



The New India Assurance Co. Ltd.

Disclosures - NON- LIFE INSURANCE COMPANIES

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The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-1-B-RA

Revenue Account

For the Period ended 31-03-2024

(Amount in Rs. Lakhs)

		Fire				MARINE				Miscellaneous				Total				
	PARTICULARS	SCHEDULE	FOR QUARTER ENDED 31.03.2024	UPTO THE YEAR ENDED 31.03.2024	FOR THE QUARTER ENDED 31.03.2023	UPTO THE PERIOD ENDED 31.03.2023	FOR QUARTER ENDED 31.03.2024	UPTO THE YEAR ENDED 31.03.2024	FOR THE QUARTER ENDED 31.03.2023	UPTO THE PERIOD ENDED 31.03.2023	FOR QUARTER ENDED 31.03.2024	UPTO THE YEAR ENDED 31.03.2024	FOR THE QUARTER ENDED 31.03.2023	UPTO THE PERIOD ENDED 31.03.2023	FOR QUARTER ENDED 31.03.2024	UPTO THE YEAR ENDED 31.03.2024	FOR THE QUARTER ENDED 31.03.2023	UPTO THE PERIOD ENDED 31.03.2023
1	Premiums Earned (Net)	NL-4-Premium Schedule	105054	327896	89186	302482	16815	55213	18241	52721	773856	3019718	681895	2669236	895725	3402827	789322	3024439
2	Profit/ Loss on Sale/Redemption of Investments		14810	42912	9828	57741	1825	5289	1322	7769	90470	262142	63234	371518	107105	310343	74385	437028
3	Interest, Dividend & Rent – Gross (Refer Note 1)		11344	47853	11388	41022	1398	5898	1532	5520	69295	292321	73273	263943	82037	346072	86194	310484
4	(a) Others Income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Others - Contribution from Shareholders Funds Towards excess EOM		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total (A)		131207	418661	110401	401245	20039	66401	21096	66010	933621	3574181	818402	3304697	1084867	4059242	949900	3771951
1	Claims Incurred (Net)	NL-5-Claims Schedule	68416	262578	100634	215799	10553	26577	8751	34394	775124	3023672	664866	2640718	854093	3312827	774251	2890910
2	Commission	NL-6-Commission Schedule	16986	56153	12754	40010	2417	8429	1911	7717	57376	236200	51599	193496	76779	300782	66264	241224
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	13494	44557	10420	41177	2552	8076	1732	7615	137389	455548	94176	371375	153435	508181	106329	420168
4	Premium Deficiency		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total (B)		98895	363288	123809	296986	15523	43082	12395	49727	969890	3715419	810641	3205589	1084307	4121789	946844	3552302
	Operating Profit/(Loss) from Fire Business C= (A - B)		32313	55373	(13407)	104259	4516	23318	8701	16283	(36269)	(141238)	7761	99108	559	(62547)	3056	219649
	APPROPRIATIONS																	
	Transfer to Shareholders' Account		(32313)	(55373)	13407	(104259)	(4516)	(23318)	(8701)	(16283)	36269	141238	(7761)	(99108)	(559)	62547	(3056)	(219649)
	Transfer to Catastrophe Reserve		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfer to Other Reserves (to be specified)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total (C)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Note: See Notes appended at the end of Form NL-2-B-PL

** please refer Regulation 1 Part V- Preparation of Financial Statement of IRDA (Accounting) Regulation 2002.

Note - 1		Fire				MARINE				Miscellaneous				Total			
		FOR QUARTER ENDED 31.03.2024	UPTO THE YEAR ENDED 31.03.2024	FOR THE QUARTER ENDED 31.03.2023	UPTO THE PERIOD ENDED 31.03.2023	FOR QUARTER ENDED 31.03.2024	UPTO THE YEAR ENDED 31.03.2024	FOR THE QUARTER ENDED 31.03.2023	UPTO THE PERIOD ENDED 31.03.2023	FOR QUARTER ENDED 31.03.2024	UPTO THE YEAR ENDED 31.03.2024	FOR THE QUARTER ENDED 31.03.2023	UPTO THE PERIOD ENDED 31.03.2023	FOR QUARTER ENDED 31.03.2024	UPTO THE YEAR ENDED 31.03.2024	FOR THE QUARTER ENDED 31.03.2023	UPTO THE PERIOD ENDED 31.03.2023
Pertaining to Policyholder's funds																	
	Interest, Dividend & Rent	12637	50007	11229	42112	1558	6164	1511	5666	77197	305483	72251	270959	91391	361655	84991	318738
	Add/Less:-																
	Investment Expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Amortisation of Premium/ Discount on Investments	273	1313	351	1344	34	162	47	181	1668	8022	2261	8648	1975	9498	2660	10173
	Amount written off in respect of depreciated investments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Provision for Bad and Doubtful Debts	-53	-223	-296	-280	-7	-28	-40	-38	-325	-1363	-1902	-1802	-384	-1614	-2237	-2119
	Provision for diminution in the value of other than actively traded Eq	1074	1065	-215	26	132	131	-29	4	6558	6503	-1381	170	7764	7699	-1625	200
	Investment income from Pool	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Interest, Dividend & Rent – Gross*	11343.51136	47853	11388	41022	1398	5898	1532	5520	69295	292321	73273	263943	82037	346072	86194	310484

* Term gross implies inclusive of TDs

The New India Assurance Company Ltd.					
Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526					
Form NL-2-B-PL					
Profit and Loss Account					
For the Period ended 31-03-2024					
(Amount in Rs. Lakhs)					
	PARTICULARS	FOR QUARTER ENDED 31.03.2024	UPTO THE YEAR ENDED 31.03.2024	FOR THE QUARTER ENDED 31.03.2023	UPTO THE PERIOD ENDED 31.03.2023
	1 OPERATING PROFIT/LOSS				
	(a) Fire Insurance	32313	55373	(13407)	104259
	(b) Marine Insurance	4516	23318	8701	16283
	(c) Miscellaneous Insurance	(36269)	(141238)	7761	99108
	2 INCOME FROM INVESTMENTS				
	(a) Interest, Dividend & Rent – Gross	37268	147479	33731	126499
	(b) Profit on Sale of Investments	43676	126555	29521	173445
	Less: Loss on Sale of Investments	0	0	0	0
	(c) Amortization of Premium / Discount on Investments	(805)	(3873)	(1056)	(4037)
PL.3.1	3 OTHER INCOME (Credit Balances Written Back)	3442	1540	(791)	1812
PL.3.2	Income Tax	0	0	0	0
	Total (A)	84141	209154	64461	517368
	4 PROVISIONS (Other Than Taxation)				
	(a) For diminution in the value of investments	3166	3139	(645)	79
	(b) For doubtful debts	(157)	(658)	(888)	(841)
	(c) Others (to be specified)	0	0	0	0
	5 OTHER EXPENSES				
PL.5.1	a. Other Than Those Related To Insurance Business	24044	54827	39536	380682
	b. Contribution to Policyholders fund towards excess EOM				
	(i) Towards Excess Expenses of Management	0	0	0	0
	(ii) Others	0	0	0	0
PL.5.2	c. Expenses on Corporate Social Responsibility	458	1832	58	2320
	d. Bad debts written off	0	0	0	0
	e. Interest on subordinated debt	0	0	0	0
PL.5.5	f. Penalties	0	0	0	0
PL.5.3	g. Others - Interest On Income/Service Tax	52	665	7	125
PL.5.4	Profit (-) / Loss on Sale of Assets	428	650	549	582
PL.5.6	h. GST Expenses	4151	4151	9899	9899
	TOTAL (B)	32141	64606	48515	392845
	Profit Before Tax	52000	144548	15946	124522
	Provision for Taxation				
PL.6.1	Current Tax	19480	51530	21886	43075
	Earlier Year Tax	0	0	3113	3113
	MAT Credit	(2775)	(18415)	(24802)	(24802)
PL.6.2	Deferred tax	(99)	(1500)	253	(2403)
	Profit After Tax	35393	112933	15495	105539
	Transfer from General Reserves / Equalization / Contingency Reserves	0	0	0	0
	APPROPRIATIONS				
	(a) Interim Dividends Paid During The Year	0	0	0	0
	(b) Proposed Final Dividend	0	0	0	0
	(c) Dividend Distribution Tax	0	0	0	0
	(d) Transfer to Any Reserves or Other Accounts (to be specified)	(35393)	(112933)	(15495)	(105539)
	Balance of Profit/Loss Brought Forward from Last Year	-	-	-	-
	Balance Carried Forward to Balance Sheet	-	-	-	-
Notes: to Form NL-1-B-RA and NL-2-B- PL					
(a) Items of income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.					
(b) Under the sub-head "Others" items like foreign exchange gains or losses and other items shall be included.					
(c) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under "advance taxes paid and taxes deducted at source". The expenses pertaining to investment income e.g. Amortisation, Write off, other Investments expenses etc. are to be deducted from this other than separately disclosed here.					
(d) Income from rent shall include only the realized rent. It shall not include any notional rent.					
(e) Contribution from the Shareholders' Account to policyholders' account /Contribution to the Policyholders' Fund is as per the terms of Section 40C of the Insurance Act, 1938 read with IRDAI (Expenses of Management of Insurers transacting General or Health Insurance Business) Regulations as specified and modified from time to time.					

