

RELIANCE GENERAL INSURANCE COMPANY LIMITED

DISCLOSURES - NON- LIFE INSURANCE COMPANIES

S.No.	Form No	Description
1	NL-1-B-RA	<u>Revenue Account</u>
2	NL-2-B-PL	<u>Profit and Loss Account</u>
3	NL-3-B-BS	<u>Balance Sheet</u>
4	NL-4-PREMIUM SCHEDULE	<u>Premium</u>
5	NL-5-CLAIMS SCHEDULE	<u>Claims Incurred</u>
6	NL-6-COMMISSION SCHEDULE	<u>Commission</u>
7	NL-7-OPERATING EXPENSES SCHEDULE	<u>Operating Expenses</u>
8	NL-8-SHARE CAPITAL SCHEDULE	<u>Share Capital</u>
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	<u>Pattern of Shareholding</u>
	NL-9A-SHAREHOLDING PATTERN SCHEDULE	<u>Pattern of Shareholding-Annexure A</u>
10	NL-10-RESERVE AND SURPLUS SCHEDULE	<u>Reserves and Surplus</u>
11	NL-11-BORROWING SCHEDULE	<u>Borrowings</u>
12	NL-12- INVESTMENT SCHEDULE (SHAREHOLDERS)	<u>Investment</u>
	NL-12A-INVESTMENT SCHEDULE (POLICYHOLDERS) AGGREGATE VALUE OF INVESTMENTS OTHER THAN EQUITY SHARES AND MUTUAL FUND	
13	NL-13-LOANS SCHEDULE	<u>Loans</u>
14	NL-14-FIXED ASSETS SCHEDULE	<u>Fixed Assets</u>
15	NL-15-CASH AND BANK BALANCE SCHEDULE	<u>Cash and Bank Balance</u>
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	<u>Advances & Other Assets</u>
17	NL-17-CURRENT LIABILITIES SCHEDULE	<u>Current Liabilities</u>
18	NL-18-PROVISIONS SCHEDULE	<u>Provisions</u>
19	NL-19-MISC EXPENDITURE SCHEDULE	<u>Misc Expenditure</u>
20	NL-20-ANALYTICAL RATIOS SCHEDULE	<u>Analytical Ratios</u>
21	NL-21-RELATED PARTY TRANSACTIONS SCHEDULE	<u>Related Party Transactions</u>
23	NL-23 - SOLVENCY MARGIN - GI-TA	<u>Statement of Admissible Assets</u>
24	NL-24 - SOLVENCY MARGIN - GI-TR	<u>Statement of Liabilities</u>
25	NL-25 - SOLVENCY MARGIN - GI-SM-TABLE IA	<u>Required Solvency Margin</u>
26	NL-26 - SOLVENCY MARGIN - GI-SM-TABLE IB	<u>Solvency Margin</u>
27	NL-27-PRODUCT INFORMATION	<u>Product Information</u>
28	NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS	<u>Investment assets and Accretion of Assets</u>
29	NL-29-DEBT SECURITIES	<u>Debt Securities</u>
30	NL-30-NON PERFORMING ASSETS	<u>Non performing assets</u>
31	NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT	<u>Investment and Investment Income</u>
32	NL-32-STATEMENT OF DOWN GRADED INVESTMENTS	<u>Down graded investment, Investment Rating and Infra investment rating</u>
33	NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION	<u>Reinsurance Risk Concentration</u>
34	NL-34-GEOGRAPHICAL DISTN OF BSNS	<u>Geographical Distribution of Business</u>
35	NL-35-BSNS RETURNS ACROSS LOB	<u>Quarterly Business Returns for different line of business (Premium amount and number of policies)</u>
36	NL-36-CHANNEL WISE PREMIUM	<u>Business channels</u>
37	NL-37-CLAIMS DATA	<u>Claims Data</u>
39	NL-39-AGEING OF CLAIMS	<u>Ageing of Claims</u>
40	NL-40-UNDERWRITING PERFORMANCE	<u>Segmental Underwriting Performance</u>
41	NL-41-OFFICE INFORMATION	<u>Office Information</u>
42	NL-42-KEY MANAGEMENT PERSONS	<u>Board of Directors & Management Person</u>
43	NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS	<u>Rural & Social Sector Obligations</u>
44	NL-44 MOTOR THIRD PARTY OBLIGATION	<u>Motor Third Party Obligation</u>
45	NL-45-GRIEVANCE DISPOSAL	<u>Grievance Disposal</u>
46	NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE	<u>Voting Activity disclosure under Stewardship Code</u>

FORM NL-1-B-RA

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

REVENUE ACCOUNT FOR THE PERIOD ENDED ON DECEMBER 31, 2022

Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total				(₹ lakhs)
		For Q3 2022-23	Up to Q3 2022-23	For Q3 2021-22	Up to Q3 2021-22	For Q3 2022-23	Up to Q3 2022-23	For Q3 2021-22	Up to Q3 2021-22	For Q3 2022-23	Up to Q3 2022-23	For Q3 2021-22	Up to Q3 2021-22	For Q3 2022-23	Up to Q3 2022-23	For Q3 2021-22	Up to Q3 2021-22	
		1 Premiums earned (Net)	NL-4	9,248	28,592	9,026	26,108	509	1,455	478	1,285	1,50,137	4,22,333	1,36,105	3,62,184	1,59,894	4,52,380	
2 Profit/ Loss on sale/redemption of Investments		85	224	134	333	7	19	12	33	2,527	6,206	3,608	8,689	2,619	6,450	3,753	9,056	
3 Interest, Dividend & Rent – Gross (Refer Note 1)		695	2,196	722	2,175	59	190	62	216	21,155	60,845	19,723	56,672	21,910	63,231	20,507	59,063	
Other (a) Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Investment income from terrorism/Nuclear Pool Income		440	642	352	703	-	-	-	-	86	161	69	173	526	802	421	876	
Exchange Gain / (Loss)		(0)	(0)	-	-	-	-	-	-	1	24	(7)	16	1	24	(7)	16	
Misc Income		-	-	-	-	-	-	-	-	17	42	22	49	17	42	22	49	
4 (b) Contribution from the Shareholders' Account																		
(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	18,453	32,524	13,035	18,970	18,453	32,524	13,035	18,970	
(ii) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (A)		10,468	31,654	10,233	29,319	576	1,665	552	1,534	1,92,375	5,22,135	1,72,555	4,46,755	2,03,420	5,55,453	1,83,341	4,77,607	
6 Claims Incurred (Net)	NL-5	1,057	7,070	2,714	9,428	374	1,441	492	1,432	1,22,965	3,44,215	1,08,101	2,91,759	1,24,396	3,52,726	1,11,307	3,02,619	
7 Commission	NL-6	(1,269)	(5,623)	(680)	(1,911)	(335)	(13)	(144)	(106)	(2,530)	(8,982)	761	(468)	(4,134)	(14,619)	(63)	(2,485)	
8 Operating Expenses related to Insurance Business	NL-7	4,008	14,159	3,212	10,520	189	681	164	564	58,169	1,49,476	44,070	1,17,410	62,366	1,64,315	47,447	1,28,494	
9 Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (B)		3,797	15,605	5,246	18,037	228	2,108	512	1,890	1,78,605	4,84,709	1,52,932	4,08,701	1,82,628	5,02,422	1,58,690	4,28,627	
10 Operating Profit/(Loss) C= (A - B)		6,671	16,048	4,987	11,283	349	(443)	40	(356)	13,771	37,425	19,622	38,054	20,791	53,031	24,651	48,981	
11 APPROPRIATIONS																		
Transfer to Shareholders' Account		6,671	16,048	4,987	11,283	349	(443)	40	(356)	13,771	37,425	19,622	38,054	20,791	53,031	24,651	48,981	
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (C)		6,671	16,048	4,987	11,283	349	(443)	40	(356)	13,771	37,425	19,622	38,054	20,791	53,031	24,651	48,981	

Note - 1

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For Q3 2022-23	Up to Q3 2022-23	For Q3 2021-22	Up to Q3 2021-22	For Q3 2022-23	Up to Q3 2022-23	For Q3 2021-22	Up to Q3 2021-22	For Q3 2022-23	Up to Q3 2022-23	For Q3 2021-22	Up to Q3 2021-22	For Q3 2022-23	Up to Q3 2022-23	For Q3 2021-22	Up to Q3 2021-22
Interest, Dividend & Rent	737	2,339	762	2,277	63	203	66	226	22,432	64,798	20,797	59,320	23,232	67,339	21,624	61,823
Add/Loss:-																
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(41)	(143)	(40)	(102)	(4)	(12)	(4)	(10)	(1,277)	(3,953)	(1,074)	(2,648)	(1,322)	(4,108)	(1,117)	(2,759)
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*	695	2,196	722	2,175	59	190	62	216	21,155	60,845	19,723	56,672	21,910	63,231	20,507	59,063

* Term cross implies inclusive of TDS

FORM NL-2-B-PL

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON DECEMBER 31, 2022

(₹ lakhs)

	Particulars	Schedule Ref. Form No.	For Q3 2022-23	Up to Q3 2022-23	For Q3 2021-22	Up to Q3 2021-22
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		6,671	16,048	4,987	11,283
	(b) Marine Insurance		349	(443)	41	(356)
	(c) Miscellaneous Insurance		13,771	37,426	19,624	38,054
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		5,677	14,041	4,355	11,721
	(b) Profit on sale of investments		619	1,449	802	1,786
	(c) (Loss on sale/ redemption of investments)		(23)	(105)	(57)	(71)
	(d) Amortization of Premium / Discount on Investments		(561)	(856)	(221)	(531)
3	OTHER INCOME					
	Profit/(Loss) on sale/discard of assets		5	6	4	7
	Miscellaneous Income		18	95	445	471
	Reversal of Equity impairment		1,037	1,058	-	4
	Excess Provision/bad debts Written Back		519	1,665	1,177	1,865
	TOTAL (A)		28,082	70,383	31,157	64,232
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	850	737	1,537
	(b) For doubtful debts		(31)	192	8,591	8,800
5	OTHER EXPENSES					
	Expenses other than those related to Insurance Business					
	(a) Employee's remuneration and welfare benefits		60	238	55	215
	(b) Managerial remuneration		74	816	46	912
	(c) Amortisation of Debenture Expenses		7	22	7	22
	(d) Interest on Statutory Liability		1	1	-	-
	(e) Contribution to policyholders Funds towards Excess EOM		18,453	32,524	13,036	18,970
	(f) Impairment on Equity Investments		-	-	-	-
	Finance Cost		-	-	5	40
	Interest on Non Convertible Debenture		528	1,577	529	1,577
	Bad debt w/off (Net of Provisions)		351	354	461	585
	Corporate Social Responsibility Expense		225	375	175	181
	Penalty		-	-	-	-
	Exchange Gain / (loss)		-	-	-	0
	TOTAL (B)		19,667	36,948	23,642	32,838
6	Profit/(Loss) Before Tax		8,415	33,435	7,515	31,394
7	Provision for Taxation					
	Current Tax		2,463	6,052	1,479	6,106
	Short Provision for earlier year		-	1,906	-	-
	Deferred Tax		-	-	-	-
	MAT Credit		-	4,173	1,213	5,555
8	Profit / (Loss) after tax		5,952	21,304	4,823	19,733
9	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	25	-	101
	(c) Dividend Distribution Tax		-	-	-	-
	(d) Debenture Redemption Reserve		-	-	-	-
	Balance of profit/ loss brought forward from last period		1,40,981	1,25,654	1,16,338	1,01,527
	Balance carried forward to Balance Sheet		1,46,933	1,46,933	1,21,160	1,21,160

Note: '0' denotes negligible amount.

FORM NL-3-B-BS

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

BALANCE SHEET AS AT DECEMBER 31, 2022

(₹ lakhs)			
Particulars	Schedule Ref. Form No.	As at December 31, 2022	As at December 31, 2021
SOURCES OF FUNDS			
Share Capital	NL-8	25,200	25,155
Share Application Money Pending Allotment		28	-
Reserves And Surplus	NL-10	2,26,388	1,99,907
Fair Value Change Account			
-Shareholders' Funds		229	919
-Policyholders' Funds		1,096	4,851
Borrowings	NL-11	23,000	23,000
TOTAL		2,75,941	2,53,832
APPLICATION OF FUNDS			
Investments-Shareholders	NL-12	2,86,072	2,20,783
Investments-Policyholders	NL-12A	13,71,994	11,65,332
Loans	NL-13	-	-
Fixed Assets	NL-14	9,757	8,852
Deferred Tax Asset (Net)		3,727	3,727
CURRENT ASSETS			
Cash and Bank Balances	NL-15	9,598	20,258
Advances and Other Assets	NL-16	3,21,571	2,60,679
Sub-Total (A)		3,31,169	2,80,938
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17	14,73,847	12,09,194
Provisions	NL-18	2,52,932	2,16,606
Sub-Total (B)		17,26,779	14,25,800
NET CURRENT ASSETS (C) = (A - B)		(13,95,610)	(11,44,862)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		2,75,941	2,53,832

CONTINGENT LIABILITIES

(₹ lakhs)			
Particulars		As at December 31, 2022	As at December 31, 2021
1. Partly paid-up investments		-	-
2. Claims, other than against policies, not acknowledged as debts by the company		6,530	6,542
3. Underwriting commitments outstanding (in respect of shares and securities)		-	-
4. Guarantees given by or on behalf of the Company		480	269
5. Statutory demands/ liabilities in dispute, not provided for		44,053	27,277
6. Reinsurance obligations to the extent not provided for in accounts		-	-
7. Others (see note (j) below)		139	139
TOTAL		51,202	34,228

Notes:

(a) The Company has received adverse order on the issue of wrong availment of Cenvat credit amounted to Rs 274,566 thousand for the period FY 2009 -10 to FY 2012-13. A penalty is also imposed on the said order of Rs 274,566 thousand excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same

(b) The Company has received adverse order on the issue of wrong availment of Cenvat credit on TP Pool amounted to Rs 462,837 thousand for the period FY 2011-12. A penalty is also imposed on the said order of Rs 462,837 thousand excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same.

