88	-	147	33	719	454
Direct Business - Online ^c	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other (to be specified)	37	56	87	41	1	0	88	41	142	8	-	-	13	4	155	12	280	109
TOTAL	359	328	330	181	7	8	337	189	184	25	17	17	101	4	302	46	999	563
Commission and Rewards on (Excluding Reinsurance) Business written :																		
In India	359	328	330	181	7	8	337	189	184	25	17	17	101	4	302	46	999	563
Outside India																		

Notes:

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

FORM NL-7-OPERATING EXPENSES SCHEDULE

Name of the Insurer: Lloyd's India
 Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017
 OPERATING EXPENSES FOR THE PERIOD ENDED ON MARCH 31, 2022.

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Public/ Product Liability		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021
Employees' remuneration & welfare benefits																		
Travel, conveyance and vehicle running expenses																		
Training expenses																		
Rents, rates & taxes																		
Repairs																		
Printing & stationery																		
Communication expenses																		
Legal & professional charges	381	487	259	-	-	-	259	-	119	38	45	83	69	4	232	125	878	878
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	5	4	4	2	0	0	4	2	2	0	1	1	1	0	3	1	12	8
(b) as adviser or in any other capacity, in respect of																		
(i) Taxation matters																		
(ii) Insurance matters																		
(iii) Management services; and																		
(c) in any other capacity																		
Advertisement and publicity																		
Interest & Bank Charges	0	0	0	0	-	-	0	0	0	-	0	0	0	-	0	0	0	0
Depreciation																		
Brand/Trade Mark usage fee/charges																		
Business Development and Sales Promotion Expenses																		
Information Technology Expenses																		
Goods and Services Tax (GST)																		
Others (to be specified) ^a	239	61	163	32	3	2	166	33	75	5	28	10	43	0	146	16	551	109
TOTAL	626	552	425	287	8	14	434	302	195	43	73	94	113	4	381	142	1,441	995
In India	626	552	425	287	8	14	434	302	195	43	73	94	113	4	381	142	1,441	995
Outside India																		

Notes:

- (a) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
- (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (c) Expenses paid for various outsourcing activities/arrangements are to be booked under

FORM NL-8-SHARE CAPITAL SCHEDULE - NA

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

SHARE CAPITAL FOR THE PERIOD ENDED ON MARCH 31, 2022.

(Amount in Rs. Lakhs)

	Particulars	For the year ended March 31, 2022	For the year ended March 31, 2021
1	Authorised Capital	NOT APPLICABLE	
	Equity Shares of Rs..... each		
	Preference Shares of Rs..... each		
2	Issued Capital		
	Equity Shares of Rs.each		
	Preference Shares of Rs..... each		
3	Subscribed Capital		
	Equity Shares of Rs.....each		
	Preference Shares of Rs..... each		
4	Called-up Capital		
	Equity Shares of Rs.each		
	Less : Calls unpaid		
	Add : Equity Shares forfeited (Amount originally paid up)		
	Less : Par Value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on		
	Underwriting or subscription of shares		
	Preference Shares of Rs..... each		
5	Paid-up Capital		
	Equity Shares of Rs.each		
	Preference Shares of Rs. Each		

Notes:

(a) Particulars of the different classes of capital should be separately stated.

(b) The amount capitalised on account of issue of bonus shares should be disclosed.

(c) In case any part of the capital is held by a holding company, the same should be separately disclosed.

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

PATTERN OF SHAREHOLDING FOR THE PERIOD ENDED ON MARCH 31, 2022.

[As certified by the Management]

Shareholder	For the year ended March 31, 2022		For the year ended March 31, 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters	NOT APPLICABLE			
· Indian				
· Foreign				
Investors*				
· Indian				
· Foreign				
Others (to be specified e.g. ESOP etc.)				
TOTAL				

Notes: -

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

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

SHAREHOLDING PATTERN FOR THE PERIOD ENDED ON MARCH 31, 2022.

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate:								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
iii)	Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter								
vi)	FII belonging to Foreign Promoter of Indian Promoter								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total								

NOT APPLICABLE

Foot Notes:

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

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

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

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

RESERVES & SURPLUS FOR THE PERIOD ENDED ON MARCH 31, 2022.**(Amount in Rs. Lakhs)**

	Particulars	For the year ended March 31, 2022	For the year ended March 31, 2021
1	Capital Reserve		
2	Capital Redemption Reserve		
3	Share Premium		
4	General Reserves	(457)	(446)
	Less: Amount utilized for Buy-back		
	Less: Amount utilized for issue of Bonus shares		
5	Catastrophe Reserve		
6	Other Reserves (to be specified)		
7	Balance of Profit in Profit & Loss Account	223	(11)
	TOTAL	(234)	(457)

Notes:

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

FORM NL-10A-HEAD OFFICE ACCOUNT SCHEDULE

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

HEADOFFICE ACCOUNT FOR THE PERIOD ENDED ON MARCH 31, 2022.

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

(Amount in Rs. Lakhs)

	Particulars	For the year ended March 31, 2022	For the year ended March 31, 2021
	Opening Balance of Assigned capital	10,500	11,000
	Add: Addition during the year	-	(500)
	Closing Balance of Assigned Capital*		
	TOTAL	10,500	10,500

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

FORM NL-11-BORROWINGS SCHEDULE - NA

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

BORROWING SCHEDULE FOR THE PERIOD ENDED ON MARCH 31, 2022.