The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-3-B-BS

Balance Sheet

As on 31-03-2024

(Amount in Rs. Lakhs)

	Schedule	As at 31.03.2024	As at 31.03.2023
A. SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	82400	82400
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	2031132	1950538
FAIR VALUE CHANGE ACCOUNT	Shareholders	684771	531515
FAIR VALUE CHANGE ACCOUNT	Policyholders	1672124	1272299
BORROWINGS	NL-11-Borrowings Schedule	0	0
TOTAL		4470427	3836752
B. APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12-Investment Schedule	2428129	2248179
INVESTMENTS-Policyholders		5702981	5102885
LOANS	NL-13-Loans Schedule	37407	33566
FIXED ASSETS	NL-14-Fixed Assets Schedule	41730	43141
DEFERRED TAX ASSET		30623	29123
CURRENT ASSETS			
a. Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1422489	1226437
b. Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1055080	976957
Sub-Total (a+b)		2477569	2203394
DEFERRED TAX LIABILITY (Net)		-	-
c. CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	4518995	4235698
d. PROVISIONS	NL-18-Provisions Schedule	1729017	1628856
Sub-Total (c+d)		6248012	5864554
NET CURRENT ASSETS = (a+b-c-d)		(3770443)	(3661160)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	0	41014
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL B		4470427	3836747

CONTINGENT LIABILITIES

Particulars	As at 31.03.2024	As at 31.03.2023
1. Partly paid-up investments	1811	1448
2. Claims, other than against policies, not acknowledged as debts by the company	642	1105
3. Underwriting commitments outstanding (in respect of shares and securities)		
4. Guarantees given by or on behalf of the Company	14661	13626
5. Statutory demands/ liabilities in dispute, not provided for	360592	576963
6. Reinsurance obligations to the extent not provided for in accounts	0	0
7. Others (matters under litigation) to the extent ascertainable	1727	4335
8. Potential Tax Liability towards distribution received from Venture Fund	0	79
TOTAL	379433	597554

Notes:
(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

										(Amount in Rs. Lakhs)									
										Miscellaneous									

(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

[illegible]

a) Incurred But Not Reported (IBNR): Incurred but not enough reported [IBNR] claims should be included in the amount for outstanding claims.

b) Claims include specific claims settlement cost but not expenses of management.

c) The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.

d) Claims cost should be adjusted for estimated salvage value if there is sufficient certainty of its incurrence.

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

[illegible]

Notes:

- a) Incurred But Not Reported (IBNR). Incurred but not enough reported (IBNR) claims should be included in the amount for outstanding claims.
- b) Claims include specific claims settlement cost but not expenses of management.
- c) The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
- d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
- e) Separate disclosure to be made for segmented-by-segment which contributes more than 10 percent of the total gross direct premium.

The New India Assurance Company Ltd.
Incorporated in India and State of Registration is by 30-01-2020 CIN : 660000 MA 1913 CO 000526
Form No. 6 - Commission Schedule
No Commission Paid
No (Signature) : 13-03-24
(Account is Rs. Lakhs)

(Amount in Rs. 1 lakh)

(Amount in Myr. Units)

[illegible]

Notes:

(a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

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

(c) Commission on Business procured through Company website

[illegible]

Notes:

(a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

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

(c) Commission on Business procured through Company website

[illegible]

Notes:

- Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.
- Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expenses".

[illegible]

Notes:

- Items of expenses in excess of one percent of the total premium (less reinsurance) or \$5,000,000 whichever is higher, shall be shown as a separate line item.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.
- Expenses paid for various matters (e.g., legal fees, etc.) are to be included in the expenses of the various categories and not to be shown as "Contributions to Various Matters."

The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-8-Share Capital Schedule

Share Capital

For the Period ended 31-03-2024

Amount in Lakhs

	Particulars	As at 31.03.2024	As at 31.03.2023
1	1. Authorised Capital		
	2,00,00,00,000 (Previous Period 2,00,00,00,000 Equity Shares of ₹ 5 each) Equity Shares of ₹ 5 each	100000	100000
2	2. Issued Capital		
	1,64,80,00,000 (Previous Period 1,64,80,00,000 Equity Shares of ₹5 each) Equity Shares of ₹ 5 each	82400	82400
3	3. Subscribed Capital		
	1,64,80,00,000 (Previous Period 1,64,80,00,000 Equity Shares of ₹5 each) Equity Shares of ₹ 5 each	82400	82400
4	4. Called up Capital		
	1,64,80,00,000 (Previous Period 1,64,80,00,000 Equity Shares of ₹5 each) Equity Shares of ₹ 5 each	82400	82400
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
5	5 Preference Shares	-	-
	Paid-up Capital	-	-
	TOTAL	82400	82400

Note : Of the above 161,62,98,732 shares are issued as fully paid up bonus shares by capitalisation of general reserves.

The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-9-Pattern Of Shareholding Schedule

As on 31-03-2024

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Shareholder	As at 31.03.2024		As at 31.03.2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	1408000	85%	1408000	85%
· Foreign	0	0%	0	0%
Others				
· Indian	225582	14%	226373	14%
· Foreign	14418	1%	13627	1%
TOTAL	1648000	100%	1648000	100%

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

DETAILS OF EQUITY HOLDING OF INSURERS

ANNEXURE 'A'

DETAILS OF EQUITY HOLDINGS OF INSURERS

PART A

Particulars of the Shareholding pattern of the The New India Assurance Company Limited

Insurance Company, as at Quarter Ended on 31st March 2024

Sl.No	Category	No of	No of Shares	% of	Paid up	Shares pledged or otherwise	Shares under Lock in Period
(i)	(ii)		(iii)	(iv)	(v)	No. of Shares held (vi) As a % of total Shares held	No. of Shares held As a % of Total Shares
A	Promoter & Promoters Group	0	0	0.00		0	0.00
A.1	Indian Promoters Individuals /HUF	0	0	0.00		0	0.00
i	(Names of major shareholders)	0	0	0.00		0	0.00
ii	Bodies Corporate	0	0	0.00		0	0.00
iii	Financial Institutions / Banks	0	0	0.00		0	0.00
iv	Central Government / State Government(s)	1	140800000	85.44	70400.00	0	0.00
vi	Person Acting in Concert(Please specify)	0	0	0.00		0	0.00
vii	Any Other (Please specify)	0	0	0.00		0	0.00
A.2	Foreign Promoters	0	0	0.00		0	0.00
i	Individuals (Names of major shareholders)	0	0	0.00		0	0.00
ii	Bodies Corporate	0	0	0.00		0	0.00
iii	Any Other (Please specify)	0	0	0.00		0	0.00
B	Non Promoters	0	0	0.00		0	0.00
B.1	Public Shareholders	0	0	0.00		0	0.00
1.1	Institutions	0	0	0.00		0	0.00
i	Mutual Funds	13	769431	0.05	38.47	0	0.00
ii	Foreign Portfolio Investor	37	13503941	0.82	675.20	0	0.00
iii	Financial Institutions / Banks	8	14566377	0.88	728.32	0	0.00
iv	Insurance Companies	17	178072101	10.81	8903.61	0	0.00
v	Fil belonging to Foreign Promoters	0	0	0.00		0	0.00
vi	Promoter of Indian Promoters	0	0	0.00		0	0.00
vii	Provident Fund /Pension Fund	0	0	0.00		0	0.00
viii	Alternate Investment Funds	1	334000	0.02		0	0.00
ix	Any Other (Specify)	0	0	0.00		0	0.00
1.2	Central Government / State Government(s)	0	0	0.00		0	0.00
1.3	Non-Institutions	0	0	0.00		0	0.00
i	Individual shareholders holding nominal share capital up to Rs. 2 lakhs.	137183	22958451	1.39	1147.92	0	0.00
ii	Individual shareholders holding nominal share capital in excess of Rs. 2 lakhs.	20	2157209	0.13	107.86	0	0.00
iii	NBFCs registered with RBI	1	1	0.00	0.00	0	0.00
iv	Unclaimed Shares	1	6	0.00	0.00	0	0.00
v	Trusts	3	5117	0.00	0.26	0	0.00
HUF		2679	688310	0.04	34.42	0	0.00
Non Resident Indians		1426	914392	0.06	45.72	0	0.00
Clearing Members		6	4787	0.00	0.24	0	0.00
Bodies Corporate		315	5988037	0.36	299.40	0	0.00
IEPF		0	0	0.00		0	0.00
Body Corporate-Ltd Liability Partnership-DR		23	37840	0.00	1.89	0	0.00
B.2	Non Public Shareholders	0	0	0.00		0	0.00
2.1	Custodian/DR Holder	0	0	0.00		0	0.00
2.1	Employee Benefit Trust	0	0	0.00		0	0.00
2.2	Any Other (Specify)	0	0	0.00		0	0.00
Total		141734	164800000	100.00	82363.30	0	0.00
Footnotes		0					