(c) The Company has received adverse order on the issue of wrong availment of Cenvat credit on Services by Motor Vehicle Dealers amounted to Rs 335,141 thousand for the period FY 2010-11 to FY 2015-16. A penalty is also imposed on the said order of Rs 224,504 thousand excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same. Show Cause Notice for the subsequent period upto December 2017 has been received amounting to Rs 305,439 thousand.

(d) The Company has received order for levy of Penalty for failure to submit the Financials for the State of Andhra Pradesh & failure to attend the Summon issued by the Department amounting to Rs. 70 thousand for the period July 2017-March 2020 in the State of Andhra Pradesh. The Company is in the process of filing appeal against the same

(e) Company has deposited Rs 99255 thousands pursuant to proceedings on account of alleged ineligible Input Tax Credit on Reimbursement mode of Garage Claims & Salvage Deductions in the Repair Claims during the period July 2017 to March 2022.

(f) Company has deposited Rs 101,400 thousand pursuant to proceedings on account of alleged ineligible Input Tax Credit on Marketing activities during the period July 2017 to March 2022

(g) The Company had disputed the demand raised by the income tax department for section 14A disallowance for Rs 367 thousand for A.Y. 2007-08 and Rs.2,621 thousand for A.Y. 2017-18 and penalty u/s 271(1)(c) for Rs.6580 thousand for A.Y.2008-09

(h) The Company has disputed the demand raised of Rs. 3,77,151 thousand raised for A.Y. 2018-19 and has filed a rectification application u/s 154 of the Income Tax Act, 1961 and appeal with CIT (A)

i) The Company has disputed the demand of Rs. 14,77,954 thousand raised for A.Y. 2020-21 (F.Y. 2019-20) and has filed a rectification application u/s 154 of the Income Tax Act 1961 and appeal with CIT (A)

(j) Statutory bonus of Rs 13,925 thousand pursuant to retrospective amendment in the Bonus Act, 1965 for financial year 2014-15 have not been provided considering stay orders of Hon'ble Kerala High Court and Karnataka High Court

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23
Claims Paid (Direct)	4,020	12,782	2,049	6,145	16	360	2,065	6,506	26,879	82,798	23,783	82,298	50,662	1,65,096	19,544	99,672	1,320	3,098	259	568	21,123	63,337	588	1,444	18	40	1,805	3,377	-	440	9,245	93,016	500	2,894	83,940	3,29,645	90,028	3,48,933
Add: Re-insurance accepted to direct claim	340	680	17	357	-	-	17	357	-	-	-	-	-	0	-	0	-	-	-	-	0	-	-	-	-	-	32	35	-	-	-	0	0	32	36	369	1,073	
Less: Re-insurance Ceded to claims paid	2,627	9,759	1,594	5,017	16	359	1,610	5,376	12,848	37,880	4,891	17,614	17,739	55,494	1,038	3,913	214	506	36	53	1,288	4,472	29	71	1	2	1,080	1,998	-	240	6,731	67,712	84	1,716	26,951	1,31,705	31,189	1,46,840
Net Claim Paid	1,733	3,703	472	1,486	0	1	472	1,487	14,032	44,919	18,892	64,683	32,923	1,09,602	18,505	55,759	1,107	2,591	222	515	19,834	58,865	589	1,373	17	38	767	1,414	-	200	2,514	25,304	416	1,179	57,021	1,97,976	59,226	2,03,166
Add: Claims Outstanding at the end of the year	24,948	24,948	3,036	3,036	80	80	3,116	3,116	17,371	17,371	6,79,505	6,79,505	6,96,876	6,96,876	38,057	38,057	6,777	6,777	3,838	3,838	48,672	48,672	4,769	4,769	2,370	2,370	3,591	3,591	2,155	2,155	1,43,744	1,43,744	1,690	1,690	9,03,868	9,03,868	9,31,931	9,31,931
Less: Claims Outstanding at the beginning of the year	23,624	21,580	3,150	3,091	64	70	3,214	3,152	17,480	16,710	6,50,309	6,06,869	6,67,789	6,23,579	35,145	27,407	6,871	6,343	2,984	2,060	44,599	35,810	4,887	4,190	2,268	2,135	3,764	3,175	2,242	1,866	1,10,618	85,138	1,757	1,737	8,37,923	7,57,629	8,66,762	7,62,371
Net Incurred Claims	1,057	7,070	359	1,431	16	10	374	1,441	13,923	45,679	48,088	1,37,320	62,011	1,82,899	21,416	66,409	1,413	3,025	1,076	2,293	23,906	71,727	441	1,953	120	273	584	1,831	(87)	489	35,641	83,911	349	1,132	1,22,965	3,44,215	1,24,396	3,52,728
Claims Paid (Direct)	4,020	12,782	2,049	6,145	16	360	2,065	6,506	26,879	82,798	23,783	82,298	50,662	1,65,096	19,544	99,672	1,320	3,098	259	568	21,123	63,337	588	1,444	18	40	1,805	3,377	-	440	9,245	93,016	500	2,894	83,940	3,29,645	90,028	3,48,933
In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	3,525	3,525	1,413	1,413	70	70	1,483	1,483	8,289	8,289	5,14,416	5,14,416	5,22,705	5,22,705	10,966	10,966	2,900	2,900	1,895	1,895	15,761	15,761	1,593	1,593	1,348	1,348	752	752	1,249	1,249	1,42,634	1,42,634	754	754	6,86,798	6,86,798	6,91,806	6,91,806
Estimates of IBNR and IBNER at the beginning of the period (net)	3,473	3,514	1,438	1,477	60	65	1,498	1,542	8,148	8,287	4,88,833	4,46,708	4,96,781	4,54,995	10,638	8,428	2,773	2,882	1,640	1,461	15,051	12,769	1,619	1,568	1,343	1,165	715	742	1,366	1,054	1,08,979	82,922	715	689	6,26,568	5,55,904	6,31,539	5,60,959

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22
Claims Paid (Direct)	5,992	15,810	2,580	6,132	490	1,465	3,070	7,598	24,162	58,900	18,526	54,303	42,688	1,13,203	19,326	70,144	1,229	2,452	628	1,074	21,184	73,670	620	1,058	11	23	876	2,838	2	419	66,017	97,014	647	2,257	1,32,045	2,90,484	1,41,107	3,13,891
Add: Re-insurance accepted to direct claims	378	755	80	-	-	80	80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	47	-	-	-	0	-	4	47	461	861	
Less: Re-insurance Ceded to claims paid	4,383	11,306	2,326	5,462	489	1,460	2,815	6,922	6,917	15,661	4,049	11,771	10,966	27,432	3,002	10,710	325	702	32	56	3,359	11,468	31	53	1	2	517	1,710	2	419	47,752	66,688	191	1,570	62,810	1,09,341	70,017	1,27,565
Net Claim Paid	1,987	5,258	333	790	1	6	335	755	17,246	43,240	14,477	42,531	31,722	85,771	16,325	59,434	904	1,750	596	1,019	17,825	62,203	589	1,005	11	22	363	1,176	-	0	18,266	30,326	456	687	69,229	1,81,189	1,755	1,87,203
Add: Claims Outstanding at the end of the year	20,821	20,821	3,159	3,159	63	63	3,222	3,222	18,839	18,839	5,83,395	5,83,395	6,02,234	6,02,234	29,808	29,808	5,392	5,392	1,821	1,821	37,021	37,021	3,821	3,821	2,123	2,123	3,261	3,261	1,178	1,178	91,289	91,289	2,017	2,017	7,42,945	7,42,945	7,66,988	7,66,988
Less: Claims Outstanding at the beginning of the year	20,095	16,652	3,008	2,457	58	89	3,065	2,546	19,384	20,232	5,56,603	5,18,141	5,75,987	5,38,373	29,987	29,824	5,109	3,950	1,874	1,883	36,980	35,658	3,377	3,313	1,957	1,910	3,118	2,829	812	419	80,077	48,286	1,764	1,586	7,04,072	6,32,374	7,27,232	6,51,572
Net Incurred Claims	2,714	9,428	485	1,452	6	(20)	492	1,432	16,700	41,846	41,269	1,07,788	57,969	1,49,832	16,221	59,419	1,187	3,192	543	956	17,951	63,566	1,033	1,513	177	234	505	1,607	366	760	29,477	73,328	709	1,117	1,08,101	2,91,789	1,11,307	3,02,619
Claims Paid (Direct)	5,992	15,810	2,580	6,132	490	1,465	3,070	7,598	24,162	58,900	18,526	54,303	42,688	1,13,203	19,326	70,144	1,229	2,452	628	1,074	21,184	73,670	620	1,058	11	23	876	2,838	2	419	66,017	97,014	647	2,257	1,32,045	2,90,484	1,41,107	3,13,891
In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	3,519	3,519	1,469	1,469	57	57	1,526	1,526	8,495	8,495	4,26,232	4,26,232	4,34,727	4,34,727	8,336	8,336	2,587	2,587	1,391	1,391	12,224	12,224	1,577	1,577	1,084	1,084	731	731	580	580	90,136	90,136	705	705	5,41,765	5,41,765	5,46,810	5,46,810
Estimates of IBNR and IBNER at the beginning of the period (net)	3,567	3,567	1,380	1,380	52	52	1,432	1,432	8,249	8,249	3,89,977	3,98,977	4,07,226	4,07,226	8,170	8,170	2,387	2,387	1,140	1,140	11,696	11,696	1,471	1,471	927	927	702	702	391	391	78,948	78,948	692	682	5,02,043	5,02,043	5,07,042	5,07,042

FORM NL-6-COMMISSION SCHEDULE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
 Registration No. 103 and Date of Registration with the IRDAI: 23.10.2000

Particulars	FRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3		
	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23		
Commission & Remuneration	1,320	5,520	250	1,035	0	14	250	1,049	6,911	17,567	1,047	2,207	7,958	19,874	2,350	6,979	491	1,547	110	446	2,951	8,972	62	205	95	235	284	1,040	36	99	-	-	113	383	11,459	30,767	13,029	37,335
Rewards	227	1,162	92	206	0	5	92	211	3,373	3,881	-	-	3,373	3,881	113	207	19	49	35	143	197	399	22	70	17	62	95	207	0	3	-	-	35	35	3,860	4,666	4,189	6,029
Distribution fees	-	-	-	-	-	-	-	-	(1,770)	586	2	2	(1,768)	588	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(20)	418	588	(1,794)	588
Gross Commission	1,577	6,662	302	1,269	0	19	302	1,280	8,715	22,134	1,049	2,209	9,764	24,343	2,463	7,185	509	1,596	147	591	3,120	9,372	83	275	74	296	349	1,247	36	62	-	-	122	418	13,646	36,911	15,425	43,953
Less: Commission on Re-insurance	264	897	0	3	-	-	0	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Commission on Re-insurance Ceded	3,111	13,172	505	1,140	131	156	837	1,296	7,875	18,930	157	337	8,032	19,266	2,607	7,380	1,354	3,896	15	49	4,036	11,324	4	14	15	67	510	1,332	5	21	3,474	12,897	79	141	16,109	45,063	19,856	59,532
Less: Commission on Re-insurance Ceded	(1,289)	(6,623)	(264)	124	(131)	(137)	(335)	(13)	840	3,204	892	1,872	1,732	6,076	(205)	(196)	(845)	(2,305)	132	542	(917)	(1,953)	79	260	85	273	(154)	(63)	31	40	(3,474)	(12,897)	111	281	(2,530)	(6,982)	(4,134)	(14,619)

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

Individual Agents	173	621	113	328	-	-	113	328	612	1,536	285	608	897	2,144	427	1,224	16	51	32	113	476	1,389	45	140	30	95	80	210	-	-	-	-	16	42	1,542	4,020	1,828	4,989				
Corporate Agents-Bank/FI/HFC	236	644	1	2	-	-	1	2	(8,743)	209	(462)	24	(9,206)	233	1,353	2,794	349	1,002	(345)	7	1,358	3,802	3	8	1	1	5	9	-	-	-	-	71	191	(7,758)	4,244	(7,531)	4,890				
Corporate Agents-Others	4	(9)	-	0	-	-	0	1,495	3,995	8	24	1,503	4,019	196	441	51	151	0	(1)	247	591	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1,750	4,810	1,753	4,601			
Insurance Brokers	1,164	5,406	188	930	0	19	188	949	14,653	14,763	941	954	15,594	15,737	353	2,374	92	390	497	462	902	3,226	36	127	43	200	263	1,029	36	62	-	-	35	183	16,908	20,564	16,261	26,919				
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
MSP (Direct)	-	-	-	-	-	-	-	-	583	586	2	2	585	588	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	585	588	585	588		
Web Aggregators	-	0	-	(0)	-	-	-	(0)	(513)	30	(257)	7	(770)	37	3	5	(0)	(0)	(0)	2	0	7	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	(770)	44	(770)	44	
Insurance Marketing Firm	0	-	-	-	-	-	-	-	(20)	4	(4)	1	(24)	5	3	1	-	(2)	-	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	(24)	6	(24)	6		
Common Service Centers	-	-	-	-	-	-	-	-	(249)	59	97	97	(152)	156	2	22	0	0	-	-	2	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(150)	178	(150)	178	
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Point of Sales (Direct)	-	(0)	(0)	(0)	-	-	(0)	897	931	440	494	1,337	1,425	127	324	1	2	7	7	135	333	-	(0)	-	(0)	-	(0)	-	-	-	-	-	-	-	-	-	-	(0)	1,472	1,757	1,472	1,757
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
TOTAL	1,577	6,662	301	1,269	0	19	301	1,280	8,715	22,134	1,049	2,209	9,764	24,343	2,463	7,185	509	1,596	146	590	3,118	9,371	83	275	74	296	349	1,247	36	62	-	-	122	418	13,646	36,911	15,425	43,953				
Commission and Rewards on (Excluding Reinsurance) Business written -	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
In India	1,577	6,662	301	1,269	0	19	301	1,280	8,715	22,134	1,049	2,209	9,764	24,343	2,463	7,185	509	1,596	146	590	3,118	9,371	83	275	74	296	349	1,247	36	62	-	-	122	418	13,646	36,911	15,425	43,953				
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				