(Amount in Rs. Lakhs)

	Particulars	For the year ended March 31, 2022	For the year ended March 31, 2021
1	Debentures/ Bonds	NOT APPLICABLE	
2	Banks		
3	Financial Institutions		
4	Others (to be specified)		
	TOTAL		

Notes:

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

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

(Amount in Rs. Lakhs)

SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
1	NOT APPLICABLE			
2				
3				
4				
5				

FORM NL-12 & 12A -INVESTMENT SCHEDULE

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

INVESTMENT SCHEDULE FOR THE PERIOD ENDED ON MARCH 31, 2022.

(Amount in Rs. Lakhs)

	Particulars	NL -12		NL -12A		Total	
		Shareholders		Policyholders		For the year ended March 31, 2022	For the year ended March 31, 2021
		For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021		
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills						
2	Other Approved Securities						
3	Other Investments						
	(a) Shares						
	(aa) Equity						
	(bb) Preference						
	(b) Mutual Funds						
	(c) Derivative Instruments						
	(d) Debentures/ Bonds						
	(e) Other Securities (to be specified)						
	(f) Subsidiaries						
	(g) Investment Properties-Real Estate						
4	Investments in Infrastructure and Housing						
5	Other than Approved Investments						
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills						
2	Other Approved Securities						
3	Other Investments						
	(a) Shares						
	(aa) Equity						
	(bb) Preference						
	(b) Mutual Funds						
	(c) Derivative Instruments						
	(d) Debentures/ Bonds						
	(e) Other Securities (to be specified)						
	(f) Subsidiaries						
	(g) Investment Properties-Real Estate						
4	Investments in Infrastructure and Housing						
5	Other than Approved Investments						
	TOTAL						
	GRAND TOTAL						

NOT APPLICABLE

Notes:

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

- Holding company and subsidiary shall be construed as defined in the Companies Act, 1956 as amended by Company Act 2013:

- Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.

- Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.

- Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.

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

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

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

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

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

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

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

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

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Total	
	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021
	Long Term Investments--					
Book Value						
market Value						
Short Term Investments--						
Book Value						
market Value						

NOT APPLICABLE

FORM NL-13-LOANS SCHEDULE

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

LOANS SCHEDULE FOR THE PERIOD ENDED ON MARCH 31, 2022.

(Amount in Rs. Lakhs)

	Particulars	For the year ended March 31, 2022	For the year ended March 31, 2021
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India		
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others (to be specified)		
	Unsecured		
	TOTAL		
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments		
	(b) Banks and Financial Institutions		
	(c) Subsidiaries		
	(d) Industrial Undertakings		
	(e) Companies		
	(f) Others (to be specified)		
	TOTAL		
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India		
	(bb) Outside India		
	(b) Non-performing loans less provisions		
	(aa) In India		
	(bb) Outside India		
	TOTAL		
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term		
	(b) Long Term		
	TOTAL		

NOT APPLICABLE

Notes:

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

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

NOT APPLICABLE

FORM NL-14-FIXED ASSETS SCHEDULE

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

FIXED ASSETS SCHEDULE FOR THE PERIOD ENDED ON MARCH 31, 2022.

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	For the year ended March 31, 2022	For the year ended March 31, 2021
Goodwill	NOT APPLICABLE									
Intangibles (specify)										
Land-Freehold										
Leasehold Property										
Buildings										
Furniture & Fittings										
Information Technology Equipment										
Vehicles										
Office Equipment										
Others (Specify nature)										
TOTAL										
Work in progress										
Grand Total										
PREVIOUS YEAR										

Note:

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

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

CASH & BANK BALANCE SCHEDULE FOR THE PERIOD ENDED ON MARCH 31, 2022.

(Amount in Rs. Lakhs)

	Particulars	For the year ended March 31, 2022	For the year ended March 31, 2021
1	Cash (including cheques ^(a) , drafts and stamps)		
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	7,915	3,042
	(c) Others (to be specified)		
3	Money at Call and Short Notice		
	(a) With Banks		
	(b) With other Institutions		
4	Others (to be specified)		
	TOTAL	7,915	3,042
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	7,915	3,042
	Outside India		

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

Note :

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

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

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

ADVANCES AND OTHER ASSETS SCHEDULE FOR THE PERIOD ENDED ON MARCH 31, 2022.**(Amount in Rs. Lakhs)**

	Particulars	For the year ended March 31, 2022	For the year ended March 31, 2021
	ADVANCES		
1	Reserve deposits with ceding companies		
2	Application money for investments		
3	Prepayments		
4	Advances to Directors/Officers		
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	330	282
6	Others (to be specified)	27	-
	(i)MAT credit entitlement		
	(ii) GST receivable	18	72
	TOTAL (A)	376	353
	OTHER ASSETS		
1	Income accrued on investments		
2	Outstanding Premiums		
	Less : Provisions for doubtful debts		
3	Agents' Balances		
4	Foreign Agencies Balances		
5	Due from other entities carrying on insurance business (including reinsurers)	2,107	1201
	Less : Provisions for doubtful debts	(66)	0
6	Due from subsidiaries/ holding		
7	Current Account of Head Office*		
8	Others (to be specified)		
	(i) _____		
	(ii) _____		
	TOTAL (B)	2,042	1,201
	TOTAL (A+B)	2,417	1,554

Notes:

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

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

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

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

CURRENT LIABILITIES SCHEDULE FOR THE PERIOD ENDED ON MARCH 31, 2022.