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

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

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

PART B

Name of the Indian Promoter/Indian Investor, on 31st March 2024

(Please repeat the tabulation in case of more than one Indian Promoter/Indian Investor)

Sl.No	Category	No of Investors	No of Shares held	% of Shareholding	Paid up equity (Rs. in Lakhs)	Shares pledged or otherwise encumbered	Shares under Lock in Period
(i)	(ii)	(iii)	(iii)	(iv)	(v)	No. of Shares held (vi) As a % of total Shares held	No. of Shares held As a % of Total Shares
A	Promoter & Promoters Group	0	0	0.00		0	0.00
A.1	Indian Promoters Individuals /HUF	0	0	0.00		0	0.00
i	(Names of major shareholders)	0	0	0.00		0	0.00
ii	Bodies Corporate	0	0	0.00		0	0.00
iii	Financial Institutions / Banks	0	0	0.00		0	0.00
iv	Central Government / State Government(s)	1	140800000	85.44	70400.00	0	0.00
vi	Person Acting in Concert(Please specify)	0	0	0.00		0	0.00
vii	Any Other (Please specify)	0	0	0.00		0	0.00
A.2	Foreign Promoters	0	0	0.00		0	0.00
i	Individuals (Names of major shareholders)	0	0	0.00		0	0.00
ii	Bodies Corporate	0	0	0.00		0	0.00
iii	Any Other (Please specify)	0	0	0.00		0	0.00
B	Non Promoters	0	0	0.00		0	0.00
B.1	Public Shareholders	0	0	0.00		0	0.00
1.1	Institutions	0	0	0.00		0	0.00
i	Mutual Funds	13	769431	0.05	38.47	0	0.00
ii	Foreign Portfolio Investor	37	13503941	0.82	675.20	0	0.00
iii	Financial Institutions / Banks	8	14566377	0.88	728.32	0	0.00
iv	Insurance Companies	17	178072101	10.81	8903.61	0	0.00
v	Fil belonging to Foreign Promoters	0	0	0.00		0	0.00
vi	Promoter of Indian Promoters	0	0	0.00		0	0.00
vii	Provident Fund /Pension Fund	0	0	0.00		0	0.00
viii	Alternate Investment Funds	1	334000	0.02		0	0.00
ix	Any Other (Specify)	0	0	0.00		0	0.00
1.2	Central Government / State Government(s)	0	0	0.00		0	0.00
1.3	Non-Institutions	0	0	0.00		0	0.00
i	Individual shareholders holding nominal share capital up to Rs. 2 lakhs.	137183	22958451	1.39	1147.92	0	0.00
ii	Individual shareholders holding nominal share capital in excess of Rs. 2 lakhs.	20	2157209	0.13	107.86	0	0.00
iii	NBFCs registered with RBI	1	1	0.00	0.00	0	0.00
iv	Unclaimed Shares	1	6	0.00	0.00	0	0.00
v	Trusts	3	5117	0.00	0.26	0	0.00
HUF		2679	688310	0.04	34.42	0	0.00
Non Resident Indians (NRI)		0	0	0.00	0.00	0	0.00
Clearing Members		6	4787	0.00	0.24	0	0.00
Bodies Corporate		315	5988037	0.36	299.40	0	0.00
IEPF		0	0	0.00		0	0.00
Body Corporate-Ltd Liability Partnership-DR		23	37840	0.00		0	0.00
B.2	Non Public Shareholders	0	0	0.00		0	0.00
2.1	Custodian/DR Holder	0	0	0.00		0	0.00
2.1	Employee Benefit Trust	0	0	0.00		0	0.00
2.2	Any Other (Specify)	0	0	0.00		0	0.00
Total		140271	1633581667	99.1251	81679.08	0	0.00

Footnotes

1 At A.1 and A.2 of Part B above the name of individuals and bodies corporate must be specifically and separately mentioned

2 Insurance are required to highlight the categories which fall within the purview of Regulation 11(1) (i) of the Insurance Regulatory and Development Authority

3 Details of Investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted

4 Details of Indian Investors, singly and jointly holding more than 1% have to be provided where the insurance company is listed

Please specify the name of the FIIs, indicating those FIIs which belong to the Group of the joint venture Partner/foreign Investor of the Indian Insurance

\$ Please specify the name of the OCBs, indicating those OCBs which belong to the Group of the joint venture Partner/foreign Investor of the Indian Insurance

The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-10-Reserve And Surplus Schedule

Reserves And Surplus

As on 31.03.2024

Amount In Lakhs

	Particulars	As at 31.03.2024	As at 31.03.2023
1	Capital Reserve	6	6
2	Capital Redemption Reserve	0	0
3	Share Premium	189085	189085
4	General Reserves	1579066	1478471
	Addition during the year - Balance Transferred From P & L Account	112933	105539
	Less: Amount utilized for Buy-back	0	0
	Add: Dividend and dividend Distribution tax	(31806)	(4944)
	Add: Issue of Bonus shares	0	0
5	Catastrophe Reserve	0	0
6	Other Reserves (to be specified)	181847	182381
7	Balance of Profit in Profit & Loss Account		
	TOTAL	2031132	1950538
	Note : Other Reserves in point no. 6 Includes		
	Foreign Currency Translation reserve	171022	171709
	Equalization / Contingency Reserves for Foreign Branches	10825	10672
	Total	181847	182381

The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-11-Borrowings Schedule

As on 31.03.2024

	Particulars	As at 31.03.2024	As at 31.03.2023
		₹ ('000)	₹ ('000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	Nil	Nil

Notes:

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

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

(Amount in Rs. Lakhs)

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

The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-12 & NL-12A-Investment Schedule

As on 31.03.2024

	Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
		As at 31.03.2024	As at 31.03.2023	As at 31.03.2024	As at 31.03.2023	As at 31.03.2024	As at 31.03.2023
	LONG TERM INVESTMENTS	2199672	1975153	5144739	4457614	7344410	6432767
1	Government securities and Government guaranteed bonds including Treasury Bills	930613	961440	2090188	2091051	3020800	3052490
2	Other Approved Securities	0	0	0	0	0	
3	Other Investments						
	(a) Shares			0	0		
8.A.3.A.A	(aa) Equity	930381	699718	2272660	1652784	3203041	2352502
8.A.3.A.B	(bb) Preference	0	0	0	0	0	0
8.A.3.B	(b) Mutual Funds	0	1820	0	4302	0	6122
8.A.3.C	(c) Derivative Instruments	0	0	0	0	0	0
8.A.3.D	(d) Debentures/ Bonds	61407	33293	149432	76539	210838	109832
8.A.3.E	(e) Other Securities (FOREIGN)	0	0	0	0	0	0
8.A.3.F	(f) Subsidiaries	15552	8319	0	0	15552	8319
8.A.3.G	(g) Investment Properties-Real Estate	0	0	0	0	0	0
4	Investments in Infrastructure and Social Sector	215579	193438	526776	457174	742355	650612
5	Other than Approved Investments	46141	77126	105683	175765	151824	252891
	SHORT TERM INVESTMENTS	228457	273025	558243	645271	786700	918296
1	Government securities and Government guaranteed bonds including Treasury Bills	71309	178695	174246	422329	245555	601024
2	Other Approved Securities	0	0	0	0	0	0
3	Other Investments						
	(a) Shares	0	0	0	0		
8.B.3.A.A	(aa) Equity	0	0	0	0	0	0
8.B.3.A.B	(bb) Preference	0	0	0	0	0	0
8.B.3.B	(b) Mutual Funds	0	0	0	0	0	0
8.B.3.C	(c) Derivative Instruments	0	0	0	0	0	0
8.B.3.D	(d) Debentures/ Bonds	73756	5633	180226	13312	253982	18944
8.B.3.E	(e) Other Securities (FOREIGN)	0	0	0	0	0	0
8.B.3.F	(f) Subsidiaries	0	0	0	0	0	0
8.B.3.G	(g) Investment Properties-Real Estate	0	0	0	0	0	0
4	Investments in Infrastructure, Housing Bonds and Social Sector	83392	87955	203771	207873	287162	295828
5	Other than Approved Investments	0	743	0	1757	0	2500
	TOTAL	2428129	2248179	5702981	5102885	8131110	7351064