Particulars	FRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3
	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22
Commission & Remuneration	1,317	5,554	176	707	(3)	(1)	173	706	7,125	17,163	727	1,911	7,852	19,074	1,435	4,594	224	493	72	146	1,730	5,233	66	194	73	257	219	843	(0)	33	-	-	141	359	10,082	25,952	11,572	32,351
Rewards	197	1,250	35	197	(1)	(1)	33	156	1,566	3,745	0	0	1,566	3,745	56	230	10	23	23	44	88	297	24	67	17	70	55	176	(7)	(7)	-	-	13	26	1,755	4,374	1,985	5,781
Distribution fees	-	-	-	-	-	-	-	-	278	624	9	9	287	633	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	1,514	6,904	211	864	(5)	(2)	206	862	8,968	21,532	736	1,920	9,704	23,452	1,490	4,824	233	517	94	189	1,818	5,530	90	261	90	326	274	1,019	(7)	26	-	-	154	385	12,124	31,000	13,844	38,766
Less: Commission on Re-insurance Accepted	225	414	0	5	-	-	0	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Commission	2,419	9,229	234	853	117	120	351	973	6,576	16,568	143	(650)	6,719	15,918	1,216	2,978	592	1,426	11	23	1,818	4,427	6	17	36	73	163	803	3	130	2,624	10,076	34	95	11,403	31,538	14,174	41,741
Less: Commission on Re-insurance Ceded	(680)	(1,911)	(22)	17	(122)	(123)	(144)	(105)	2,392	4,964	893	2,670	2,985	7,634	275	1,846	(358)	(899)	83	166	(0)	1,103	84	244	82	295	124	245	(11)	(104)	(2,824)	(10,876)	120	290	781	(468)	(63)	(2,485)</

FORM NL-8-SHARE CAPITAL SCHEDULEName of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

(₹ lakhs)			
	Particulars	As at December 31, 2022	As at December 31, 2021
1	Authorised Capital		
	30,00,00,000 (Previous Year 30,00,00,000) Equity Shares of Rs10 each	30,000	30,000
2	Issued Capital		
	25,19,98,344 (Previous Year 25,15,49,920) Equity Shares of Rs10 each	25,200	25,155
3	Subscribed Capital		
	25,19,98,344 (Previous Year 25,15,49,920) Equity Shares of Rs10 each	25,200	25,155
4	Called-up Capital		
	25,19,98,344 (Previous Year 25,15,49,920) Equity Shares of Rs10 each	25,200	25,155
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : (i) Preliminary Expenses (ii) Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	25,200	25,155

Note:

All the shares of the Company ("RGICL") held by Reliance Capital Limited ("Pledged Shares"), were, upon invocation of Pledge by IDBI Trusteeship Services Limited ("ITSL") during November 2019, transferred (in Demat form) from Reliance Capital Limited ("RCL") to ITSL. However, the Company did not register the said transfer in the Register of Beneficial Owners of the Shares maintained under Section 6A of the Insurance Act, 1938 and the same was also intimated to IRDAI. IRDAI vide its order dated December 27, 2019 had held that the transfer of Pledged Shares to ITSL upon invocation of pledge is null and void ab initio. Securities Appellate Tribunal ("SAT") vide its order dated February 27, 2020 had inter-alia recorded that, ITSL is holding the Pledged Shares as a Custodian and also directed that, so long as ITSL is holding Pledged Shares in the capacity as a trustee/ custodian, it will not exercise any control over RGICL or make changes or have a say in the management or decision-making process of RGICL or exercise any voting rights in respect of the shares of RGICL.

Further, the Company has also received the Declarations of Beneficial Interest under Section 6A(5) of the Insurance Act, 1938 read with Rule 17-AA of the Insurance Rules, 1939 w.r.t. the Pledged Shares held by the ITSL on behalf of the secured parties stating that their interest in the Pledged Shares is to the extent of the amount due and payable to them.

Further, ITSL has filed an Appeal before SAT, seeking an order inter alia directing IRDAI to further direct RGICL to furnish to ITSL all documents, information, and details requested by ITSL for the purposes of enabling the due diligence exercise by the potential purchasers to consummate the sale of the RGICL Shares. SAT vide its final order dated December 18, 2020 (Order) directed RGICL and RCL to provide the requisite information/ documents to ITSL as desired by them within 4 weeks from the Order date. In case of failure to provide the requisite information/documents to ITSL, it will be open to ITSL to approach IRDAI who will not only issue directions to RGICL & RCL to provide the requisite information to ITSL but would also proceed to take appropriate action under applicable Act and Regulations, etc. The Company has filed an appeal before the Supreme Court against the SAT order dated December 18, 2020 requesting to set aside the same.

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULEName of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at December 31, 2022		As at December 31, 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	25,15,49,920	99.82%	25,15,49,920	100.00%
· Foreign	-	-	-	-
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others				
· Employees	4,48,424	0.18%	-	-
TOTAL	25,19,98,344	100.00%	25,15,49,920	100.00%

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:
PARTICULARS OF THE SHAREHOLDING PATTERN OF THE RELIANCE GENERAL INSURANCE COMPANY LIMITED INSURANCE COMPANY, AS AT QUARTER ENDED DECEMBER 31, 2022

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):	-	-	-	-	-	-	-	-
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	i) Reliance Capital Limited	1	25,15,49,920	99.82	25,154.99	25,15,49,920.00	100.00	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-
	FII	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	21	83,932	0.03	8.39	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	2	3,48,492	0.14	34.85	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other								
	LLP	3	15,500	0.01	1.55	-	-	-	-
	HUF	1	500	-	0.05	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other	-	-	-	-	-	-	-	-
Total		28	25,19,98,344	100.00	25,199.83	25,15,49,920.00	100.00	-	-

Foot Notes:

Note: All the shares of the Company ("RGICL") held by Reliance Capital Limited ("Pledged Shares"), were, upon invocation of Pledge by IDBI Trusteeship Services Limited ("ITSL") during November 2019, transferred (in Demat form) from Reliance Capital Limited ("RCL") to ITSL. However, the Company did not register the said transfer in the Register of Beneficial Owners of the Shares maintained under Section 6A of the Insurance Act, 1938 and the same was also intimated to IRDAI. IRDAI vide its order dated December 27, 2019 had held that the transfer of Pledged Shares to ITSL upon invocation of pledge is null and void ab initio. Securities Appellate Tribunal ("SAT") vide its order dated February 27, 2020 had inter-alia recorded that, ITSL is holding the Pledged Shares as a Custodian and also directed that, so long as ITSL is holding Pledged Shares in the capacity as a trustee/ custodian, it will not exercise any control over RGICL or make changes or have a say in the management or decision-making process of RGICL or exercise any voting rights in respect of the shares of RGICL.

Further, the Company has also received the Declarations of Beneficial Interest under Section 6A(5) of the Insurance Act, 1938 read with Rule 17-AA of the Insurance Rules, 1939 w.r.t. the Pledged Shares held by the ITSL on behalf of the secured parties stating that their interest in the Pledged Shares is to the extent of the amount due and payable to them.

Further, ITSL has filed an Appeal before SAT, seeking an order inter alia directing IRDAI to further direct RGICL to furnish to ITSL all documents, information, and details requested by ITSL for the purposes of enabling the due diligence exercise by the potential purchasers to consummate the sale of the RGICL Shares. SAT vide its final order dated December 18, 2020 (Order) directed RGICL and RCL to provide the requisite information/ documents to ITSL as desired by them within 4 weeks from the Order date. In case of failure to provide the requisite information/documents to ITSL, it will be open to ITSL to approach IRDAI who will not only issue directions to RGICL & RCL to provide the requisite information to ITSL but would also proceed to take appropriate action under applicable Act and Regulations, etc. The Company has filed an appeal before the Supreme Court against the SAT order dated December 18, 2020 requesting to set aside the same.

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

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):								
	(i) Tina A Ambani	1	2,63,474	0.10%	26.35	-	-	-	-
	(ii) Jai Anmol A Ambani	1	28,487	0.01%	2.85	-	-	-	-
ii)	Bodies Corporate:								
	i) Reliance Inceptum Private Limited	1	1,53,964	0.06%	15.40	1,30,000	84.44	-	-
	ii) Reliance Innoventures Private Limited	1	4,450	0.00%	0.45	-	-	-	-
	iii) Reliance Infrastructure Consulting & Engineers Private Limited	1	17,75,991	0.70%	177.60	-	-	-	-
	iv) Reliance Infrastructure Management Private Limited					-	-	-	-
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert								
vi)	Any other								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
iii)	Any other								
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	28	2,968	0.00%	0.30	NA	NA	-	-
ii)	Foreign Portfolio Investors	6	10,03,344	0.40%	100.33	NA	NA	-	-
iii)	Financial Institutions/Banks	24	62,277	0.02%	6.23	NA	NA	-	-
iv)	Insurance Companies	3	76,65,170	3.03%	766.52	NA	NA	-	-
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								
	Banks	75	3,408	0.00%	0.34				
	FII	67	2,432	0.00%	0.24	NA	NA	-	-
				0.00%					
1.2)	Central Government/ State Government(s)/ President of India	47	39,500	0.02%	3.95	NA	NA	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	7,66,530	15,27,56,516	60.45%	15,275.65	NA	NA	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	952	6,60,32,593	26.13%	6,603.26	NA	NA	-	-
iii)	NBFCs registered with RBI	9	4,280	0.00%	0.43	NA	NA	-	-
iv)	Others:								
	- Trusts	131	38,590	0.02%	3.86	NA	NA	-	-
	- Non Resident Indian	9,594	50,94,194	2.02%	509.42	NA	NA	-	-
	- Clearing Members	27	57,459	0.02%	5.75	NA	NA	-	-
	- Non Resident Indian Non Repartriable								
	- Bodies Corporate	1,928	56,26,212	2.23%	562.62	NA	NA	-	-
	- IEPF	1	18,34,696	0.73%	183.47	NA	NA	-	-
v)	Any other								
	- Key Managerial Personnel	1	4	0.00%	0.00				
	- Foreign Nationals	4	259	0.00%	0.03				
	- Foreign Companies	10	932	0.00%	0.09				
	- HUF	7,670	75,60,939	2.99%	756.09				
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	1	10,96,763	0.43%	109.68	NA	NA	-	-
2.2)	Employee Benefit Trust	1	16,00,000	0.63%	160.00	NA	NA	-	-
2.3)	Any other (Please specify)								
Total		7.87.114	25.27.08.902	100.00%	25.270.89	1,30,000.00	0.05	-	-

FORM NL-10-RESERVE AND SURPLUS SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

	Particulars	As at December 31, 2022	As at December 31, 2021
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	77,070	76,671
	Add: Addition during the year	307	
	Closing Balance	77,377	76,671
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Debenture Redemption Reserve:	2,076	2,076
7	Balance of Profit in Profit & Loss Account	1,46,935	1,21,160
	TOTAL	2,26,388	1,99,907

FORM NL-11-BORROWINGS SCHEDULEName of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

(₹ lakhs)

	Particulars	As at December 31, 2022	As at December 31, 2021
1	Debentures/ Bonds	23,000	23,000
2	Banks	-	-
3	Financial Institutions	-	-
	TOTAL	23,000	23,000

DISCLOSURE FOR SECURED BORROWINGS

(₹ lakhs)

SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
NIL				

Particulars	NL -12		NL -12A		Total	
	Shareholders		Policyholders		As at December 31, 2022	As at December 31, 2021
	As at December 31, 2022	As at December 31, 2021	As at December 31, 2022	As at December 31, 2021		
LONG TERM INVESTMENTS						
1 Government securities and Government guaranteed bonds including Treasury Bills	86,534	58,744	4,15,013	3,10,062	5,01,546	3,68,806
2 Other Approved Securities	50,331	46,018	2,41,387	2,42,893	2,91,718	2,88,911
3 Other Investments					-	-
(a) Shares						
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	83,450	50,190	4,00,224	2,64,913	4,83,674	3,15,104
(e) Other Securities	2,243	-	10,757	-	13,000	-
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure and Housing	25,503	11,898	1,22,310	62,801	1,47,813	74,700
5 Other than Approved Investments	3,775	1,998	18,106	10,548	21,881	12,546
Less - Provision for diminution in the value of investment	(183)	(404)	(878)	(2,132)	(1,061)	(2,535)
TOTAL	2,51,653	1,68,446	12,06,918	8,89,085	14,58,571	10,57,531
SHORT TERM INVESTMENTS						
1 Government securities and Government guaranteed bonds including Treasury Bills	-	-	-	-	-	-
2 Other Approved Securities	-	242	-	1,279	-	1,521
3 Other Investments						
(a) Shares						
(aa) Equity	7,378	5,375	35,384	28,369	42,761	33,744
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	890	847	4,268	4,469	5,157	5,316
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	12,631	31,382	60,579	1,65,638	73,210	1,97,019
(e) Other Securities	6,654	7,421	31,910	39,167	38,564	46,587
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure and Housing	3,841	4,042	18,421	21,335	22,262	25,377
5 Other than Approved Investments	3,397	3,909	16,294	20,635	19,692	24,544
Less - Provision for diminution in the value of investment	(371)	(880)	(1,780)	(4,644)	(2,151)	(5,524)
TOTAL	34,420	52,337	1,65,076	2,76,246	1,99,495	3,28,584
GRNAD TOTAL	2,86,072	2,20,783	13,71,994	11,65,332	16,58,066	13,86,115