(Amount in Rs. Lakhs)

	Particulars	For the year ended March 31, 2022	For the year ended March 31, 2021
1	Agents' Balances		
2	Balances due to other insurance companies		
3	Deposits held on re-insurance ceded		
4	Premiums received in advance		
	(a) For Long term policies		
	(b) for Other Policies		
5	Unallocated Premium		
6	Sundry creditors	210	123
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	4,379	1,761
9	Due to Officers/ Directors		
10	Current Account of Head Office*		
11	Interest payable on debentures/bonds		
12	GST Liabilities		
13	Others (to be specified)		
	(i) TDS payable	26	20
	Provision for expenses	3,848	1,855
	TOTAL	8,463	3,758

Note:

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

FORM NL-18-PROVISIONS SCHEDULE

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

PROVISIONS SCHEDULE FOR THE PERIOD ENDED ON MARCH 31, 2022.**(Amount in Rs. Lakhs)**

	Particulars	For the year ended March 31, 2022	For the year ended March 31, 2021
1	Reserve for Unexpired Risk	2,067	1,295
2	Reserve for Premium Deficiency		
3	For taxation (less advance tax paid and taxes deducted at source)	36	0
4	For Employee Benefits		
4	Others (to be specified) (a) _____ (b) _____		
	TOTAL	2,103	1,295

FORM NL-19 MISC EXPENDITURE SCHEDULE

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

MISC EXPENDITURE SCHEDULE FOR THE PERIOD ENDED ON MARCH 31, 2022.

(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

	Particulars	For the year ended March 31, 2022	For the year ended March 31, 2021
1	Discount Allowed in issue of shares/ debentures	NOT APPLICABLE	
2	Others (to be specified)		
	TOTAL		

Notes:

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

FORM NI-20-ANALYTICAL RATIOS

Name of the Insurer: Lloyd's India
 Registration No. Lloyd's001 and Date of Registration with the IRDAI January 17, 2017
 ANALYTICAL RATIOS FOR THE PERIOD ENDED ON MARCH 31, 2022.

Sl.No.	Particular	Calculation	For the year ended March 31, 2022	For the year ended March 31, 2021
1	Gross Direct Premium Growth Rate**	$\frac{GDP(CY)-GDP(PY)}{GDP(PY)}$	87%	104%
2	Gross Direct Premium to Net worth Ratio	$\frac{GDP(CY)}{\text{Shareholder's funds(Net Worth +Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account)}}$	NA	NA
3	Growth rate of Net Worth	$\frac{\text{Shareholder's funds(CY)-Shareholder's funds(PY)}}{\text{Shareholder's funds(PY)}}$	NA	NA
4	Net Retention Ratio**	$\frac{\text{Net written premium} / (\text{Gross Direct Premium Income} + \text{Reinsurance Accepted})}{\text{Net Commission} / \text{Net written premium}}$	100%	100%
5	Net Commission Ratio**	$\frac{\text{Net Commission}}{\text{Net written premium}}$	15%	16%
6	Expense of Management to Gross Direct Premium Ratio**	$\frac{\text{Direct Commission}+\text{Operating Expenses}}{\text{Gross direct premium}}$	NA	NA
7	Expense of Management to Net Written Premium Ratio**	$\frac{\text{Net Commission}+\text{Operating Expenses}}{\text{Net Written Premium}}$	NA	NA
8	Net Incurred Claims to Net Earned Premium**	$\frac{\text{Net Incurred Claims}}{\text{Net Earned Premium}}$	53%	44%
9	Claims paid to claims provisions**	$\frac{\text{Claim Paid (pertaining to provisions made previously)} / \text{claims provision made previously}}{\text{Net Commission} / \text{Net written premium}}$	NA	NA
10	Combined Ratio**	$\frac{\text{Net Commission} / \text{Net written premium}}{\text{Investment income} / \text{Average Assets under management}}$	91%	88%
11	Investment income ratio	$\frac{\text{Investment income} = \text{Profit/Loss on sale/redemption of Investments-Interest, Dividend \& Rent} - \text{Gross (net of investment expenses) including investment income from pool}}{\text{Average Assets under management}}$	NA	NA
12	Technical Reserves to net premium ratio **	$\frac{\text{Reserve for unallocated risks-premium deficiencyreserve for outstanding claims(including IBNR and IBNER)}}{\text{Net premium written}}$	98%	87%
13	Underwriting balance ratio	$\frac{\text{Underwriting results} = \text{Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C), Premium Deficiency Reserve, if any and+ Other Liabilities net of Other Assets}}{\text{Net earned premium}}$	5%	0
14	Operating Profit Ratio	$\frac{\text{Operating profit} / \text{Net Earned premium}}{\text{Net earned premium}}$	0%	
15	Liquid Assets to liabilities ratio	$\frac{\text{Liquid Assets} / \text{Policyholders liabilities}}{\text{Liquid Assets} = \text{Short term investments+Short term loans+Cash \& Bank balances}} \quad \frac{\text{Policyholders liabilities}=\text{Outstanding Claims including Incurred But Not Reported (IBNR) \& Incurred But Not Enough Reported (IBNER)+ Unearned Premium Reserve+ Premium Deficiency Reserve, if any+ Catastrophe Reserve, if any and+ Other Liabilities net of Other Assets}}{\text{Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool, Terrorism Pool, etc. (v) Sundry creditors (due to Policyholders). Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Third Party Pool, Terrorism pool, etc.}}$	93%	71%
16	Net earning ratio	$\frac{\text{Profit after tax} / \text{Net Premium written}}{\text{Net Premium written}}$	3%	0
17	Return on net worth ratio	$\frac{\text{Profit after tax} / \text{Net Worth}}{\text{Net Worth}}$	NA	NA
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	$\frac{\text{to be taken from solvency margin reporting}}{\text{to be taken from NPA reporting}}$	213%	207%
19	NPA Ratio	$\frac{\text{Gross NPA Ratio}}{\text{Net NPA Ratio}}$	NA	NA
20	Debt Equity Ratio	$\frac{\text{Debt}=(\text{Equity})}{\text{Debt}=(\text{Borrowings}+\text{Redeemable Preference shares, if any})}$	NA	NA
21	Debt Service Coverage Ratio	$\frac{\text{Equity}=\text{Shareholders' Funds excluding Redeemable Preference shares, if any}}{\text{Earnings before Interest and Tax/ Interest and Principal Instalments Due}}$	NA	NA
22	Interest Service Coverage Ratio	$\frac{\text{Earnings before Interest and Tax/ Interest due}}{\text{Profit/(loss) after tax / No. of shares}}$	NA	NA
23	Earnings per share	$\frac{\text{Profit/(loss) after tax / No. of shares}}{\text{Net worth} / \text{No. of shares}}$	NA	NA
24	Book value per share	$\frac{\text{Net worth} / \text{No. of shares}}{\text{Net worth} / \text{No. of shares}}$	NA	NA