Notes:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Particulars	Shareholders		Policyholders		(Amount in Rs. Lakhs)	
	Total		Total		Total	
	As at 31.03.2024	As at 31.03.2023	As at 31.03.2024	As at 31.03.2023	As at 31.03.2024	As at 31.03.2023
Long Term Investments--						
Book Value	3176	3252	7760	7685	10936	10936
market Value	3176	3247	7760	7674	10936	10921
Short Term Investments--						
Book Value	-	-	-	-	-	-
market Value	-	-	-	-	-	-

The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-13-Loans Schedules

Loans

As on 31-03-2024

Amount In Lakhs

	Particulars	As at 31.03.2024	As at 31.03.2023
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	34606	30240
	(bb) Outside India	1	0
	(b) On Shares, Bonds, Govt. Securities	0	0
	(c) Others	2799	3326
	TOTAL	37407	33566
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	1018	1341
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings(Term Loans,Bridge Loans, Short-Term Loans, Loans to PFPS)	0	0
	(e) Others (Hsg Loan,VehicleLoan,Computer Loan to Employees,HUDCO,Term Loans and PFPS)	36389	32230
	TOTAL	37407	33571
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	37407	33571
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	0	0
	(bb) Outside India	0	0
	TOTAL	37407	33571
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	323	323
	(b) Long Term	37084	33248
	TOTAL	37407	33571

Notes:

(a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.

(b) Provisions against non-performing loans shall be shown separately.

(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.

(d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

Provisions against Non-performing Loans

	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	0	0
	Doubtful	0	0
	Loss	44347	44347
	Total	44347	44347

The New India Assurance Company Ltd.

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Form NL-14-Fixed Assets Schedule

As on 31-03-2024

₹('000)

Particulars	Cost/ Gross Block				Depreciation			Net Block		
	Opening 01.04.2023	Additions	*Deductions	*Closing Balance 31.12.2023	Opening 01.04.2023	For The Period	On Sales/ Adjustments	*Closing Balance 31.12.2023	*Closing Balance 31.12.2023	Opening 01.04.2023
Goodwill	0	0	0	0	(0)	0	(0)	0	0	0
Intangibles (Softwares)	2292367	22376	9091	2305652	2281010	2204	350	2282864	22788	11357
Land-Freehold	134390	0	0	134390	0	0	0	0	134390	134390
Leasehold Property	302482	0	(24912)	327394	21382	4747	(21430)	47559	279835	281100
Buildings	2720894	7098	27534	2700458	1106233	63119	23184	1146168	1554290	1614661
Furniture & Fittings	1005061	21108	25300	1000869	717093	56964	23535	750522	250347	287968
Information Technology Equipment	4903866	137554	221693	4819727	4224180	203650	157946	4269884	549843	679686
Vehicles	1594070	386498	341287	1639281	634588	192306	191879	635015	1004266	959482
Office Equipments	130951	3799	17241	117509	119175	5357	16532	108000	9509	11776
Other Assets	581001	34237	53044	562194	380963	37757	47187	371533	190661	200038
Total	13665082	612670	670278	13607474	9484624	566104	439183	9611545	3995929	4180458
Work in Progress	133644	51613	8187	177070	0	0	0	0	177070	133644
Grand Total	13798726	664283	678466	13784544	9484624	566104	439183	9611545	4172999	4314102
Previous Year as at Mar- 2023	13389438	1013639	604350	13798726	9002398	784785	302558	9484624	4314102	

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

The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-15-Cash And Bank Balance Schedule

Cash And Bank Balances

As on 31-03-2024

Amount In Lakhs

	Particulars	As at 31.03.2024	As at 31.03.2023
1	Cash (including cheques*, drafts and stamps)	8286	25968
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	67097	72972
	(bb) Others	705160	709404
	(b) Current Accounts	259985	255429
	(c) Others (to be specified)		
3	Money at Call and Short Notice		0
	(a) With Banks	0	0
	(b) With other Institutions	381960	162664
4	Others (to be specified)	0	0
	TOTAL	1422489	1226437
	Balances with non-scheduled banks included in 2 and 3 above		
	Balances with non-scheduled banks included in 2 and 3 above		
	Cash and Bank Balances (In India)	556617	390529
	Cash and Bank Balances (Outside India)	865873	835908

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

Note :

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

The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-16-Advances And Other Assets Schedule

Advances and Other Assets

As on 31-03-2024

Amount in Lakhs

	Particulars	As at 31.03.2024	As at 31.03.2023
	ADVANCES		
1	Reserve deposits with ceding companies	2963	3105
2	Application money for investments	0	0
3	Prepayments	22870	5390
4	Advances to Directors/Officers	0	0
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	61810	61363
6	Others (to be specified)		
	Deposit for Appeal with Tax Authorities	30839	6627
	Advance to Employees	4413	3478
	TOTAL (A)	122894	79963
	OTHER ASSETS		
1	Income accrued on investments	135172	122580
2	Outstanding Premiums	37558	37054
	Less : Provisions for doubtful ,if any	0	0
3	Agents' Balances	1711	1223
4	Foreign Agencies Balances	43101	66243
5	Due from other entities carrying on insurance business (including reinsurers)	613145	571546
6	Due from subsidiaries/ holding	0	0
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	0	0
8	Others -	16807	36165
9	Service tax/GST unutilized credit	59376	38643
10	Fixed Deposit-Unclaimed Amounts of Policy Holders	25316	23540
	TOTAL (B)	932186	896994
	TOTAL (A+B)	1055080	976957

Notes:

- The items under the above heads shall not be shown net of provisions for doubtful amounts. The
- The term 'officer' should conform to the definition of that term as given under the Companies Act.

The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-17-Current Liabilities Schedule

Current Liabilities

As on 31-03-2024

(Amount in Rs. Lakhs)

	Particulars	As at 31.03.2024	As at 31.03.2023
1	Agents' Balances	37952	23953
2	Balances due to other insurance companies	77239	83135
3	Deposits held on re-insurance ceded	7343	9021
4	Premiums received in advance	97656	90719
5	Unallocated Premium	475144	417656
6	Sundry creditors	176275	182832
7	Due to subsidiaries/ holding company	0	0
8	Claims Outstanding	3543909	3326791
9	Due to Officers/ Directors	0	0
10	Unclaimed Amount of Policy Holder's Fund	16925	17259
11	Income accrued on Unclaimed amounts	6017	4737
12	Interest payable on debentures/bonds	0	0
13	GST Liabilities	77260	67054
14	Others	3276	12542
	TOTAL	4518995	4235698

3305778

(Amount in Rs. Lakhs)

Details of unclaimed amounts and Investment Income thereon		
Particulars	As at 31.03.2024	As at 31.03.2023
Opening Balance	21996	23456
Add: Amount transferred to unclaimed amount	5217	2746
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	0	0
Add: Investment Income	1776	394
Less: Amount paid during the year	3893	770
Less: Transferred to SCWF	2155	3830
Closing Balance of Unclaimed Amount	22942	21996

The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-18-Provisions Schedule

Provisions

As on 31-03-2024

Amount In Lakhs

	Particulars	As at 31.03.2024	As at 31.03.2023
1	Reserve for Unexpired Risk	1467449	1427895
2	For taxation (less advance tax paid and taxes deducted at source)		
3	For Employee Benefits	87357	82977
4	Others (Reserve for Bad and doubtful debts, for diminution in value of thinly traded shares, for wage arrears)	174211	117984
5	Reserve for Premium Deficiency	-	-
	TOTAL	1729017	1628856
	Note : Others in point no. 5 includes		
	Reserve for bad and doubtful debts.	136324	107755
	Provision for Wage Arrears	25288	9720
	Provision for diminution in value of thinly traded/unlisted shares	12599	508
	Total	174211	117984

The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-19 Misc Expenditure Schedule

As on 31-03-2024

Amount in Lakhs

	Particulars	As at 31.03.2024	As at 31.03.2023
		₹ ('000)	₹ ('000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others - Contribution to Pension Fund and Gratuity Fund	0	41014
	TOTAL	0	41014

Notes:

(a) No item has been included under the head "Miscellaneous Expenditure" and carried forward unless:

- 1. some benefit from the expenditure can reasonably be expected to be received in future, and*
- 2. the amount of such benefit is reasonably determinable.*

(b) The amount carried forward in respect of any item included under the head "Miscellaneous Expenditure" does not exceed the expected future revenue/other benefits related to the expenditure.