A) Aggregate value of investments other than Listed Equity Securities and Derivative Instruments

Particulars	Shareholders		Policyholders		Total	
	As at December 31, 2022	As at December 31, 2021	As at December 31, 2022	As at December 31, 2021	As at December 31, 2022	As at December 31, 2021
Long Term Investments--						
Book Value	2,51,838	1,68,851	12,07,806	8,91,227	14,59,644	10,60,078
Market Value	2,45,098	1,70,082	11,75,480	8,97,721	14,20,578	10,67,802
Short Term Investments--						
Book Value	23,959	44,807	1,14,906	2,36,497	1,38,865	2,81,303
Market Value	24,267	45,598	1,16,383	2,40,676	1,40,650	2,86,274

FORM NL-13-LOANS SCHEDULE

Name of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

(₹ lakhs)

	Particulars	As at December 31, 2022	As at December 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	-	-
	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	-	-
	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	-	-

Provisions against Non-performing Loans

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

FORM NL-14-FIXED ASSETS SCHEDULE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

(₹ lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	01-Apr-22	Additions	Deductions	December 31, 2022	01-Apr-22	For The Period	On Sales/	December 31, 2022	As at December 31, 2022	As at December 31, 2021
							Adjustments			
Goodwill										
Intangibles	15,925	1,619	-	17,544	9,237	1,790	-	11,027	6,517	4,357
Land-Freehold										
Leasehold Property	1,417	23	-	1,440	1,123	133	-	1,256	184	335
Buildings										
Furniture & Fittings	1,072	28	7	1,092	831	55	6	880	212	247
Information Technology Equipment	5,327	493	184	5,636	4,590	379	183	4,786	851	803
Vehicles	40	-	-	40	5	4	-	9	31	30
Office Equipment	2,376	136	6	2,505	1,871	148	6	2,012	493	442
Plant & Machinery	38	-	-	38	38	-	-	38	0	0
TOTAL	26,194	2,298	198	28,295	17,694	2,508	195	20,007	8,288	6,215
Work in progress	836	1,015	382	1,469	-	-	-	-	1,469	2,637
Grand Total	27,030	3,313	580	29,764	17,694	2,508	195	20,007	9,757	8,852
PREVIOUS YEAR	20,522	7,791	1,283	27,030	15,665	2,324	295	17,694	9,337	

FORM NL-15-CASH AND BANK BALANCE SCHEDULEName of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

(₹ lakhs)

	Particulars	As at December 31, 2022	As at December 31, 2021
1	Cash (including cheques, drafts and stamps)	108	92
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)*	189	541
	(bb) Others	-	-
	(b) Current Accounts**	5,666	16,401
	(c) Cheques on Hand	3,635	3,225
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	9,598	20,258
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES	9,598	20,258
	In India	9,598	20,258
	Outside India	-	-

*Short term deposit represents fixed deposit given to bank for bank guarantee.

**Out of above Rs 1,266 Lakhs (as at 31.12.2021 Rs 1,260 Lakhs & Rs 1,264 Lakhs as at 31.03.2022) are earmarked for specified purpose in a separate bank account.

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

(₹ lakhs)

	Particulars	As at December 31, 2022	As at December 31, 2021
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments		-
3	Prepayments	9,241	10,278.34
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,054	2,986
6	MAT Credit Entitlement	-	5,677
7	Others		
	- Rental & Other Deposits	3,804	3,774
	- Advances to Staff	284	283
	- Unutilized Goods and Service Tax Credit	9,517	12,896
	- Other Advances & Deposits	15,338	15,505
	Total Others	28,942	32,457
	- Less Provision for doubtful advances	(192)	(1,653)
	TOTAL (A)	39,045	49,746
	OTHER ASSETS		
1	Income accrued on investments	38,372.2	34,397
2	Outstanding Premiums	1,65,874.3	1,30,984
	Less: Provision for doubtful debts		(8,449)
3	Agents' Balances	104.5	47
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	67,619.7	47,392
	Less : Provisions for doubtful	(383.3)	(383)
6	Investments held for Unclaimed Amount of Policyholders	5,451.6	6,047
7	Others	-	-
8	Bank Balance / Investment on behalf of RHI	866.3	898
	Investments Sales- to be settled	4,620.6	-
	Repossessed Stock		-
	TOTAL (B)	2,82,526	2,10,934
	TOTAL (A+B)	3,21,571	2,60,680

FORM NL-17-CURRENT LIABILITIES SCHEFULEName of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

(₹ lakhs)

	Particulars	As at December 31, 2022	As at December 31, 2021
1	Agents' Balances	2,752	3,241
2	Balances due to other insurance companies	1,56,384	1,22,019
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	77,796	67,227
	(b) for Other Policies	13,006	12,363
5	Unallocated Premium	34,151	36,781
6	Sundry creditors	90,543	60,482
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	10,56,717	8,66,261
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	7,583	7,339
11	Income accrued on Unclaimed amounts	627	589
12	Interest payable on debentures/bonds	791	791
13	GST Liabilities	2,359	1,779
14	Others :		
	- Payable to policyholders*	2,050	993
	- Environmental Relief Fund Payable	1	1
	- Temporary Book Overdraft as per accounts	18,326	14,863
	- Investments Purchased-to be settle	-	-
	- Employee Related Payables	7,096	11,218
	- Surplus available to RHIL	866	898
	-Statutory Dues	2,799	2,349
	TOTAL	14,73,847	12,09,194

FORM NL-18-PROVISIONS SCHEDULEName of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

(₹ lakhs)

	Particulars	As at December 31, 2022	As at December 31, 2021
1	Reserve for Unexpired Risk	2,48,782	2,11,418
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	908	1,696
4	For Employee Benefits	-	-
	- For Gratuity	163.6	532
	- For Leave Encashment	95	86
	- For Phantom Share Liability	1,983	1,874
5	Others :		
	- For Risk Reserves	1,000	1,000
	For Dividend distribution tax	-	-
	TOTAL	2,52,932	2,16,606

FORM NL-19 MISC EXPENDITURE SCHEDULEName of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

MISC EXPENDITURE

(To the extent not written off or adjusted)

(₹ lakhs)

	Particulars	As at December 31, 2022	As at December 31, 2021
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Sl.No.	Particular	For the quarter ended December 31, 2022	Upto the period ended December 31, 2022	For the quarter ended December 31, 2021	Upto the period ended December 31, 2021
1	Gross Direct Premium Growth Rate**	14%	12.41%	18%	14%
2	Gross Direct Premium to Net worth Ratio	0.97	3.22	0.95	3.20
3	Growth rate of Net Worth	2.4%	9.4%	2%	10%
4	Net Retention Ratio**	64%	58%	56.73%	56%
5	Net Commission Ratio**	-3%	-3.08%	-0.05%	-1%
6	Expense of Management to Gross Direct Premium Ratio**	32%	25.72%	28.76%	23%
7	Expense of Management to Net Written Premium Ratio**	37%	31.54%	38.48%	30.8%
8	Net Incurred Claims to Net Earned Premium**	78%	77.97%	76.44%	78%
9	Claims paid to claims provisions**	4.6%	19%	6%	20%
10	Combined Ratio**	115%	109.52%	115%	108%
11	Investment income ratio	2%	5%	2%	6%
12	Technical Reserves to net premium ratio **	8.23	2.75	8.75	2.64
13	Underwriting balance ratio	-0.14	-0.11	(0.09)	-0.10
14	Operating Profit Ratio	1%	11.72%	8%	13%
15	Liquid Assets to liabilities ratio	0.16	0.16	0.32	0.32
16	Net earning ratio	4%	4%	4%	5%
17	Return on net worth ratio	2%	8%	2%	9%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.59	1.59	1.69	1.69
19	NPA Ratio				
	Gross NPA Ratio	0.5%	0.5%	1.2%	1.2%
	Net NPA Ratio	0.3%	0.3%	0.6%	0.6%
20	Debt Equity Ratio	0.09	0.09	0.10	0.10
21	Debt Service Coverage Ratio	16.94	22.20	15.08	20.41
22	Interest Service Coverage Ratio	16.94	22.20	15.08	20.41
23	Earnings per share	2.36	8.46	1.92	7.84
24	Book value per share	99.84	99.84	89.47	89.47

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

** Segmental Reporting up to the quarter ended on December 31, 2022

Segments Upto the quarter ended on December 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										
Up to Q3 2022-23	12%	34%	-16%	23%	61%	25%	28%	50%	1.37	0.45
Up to Q3 2021-22	9%	33%	-7%	22%	60%	36%	27%	66%	1.41	0.31
Marine Cargo										
Up to Q3 2022-23	27%	17%	8%	20%	118%	100%	35%	149%	2.24	(0.57)
Up to Q3 2021-22	28%	20%	1%	19%	92%	111%	17%	148%	2.44	(0.55)
Marine Hull										
Up to Q3 2022-23	-14%	2%	-475%	1%	70%	33%	1%	-438%	3.75	5.18
Up to Q3 2021-22	33%	2%	-407%	0%	0%	79%	6%	-320%	3.03	(4.51)
Total Marine										
Up to Q3 2022-23	20%	15%	-1%	18%	117%	99%	35%	139%	2.26	(0.45)
Up to Q3 2021-22	29%	17%	-7%	16%	91%	111%	17%	218%	2.45	(0.47)
Motor OD										
Up to Q3 2022-23	3%	46%	6%	37%	81%	71%	160%	118%	1.16	(0.10)
Up to Q3 2021-22	30%	55%	8%	38%	70%	55%	130%	99%	1.12	0.08
Motor TP										
Up to Q3 2022-23	14%	95%	1%	40%	42%	84%	9%	126%	5.39	(0.26)
Up to Q3 2021-22	-5%	94%	2%	35%	38%	86%	7%	119%	5.55	(0.28)
Total Motor										
Up to Q3 2022-23	9%	75%	2%	39%	52%	81%	14%	123%	4.52	(0.21)
Up to Q3 2021-22	8%	77%	4%	37%	48%	74%	12%	114%	4.15	(0.15)
Health										
Up to Q3 2022-23	34%	92%	3%	41%	45%	97%	112%	137%	0.98	(0.47)
Up to Q3 2021-22	3%	86%	2.9%	35%	40%	113%	152%	148%	1.00	(0.57)
Personal Accident										
Up to Q3 2022-23	96%	58%	-30%	35%	61%	57%	29%	68%	1.93	0.28
Up to Q3 2021-22	90%	61%	-22%	30%	49%	92%	37%	106%	2.58	(0.09)
Travel Insurance										
Up to Q3 2022-23	158%	92.8%	7%	44%	48%	31%	18%	78%	0.51	0.22
Up to Q3 2021-22	19%	93.4%	3%	37%	8%	17%	45%	59%	0.82	0.43
Total Health										
Up to Q3 2022-23	39%	87%	0%	40%	46%	88%	93%	122%	1.05	(0.35)
Up to Q3 2021-22	4%	87%	3%	35%	40%	108%	135%	144%	1.08	(0.52)
Workmen's Compensation										
Up to Q3 2022-23	5%	96%	11%	50%	52%	87%	30%	139%	2.64	(0.39)
Up to Q3 2021-22	30%	95%	11%	46%	48%	80%	25%	128%	2.35	(0.34)
Public/ Product Liability										
Up to Q3 2022-23	21%	54%	13%	32%	54%	18%	2%	71%	1.77	0.08
Up to Q3 2021-22	27%	49%	18%	30%	56%	17%	1%	71%	1.95	0.21
Engineering										
Up to Q3 2022-23	18%	23%	-2%	17%	73%	52%	42%	92%	1.41	0.04
Up to Q3 2021-22	26%	22%	8%	15%	68%	52%	40%	96%	1.52	0.02
Aviation										
Up to Q3 2022-23	-28%	40%	5%	20%	49%	59%	11%	106%	2.62	(0.06)
Up to Q3 2021-22	6%	23%	-15%	10%	41%	114%	0%	136%	1.77	(0.37)
Crop Insurance										
Up to Q3 2022-23	5%	40%	-12%	7%	16%	83%	29%	88%	1.40	0.12
Up to Q3 2021-22	25%	36%	-11%	6%	17%	79%	30%	86%	0.99	0.14
Other segments										
Up to Q3 2022-23	33%	58%	9%	31%	54%	38%	63%	87%	1.19	0.10
Up to Q3 2021-22	24%	60%	12%	31%	52%	48%	35%	86%	1.49	0.03
Total Miscellaneous										
Up to Q3 2022-23	12%	62%	-2.0%	26%	42%	82%	19%	114%	2.85	(0.15)
Up to Q3 2021-22	15%	60%	-0.1%	24%	39%	81%	69%	111%	2.73	(0.13)
Total-upto Q3 2022-23	12%	58%	-3%	26%	44%	78%	19%	110%	2.75	(0.11)
Total-upto Q3 2021-22	14%	56%	-1%	23%	41%	78%	20%	108%	2.64	(0.10)