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

** Segmental Reporting up to the quarter

Segments year ended on March 31, 2022	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio	Underwriting balance ratio
FIRE										
Current Period	47%	100%	13%	NA	NA	44%	NA	78%	89%	20%
Previous Period	157%	100%	17%	NA	NA	34%	NA	79%	74%	7%
Marine										
Current Period	86%	100%	17%	NA	NA	80%	NA	119%	133%	-24%
Previous Period	107%	100%	18%	NA	NA	73%	NA	118%	118%	-33%
Public Product Liability										
Current Period	366%	100%	26%	NA	NA	48%	NA	102%	71%	-3%
Previous Period	163%	100%	16%	NA	NA	65%	NA	109%	100%	-19%
Crop Insurance										
Current Period	0%	100%	5%	NA	NA	-4%	NA	23%	52%	77%
Previous Period	50%	100%	5%	NA	NA	10%	NA	43%	57%	57%
Other segments **										
Current Period	4549%	100%	14%	NA	NA	59%	NA	90%	81%	-21%
Previous Period	0%	100%	27%	NA	NA	1%	NA	55%	46%	36%
Total Miscellaneous										
Current Period	248%	100%	17%	NA	NA	38%	NA	77%	71%	12%
Previous Period	76%	100%	9%	NA	NA	24%	NA	61%	70%	36%
Total-Current Period	87%	100%	15%	NA	NA	53%	NA	91%	98%	5%
Total-Previous Period	127%	100%	16%	NA	NA	44%	NA	88%	87%	0

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

RELATED PARTY TRANSACTIONS SCHEDULE FOR THE PERIOD ENDED ON MARCH 31, 2022.**PART-A Related Party Transactions**

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received ¹ (Rs. in Lakhs)	
				For the year ended March 31, 2022	For the year ended March 31, 2021
				NOT APPLICABLE	

¹including the premium flow through Associates/ Group companies as agents and intermediaries**PART-B Related Party Transaction Balances**

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)

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

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

RECEIPT AND PAYMENTS SCHEDULE FOR THE PERIOD ENDED ON MARCH 31, 2022.

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

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

(Amount in Rs. Lakhs)		
	For the year ended March 31, 2022	For the year ended March 31, 2021
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	6,749	3,532
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	(971)	(579)
Payments of other operating expenses	(15)	(4)
Preliminary and pre-operative expenses		
Deposits, advances and staff loans		
Income taxes paid (Net)	(155)	(109)
Good & Service tax paid	(735)	(341)
Other payments		
Cash flows before extraordinary items		
Cash flow from extraordinary operations		
Net cash flow from operating activities	4,873	2,499
Cash flows from investing activities:		
Purchase of fixed assets		
Proceeds from sale of fixed assets		
Purchases of investments		
Loans disbursed		
Sales of investments		
Repayments received		
Rents/Interests/ Dividends received		
Investments in money market instruments and in liquid mutual funds (Net) ^(a)		
Expenses related to investments		
Net cash flow from investing activities		
Cash flows from financing activities:		
Proceeds from issuance of share capital		
Proceeds from borrowing		
Repayments of borrowing		
Interest/dividends paid		
Net cash flow from financing activities		
Effect of foreign exchange rates on cash and cash equivalents, net		
Net increase in cash and cash equivalents:	4,873	2,499
Cash and cash equivalents at the beginning of the year	3,042	543
Cash and cash equivalents at the end of the year	7,915	3,042

Notes: -

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

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

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)

STATEMENT OF ADMISSIBLE ASSETS :

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

SOLVENCY MARGIN GI-TA FOR THE PERIOD ENDED ON MARCH 31, 2022.