The New India Assurance Co. Ltd.

Registration No.182 and Date of Registration with the IRDA: 01.04.2020 CNV / 66000 MH 1919 GGI 000526

Item No. 33 - Ancillary Ratio
Up to the Quarter ended 31st March 2024

Sl.No.	Particular	Calculation	For the Quarter ended on 31.03.2024	Up to the Quarter ended on 31.03.2024	For the Quarter ended on 31.03.2023	Up to the Quarter ended on 31.03.2023
1	Gross Direct Premium Growth Rate**	$\frac{[GDP(CY)-GDP(PY)]}{GDP(PY)}$	1.88	7.69	17.52	5.54
2	Gross Direct Premium to Net worth Ratio	$\frac{GDP / \text{Shareholder's funds}}{\text{Shareholder's funds/Net Worth comprise of Share Capital+reserves and surplus-Miscellaneous expenditure-debit balance in profit and loss account}}$	0.48	1.91	0.50	1.88
3	Growth rate of Net Worth	$\frac{(\text{Shareholder's funds}(CY)-\text{Shareholder's funds}(PY))}{\text{Shareholder's funds}(PY)}$	6.11	6.11	9.26	9.26
4	Net Retention Ratio**	$\frac{\text{Net written premium} / (\text{Gross Direct Premium Income} + \text{Reinsurance Accepted})}{\text{Net Commission} / \text{Net written premium}}$	82.95	81.93	82.77	80.24
5	Net Commission Ratio**	$\frac{\text{Net Commission} / \text{Net written premium}}{(\text{Direct Commission} + \text{Operating Expenses}) / \text{Gross direct premium}}$	8.76	8.74	7.73	7.75
6	Expense of Management to Gross Direct Premium Ratio**	$\frac{(\text{Direct Commission} + \text{Operating Expenses}) / \text{Net Written Premium}}{\text{Net Incurred Claims} / \text{Net Earned Premium}}$	23.87	20.94	18.55	19.00
7	Expense of Management to Net Written Premium Ratio**	$\frac{(\text{Net Commission} + \text{Operating Expenses}) / \text{Net Written Premium}}{(\text{Net Incurred Claims} / \text{Net Earned Premium})}$	26.25	23.51	20.14	21.25
8	Net Incurred Claims to Net Earned Premium**	$\frac{(\text{Net Incurred Claims} / \text{Net Earned Premium})}{(7) + (8)}$	101.80	97.36	117.44	95.59
9	Combined Ratio**	$\frac{(\text{Net Incurred Claims} / \text{Net Earned Premium})}{(\text{Net Incurred Claims} / \text{Net Earned Premium})}$	121.61	120.87	119.39	116.83
10	Investment income ratio	$\frac{\text{Investment Income} - \text{Profit/Loss on sale/redemption of Investments+Interest, Dividend \& Rent} - \text{Gross (net of investment expenses) including investment income from pool}}{\text{Investment Income} / \text{Average Assets under management}}$	3.10	11.09	2.83	13.89
11	Technical Reserves to net premium ratio **	$\frac{[\text{Reserve for unexpired risks+premium deficiency+reserve for outstanding claims(including IBNR and IBNER)} / \text{Net premium written}]}{\text{Underwriting results} / \text{Net earned premium}}$	5.71	1.46	5.54	1.53
12	Underwriting balance ratio	$\frac{\text{Underwriting results} - \text{Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account, as per Section 40C)- Premium Deficiency}}{\text{Operating profit} / \text{Net Earned premium}}$	-0.21	-0.21	-0.21	-0.17
13	Operating Profit Ratio	$\frac{\text{Operating profit} / \text{Net Earned premium}}{\text{Liquid Assets} / \text{Policyholders liabilities}}$	0.06	-1.84	0.39	7.26
14	Liquid Assets to liabilities ratio	$\frac{\text{Liquid Assets} - \text{Short term investments+Short term loans+Cash \& Bank balances}}{\text{Policyholders liabilities-Outstanding Claims including Incurred But Not Reported (IBNR) \& Incurred But Not Enough Reported (IBNER)+ Unearned Premium Reserves- Premium Deficiency Reserve, if any+ Catastrophe Reserve, if any; and- Other Liabilities net off Other Assets}}$	0.44	0.44	0.45	0.45
15	Net earning ratio	$\frac{\text{Profit after tax} / \text{Net Premium written}}{\text{Profit after tax} / \text{Net Worth}}$	4.04	3.28	1.81	3.39
16	Return on net worth(Avg) ratio	$\frac{\text{Profit after tax} / \text{Net Worth}}{\text{to be taken from solvency margin reporting}}$	1.67	5.34	0.78	5.30
17	Available Solvency margin Ratio to Required Solvency Margin Ratio	$\frac{\text{to be taken from solvency margin reporting}}{\text{to be taken from NPA reporting}}$	1.81	1.81	1.87	1.87
18	NPA Ratio	$\frac{\text{Gross NPA Ratio}}{\text{Net NPA Ratio}}$	0.73	0.73	0.88	0.88
19	Debt Equity Ratio	$\frac{(\text{Debt}/\text{Equity})}{\text{Debt}-(\text{Borrowings}+\text{Redeemable Preference shares, if any}) - \text{Equity}-\text{Shareholders' Funds excluding Redeemable Preference shares, if any}}$	0.00	0.00	0.00	0.00
20	Debt Service Coverage Ratio	$\frac{(\text{Earnings before Interest and Tax/ Interest and Principal Installments Due})}{\text{Earnings before Interest and Tax/ Interest due}}$	-	-	-	-
21	Interest Service Coverage Ratio	$\frac{(\text{Earnings before Interest and Tax/ Interest due})}{\text{Profit (Loss) after tax} / \text{No. of shares}}$	2.15	6.85	0.94	6.40
22	Earnings per share	$\frac{\text{Profit (Loss) after tax} / \text{No. of shares}}{\text{Net worth} / \text{No. of shares}}$	128.25	128.25	121.00	121.00
23	Book value per share					

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

**** Segmental Reporting up to the quarter**

Segments Up to the quarter ended on 31.12.2023	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**	Combined Ratio**	Claims paid to claims provisions**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	6.37	45.35	18.36	19.64	22.93	80.08	113.01	#N/A	2.30	-0.11
Previous Period	6.80	48.21	12.89	18.47	26.15	71.34	97.50	#N/A	2.10	0.02
Marine Cargo										
Current Period	-10.47	73.47	19.95	26.91	34.52	61.54	96.06	#N/A	0.94	0.03
Previous Period	3.76	69.50	17.69	23.15	30.96	60.92	91.88	#N/A	0.94	0.10
Marine Hull										
Current Period	8.17	36.39	6.82	9.78	21.39	25.93	47.32	#N/A	2.13	0.53
Previous Period	15.67	38.80	5.57	9.57	18.84	78.44	97.28	#N/A	2.28	-0.08
Total Marine										
Current Period	-1.38	53.71	15.21	17.72	29.78	48.14	77.91	#N/A	1.37	0.32
Previous Period	12.58	54.40	13.44	16.51	26.71	65.24	91.95	#N/A	1.41	0.06
Motor CO										
Current Period	14.23	94.03	20.34	33.38	34.91	105.79	140.69	#N/A	0.84	-0.41
Previous Period	12.43	94.11	19.51	31.30	32.77	109.80	142.57	#N/A	1.03	-0.45
Motor TP										
Current Period	2.06	95.87	4.50	18.21	19.07	96.35	115.43	#N/A	4.46	-0.16
Previous Period	3.41	95.87	2.45	15.56	15.72	88.76	104.48	#N/A	4.36	-0.05
Total Motor										
Current Period	7.87	95.02	11.75	25.16	26.32	100.64	126.96	#N/A	2.85	-0.27
Previous Period	7.16	95.10	9.82	22.43	23.09	97.52	120.61	#N/A	2.50	-0.22
Health										
Current Period	9.41	93.48	4.70	18.79	19.74	106.67	126.41	#N/A	0.47	-0.27
Previous Period	15.59	88.90	4.77	17.14	18.50	103.67	122.16	#N/A	0.50	-0.22
Personal Accident										
Current Period	-15.39	95.37	6.75	20.91	21.32	81.87	103.19	#N/A	1.12	-0.02
Previous Period	-52.59	95.99	5.74	18.71	19.01	95.61	114.62	#N/A	0.91	-0.15
Travel Insurance										
Current Period										
Previous Period										
Total Health										
Current Period	8.46	93.54	4.76	18.86	19.79	105.87	125.65	#N/A	0.49	-0.26
Previous Period	9.57	89.15	4.81	17.20	18.52	103.33	121.85	#N/A	0.51	-0.22
Workmen's Compensation/ Employer's liability										
Current Period	2.80	94.47	7.87	21.33	22.44	24.94	47.38	#N/A	1.54	0.53
Previous Period	2.16	94.88	7.46	20.29	20.72	37.52	58.25	#N/A	1.75	0.42
Public/ Product Liability+Other Liabilities										
Current Period	-3.34	60.21	20.83	26.80	35.40	14.95	50.35	#N/A	1.65	0.51
Previous Period	1.31	58.38	21.26	23.80	34.53	61.34	95.87	#N/A	1.88	0.03
Engineering										
Current Period	15.38	40.54	-2.70	16.26	11.87	55.83	67.70	#N/A	2.54	0.33
Previous Period	20.11	45.13	5.45	16.88	18.72	56.45	75.17	#N/A	2.62	0.20
Aviation										
Current Period	33.23	31.86	8.71	8.81	23.28	74.22	97.50	#N/A	0.78	0.03
Previous Period	8.03	28.88	5.53	5.96	18.79	53.63	72.42	#N/A	1.06	0.29
Crop Insurance										
Current Period	-402.47	104.43	7.96	-89.99	16.80	37.59	54.39	#N/A	1.04	0.45
Previous Period	-98.77	162.11	-14.29	47.85	11.69	1303.41	1315.10	#N/A	9.52	-12.15
Other Miscellaneous										
Current Period	5.10	72.24	17.75	26.35	33.03	81.09	114.12	#N/A	1.23	-0.15
Previous Period	0.52	69.05	12.94	22.99	26.34	59.00	85.33	#N/A	1.18	0.14
Total Miscellaneous										
Current Period	8.23	89.99	7.67	21.26	22.46	100.13	122.59	#N/A	1.38	-0.23
Previous Period	5.11	87.70	7.05	19.18	20.58	98.93	119.51	#N/A	1.46	-0.20
Total-Current Period	7.69	81.93	6.74	20.94	23.51	97.36	120.87	#N/A	1.46	-0.24
Total-Previous Period	5.54	80.24	7.25	19.80	21.52	95.59	116.83	#N/A	1.51	-0.17