PART-A Related Party Transactions - As at 31 December 2022

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ in Lakhs)			
				For the Quarter ended December 31, 2022	Upto the Quarter ended December 31, 2022	For the Quarter ended December 31, 2021	Upto the Quarter ended December 31, 2021
1	Reliance Capital Limited	Holding Company	Premium Received (net of refund)	0.76	89.16	1.53	147.05
			Management fees paid	41.21	149.21	150.00	450.00
			Reimbursement paid for IT services	10.80	90.97	0.22	55.76
			Dividend Payment	-	25.15	-	100.62
			Reimbursement paid for Insurance expenses	9.34	9.34	-	-
2	Reliance Securities Limited	Fellow Subsidiary	Premium Received (net of refund)	-	0.28	5.61	100.45
			Commission paid	1.06	8.19	2.02	14.41
			Reimbursement Paid for expenses(Rent, Communication,Electricity,canteen expenses)	-	-	0.94	9.09
			Brokerage paid for stock exchange trading	-	-	2.08	4.49
			Claim Paid	-	6.15	-	-
3	Reliance Nippon Life Insurance Company Limited (formerly Reliance Life Insurance Company Limited)	Fellow Subsidiary	Premium Received (net of refund)	12.89	736.66	-0.26	725.55
			Group Term Insurance Paid	191.72	205.22	371.93	374.33
			Reimbursement received for expenses(Rent, Communication,Electricity,canteen expenses, Others etc.)	-	-	0.84	1.99
4	Reliance Wealth Management Limited	Fellow Subsidiary	Premium Received (net of refund)	-	0.88	-	0.70
5	Reliance Money Solutions Private Limited	Fellow Subsidiary	Premium Received (net of refund)	-	-	-	0.17
6	Reliance Health Insurance Limited	Fellow Subsidiary	Reimbursement received for Insurance expenses	-	-	0.03	0.03
			Subscription charges recovered	-	0.70	-	-
			Premium Received (net of refund)	-	0.88	-	0.94
8	Reliance Financial Limited	Fellow Subsidiary	Premium Received (net of refund)	-	0.89	0.19	3.83
9	Reliance Commercial Finance Limited (formerly Reliance Gilts Limited)	Fellow Subsidiary	Premium Received (net of refund)	0.00	15.23	3.53	20.44
			Claim Paid	-	0.23	-	-
10	Mr.Rakesh Jain	Key Managerial Personnel (includes relatives of KMP's)	Remuneration	111.00	928.00	83.00	1,024.00
			Premium Received (net of refund)	0.34	0.86	0.20	0.72
			Issue of Share capital	-	-	-	-
			Opening	31.85	20.92	-	-
			Issued during the period	-	10.92	-	-
			Closing	31.85	31.85	-	-
			Share premium on issue of shares	-	-	-	-
			Opening	466.15	317.57	-	-
			Issued during the period	-	148.57	-	-
			Closing	466.15	466.15	-	-
			Claim Paid	0.38	2.11	-	-
			Dividend Payment	-	0.03	-	-

PART-B Related Party Transaction Balances - As at 31 December 2022

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	Expenses recognised up to the quarter ended December 31, 2022 in respect of bad or doubtful debts due from the related party
1	Reliance Capital Limited	Holding Company	15.82	Payable	No	No		
			0.87	Receivable	No	No		
2	Reliance Securities Limited	Fellow Subsidiary	7,872.45	Receivable (Outstanding Investment in debt instrument)	Yes - pari passu charge	No	2,361.73	850.00
			0.11	Payable	No	No		
3	Reliance Nippon Life Insurance Company Limited (formerly Reliance Life Insurance Company Limited)	Fellow Subsidiary	0.06	Receivable				
			46.30	Receivable	No	No		
4	Reliance Money Solutions Private Limited	Fellow Subsidiary	34.60	Payable	No	No		
5	Reliance Health Insurance Limited	Fellow Subsidiary	0.06	Payable	No	No		
			866.49	Payable	No	No		
6	Reliance Commodities Limited	Fellow Subsidiary	309.68	Receivable	No	No		
			1.49	Payable	No	No		

Notes:

- Expenses Incurred towards public utility services such as telephone and electricity charges have not been considered for related party transaction.
- Claim paid to employees against group medical policies and group personal accident policies have not been considered for related party transaction.
- Transaction amount consider above are excluding taxes.
- Related Party Transaction are disclosed as per the requirement of Accounting Standard 18 - "Related Party Disclosure"

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

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

STATEMENT OF ADMISSIBLE ASSETS: As at 31 December 2022

Classification: Business within India / Total Business

(₹ lakhs)				
Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	2,86,072	2,86,072
	Policyholders as per NL-12 A of BS	13,71,994	-	13,71,994
(A)	Total Investments as per BS	13,71,994	2,86,072	16,58,066
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	9,757	9,757
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1,703	1,703
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	9,598	9,598
(F)	Advances and Other assets as per BS	2,54,781	70,518	3,25,298
(G)	Total Current Assets as per BS...(E)+(F)	2,54,781	80,116	3,34,896
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	21,670	19,729	41,399
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	1,096	229	1,325
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	16,26,775	3,75,945	20,02,720
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	22,766	21,661	44,427
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	16,04,009	3,54,285	19,58,293

(₹ 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			
	<u>Inadmissible Fixed assets</u>			
	Furniture, Fixture & Leasehold Improvements	-	396	396
	Computer software	-	1,307	1,307
	<u>Inadmissible current assets</u>			
	Outstanding Premium	11,967	-	11,967
	Reinsurance recoverable	4,251	-	4,251
	Others Advances & Assets	5,452	16,001	21,453
	Fair value change account subject to minimum of zero	1,096	229	1,325
	Deffered Tax Assets		3,727	3,727
	Total	22,766	21,661	44,427

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: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Statement of Liabilities - IRDAI-GI-TR as at December 31, 2022

(₹ lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	4,00,902	2,48,782
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	4,00,902	2,48,782
(d)	Outstanding Claim Reserve (other than IBNR reserve)	3,71,135	2,39,931
(e)	IBNR reserve	11,63,749	8,16,786
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	19,35,786	13,05,499

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: RELIANCE GENERAL INSURANCE COMPANY LIMITED
 Registration No. 103 and Date of Registration with the IRDAI 23.10.2000
 Classification: Business within India / Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON 31 DECEMBER 2022

(₹ 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	1,14,085	39,095	32,647	11,620	11,408	4,897	11,408
2	Marine Cargo	11,273	1,995	7,819	1,735	1,353	1,407	1,407
3	Marine - Other than Marine Cargo	1,398	29	4,090	21	140	614	614
4	Motor	4,08,590	3,10,444	3,05,454	2,40,822	62,089	72,247	72,247
5	Engineering	19,655	4,652	4,325	2,072	1,965	649	1,965
6	Aviation	2,589	828	2,298	1,177	259	353	353
7	Liability	7,461	5,600	3,263	3,177	1,120	953	1,120
8	Health	1,49,334	1,24,870	98,163	89,821	24,974	26,946	26,946
9	Miscellaneous	6,888	4,244	2,208	1,559	964	468	964
10	Crop	3,20,622	1,21,791	2,15,567	96,938	32,062	32,335	32,335
	Total	10,41,894	6,13,547	6,75,835	4,48,942	1,36,335	1,40,869	1,49,360

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: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****Classification: Business within India / Total Business****Solvency Margin as at December 31, 2022****(₹ lakhs)**

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	16,04,009
	Deduct:	
(B)	Current Liabilities as per BS	13,05,499
(C)	Provisions as per BS	-
(D)	Other Liabilities	2,98,509
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	-
	Shareholder's FUNDS	
(F)	Available Assets	3,54,284
	Deduct:	
(G)	Other Liabilities	1,17,319
(H)	Excess in Shareholder's funds (F-G)	2,36,965
(I)	Total ASM (E+H)	2,36,965
(J)	Total RSM	1,49,359
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.59

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

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Products Information for the quarter ended December 31, 2022

Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	Reliance Commercial Vehicles Package Policy - Return To Invoice Add On Cover		IRDAN103RP0012V02100001/A0024V01202223	Retail	Motor	07-Oct-22
2	Reliance Commercial Vehicles Package Policy - Hospital Cash Add On Cover		IRDAN103RP0012V02100001/A0026V01202223	Retail	Motor	07-Oct-22
3	Reliance Electric Vehicle Battery Protection Cover Add On Cover - Private Car Policy Bl		IRDAN103RP0007V02201819/A0027V01202223	Retail	Motor	13-Oct-22
4	Reliance Electric Vehicle Battery Protection Cover Add On Cover - Private Car Policy St		IRDAN103RP0001V01201920/A0043V01202223	Retail	Motor	18-Nov-22
5	Reliance Electric Vehicle Battery Protection Cover Add On Cover - Private Car Package		IRDAN103RP0010V02100001/A0050V01202223	Retail	Motor	01-Dec-22
6	Reliance Electric Motor Protect Cover Add On Cover - Private Car Policy Bundled		IRDAN103RP0007V02201819/A0029V01202223	Retail	Motor	13-Oct-22
7	Reliance Electric Motor Protect Cover Add On Cover - Private Car Policy Stand Alone O		IRDAN103RP0001V01201920/A0048V01202223	Retail	Motor	29-Nov-22
8	Reliance Electric Motor Protect Cover Add On Cover - Private Car Package Policy		IRDAN103RP0010V02100001/A0052V01202223	Retail	Motor	01-Dec-22
9	Reliance Electric Vehicle Charger Cover Add On cover - Private Car Policy Bundled		IRDAN103RP0007V02201829/A0035V01202223	Retail	Motor	09-Nov-22
10	Reliance Electric Vehicle Charger Cover Add On cover - Private Car Policy Stand-alone		IRDAN103RP0001V01201920/A0049V01202223	Retail	Motor	29-Nov-22
11	Reliance Electric Vehicle Charger Cover Add On cover - Private Car Package Policy		IRDAN103RP0010V02100001/A0053V01202223	Retail	Motor	30-Nov-22
12	Reliance Private Car Assistance Add On Cover - Private Car Policy Bundled		IRDAN103RP0007V02201819/A0045V01202223	Retail	Motor	25-Nov-22
13	Reliance Private Car Assistance Add On Cover - Private Car Policy Stand-alone Own D		IRDAN103RP0001V01201920/A0056V01202223	Retail	Motor	16-Dec-22
14	Reliance Private Car Assistance Add On Cover - Private Car Package Policy		IRDAN103RP0010V0200001/A0054V01202223	Retail	Motor	16-Dec-22
15	Reliance Two Wheeler Assistance Add On Cover - Two Wheeler Policy Bundled		IRDAN103RP0008V03201819/A0058V01202223	Retail	Motor	26-Dec-22
16	Reliance Comprehensive Package Insurance for Low Speed Electric Two Wheelers (un		IRDAN103RP0047V01202223	Retail	Motor	26-Nov-22
17	Reliance Health Infinity Insurance	2824	RELHLIP23120V042223	Health	Retail Health Insurance	27-Oct-22

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

PART - A

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Statement as on: 31st December, 2022

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)
(Business within India)

Periodicity of Submission: Quarterly

(₹ Lakhs)

Section I	No	PARTICULARS	SCH ++	AMOUNT
	1	Investments (Shareholders)	8	2,86,072.50
		Investments (Policyholders)	8A	13,71,993.73
	2	Loans	9	
	3	Fixed Assets	10	9,757.08
	4	Current Assets		
		a. Cash & Bank Balance	11	9,597.95
		b. Advances & Other Assets	12	3,21,571.09
	5	Current Liabilities		
		a. Current Liabilities	13	14,73,847.01
		b. Provisions	14	2,52,932.06
		c. Misc. Exp not Written Off	15	0.00
		d. Debit Balance of P&L A/c		
		Application of Funds as per Balance Sheet (A)		37,25,771.42
		Less: Other Assets	SCH ++	Amount
	1	Loans (if any)	9	0.00
	2	Fixed Assets (if any)	10	9,757.08
	3	Cash & Bank Balance (if any)	11	9,597.95
	4	Advances & Other Assets (if any)	12	3,21,571.09
	5	Current Liabilities	13	14,73,847.01
	6	Provisions	14	2,52,932.06
	7	Misc. Exp not Written Off	15	0.00
	8	Investments held outside India		0.00
	9	Debit Balance of P&L A/c		0.00
		Total (B)		20,67,705.19
		'Investment Assets'	(A-B)	16,58,066.23

(₹ Lakhs)

Section II	No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
				Balance	FRSM*						
				(a)	(b)						
	1	Central Govt. Securities	Not less than 20%	0	86,533.70	4,15,012.60	5,01,546.30	30.21%	0.00	5,01,546.30	4,80,192.86
	2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	0	1,36,864.88	6,56,399.18	7,93,264.06	47.79%	0.00	7,93,264.06	7,60,031.09
	3	Investment subject to Exposure Norms									
		a. Housing / Infra & Loans to SG for Housing and FFE									
		1. Approved Investments	Not less than 15%	0	53,415.84	2,56,180.51	3,09,596.35	18.65%	1,698.72	3,11,295.07	3,09,903.89
		2. Other Investments		0	125.77	603.18	728.95	0.04%	-131.29	597.66	597.66
		b. Approved Investments	Not exceeding 55%	0	88,735.18	4,25,570.82	5,14,306.00	30.98%	242.42	5,14,548.42	5,10,640.30
		c. Other Investments		0	7,256.43	34,801.60	42,058.03	2.53%	-485.28	41,572.75	41,213.30
		Investment Assets	100%	0	2,86,398.11	13,73,555.28	16,59,953.38	100.00%	1,324.57	16,61,277.96	16,22,386.24

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: RELIANCE GENERAL INSURANCE COMPANY LTD.