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS			
	Policyholders as per NL-12 A of BS			
(A)	Total Investments as per BS			
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
(C)	Fixed assets as per BS			
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation			
	Current Assets:			
(E)	Cash & Bank Balances as per BS	7,915		7,915
(F)	Advances and Other assets as per BS	2,417		2,417
(G)	Total Current Assets as per BS...(E)+(F)	10,332		10,332
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	29		
(I)	Loans as per BS			
(J)	Fair value change account subject to minimum of zero			
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	10,332		
	Add: Assigned Central Capital Allocation as per books of Lloyd's India (L) - added this row here		11,459	
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	29		
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	10,303	11,459	21,762
				(All amounts in Rupees of Lakhs)
Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a)			
	(b)			
	(c)			
			
	Inadmissible current assets			
	(a)			
	(b)			
	(c)			
			

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

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

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

SOLVENCY MARGIN GI-TR FOR THE PERIOD ENDED ON MARCH 31, 2022.

STATEMENT OF LIABILITIES

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,067	2,067
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	2,067	2,067
(d)	Outstanding Claim Reserve (other than IBNR reserve)	1,282	1,282
(e)	IBNR reserve	3,097	3,097
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	6,446	6,446

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

SOLVENCY MARGIN TABLE IA FOR THE PERIOD ENDED ON MARCH 31, 2022.

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on March 31, 2022

(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	2,871	2,871	1,187	1,187	574	356	574
2	Marine Cargo	1,987	1,987	1,411	1,411	397	423	423
3	Marine - Other than Marine Cargo	(0)	(0)	8	8	(0)	2	2
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liability	707	707	331	331	141	99	141
8	Health	-	-	-	-	-	-	-
9	Miscellaneous	702	702	205	205	140	62	140
10	Crop	336	336	46	46	67	14	67
	Total	6,604	6,604	3,188	3,188			1,349

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

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)**Name of the Insurer: Lloyd's India****Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017****SOLVENCY MARGIN TABLE IB FOR THE PERIOD ENDED ON MARCH 31, 2022.**

(All amounts in Rupees of Lakhs)

(1) ITEM NO.	(2) DESCRIPTION	(3) AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	10,303
	Deduct:	
(B)	Current Liabilities as per BS	8,463
(C)	Provisions as per BS	2,103
(D)	Other Liabilities	
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	(263)
	Shareholder's FUNDS	
(F)	Available Assets	11,459
	Deduct:	
(G)	Other Liabilities	
(H)	Excess in Shareholder's funds (F-G)	11,459
(I)	Total ASM (E+H)	11,196
(J)	Total RSM	5,250
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	213%

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

PRODUCTS INFORMATION FOR THE PERIOD ENDED ON MARCH 31, 2022.

Products Information						
<i>List below the products and/or add-ons introduced during the period</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business^(a)	Category of product	Date of allotment of UIN
1	NOT APPLICABLE					
2						
..						
n						

Note: -

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

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

PART - A

Name of the Insurer: Lloyd's India

Registration No.Lloyd's001 and Date of Registration with the IRDAI January 17, 2017

STATEMENT OF ASSETS FOR THE PERIOD ENDED ON MARCH 31, 2022.

(Business within India)

Periodicity of Submission: YEARLY

(Rs. in Lakhs)

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

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

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

PART - B

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

PRODUCTS INFORMATION FOR THE PERIOD ENDED ON MARCH 31, 2022.

Statement of Accretion of Assets

(Rs. Lakhs)

(Business within India)

Periodicity of Submission : YEARLY

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

Note:

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

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

DETAIL REGARDING DEBT SECURITIES FOR THE PERIOD ENDED ON MARCH 31, 2022.

(Amount in Rs. Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As At March 31, 2022	as % of total for this class	As at March 31, 2021	as % of total for this class	As At March 31, 2022	as % of total for this class	As at March 31, 2021	as % of total for this class
Break down by credit rating	NOT APPLICABLE							
AAA rated								
AA or better								
Rated below AA but above A								
Rated below A but above B								
Any other (Please specify)								
Total (A)								
BREAKDOWN BY RESIDUAL MATURITY	NOT APPLICABLE							
Up to 1 year								
more than 1 year and upto 3years								
More than 3years and up to 7years								
More than 7 years and up to 10 years								
above 10 years								
Any other (Please specify)								
Total (B)								
Breakdown by type of the issuer	NOT APPLICABLE							
a. Central Government								
b. State Government								
c. Corporate Securities								
Any other (Please specify)								
Total (C)								

Note

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

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

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

FORM NL-30 - DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

DETAILS OF NON-PERFORMING ASSETS FOR THE PERIOD ENDED ON MARCH 31, 2022.