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-21 : Related Party Transactions

Upto the Year Ended 31.03.2024

(₹ in Lakhs)

PART-A Related Party Transactions

[illegible]

¹including the premium flow through Associates/ Group companies as agents and intermediaries

PART-B Related Party Transaction Balances

Sl.No.	Name of the Related Party	Nature of Relationshi	Amount of Outstanding Balances including Commitments (Rs. in	Whether Payable /	Whether Secured?	Details of any Guarantees	Balance under Provision for doubtful debts relating to the
1	The New India Assurance Co. (T&T) Ltd	Subsidiaries	1540.793975	Payable		No	NA
2	Prestige Assurance Plc. Nigeria	Subsidiaries	3824.589454	Receivable		No	NA
3	India International Insurance Pvt Ltd.	Associates	111.8596366	Receivable		No	NA
4	Health Insurance TPA of India Limited	Associates	427.110353	Payable		No	NA

The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-20-Receipts & Payments

As on 31-03-2023

Particulars	As at 31.03.2024	As at 31.03.2023
	In Lakhs	In Lakhs
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	4893186	4481258
Other receipts	2897	3066
Payments to the re-insurers, net of commissions and claims	(364881)	(239674)
Payments to co-insurers, net of claims recovery	(160364)	(151185)
Payments of claims	(3499901)	(3145849)
Payments of commission and brokerage	(323555)	(289373)
Payments of other operating expenses	(473561)	(753348)
Preliminary and pre-operative expenses	0	0
Deposits, advances and staff loans	(27347)	1151
Income taxes paid (Net)	(34228)	(35339)
Good & Service tax paid	(473073)	(441225)
Other payments	(6940)	(14049)
Cash flows before extraordinary items	(467769)	(584569)
Cash flow from extraordinary operations	0	0
Net cash flow from operating activities	(467769)	(584569)
Cash flows from investing activities:		
Purchase of fixed assets	-6643	-9446
Proceeds from sale of fixed assets	1795	2499
Purchases of investments	-2663766	-1421122
Loans disbursed	0	0
Sales of investments	2863516	1536451
Repayments received	323	407
Rents/Interests/ Dividends received	494341	429251
Investments in money market instruments and in liquid mutual funds (Net) ^(a)	0	0
Expenses related to investments	-208	-1164
Net cash flow from investing activities	689358	536875
Cash flows from financing activities:		
Proceeds from issuance of share capital	0	0
Proceeds from borrowing	0	0
Repayments of borrowing	0	0
Interest/dividends paid	-31806	-4930
IPO Expenses received from Government	0	0
Net cash flow from financing activities	-31806	-4930
Effect of foreign exchange rates on cash and cash equivalents, net	6269	30277
Net increase in cash and cash equivalents:	196052	(22347)
Cash and cash equivalents at the beginning of the year	1226437	1248784
Cash and cash equivalents at the end of the year	1422489	1226437

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

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

Statement as at 31st March,2024

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	24,28,129	24,28,129
	Policyholders as per NL-12 A of BS	57,02,981	-	57,02,981
(A)	Total Investments as per BS	5702981.39	2428128.68	8131110.08
(B)	Inadmissible Investment assets as per Clause (1) of S	0.00	5433.65	5433.65
(C)	Fixed assets as per BS	29,612	12,118	41729.99
(D)	Inadmissible Fixed assets as per Clause (1) of Schedu	1,938	793	2731.35
	Current Assets:			
(E)	Cash & Bank Balances as per BS	10,09,400	4,13,090	1422489.13
(F)	Advances and Other assets as per BS	9,26,742	1,28,338	1055079.90
(G)	Total Current Assets as per BS...(E)+(F)	1936141.83	541427.21	2477569.03
(H)	Inadmissible current assets as per Clause (1) of Sched	1,79,336	36,302	215637.56
(I)	Loans as per BS	26,544	10,863	37406.85
	Inadmissible employee loans (I. a)	25,822	10,567	36388.78
(J)	Fair value change account subject to minimum of zero	16,72,124	6,84,771	2356895.39
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	76,95,279	29,92,537	1,06,87,816
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	18,79,219	7,37,867	26,17,087
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	58,16,060	22,54,670	80,70,729

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Foreign shares in subsidiaries less any provision made	-	5,434	5,434
		-	5,434	5,434
	Inadmissible Fixed assets			
	(a) Furniture	1,776	727	2,503
	(b) Intangibles	162	66	228
		1,938	793	2,731
	Inadmissible current assets			
	(a) Co-insurer's balances outstanding for more than ninety days	54,315	-	54,315
	(b) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	70,005	-	70,005
	(c) Pre-Deposit against appeal	21,883	8,955	30,839
	(d) Inter-office	423	173	596
CH 12 & 1	(e) Unclaimed-policyholders	22,942	-	22,942
	(f) Service Tax/GST unutilized credit	2,366	968	3,335
	(g) Agents' balances and outstanding premium in India, to the extent they are not realized within a period of thirty days	1,214	497	1,711
	(h) Premium receivables relating to State/Central government sponsored shcemes, to the extent they are not realized within a period of one year	12,850	5,259	18,108
	(i) Employee advances	-	-	-
	(j) Cash and Bank Balances	-	13,787	13,787
		1,87,936	35,867	2,23,803
	Inadmissible employee loans	25,822	10,567	36,389
		25,822	10,567	36,389
	Fair value change account	16,72,124	6,84,771	23,56,895

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

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

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

Statement as at 31st March,2024

(₹ in Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) (a)	1761447	1467449
Premium Deficiency Reserve (PDR)....(b)	0	0
Unexpired Risk Reserve (URR)....(c)=(a) +(b)	1761447	1467449
Outstanding Claim Reserve (other than IBNR reserve)....(d)	2714020	2043176
IBNR Reserve.... (e)	1609161	1500733
Total Reserves for Technical Liabilities(f)=(c)+(d)+(e)	6084628	5011358

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

The New India Assurance Co. Ltd.Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

Statement as at 31st March,2024

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on 31st December, 2023
(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	6,74,368	3,05,830	4,38,360	2,62,578	67436.84	78,773	78,773
2	Marine Cargo	48,190	35,405	28,821	23,481	7081.10	7,044	7,081
3	Marine - Other than Marine Cargo	55,017	20,023	46,829	9,246	5501.74	7,024	7,024
4	Motor	11,14,523	10,58,992	10,89,233	10,51,863	211798.31	3,15,559	3,15,559
5	Engineering	1,18,023	47,844	59,570	28,997	11802.26	8,936	11,802
6	Aviation	57,438	18,301	28,589	13,751	5743.78	4,288	5,744
7	Liability	68,563	48,370	18,147	15,323	10284.47	4,597	10,284
8	Health	19,02,483	17,79,546	19,38,764	18,34,323	355909.29	5,50,297	5,50,297
9	Miscellaneous	1,29,694	93,692	86,932	73,568	18738.50	22,070	22,070
10	Crop	31,348	32,736	35,903	36,142	6547.11	10,843	10,843
	Total	41,99,646	34,40,740	37,71,148	33,49,271	7,00,843	10,09,431	10,19,478

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

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

Statement as at 31st March,2024

(All amounts in Rupees of Lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	5816060
	Deduct:	
(B)	Current Liabilities as per BS	5011358
(C)	Provisions as per BS	0
(D)	Other Liabilities	657382
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	147320
	Shareholder's FUNDS	
(F)	Available Assets	2254669.68
	Deduct:	
(G)	Other Liabilities	556330
(H)	Excess in Shareholder's funds (F-G)	1698339
(I)	Total ASM (E+H)	1845659
(J)	Total RSM	1019478
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.81

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as

<div><div><div></div><div></div></div></div>	<div><div>Products Information</div><div>List below the products and/or add-ons introduced during the period 1st April to 31st March 2024</div></div>
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FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS
Upto the Period Ended on 31st MARCH 2024

PART A			(Rs. In Lakh)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
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FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer:The New India Assurance Co. Ltd.