Registration Number:

Statement as on: 31st December, 2022

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)
(Business within India)

Periodicity of Submission: Quarterly

(₹ Lakhs)

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		4,64,962.87	31.54%	6,825.19	7.83%	4,71,788.07	30.22%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		7,55,019.28	51.21%	5,905.85	6.78%	7,60,925.12	48.73%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		1,44,271.29	9.79%	30.68	0.04%	1,44,301.97	9.24%
	2. Other Investments		-	0.00%	0.00	0.00%	-	0.00%
	b. Infrastructure Investments							
	1. Approved Investments		1,42,218.40	9.65%	16,357.27	18.77%	1,58,575.67	10.16%
	2. Other Investments		743.43	0.05%	-7.24	-0.01%	736.19	0.05%
	c. Approved Investments		3,95,194.88	26.81%	63,445.69	72.79%	4,58,640.57	29.37%
	d. Other Investments (not exceeding 15%)		36,810.81	2.50%	1,429.40	1.64%	38,240.21	2.45%
	Total		14,74,258.09	100%	87,161.64	100%	15,61,419.73	100%

Note:

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

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Statement as on: 31st December, 2022

(₹ lakhs)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 31st December, 2022	as % of total for this class	As at 31st December, 2021	as % of total for this class	As at 31st December, 2022	as % of total for this class	As at 31st December, 2021	as % of total for this class
Break down by credit rating								
AAA rated	4,83,558	30.97%	3,35,709	24.79%	4,85,425	30.37%	3,21,620	23.98%
AA or better	2,48,613	15.92%	2,96,156	21.87%	2,50,844	15.69%	2,89,660	21.59%
Rated below AA but above A	5,017	0.32%	0	0.00%	5,000	0.31%	0	0.00%
Rated below A but above B	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Any other (Please specify)	8,24,040	52.78%	7,22,212	53.34%	8,57,239	53.63%	7,30,101	54.43%
Total (A)	15,61,228	100%	13,54,077	100%	15,98,508	100%	13,41,381	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,40,650	9.01%	2,85,172	21.06%	1,38,865	8.69%	2,80,287	20.90%
more than 1 year and upto 3years	3,44,655	22.08%	2,05,608	15.18%	3,50,182	21.91%	1,99,029	14.84%
More than 3years and up to 7years	8,58,372	54.98%	6,59,204	48.68%	8,84,458	55.33%	6,55,560	48.87%
More than 7 years and up to 10 years	1,74,092	11.15%	1,80,618	13.34%	1,80,631	11.30%	1,82,549	13.61%
above 10 years	43,459	2.78%	23,474	1.73%	44,373	2.78%	23,956	1.79%
Any other (Please specify)	0	0.00%	0	0	0	0	0	0
Total (B)	15,61,228	100%	13,54,077	100%	15,98,508	100%	13,41,381	100%
Breakdown by type of the issuer								
a. Central Government	4,80,193	30.76%	3,64,484	26.92%	5,01,546	31.38%	3,68,806	27.49%
b. State Government	2,79,838	17.92%	2,87,468	21.23%	2,91,718	18.25%	2,90,432	21.65%
c. Corporate Securities	7,32,468	46.92%	6,40,365	47.29%	7,38,127	46.18%	6,22,039	46.37%
Any other (Please specify)*	68,729	4.40%	61,760	4.56%	67,117	4.20%	60,105	4.48%
Total (C)	15,61,228	100%	13,54,077	100%	15,98,508	100%	13,41,381	100%

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)"
(d)* includes CBLO,FD,Mutual fund,InvIT,ETF & Reits

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

(₹ lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As on December 31, 2022	As on March 31, 2022	As on December 31, 2022	As on March 31, 2022	As on December 31, 2022	As on March 31, 2022	As on December 31, 2022	As on March 31, 2022	As on December 31, 2022	As on March 31, 2022
1	Investments Assets	7,38,127.11	6,10,557.18	0.00	0.00	8,60,381.37	7,87,336.24	61,444.90	49,809.37	16,59,953.38	14,47,702.79
2	Gross NPA	7,872.45	7,872.45	0.00	0.00	0.00	0.00	0.00	0.00	7,872.45	7,872.45
3	% of Gross NPA on Investment Assets (2/1)	1.07%	1.29%	0.00	0.00	0.00	0.00	0.00	0.00	0.47%	0.54%
4	Provision made on NPA	3,211.73	2,361.73	0.00	0.00	0.00	0.00	0.00	0.00	3,211.73	2,361.73
5	Provision as a % of NPA (4/2)	40.80%	30.00%	0.00	0.00	0.00	0.00	0.00	0.00	40.80%	30.00%
6	Provision on Standard Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Net Investment Assets (1-4)	7,34,915.38	6,08,195.45	0.00	0.00	8,60,381.37	7,87,336.24	61,444.90	49,809.37	16,56,741.65	14,45,341.05
8	Net NPA (2-4)	4,660.71	5,510.71	0.00	0.00	0.00	0.00	0.00	0.00	4,660.71	5,510.71
9	% of Net NPA to Net Investment Assets (8/7)	0.63%	0.91%	0.00	0.00	0.00	0.00	0.00	0.00	0.28%	0.38%
10	Write off made during the period	0.00	8,620.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,620.89

Note:

- The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level
- Total Investment Assets should reconcile with figures shown in Form 3A / 3B(Investment Assets(YTD) being shown above are at Book Value in line with requirement of BAP module.)
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/ 169/Jan/2006-07 as amended from time to time.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the Board
- Investments in GILTS, ETF, Mutual Fund, Alternate Investment Fund, Infrastructure Investment Trusts and Fixed Deposits are shown under Other Debt Instruments whereas Investments in Equity Instruments are shown under All Other Assets
- Out of the total investments, provision of Rs. 32.12 cr has been created towards diminishing value of investments.

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Registration Number:
Statement as on: 31st December, 2022
Statement of Down Graded Investments
Periodicity of Submission: Quarterly

(₹ 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									
B. As on Date ²									
1	7.40% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 03-03-2030	IPTD	2,498.01	03-03-2020	FITCH	AAA IND	AA+ IND	01-09-2020	
2	7.74% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 08-05-2030	IPTD	2,500.00	08-05-2020	FITCH	AAA IND	AA+ IND	01-09-2020	
3	7.85% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 06-03-2027	IPTD	2,087.08	18-06-2020	FITCH	AAA IND	AA+ IND	01-09-2020	
4	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,493.50	29-09-2016	CARE	CARE AA+	CARE AA	15-02-2020	
5	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,493.50	29-09-2016	BRICKWORK	BWR AAA	BWR AA+	18-10-2019	
6	10.10% RELIANCE CAPITAL DB 22-04-2024	ODPG	2,600.15	23-02-2015	BRICKWORK	BWR AAA	BWR D	25-09-2019	
7	10.20% RELIANCE CAPITAL DB 08-08-2022	ODPG	1,010.96	23-02-2015	BRICKWORK	BWR AAA	BWR D	25-09-2019	
8	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,493.50	29-09-2016	CARE	CARE AAA	CARE AA+	24-09-2019	
9	10.10% RELIANCE CAPITAL DB 22-04-2024	ODPG	2,600.15	23-02-2015	CARE	CARE AAA	CARE D	20-09-2019	
10	10.20% RELIANCE CAPITAL DB 08-08-2022	ODPG	1,010.96	23-02-2015	CARE	CARE AAA	CARE D	20-09-2019	
11	10.20% RELIANCE CAPITAL DB 17-08-2022	ODPG	1,516.55	23-02-2015	CARE	CARE AAA	CARE D	20-09-2019	
12	8.28% RELIANCE CAPITAL DB 18-11-2019	ODPG	2,000.00	24-10-2016	CARE	CARE AAA	CARE D	20-09-2019	
13	8.80% RELIANCE CAPITAL DB 02-11-2023	ODPG	744.79	16-08-2017	CARE	CARE AA+	CARE D	20-09-2019	
14	10.10% RELIANCE CAPITAL DB 22-04-2024	ODPG	2,600.15	23-02-2015	BRICKWORK	BWR AAA	BWR BBB	26-06-2019	
15	10.20% RELIANCE CAPITAL DB 08-08-2022	ODPG	1,010.96	23-02-2015	BRICKWORK	BWR AAA	BWR BBB	26-06-2019	
16	8.67% IDFC FIRST BANK DB 03-01-2025	ECOS	2,527.11	13-10-2015	ICRA	LAAA	LAA	21-05-2019	
17	8.28% RELIANCE CAPITAL DB 18-11-2019	ODPG	2,000.00	24-10-2016	CARE	CARE AAA	CARE BBB	18-05-2019	
18	10.10% RELIANCE CAPITAL DB 22-04-2024	ODPG	2,600.15	23-02-2015	CARE	CARE AAA	CARE BBB	18-05-2019	
19	10.20% RELIANCE CAPITAL DB 08-08-2022	ODPG	1,010.96	23-02-2015	CARE	CARE AAA	CARE BBB	18-05-2019	
20	10.20% RELIANCE CAPITAL DB 17-08-2022	ODPG	1,516.55	23-02-2015	CARE	CARE AAA	CARE BBB	18-05-2019	
21	8.80% RELIANCE CAPITAL DB 02-11-2023	ODPG	744.79	16-08-2017	CARE	CARE AA+	CARE BBB	18-05-2019	
22	10.10% RELIANCE CAPITAL DB 22-04-2024	ODPG	2,600.15	23-02-2015	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
23	10.20% RELIANCE CAPITAL DB 08-08-2022	ODPG	1,010.96	23-02-2015	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
24	10.20% RELIANCE CAPITAL DB 17-08-2022	ODPG	1,516.55	23-02-2015	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
25	8.28% RELIANCE CAPITAL DB 18-11-2019	ODPG	2,000.00	24-10-2016	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
26	8.80% RELIANCE CAPITAL DB 02-11-2023	ODPG	744.79	16-08-2017	CARE	CARE AA+	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
27	10.10% RELIANCE CAPITAL DB 22-04-2024	EDPG	2,600.15	23-02-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019	
28	10.20% RELIANCE CAPITAL DB 08-08-2022	EDPG	1,010.96	23-02-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019	
29	8.67% IDFC FIRST BANK DB 03-01-2025	ECOS	2,527.11	13-10-2015	FITCH	AAA IND	AA+ IND	26-06-2018	
30	9.50% UBI BSOPT 15-09-2050 AT1	OAPS	511.39	26-12-2017	CARE	CARE AA	CARE AA-	10-11-2017	Security reclassified from Approved Investments to Other Investments
31	9.00% NAYARA ENERGY LIMITED DB 13-08-2024	ORAD	5,000.00	12-08-2021	CARE	CARE AA	CARE AA-	17-03-2022	Security reclassified from Approved Investments to Other Investments

1 Provide details of Down Graded Investments during the Quarter.

2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.

3 FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

4 Category of Investment (COI) shall be as per Guidelines issued by the Authority

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Statement as on December 31, 2022

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	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	20	6,500	427	2,010	2.58%
3	No. of Reinsurers with rating A but less than AA	115	43,114	5,089	8,743	16.45%
4	No. of Reinsurers with rating BBB but less than A	8	10,154	2,338	815	3.84%
5	No. of Reinsurers with rating less than BBB	12	6,948	877	642	2.45%
	Total (A)	155	66,716	8,731	12,210	25.32%
	With in India					
1	Indian Insurance Companies	20	-	-	9,805	3%
2	FRBs	9	35,443	1,109	2,072	11%
3	GIC Re	1	1,95,897	9,057	5,198	61%
4	Other	-	-	-	-	-
	Total (B)	30	2,31,340	10,166	17,076	74.68%
	Grand Total (C)= (A)+(B)	185	2,98,057	18,897	29,286	100%