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021
1	Investments Assets	NOT APPLICABLE									
2	Gross NPA										
3	% of Gross NPA on Investment Assets (2/1)										
4	Provision made on NPA										
5	Provision as a % of NPA (4/2)										
6	Provision on Standard Assets										
7	Net Investment Assets (1-4)										
8	Net NPA (2-4)										
9	% of Net NPA to Net Investment Assets (8/7)										
10	Write off made during the period										

Note:

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

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

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT FOR THE PERIOD ENDED ON MARCH 31, 2022.

Name of the Fund _____

Periodicity of Submission: ANNUALLY

(Amount in Rs. Lakhs)

No.	Category of Investment	Category Code	For the year ended March 31, 2022				For the year ended March 31, 2021			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			NOT APPLICABLE							
	TOTAL									

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

4 FORM shall be prepared in respect of each fund.

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

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

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

STATEMENT OF DOWN GRADED INVESTMENTS FOR THE PERIOD ENDED ON MARCH 31, 2022.

(Amount in Rs. Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	During the Quarter ¹								NOT APPLICABLE
B.	As on Date ²								

Note:

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

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

REINSURANCE/RETROCESSION RISK CONCENTRATION FOR THE PERIOD ENDED ON MARCH 31, 2022.

(Amount in Rs. Lakhs)

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

NOT APPLICABLE

Note:-

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

(b) Figures are to be provided upto the quarter

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

GEOGRAPHICAL DISTRIBUTION OF BUSINESS FOR THE PERIOD ENDED ON MARCH 31, 2022.

(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Fire		Marine Hull		Marine Cargo		Total Marine		Public/ Product Liability		Crop Insurance		Other segments ^(b)		Total Miscellaneous		Total		
		For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	
	STATES^c																			
1	Andhra Pradesh																			
2	Arunachal Pradesh																			
3	Assam																			
4	Bihar																			
5	Chhattisgarh																			
6	Goa																			
7	Gujarat																			
8	Haryana																			
9	Himachal Pradesh																			
10	Jharkhand																			
11	Karnataka																			
12	Kerala																			
13	Madhya Pradesh																			
14	Maharashtra																			
15	Manipur																			
16	Meghalaya																			
17	Mizoram																			
18	Nagaland																			
19	Odisha																			
20	Punjab																			
21	Rajasthan																			
22	Sikkim																			
23	Tamil Nadu																			
24	Telangana																			
25	Tripura																			
26	Uttarakhand																			
27	Uttar Pradesh																			
28	West Bengal																			
	TOTAL (A)																			
	UNION TERRITORIES^c																			
1	Andaman and Nicobar Islands																			
2	Chandigarh																			
3	Dadra and Nagar Haveli																			
4	Daman & Diu																			
5	Govt. of NCT of Delhi																			
6	Jammu & Kashmir																			
7	Ladakh																			
8	Lakshadweep																			
9	Puducherry																			
	TOTAL (B)																			
	Outside India																			
1	TOTAL (C)																			
	Grand Total (A)+(B)+(C)																			

NOT APPLICABLE

Note :-

- (a) The grand total of GROSS DIRECT PREMIUM UNDERWRITTEN is consistent with the all relevant NL forms
- (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (c) Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement
- (d) For the Quarter and Upto the Quarter information are to be shown in separate sheets

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

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS FOR THE PERIOD ENDED ON MARCH 31, 2022.

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year		upto the quarter		Up to the corresponding quarter of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	NOT APPLICABLE							
2	Marine Cargo								
3	Marine Other than Cargo								
4	Motor OD								
5	Motor TP								
6	Health								
7	Personal Accident								
8	Travel								
9	Workmen's Compensation/ Employer's liability								
10	Public/ Product Liability								
11	Engineering								
12	Aviation								
13	Crop Insurance								
14	Other segments **								
15	Miscellaneous								

Notes:

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

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

BUSINESS -CHANNELS WISE FOR THE PERIOD ENDED ON MARCH 31, 2022.

Sl.No.	Channels	For the year ended March 31, 2022		For the year ended March 31, 2021		For the year ended March 31, 2022		For the year ended March 31, 2021	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents								
2	Corporate Agents-Banks								
3	Corporate Agents -Others								
4	Brokers								
5	Micro Agents								
6	Direct Business								
	-Officers/Employees								
	-Online (Through Company Website)								
	-Others								
7	Common Service Centres(CSC)								
8	Insurance Marketing Firm								
9	Point of sales person (Direct)								
10	MISP (Direct)								
11	Web Aggregators								
12	Referral Arrangements								
13	Other (to be sepcified)								
	(i) _____								
	(ii) _____								
	Total (A)								
14	Business outside India (B)								
	Grand Total (A+B)								

NOT APPLICABLE

Note:

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

FORM NL-37-CLAIMS DATA

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

CLAIMS DATA FOR THE PERIOD ENDED ON MARCH 31, 2022.