Date: 31-03-2024

(Amount in Rs. Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31-03-2024	as % of total for this class	As at 31-03-2023	as % of total for this class	As at 31-03-2024	as % of total for this class	As at 31-03-2023	as % of total for this class
Break down by credit rating								
AAA rated	1492212.90	31.46	1048457.48	22.61	1487583.45	31.41	1057796.72	22.46
AA or better	6831.94	0.14	18225.33	0.39	8241.62	0.17	18350.25	0.39
Rated below AA but above A	8621.97	0.18	11123.63	0.24	8800.00	0.19	11300.00	0.24
Rated below A but above B	10.14	0.00	0.00	0.00	10.13	0.00	0.00	0.00
Any other (Please specify)	38609.24	0.81	0.00	0.00	39842.99	0.84	45203.69	0.96
SOVEREIGN	3196483.66	67.40	3560173.92	76.76	3191137.85	67.39	3576835.28	75.95
Total (A)	4742769.85	100.00	4637980.36	100.00	4735616.05	100.00	4709485.94	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	791958.61	16.70	920981.90	19.86	786699.74	16.61	918296.43	19.50
more than 1 year and upto 3years	1328888.08	28.02	971903.46	20.96	1325638.41	27.99	971150.51	20.62
More than 3years and up to 7years	1947414.70	41.06	1867527.26	40.27	1936084.22	40.88	1859062.45	39.47
More than 7 years and up to 10 years	533640.60	11.25	718886.31	15.50	541983.37	11.44	746413.79	15.85
above 10 years	140867.85	2.97	158681.43	3.42	145210.31	3.07	214562.77	4.56
Any other (Please specify)								
Total (B)	4742769.85	100.00	4637980.36	100.00	4735616.05	100.00	4709485.94	100.00
Breakdown by type of the issuer								
a. Central Government	1382692.78	29.15	1681242.29	36.25	1371774.48	28.97	1683998.57	35.76
b. State Government	1813790.89	38.24	1878931.64	40.51	1819363.37	38.42	1892836.71	40.19
c. Corporate Securities	1546286.19	32.60	1077806.44	23.24	1544478.20	32.61	1132650.66	24.05
Any other (Please specify)								
Total (C)	4742769.85	100.00	4637980.36	100.00	4735616.05	100.00	4709485.94	100.00

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.

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2015

CIN: L 66000 MH 1919 GCL 000526

Form NI-30-DETAILS OF NON-PERFORMING ASSETS

Upto the Period Ended on 31st MARCH 2024

(Rs. in Lakh)											
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on date)	Prev. FY (As on 31 Mar 2023)	YTD (As on date)	Prev. FY (As on 31 Mar 2023)	YTD (As on date)	Prev. FY (As on 31 Mar 2023)	YTD (As on date)	Prev. FY (As on 31 Mar 2023)	YTD (As on date)	Prev. FY (As on 31 Mar 2023)
1	Investments Assets	1544478.20	1132650.66	5423.60	5747.80	3191137.85	0.00	1333268.10	4496665.74	6074307.75	5635064.20
2	Gross NPA	39842.99	45203.69	4401.44	4401.44	0.00	0.00	0.00	0.00	44244.43	49605.13
3	% of Gross NPA on Investment Assets (2/1)	2.58	3.99	81.15	76.58	0.00	0.00	0.00	0.00	0.73	0.88
4	Provision made on NPA	39842.99	45203.69	4401.44	4401.44	0.00	0.00	0.00	0.00	44244.43	49605.13
5	Provision as a % of NPA (4/2)	100.00	100.00	100.00	100.00	0.00	0.00	0.00	0.00	100.00	100.00
6	Provision on Standard Assets	6018.54	4349.79	4.09	5.39	0.00	0.00	0.00	0.00	6022.63	4355.17
7	Net Investment Assets (1-4)	1504635.21	1087446.97	1022.16	1346.36	3191137.85	0.00	1333268.10	4496665.74	6030063.32	5585459.07
8	Net NPA (2-4)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	% of Net NPA to Net Investment Assets (8/7)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Write off made during the period	0.00	12127.81	0.00	136.00	0.00	0.00	0.00	0.00	0.00	12263.81

Note:

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

Registration No.190 and Date of Registration with the IRDA-01.04.2015 CN-1.66000 MH 1919 GOI/000526

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

- 1 Based on daily simple Average of Investments
- 2 Yield method for Tax
- 3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown
- 4 FORM shall be prepared in respect of each fund.
- 5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account
- 6 Investment Regulations, as amended from time to time, to be referred
- 7 Yield is not annualized.

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2015CIN: L 66000 MH 1919 GOI 000526

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Statement of Down Graded Investments
Upto the Period Ended on 31st MARCH 2024

(Rs. In Lakh)									
S.No.	Particulars of Investment	Category Of Investment	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade/U pgrade	Remarks
During the quarter -									
	8.49% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY NCB 10-05-2028	IORD	10.13	11-08-2023	BRICKWORK	AA+	BB+	31-01-2024	
As on Date									
	8.00% NAYARA ENERGY LIMITED EARLIER VADINAR OIL TERMINAL LTD BS 15-12-2025	OLDB	0.00	31-03-2021	CARE	AA	AA-	21-03-2022	
	8.35% NATIONAL INSURANCE COMPANY LTD NCB 26-03-2027	OLDB	6,800.00	27-03-2017	ICRA	AA-	A+	19-10-2020	
	8.49% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY NCB 10-05-2028	IORD	10.13	11-08-2023	BRICKWORK	AA+	BB+	31-01-2024	
	9.25% CAPITAL FIRST LTD NCB 30-10-2025	ECOS	4,001.27	18-05-2016	CARE	AA+	AA	09-10-2020	

Note:

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

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

For the Quarter ended 31st March, 2024

(₹ in Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA	8	22,686.00	-	3,553.73	3.91%
3	No. of Reinsurers with rating A but less than AA	274	11,607.00	19,263.75	70,417.01	15.08%
4	No. of Reinsurers with rating BBB but less than A	80	24,110.00	9,169.08	30,281.42	9.46%
5	No. of Reinsurers with rating less than BBB	32	6,795.44	1,145.83	309.55	1.23%
	Total (A)	394	65,198.44	29,578.66	1,04,561.71	29.68%
	With In India					
1	Indian Insurance Companies	20	-1,202.00	1,959.92	32,332.93	4.93%
2	FRBs	9	5,837.00	7,713.88	11,891.84	3.79%
3	GIC Re	1	2,43,227.13	24,026.13	1,20,584.93	57.72%
4	Other (Pool)	4	25,979.33	191.38		3.90%
	Total (B)	34	2,73,841.46	33,891.31	1,64,809.70	70.34%
	Grand Total (C)= (A)+(B)	428	3,39,040	63,470	2,69,371	100%

* It also includes (a) Reinsurers which have subsequently gone into run off (b) provisional adjustments amounting to Rs 190.59 Lakh, to be reversed in the next quarter.