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Miscellaneous													(₹ lakhs)	
						Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total Miscellaneous	Total
						For Q3 2022-23	For Q3 2022-23	For Q3 2022-23	For Q3 2022-23	For Q3 2022-23	For Q3 2022-23	For Q3 2022-23	For Q3 2022-23	For Q3 2022-23	For Q3 2022-23	For Q3 2022-23	For Q3 2022-23	For Q3 2022-23	For Q3 2022-23	For Q3 2022-23
STATES																				
1	Andhra Pradesh	311	-	1	1	137	763	901	297	116	1	413	3	1	17	-	-	6	1,340	1,652
2	Arunachal Pradesh	3	-	-	-	-	-	-	-	-	-	-	-	-	5	-	-	-	5	8
3	Assam	188	-	0	0	942	1,036	1,978	99	21	0	121	0	-	222	-	-	8	2,329	2,517
4	Bihar	136	-	0	0	304	996	1,300	83	5	-	88	0	-	55	-	-	20	1,464	1,601
5	Chhattisgarh	977	-	10	10	480	395	875	183	26	-	209	3	0	47	-	-	7	1,142	2,129
6	Goa	37	-	0	0	449	383	832	23	0	0	23	1	-	6	-	-	0	862	899
7	Gujarat	2,605	-	710	710	5,862	8,299	14,161	2,396	348	15	2,758	314	31	460	6	-	76	17,807	21,122
8	Haryana	1,846	-	251	251	1,422	1,975	3,397	2,294	365	33	2,692	12	64	87	-	5,253	514	12,020	14,117
9	Himachal Pradesh	233	-	1	1	339	1,155	1,494	11	0	6	18	1	-	11	-	-	3	1,526	1,760
10	Jharkhand	419	-	6	6	587	855	1,442	146	34	0	180	3	108	96	-	-	45	1,872	2,298
11	Karnataka	2,164	-	113	113	5,154	6,823	11,977	3,852	314	46	4,212	36	78	347	-	-	54	16,704	18,980
12	Kerala	114	-	4	4	2,062	4,128	6,191	471	104	42	617	4	0	48	-	-	7	6,866	6,985
13	Madhya Pradesh	788	-	1	1	84	132	216	502	115	16	634	6	3	115	-	15,727	45	16,746	17,535
14	Maharashtra	2,256	1,216	763	1,980	12,461	24,933	37,394	7,059	737	2,072	9,868	148	994	327	323	6,153	237	55,443	59,679
15	Manipur	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
16	Meghalaya	18	-	-	-	-	-	-	-	-	-	-	-	-	21	-	-	-	21	39
17	Mizoram	18	-	-	-	186	95	282	-	-	-	-	-	-	1	-	-	4	286	304
18	Nagaland	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
19	Odisha	812	-	15	15	1,330	1,545	2,875	141	32	0	174	6	0	81	-	4,500	34	7,670	8,497
20	Punjab	314	-	103	103	725	938	1,663	331	54	9	394	3	1	54	-	-	17	2,131	2,548
21	Rajasthan	896	-	15	15	429	1,049	1,478	625	176	1	802	9	4	350	-	11,615	12	14,270	15,180
22	Sikkim	0	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	0
23	Tamil Nadu	720	-	47	47	3,783	9,496	13,278	2,235	392	37	2,664	28	38	220	-	10,670	33	26,933	27,699
24	Telangana	922	-	28	28	2,520	2,114	4,634	1,181	437	9	1,627	48	21	172	31	-	13	6,546	7,497
25	Tripura	15	-	-	-	68	99	167	23	1	0	23	0	-	24	-	-	5	220	234
26	Uttar Pradesh	1,687	-	57	57	3,463	2,563	6,025	905	178	2	1,085	11	17	258	-	-	163	7,560	9,304
27	Uttarakhand	137	-	6	6	288	247	534	79	17	0	96	0	0	364	-	-	1	996	1,139
28	West Bengal	1,061	-	103	103	1,154	2,567	3,721	896	133	4	1,033	13	15	103	-	-	76	4,962	6,127
TOTAL (A)		18,680	1,216	2,235	3,452	44,230	72,985	1,16,815	23,832	3,606	2,295	29,733	651	1,375	3,491	360	53,918	1,380	2,07,723	2,29,854
UNION TERRITORIES																				
1	Andaman and Nicobar Islands	0	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1	1
2	Chandigarh	5	-	9	9	556	801	1,358	380	98	2	480	8	0	0	-	6	4	1,856	1,870
3	Dadra and Nagar Haveli	159	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	4	163
4	Daman & Diu	21	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1	23
5	Govt. of NCT of Delhi	398	-	224	224	1,680	3,389	5,069	2,228	227	161	2,616	37	42	148	-	-	61	7,973	8,594
6	Jammu & Kashmir	36	-	0	0	642	787	1,429	11	0	7	19	1	0	179	-	973	4	2,603	2,639
7	Ladakh	0	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	0
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	7	-	6	6	173	443	616	65	0	0	65	0	-	1	-	-	2	684	697
TOTAL (B)		625	-	239	239	3,051	5,421	8,472	2,684	326	170	3,180	45	42	335	-	978	71	13,123	13,987
Outside India																				
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)		19,305	1,216	2,474	3,691	47,281	78,006	1,25,287	26,516	3,931	2,465	32,912	697	1,417	3,825	360	54,896	1,451	2,20,845	2,43,841

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl.No.	State / Union Territory	Miscellaneous																		₹ lakhs	
		Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total Miscellaneous	Total	
		Up to Q3 2022-23	Up to Q3 2022-23	Up to Q3 2022-23	Up to Q3 2022-23	Up to Q3 2022-23	Up to Q3 2022-23	Up to Q3 2022-23	Up to Q3 2022-23	Up to Q3 2022-23	Up to Q3 2022-23	Up to Q3 2022-23	Up to Q3 2022-23	Up to Q3 2022-23	Up to Q3 2022-23	Up to Q3 2022-23	Up to Q3 2022-23	Up to Q3 2022-23	Up to Q3 2022-23	Up to Q3 2022-23	
STATES																					
1	Andhra Pradesh	717	-	1	1	526	1,627	2,154	928	312	7	1,247	11	1	505	-	-	14	3,932	4,650	
2	Arunachal Pradesh	248	-	-	-	-	-	-	-	-	-	-	-	-	30	-	-	-	30	278	
3	Assam	2,969	-	2	2	2,648	2,107	4,755	251	52	1	304	1	-	729	-	-	26	5,814	8,785	
4	Bihar	521	-	1	1	862	2,155	3,017	203	11	0	214	0	0	442	-	-	69	3,744	4,266	
5	Chhattisgarh	2,396	-	42	42	1,319	859	2,178	420	103	1	523	8	1	148	-	-	27	2,885	5,324	
6	Goa	190	-	2	2	960	764	1,724	58	0	0	59	2	-	12	-	-	1	1,797	1,989	
7	Gujarat	13,601	1	1,916	1,917	14,148	19,008	33,156	8,689	1,120	84	9,894	1,056	109	1,384	4	-	251	45,854	61,372	
8	Haryana	5,840	-	773	773	3,283	4,633	7,916	6,622	1,333	418	8,373	59	505	463	-	37,887	1,533	56,736	63,348	
9	Himachal Pradesh	910	-	1	1	926	2,852	3,778	35	0	43	79	3	-	652	-	-	7	4,518	5,429	
10	Jharkhand	856	-	15	15	1,235	1,778	3,013	429	120	2	551	14	381	235	-	-	153	4,347	5,218	
11	Karnataka	7,557	-	981	981	13,827	15,683	29,510	15,127	1,134	162	16,422	114	236	785	-	-	138	47,205	55,744	
12	Kerala	1,265	-	14	14	5,938	8,086	14,023	1,279	299	151	1,729	9	1	123	-	-	14	15,899	17,178	
13	Madhya Pradesh	6,277	-	8	8	210	255	465	1,335	309	33	1,677	55	3	233	-	-	54,194	56,738	63,022	
14	Maharashtra	11,070	1,281	2,785	4,065	29,355	54,159	83,514	26,098	3,437	6,309	35,843	488	1,747	1,958	1,998	56,679	1,236	1,83,462	1,98,598	
15	Manipur	5	-	-	-	-	-	-	-	-	-	-	-	-	32	-	-	-	32	37	
16	Meghalaya	43	-	-	-	-	-	-	-	-	-	-	-	-	21	-	-	-	21	64	
17	Mizoram	57	-	-	-	485	254	738	7,463	-	-	7,463	-	-	1	-	-	5	8,207	8,263	
18	Nagaland	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	
19	Odisha	4,932	-	29	29	2,929	3,244	6,173	443	89	1	533	28	2	339	-	32,853	101	40,029	44,991	
20	Punjab	1,133	-	420	420	1,765	1,575	3,340	1,121	217	45	1,384	11	7	115	-	-	52	4,909	6,462	
21	Rajasthan	2,863	-	49	49	1,044	1,617	2,661	1,765	442	3	2,210	35	5	676	-	72,860	38	78,485	81,397	
22	Sikkim	224	-	-	-	-	-	-	-	-	-	-	-	-	279	-	-	-	279	503	
23	Tamil Nadu	6,599	110	382	492	10,775	19,221	29,996	8,145	958	142	9,245	116	148	1,317	-	10,670	773	52,265	59,357	
24	Telangana	2,454	-	140	140	7,046	5,183	12,231	5,670	1,141	36	6,847	129	56	550	86	-	53	19,954	22,547	
25	Tripura	208	-	-	-	179	250	429	60	1	0	61	0	0	46	-	-	13	550	758	
26	Uttar Pradesh	7,655	-	329	329	9,182	5,184	14,366	2,745	568	9	3,322	39	95	1,910	-	-	386	20,118	28,102	
27	Uttarakhand	929	-	13	13	898	529	1,427	250	40	3	292	2	0	1,537	-	-	5	3,263	4,205	
28	West Bengal	5,092	3	566	569	3,182	5,610	8,792	2,819	414	20	3,253	40	45	475	-	-	246	12,852	18,513	
TOTAL (A)		86,612	1,394	8,469	9,863	1,12,723	1,56,632	2,69,356	91,953	12,099	7,472	1,11,524	2,220	3,341	14,999	2,089	2,65,143	5,255	6,73,926	7,70,402	
UNION TERRITORIES																					
1	Andaman and Nicobar Islands	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1	2	
2	Chandigarh	48	-	30	30	1,570	1,478.27	3,048	1,265	324	10	1,599	14	1	21	-	2	12	4,696	4,774	
3	Dadra and Nagar Haveli	239	-	-	-	-	-	-	-	-	-	-	-	-	46	-	-	-	46	285	
4	Daman & Diu	169	-	-	-	-	-	-	-	-	-	-	-	-	3	-	-	-	3	172	
5	Govt. of NCT of Delhi	2,324	-	1,080	1,080	4,340	7,098.24	11,438	8,176	904	577	9,657	133	333	407	-	-	263	22,232	25,636	
6	Jammu & Kashmir	362	-	0	0	1,529	2,048.66	3,577	36	0	8	44	2	0	1,339	-	1,506	11	6,480	6,842	
7	Ladakh	4	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	2	6	
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Puducherry	60	-	10	10	410	995.83	1,406	93	1	1	94	2	0	2	-	-	4	1,508	1,578	
TOTAL (B)		3,206	-	1,121	1,121	7,849	11,621	19,470	9,569	1,230	596	11,395	150	334	1,823	-	1,508	290	34,969	39,295	
Outside India		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Grand Total (A)+(B)+(C)		89,818	1,394	9,590	10,984	1,20,572	1,68,253	2,88,825	1,01,523	13,328	8,068	1,22,919	2,370	3,675	16,821	2,089	2,66,651	5,545	7,08,895	8,09,697	

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

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

(₹ lakhs)

Sl.No.	Line of Business	For the Quarter ended December 31, 2022		For the Quarter ended December 31, 2021		Upto the Quarter ended December 31, 2022		Upto the Quarter ended December 31, 2021	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	19,305	1,17,256	16,558	1,29,733	89,818	3,31,821	80,341	3,34,445
2	Marine Cargo	2,474	15,522	1,842	14,992	9,590	52,064	7,543	41,953
3	Marine Hull	1,216	11	1,491	3	1,394	19	1,630	18
4	Motor OD	47,281	22,27,934	48,357	18,14,481	1,20,572	48,87,444	1,16,851	42,08,271
5	Motor TP	78,006		58,009		1,68,253		1,47,835	
6	Health	26,516	58,527	16,460	37,456	1,01,523	1,54,974	75,761	1,22,029
7	Personal Accident	3,931	5,343	2,242	4,342	13,328	12,996	6,786	14,306
8	Travel	2,465	60,453	1,451	30,533	8,068	1,89,558	3,131	63,742
9	Workmen's Compensation/ Employer's liability	697	4,606	808	5,284	2,370	14,957	2,252	14,440
10	Public/ Product Liability	1,417	3,376	941	3,809	3,675	12,346	3,028	11,431
11	Engineering	3,825	3,485	3,259	3,904	16,821	9,491	14,257	10,140
12	Aviation	360	23	257	23	2,089	41	2,887	33
13	Crop Insurance	54,896	9,398	60,050	8,487	2,66,651	25,878	2,53,876	22,927
14	Other Miscellaneous	1,451	83,610	1,356	89,406	5,545	2,26,381	4,156	2,18,445
15	Total Miscellaneous	2,20,845	24,56,755	1,93,190	19,97,725	7,08,895	55,34,066	6,30,819	46,85,764
	Total	2,43,841	25,89,544	2,13,081	21,42,453	8,09,697	59,17,970	7,20,333	50,62,180

Notes:

(a) Premium stands for amount of gross direct premium written in India

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Sl.No.	Channels	For the Quarter December 31, 2022		Upto the Quarter December 31, 2022		For the Quarter December 31, 2021		Upto the Quarter December 31, 2021	
		No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)
1	Individual agents	3,21,128	25,193	7,88,725	62,253	3,16,181	21,519	8,53,071	65,455
2	Corporate Agents-Banks	1,97,706	13,085	5,26,304	36,352	1,99,239	9,417	5,24,757	25,553
3	Corporate Agents -Others	49,612	11,513	1,26,768	30,874	51,438	10,613	1,78,817	29,007
4	Brokers	14,00,932	98,086	30,44,367	2,88,547	10,63,082	82,457	22,56,990	2,35,100
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	Officers/Employees	-	-	-	-	-	-	-	-
	Online (Through Company Website)	47,291	1,425	1,34,049	4,574	69,669	1,646	1,98,939	4,786
	Others	1,52,194	74,478	3,59,207	3,41,411	97,625	73,083	2,24,673	3,20,746
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	260	24	1,009	62	215	12	781	36
9	Point of sales person (Direct)	2,23,094	16,747	4,78,547	37,102	1,81,668	11,108	4,32,638	30,736
10	MISP (Direct)	1,93,006	3,194	4,54,320	7,990	1,60,046	3,116	3,58,652	7,489
11	Web Aggregators	4,321	95	4,674	533	3,290	111	32,862	1,425
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Others	-	-	-	-	-	-	-	-
	Total (A)	25,89,544	2,43,841	59,17,970	8,09,697	21,42,453	2,13,081	50,62,180	7,20,333
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	25,89,544	2,43,841	59,17,970	8,09,697	21,42,453	2,13,081	50,62,180	7,20,333

Note:

(a). Premium means amount of premium received from business acquired by the source