																			No. of claims only	
Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period																			
2	Claims reported during the period																			
	(a) Booked During the period																			
	(b) Reopened during the Period																			
	(c) Other Adjustment (to be specified)																			
3	Claims Settled during the period																			
	(a) paid during the period																			
	(b) Other Adjustment (to be specified)																			
4	Claims Repudiated during the period																			
	Other Adjustment (to be specified)	NOT APPLICABLE																		
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)																			
6	Claims O/S at End of the period																			
	Less than 3months																			
	3 months to 6 months																			
	6months to 1 year																			
	1year and above																			

Notes:-

(a) The Claims O/S figures are consistent with all relevant NL forms

(b) Repudiated means rejected, partial rejection on account of policy terms and conditions

(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

																			(Amount in Rs. Lakhs)	
Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation / Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period																			
2	Claims reported during the period																			
	(a) Booked During the period																			
	(b) Reopened during the Period																			
	(c) Other Adjustment (to be specified)																			
3	Claims Settled during the period																			
	(a) paid during the period																			
	(b) Other Adjustment (to be specified)																			
4	Claims Repudiated during the period																			
	Other Adjustment (to be specified)	NOT APPLICABLE																		
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)																			
6	Claims O/S at End of the period																			
	Less than 3months																			
	3 months to 6 months																			
	6months to 1 year																			
	1year and above																			

Notes:-

(a) The Claims O/S figures are consistent with all relevant NL forms

(b) Repudiated means rejected, partial rejection on account of policy terms and conditions

(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Particulars	Accident Year Cohort											
	YE 31- Mar-X-10 ¹	YE 31- Mar-X-9	YE 31- Mar-X-8	YE 31- Mar-X-7	YE 31- Mar-X-6	YE 31- Mar-X-5	YE 31- Mar-X-4	YE 31- Mar-X-3	YE 31- Mar-X-2	YE 31- Mar-X-1	YE 31- Mar-X	
A] Ultimate Net loss Cost - Original Estimate	NOT APPLICABLE											
B] Net Claims Provisions²												
C] Cumulative Payment as of												
one year later - 1st Diagonal												
two year later - 2nd Diagonal												
three year later - 3rd Diagonal												
four year later - 4th Diagonal												
five year later - 5th Diagonal												
six year later - 6th Diagonal												
seven year later - 7th Diagonal												
eight year later - 8th Diagonal												
nine year later - 9th Diagonal												
ten year later - 10th Diagonal												
eleven year later - 11th Diagonal												
D] Ultimate Net Loss Cost re-estimated	NOT APPLICABLE											
one year later - 1st Diagonal												
two year later - 2nd Diagonal												
three year later - 3rd Diagonal												
four year later - 4th Diagonal												
five year later - 5th Diagonal												
six year later - 6th Diagonal												
seven year later - 7th Diagonal												
eight year later - 8th Diagonal												
nine year later - 9th Diagonal												
ten year later - 10th Diagonal												
eleven year later - 11th Diagonal												
Favourable / (unfavorable) development³ Amount (A-D)	NOT APPLICABLE											
In %												
[(A-D)/A]												

Note:-

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

FORM NL-39- AGEING OF CLAIMS - NA

Name of the Insurer: Lloyd's India

Registration No. Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

AGEING OF CLAIMS FOR THE PERIOD ENDED ON MARCH 31, 2022.

For the Year ending March 31, 2022

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)						
Sl.No.	Line of Business	No. of claims paid		Amount of claims paid		Total No. of claims paid
		For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022
1	Fire					
2	Marine Cargo					
3	Marine Other than Cargo					
4	Motor OD					
5	Motor TP					
6	Health					
7	Personal Accident					
8	Travel					
9	Workmen's Compensation/ Employer's liability					
10	Public/ Product Liability					
11	Engineering					
12	Aviation					
13	Crop Insurance					
14	Other segments ^(a)					
15	Miscellaneous					

NOT APPLICABLE

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

For the Year ending March 31, 2022

(Rs in Lakhs)

Ageing of Claims (Claims paid)						
Sl.No.	Line of Business	No. of claims paid		Amount of claims paid		Total No. of claims paid
		For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2021	For the year ended March 31, 2022
1	Fire					
2	Marine Cargo					
3	Marine Other than Cargo					
4	Motor OD					
5	Motor TP					
6	Health					
7	Personal Accident					
8	Travel					
9	Workmen's Compensation/ Employer's liability					
10	Public/ Product Liability					
11	Engineering					
12	Aviation					
13	Crop Insurance					
14	Other segments ^(a)					
15	Miscellaneous					

NOT APPLICABLE

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

FORM NL-40-UNDERWRITING PERFORMANCE

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

UNDERWRITING PERFORMANCE SUMMARY FOR THE PERIOD ENDED ON MARCH 31, 2022.

Segmental performance upto March 2022

(Amount in Lakhs)

Particulars	Grand Total
Premium	
Gross Direct Premium	
Gross Written Premium	
Net Written Premium	660,358
Net Earned Premium (A)	583,167
Claims	
Claims (Gross)	
Claims incurred (Net) (B)	311,288
Commission	
Commission-Gross	
Commission-Net (C)	99,853
Total Operating expenses (D)	144,065
Premium deficiency (E)	
Underwriting Result (F=A-B-C-D-E)	27,961
Underwriting Ratio =(f)*100/(A)	5

Note:

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

FORM NL-41 OFFICES INFORMATION - NA

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

OFFICES INFORMATION FOR THE PERIOD ENDED ON MARCH 31, 2022.