(b). No of Policies stand for no. of policies sold

FORM NL-37-CLAIMS DATA

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Upto the quarter ending December 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 Miscellaneous	Total Miscellaneous	Total
1	Claims O/S at the beginning of the period	1,887	2,932	21	2,953	19,862	56,432	76,294	1,59,722	1,747	1,192	1,62,661	1,284	738	1,304	71	50,036	605	2,92,993	2,97,833
2	Claims reported during the period																			
	(a) Booked During the period	2,414	16,496	6	16,502	2,80,289	10,693	2,90,982	2,41,427	2,756	5,232	2,49,415	1,887	49	802	67	16,39,606	1,636	21,84,444	22,03,360
	(b) Reopened during the Period	44	450	3	453	1,424	3,263	4,687	12,432	189	458	13,079	50	4	9	1	188	72	18,090	18,587
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period																			
	(a) paid during the period	1,450	12,905	5	12,910	2,51,667	11,895	2,63,562	2,26,464	1,226	752	2,28,442	663	9	502	25	16,01,991	1,240	20,96,434	21,10,794
	(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	237	759	-	759	10,234	310	10,544	18,121	424	4,018	22,563	76	-	47	-	-	135	33,365	34,361
	Other Adjustment																			
	(i) Claim closed without payment	476	4,020	6	4,026	19,673	3,375	23,048	12,348	1,458	198	14,004	981	76	137	11	56,075	406	94,738	99,240
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	57	36	-	36	3,887	3,257	7,144	1,992	396	6	2,394	24	8	37	-	1,244	99	10,950	11,043
6	Claims O/S at End of the period	2,182	2,194	19	2,213	20,001	54,808	74,809	1,56,648	1,584	1,914	1,60,146	1,501	706	1,429	103	31,764	532	2,70,990	2,75,385
	Less than 3months	370	1,195	3	1,198	16,488	3,478	19,966	1,53,573	542	1,431	1,55,546	321	17	147	19	5,085	196	1,81,297	1,82,865
	3 months to 6 months	226	214	-	214	1,213	3,410	4,623	774	229	309	1,312	287	11	109	14	4,250	57	10,663	11,103
	6months to 1 year	288	128	-	128	616	5,239	5,855	751	241	102	1,094	763	19	122	25	7,565	70	15,513	15,929
	1year and above	1,298	657	16	673	1,684	42,681	44,365	1,550	572	72	2,194	130	659	1,051	45	14,864	209	63,517	65,488

Upto the quarter ending December 31, 2022

(₹ 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 Miscellaneous	Total Miscellaneous	Total
1	Claims O/S at the beginning of the period	70,633	6,121	1,759	7,879	14,017	1,93,193	2,07,210	23,400	4,243	632	28,276	2,765	1,090	9,453	8,520	14,613	4,810	2,76,737	3,55,249
2	Claims reported during the period																			
	(a) Booked During the period	9,886	16,485	36	16,521	1,06,757	36,275	1,43,032	73,139	6,949	1,013	81,101	3,369	72	3,162	1,597	50,086	825	2,83,246	3,09,653
	(b) Reopened during the Period	75	96	16	112	28	8,247	8,275	1,961	387	415	2,762	137	1	18	32	72	56	11,353	11,541
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period																			
	(a) paid during the period	13,462	6,503	360	6,863	82,798	82,298	1,65,096	59,672	3,098	568	63,338	1,444	40	3,412	440	93,016	2,895	3,29,681	3,50,006
	(b) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	649	369	-	369	4,567	697	5,263	9,966	1,999	1,185	13,149	148	-	116	-	-	108	18,785	19,802
	Other Adjustment																			
	(i) Claim closed without payment	11,026	1,886	32	1,918	9,337	10,925	20,261	6,661	3,578	173	10,412	1,797	85	1,023	274	2,136	806	36,794	49,738
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	30	10	-	10	459	2,803	3,262	278	220	-	499	8	4	22	-	235	251	4,280	4,321
6	Claims O/S at End of the period	74,828	6,012	985	6,997	17,043	1,98,882	2,15,924	30,997	5,208	2,034	38,239	3,344	1,153	10,080	9,209	8,893	2,721	2,89,563	3,71,387
	Less than 3months	3,654	1,383	7	1,390	12,219	13,693	25,912	23,439	1,696	1,770	26,906	518	22	1,188	525	5,725	227	61,022	66,067
	3 months to 6 months	12,278	719	-	719	2,500	12,377	14,877	2,764	1,105	158	4,028	538	15	1,542	149	769	187	22,105	35,102
	6months to 1 year	6,677	548	-	548	923	18,981	19,905	2,949	1,076	48	4,073	1,815	26	1,429	892	903	128	29,170	36,395
	1year and above	52,218	3,363	978	4,340	1,400	1,53,752	1,55,152	1,845	1,331	57	3,233	473	1,090	5,920	7,644	1,496	2,179	1,77,187	2,33,745

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

For the Quarter ending December 31, 2022

(₹ lakhs)

Ageing of Claims (Claims paid)																		
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid	
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years			
1	Fire	115	206	113	86	56	7	2	300	418	454	745	2,265	176	3	585	4,361	
2	Marine Cargo	3,041	890	143	32	16		3	1	418	709	626	125	179	8	0	4,126	2,066
3	Marine Other than Cargo	-	1	-	-	-	-	-	4	0	10	-	2	-	-	1	16	
4	Motor OD	73,792	4,005	970	253	164	69	38	21,454	1,975	2,151	840	272	122	64	79,291	26,879	
5	Motor TP	48	97	265	545	1,025	700	613	2,261	2,293	2,025	3,262	6,207	3,932	3,803	3,293	23,783	
6	Health	52,003	6,248	1,380	173	109	9	19	16,346	2,085	354	364	362	30	3	59,941	19,544	
7	Personal Accident	196	106	76	43	13	-	5	322	243	513	205	28	7	3	439	1,320	
8	Travel	106	76	79	70	6	2	3	159	20	46	21	10	2	1	342	259	
9	Workmen's Compensation/ Employer's liability	70	67	82	37	3	3	2	109	63	310	80	3	11	11	264	588	
10	Public/ Product Liability	3	1	-	-	-	2	1	9	0	-	-	1	6	2	7	18	
11	Engineering	10	52	44	67	33	2	1	25	126	213	528	565	376	4	209	1,837	
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0	
13	Crop Insurance	1,45,917	15	-	21	12	4	-	9,234	2	4	2	2	1	0	1,45,969	9,245	
15	Miscellaneous	265	112	45	22	10	2	(1)	326	59	27	59	25	4	(0)	455	500	

Upto the Quarter ending December 31, 2022

(₹ lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	317	542	221	218	131	17	4	530	1,127	1,418	3,686	5,943	603	155	1,450	13,462
2	Marine Cargo	8,783	3,520	442	99	48	11	2	1,310	2,500	911	918	770	38	56	12,905	6,503
3	Marine Other than Cargo	-	1	-	1	3	-	-	4	0	10	46	300	-	-	5	360
4	Motor OD	2,34,093	13,222	3,147	663	362	109	71	67,101	6,140	6,123	2,152	849	243	190	2,51,667	82,798
5	Motor TP	188	296	870	1,876	3,604	2,428	2,633	5,278	5,809	7,846	11,251	21,846	14,763	15,503	11,895	82,298
6	Health	2,09,343	13,711	2,612	476	275	23	24	49,005	5,304	3,155	988	1,130	79	11	2,26,464	59,672
7	Personal Accident	337	378	318	132	39	7	15	517	718	1,276	468	67	28	25	1,226	3,098
8	Travel	213	213	201	100	14	4	7	295	59	107	44	27	3	33	752	568
9	Workmen's Compensation/ Employer's liability	119	187	218	119	12	4	4	181	283	675	246	30	12	18	663	1,444
10	Public/ Product Liability	4	2	-	-	-	2	1	19	2	0	1	4	7	7	9	40
11	Engineering	34	193	104	97	63	6	5	114	326	396	977	1,186	404	10	502	3,412
12	Aviation	-	24	-	1	-	-	-	(34)	211	-	261	3	-	0	25	440
13	Crop Insurance	16,00,910	901	2	134	38	6	-	92,897	89	5	14	8	3	0	16,01,991	93,015
15	Miscellaneous	669	315	164	68	20	5	(1)	878	176	104	154	1,571	11	(0)	1,240	2,895

FORM NL-41 OFFICES INFORMATION

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Statement as on December 31, 2022

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	128
2	No. of branches approved during the year	3
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	0
6	No of branches at the end of the year	131
7	No. of branches approved but not opened	0
8	No. of rural branches	1
9	No. of urban branches	130
10	<u>No. of Directors:-</u>	
	(a) Independent Director	(a) 3
	(b) Executive Director	(b) 1
	(c) Non-executive Director	(c) 0
	(d) Women Director	(d) 1 (Independent)
(e) Whole time director	(e) 1 (Executive)	
11	<u>No. of Employees</u>	
	(a) On-roll:	(a) 6,186
	(b) Off-roll:	(b) 1,525
(c) Total	(c) 7,711	
12	<u>No. of Insurance Agents and Intermediaries</u>	
	(a) Individual Agents,	(a) 33,633
	(b) Corporate Agents-Banks	(b) 31
	(c) Corporate Agents-Others	(c) 41
	(d) Insurance Brokers	(d) 677
	(e) Web Aggregators	(e) 22
	(f) Insurance Marketing Firm	(f) 21
	(g) Motor Insurance Service Providers (DIRECT)	(g) 514
	(h) Point of Sales persons (DIRECT)	(h) 51,704
(i) CSC	(i) 1	

*Please note:12 Regional Office is excluded.

Employees and Insurance Agents and Intermediaries -Movement for the quarter ended December 31, 2022

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter - Note(a)	7,326	80,568
Recruitments during the quarter	1,343	6,432
Attrition during the quarter	958	355
Number at the end of the quarter	7,711	86,645

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Statement as on December 31, 2022

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. Rajendra Chitale	Independent Director (Chairman)	Independent	No Change
2	Dr. Thomas Mathew	Independent Director	Independent	No Change
3	Mrs. Chhaya Virani	Independent Director	Independent	No Change
4	Mr. Rakesh Jain	Executive Director & CEO	Executive	No Change
5	Mr. Hemant Jain	CFO		No Change
6	Mr. K Ramkumar	CIO		No Change
7	Mr. Sushil Sojitra	Company Secretary & Compliance Officer		No Change
8	Mr. Prasun Pratik	Chief Compliance Officer and Head Legal Corporate		No Change
9	Mr. Karthikeyan AV	Appointed Actuary		No Change
10	Mr. Jasmeet Singh	Chief Risk Officer		No Change

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.

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

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Upto the Quarter ending on December 31, 2022

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected (₹ lakhs)	Sum Assured (₹ lakhs)
1	FIRE	Rural			
		Social			
2	MARINE CARGO	Rural			
		Social			
3	MARINE OTHER THAN CARGO	Rural			
		Social			
4	MOTOR OD	Rural	1,62,168	1,394	4,82,663
5	MOTOR TP	Rural		10,810	
6	HEALTH	Rural	610	300	14,121
		Social		-	-
7	PERSONAL ACCIDENT	Rural	207	47	73,016
		Social		26	860
8	TRAVEL	Rural		-	-
		Social		-	-
9	Workmen's Compensation/ Employer's liability	Rural	256	11	7,108
		Social		-	-
10	Public/ Product Liability	Rural	81	19	11,119
		Social		-	-
11	Engineering	Rural	62	16	27,323
		Social		-	-
12	Aviation	Rural		-	-
		Social		-	-
14	Miscellaneous	Rural	7,383	54	64,192
		Social		2,010	120
15	Crop	Rural	25,878	2,66,651	19,62,526
		Social		25,878	2,66,651
8	Other Liability Cover	Rural			
		Social			
	Total	Rural	1,96,645	2,79,301	26,42,067
		Social	27,914	2,67,630	1,32,55,062

FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)Name of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**(ii) Registration No. **103** and Date of Registration with the IRDAI: **23.10.2000**

(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 :

Rs. 8,31,028 Lakhs**Rs. 2,25,907 Lakhs****Rs. 1,90,878 Lakhs****Statement Period: Quarter ending December 31, 2022**

Items	(₹ lakhs)	
	For the Quarter December 31, 2022	Up to the Quarter December 31, 2022
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	11,469	23,998
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	66,537	1,44,255
Total Gross Direct Motor Third Party Insurance		
Business Premium (L+P)	78,006	1,68,253
Total Gross Direct Motor Own damage Insurance Business		
Premium	47,281	1,20,572
Total Gross Direct Premium Income	2,43,841	8,09,697

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

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
 Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

GRIEVANCE DISPOSAL for the period ended December 31, 2022

SI No.	Particulars	Opening Balance as at April 01, 2021	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 ended December 31, 2021
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	0	1	1	0	0	0	3
b)	Claims Related	3	318	117	66	137	1	915
c)	Policy Related	5	91	82	2	8	4	262
d)	Premium Related	0	6	6	0	0	0	15
e)	Refund Related	0	8	6	1	1	0	16
f)	Coverage Related	0	0	0	0	0	0	1
g)	Cover Note Related	0	1	0	0	1	0	1
h)	Product Related	1	10	9	0	0	2	30
i)	Others	2	60	46	5	9	2	174
	Total	11	495	267	74	156	9	1417
2	Total No. of policies during previous year:	71,79,927						
3	Total No. of claims during previous year:	24,57,570						
4	Total No. of policies during current Period:	59,17,970						
5	Total No. of claims during current Period:	22,21,947						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.44						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	4.12						
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	9	100%	0	0	9	100%	
b)	15 - 30 days	0	0%	0	0	0	0%	
c)	30 - 90 days	0	0%	0	0	0	0%	
d)	90 days & Beyond	0	0%	0	0	0	0%	
	Total Number of Complaints	9	100%	0	0	9	100%	