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

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	NOT APPLICABLE	
Recruitments during the quarter		
Attrition during the quarter		
Number at the end of the quarter		

FORM NL-42 - BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS FOR THE PERIOD ENDED ON MARCH 31, 2022.

Board of Directors and Key Management Persons			
Sl. No.	Name of person	Role / Designation	Details of change in the period, if any
1	Shankar Garigiparthi	Country Manager & CEO	-
2	Shefali Sehvani	Chief Financial Officer	-
3	Sonali Chawda	Chief Compliance Officer	-

Notes:-

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

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

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

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

RURAL & SOCIAL OBLIGATIONS FOR THE PERIOD ENDED ON MARCH 31, 2022.

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	NOT APPLICABLE		
		Social			
2	MARINE CARGO	Rural			
		Social			
3	MARINE OTHER THAN CARGO	Rural			
		Social			
4	MOTOR OD	Rural			
		Social			
5	MOTOR TP	Rural			
		Social			
6	HEALTH	Rural			
		Social			
7	PERSONAL ACCIDENT	Rural			
		Social			
8	TRAVEL	Rural			
		Social			
9	Workmen's Compensation/ Employer's liability	Rural			
		Social			
10	Public/ Product Liability	Rural			
		Social			
11	Engineering	Rural			
		Social			
12	Aviation	Rural			
		Social			
13	Other Segment ^(a)	Rural			
		Social			
14	Miscellaneous	Rural			
		Social			
	Total	Rural			
		Social			

Notes:

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

(b) Premium Collected means gross direct written premium

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

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

- (i) Name of the Insurer: Lloyd's India
- (ii) Registration No.Lloyd's/001 and Date of Registration with the IRDAI: January 17, 2017
- (iii) Gross Direct Premium Income during immediate preceding FY: _____
- (iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: _____
- (v) Obligation of the Insurer to be met in a financial year _____

Statement Period: MARCH 31, 2022

(Amount in Rs. Lakhs)

Items	For the year ended March 31, 2022	For the year ended March 31, 2021
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	NOT APPLICABLE	
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)		
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)		
Total Gross Direct Motor Own damage Insurance Business Premium		
Total Gross Direct Premium Income		

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

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

GREIVANCE DISPOSAL FOR THE PERIOD ENDED ON MARCH 31, 2022.

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related							
b)	Claims Related							
c)	Policy Related							
d)	Premium Related							
e)	Refund Related							
f)	Coverage Related							
g)	Cover Note Related							
h)	Product Related							
i)	Others (to be specified)							
	(i) _____							
	(ii) _____							
	Total							
2	Total No. of policies during previous year:							NOT APPLICABLE
3	Total No. of claims during previous year:							NOT APPLICABLE
4	Total No. of policies during current year:							NOT APPLICABLE
5	Total No. of claims during current year:							NOT APPLICABLE
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):							NOT APPLICABLE
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):							NOT APPLICABLE
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days							NOT APPLICABLE
b)	15 - 30 days							
c)	30 - 90 days							
d)	90 days & Beyond							
	Total Number of Complaints							

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

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE - NA

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

VOTING ACTIVITY DISCLOSURE FOR THE PERIOD ENDED ON MARCH 31, 2022.

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
NOT APPLICABLE							

FROM NL- 47 - NA

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

PROFILE & PERFORMANCE HEALTH INSURANCE, PERSONAL ACCIDENT & TRAVEL INSURANCE FOR THE PERIOD ENDED ON MARCH 31, 2022.

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

S.N	UIN	Name of the Product	No. Of Lives Insured	Date of Launch (DD-MM-YYYY)	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiated (in terms of number of claims)	No. Of Complaints Received	No. Of Complaints Resolved	% of policies renewed out of total no. Of policies	Age-wise distribution of Policies (classification of policies based on the age of the policy)					Total No. Of Policies
												No of Policies in its 1st Year	No of Policies completed 1 year and more than 1 years and less than 3 years	No of Policies completed 3 years not more than 3 years but Less than 5 Years	No of Policies completed 5years or more than 5 years But less than 10 years	No of Policies completed 10 years and more than 10 years	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q=l+m+n+o+p
1																	
2																	
3																	
4																	
5																	

NOT APPLICABLE

FORM NO. NL-48

Name of the Insurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

HEALTH SERVICES FOR THE PERIOD ENDED ON MARCH 31, 2022.

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

Information as at

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

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

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

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

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

Description	Individual	Group	Government
Number of policies serviced	NOT APPLICABLE		
Number of lives serviced			

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

Name of the State	Name of the Districts

d. Data of number of claims processed:

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

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

S. No.	Description	Individual Policies (In %)		Group Policies (In %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	NOT APPLICABLE			
2	Within 1-2 hours				
3	Within 2-6 hours				
4	Within 6-12 hours				
5	Within 12-24 hours				
6	>24 hours				
	Total				

Percentage to be calculated on total of the respective column.

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

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

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

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	NOT APPLICABLE							
Between 1-3 months								
Between 3 to 6 months								
More than 6 months								
Total								

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time