[illegible]

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

FORM NL-35 Quarterly Business Returns Across Line of Business

Upto the Period ended 31st March 2024

(₹ in Lakhs)

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year		upto the quarter		Up to the corresponding quarter of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	89942.93	144939	89933.15	149671	439358.02	524707	423804.81	559690
2	Marine Cargo	12054.20	57372	11433.65	57705	43878.99	220841	48709.38	229347
3	Marine Other than Cargo	16614.90	3957	14482.49	3209	54519.14	12275	49073.52	10710
4	Motor OD	88961.12	2685199	92561.10	2904011	352467.69	10754496	315294.19	11202095
5	Motor TP	173158.11	3614886	171278.20	3765599	599339.10	14189021	582165.44	14494196
6	Health	474077.07	447378	449141.88	467870	1831343.03	1560326	1667954.07	1621983
7	Personal Accident	10368.83	138967	16463.15	135356	55396.87	547295	65591.55	611746
8	Travel	117.58	3757	21.33	368	719.89	21605	311.91	6493
9	Workmen's Compensation/ Employer's liability	3289.89	23084	3181.98	22662	13004.32	89956	12736.69	91098
10	Public/ Product Liability	826.21	7638	1250.17	6773	3476.61	24024	4680.02	19553
11	Engineering	34570.69	20452	23560.02	25289	109032.40	71721	92326.79	79979
12	Aviation	12363.54	219	7863.49	210	41230.01	819	30946.05	835
13	Crop Insurance	-3749.61	0	-174.03	0	-3441.07	1	1137.64	3
14	Other segments **	10178.34	20530	9583.07	19423	34201.29	80153	34793.03	78453
15	Miscellaneous	28804.85	236644	26341.30	238106	125131.38	912997	118880.04	958506

Notes:

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

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

FORM NL-36- BUSINESS - CHANNELS WISE

Upto the Period ended 31st March 2024

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	4630600	301474.19	17456118	1016809.66	4664026	280400.69	17588083	952020.78
2	Corporate Agents-Banks	79962	6375.54	267413	23432.19	88176	7009.08	319924	24819.44
3	Corporate Agents -Others	20551	2280.56	78148	8866.79	19962	4812.21	78294	14469.96
4	Brokers	846451	315738.34	3517808	1329824.45	982416	315700.80	3495524	1184856.92
5	Micro Agents	1	0.06	7	0.30	2	0.12	22	5.74
6	Direct Business								
	-Officers/Employees								
7	-Online (Through Company Website)								
	-Others	243331	268375.38	860380	1080120.19	226989	252849.98	961429	1029301.74
8	Common Service Centres(CSC)	142	0.47	881	3.05	414	1.36	1476	5.32
9	Insurance Marketing Firm	5366	524.90	25758	3423.65	8542	1040.31	17352	2774.24
10	Point of sales person (Direct)	23954	1543.09	77483	4373.58	16920	1054.83	55701	3018.17
11	MISP (Direct)	0	0.00	0	0.00	0	0.00	0	0.00
12	Web Aggregators	4424	17.22	30060	118.51	14909	72.37	49792	301.67
13	Referral Arrangements	0	0.00	0	0.00	0	0.00	0	0.00
13	Other (to be specified)								
	(i) _____								
	(ii) _____	1550240	55248.90	6696181	232685.31	1773896	53979.20	7397090	236831.13
	Total (A)	7405022	951578.6456	29010237	3699657.69	7796252	916920.935	29964687	3448405.127
14	Business outside India (B)		67431.37		336725.26		83299.10		299739.14
	Grand Total (A+B)	7405022	1019010.02	29010237	4036382.948	7796252	1000220.03	29964687	3748204.266

Note:

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

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

(c). Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable

The New India Assurance Co. Ltd.

Registration No.199 and Date of Registration with the IBNR-01.06.2020 CIV-1 66000 MH 1014 GCL000526

FORM NL-37 CLAIMS DATA

Upto the Period ended 31st March 2024

																	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	Miscellaneous	Total
1	Claims O/S at the beginning of the period	3544	2267	256		85117	164948		441910	3455	40		1446	72	2652	122	116	8197	714142
2	Claims reported during the period																		
	(a) Booked During the period	7839	23634	169		1148257	63839		10715959	21857	18		2065	97	8437	235	209	53194	11878419
	(b) Reopened during the Period	1271	2297	30		40961	224		216232	3644	3		496	10	1568	47	4	4587	271324
	(c) Other Adjustment (to be specified)																		
	(i) _____																		
3	Claims Settled during the period	7973	25184	207		1174205	66622		10628691	24708	23		2735	55	10162	253	114	56676	11997608
	(a) paid during the period																		
	(b) Other Adjustment (to be specified)																		
	(i) _____																		
4	Claims Repudiated during the period	606	511	12		6565	543		168100	560	1		94	5	367	1	0	1578	11553
	Other Adjustment (to be specified)																		
	(i) _____																		
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)																		
6	Claims O/S at End of the period	4075	2503	236		93557	161854		577310	3688	37		1178	119	2128	150	215	7724	854774
	Less than 3 months	599	957	17		73782	7306		467114	1116	0		150	47	788	16	0	2112	554004
	3 months to 6 months	748	326	20		10003	7702		28673	464	1		100	4	384	18	0	1447	49890
	6 months to 1 year	881	376	34		3305	16950		57123	558	2		111	5	447	46	2	931	82771
	1 year and above	1847	844	165		4467	129895		24400	1550	34		817	63	509	70	213	3234	168109

Notes:-

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

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

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

(Amount in Rs. Lakhs)																			
Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Miscellaneous	Total
1	Claims O/S at the beginning of the period	525868.89	21456.75	54317.79		50539.34	1050836.49		105637.63	12629.26	277.93		4431.33	3805.61	94182.75	9579.4	25.17	93369.1	2026971.44
2	Claims reported during the period																		
	(a) Booked During the period	216286.6	31982.8	-3576.03		347929.3	321344.9		1548948.87	35888.39	113.23		2033.53	343.62	89436.96	16158.47	269.65	99529.9	2706690.19
	(b) Reopened during the Period	119072.52	7059.45	8863.35		80681.17	4630.75		123295.03	11113.89	0.82		1795.82	149.41	7140.25	2378.55	20.81	36716.71	402858.53
	(c) Other Adjustment (to be specified)																		
	(i) _____																		
3	Claims Settled during the period	201738.98	27336.68	13561.9		388793.77	452998.47		1809261.91	43383.5	72.99		4518.22	1023.96	30314.06	5232.17	290.46	83013.72	3061540.8
	(a) paid during the period																		
	(b) Other Adjustment (to be specified)																		
	(i) _____																		
4	Claims Repudiated during the period	21676.79	1747.45	443.53		4319.8	2900.05		69359.81	1596.15	0.72		254.65	129.39	3712.38	20.01	0	4822.08	42056.52
	Other Adjustment (to be specified)																		
	(i) _____																		
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)																		
6	Claims O/S at End of the period	616085.02	21168.94	86518.91		52096.97	1092188.66		114397.44	13064.62	306.29		3873.47	4069.93	123345.51	21343.87	43.7	99301.82	2247805.15
	Less than 3 months	39968.43	2743.16	668.55		34416.65	43672.81		94868.51	4371.8	0		401.71	27.04	6649.72	380.26	0	22773.81	250922.51
	3 months to 6 months	115019.24	2912.6	1546.99		6449.48	42797.4		6910.43	2368.36	0.07		334.91	10.16	2553.08	8880.85	0	13290.16	224774.18
	6 months to 1 year	119004.21	2316.42	21756.51		4812.6	103737.46		6581.57	2229.63	3.42		477.19	383.78	38423.1	4549.78	0.01	14356.24	318631.93
	1 year and above	301344.86	12734.91	44179.32		5134.78	855565.19		5845.52	3611.85	302.8		2472.08	3198.71	46494.26	7832.45	42.3	40085.88	1328844.92

Notes:-

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

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

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

The New India Assurance Co. Ltd.
Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 G01 000526
Form NL-38-Development of Losses (Annual Submission)
Upto The Quarter ended 31st March 2023

Particulars	WITHIN INDIA										
	Amount in Rs. Lakhs										
	Accident Year Cohort										
	FYE 31-Mar 2014	FYE 31-Mar 2015	FYE 31-Mar 2016	FYE 31-Mar 2017	FYE 31-Mar 2018	FYE 31-Mar 2019	FYE 31-Mar 2020	FYE 31-Mar 2021	FYE 31-Mar 2022	FYE 31-Mar 2023	FYE 31-Mar 2024
A) Ultimate Net loss Cost - Original Estimate	16,05,335	12,11,686	13,56,414	16,36,087	17,47,511	20,91,347	21,26,094	21,55,364	28,26,069	30,10,913	34,22,620
B) Net Claims Provisions ²	45,917	40,956	61,877	91,857	1,48,132	2,04,932	2,69,998	3,46,714	4,26,475	6,63,945	13,93,741
C) Cumulative Payment as of											
one year later - 1st Diagonal	10,81,203	8,16,564	9,28,498	10,99,367	11,68,824	13,85,043	13,86,572	14,64,963	21,51,305	23,02,500	
two year later - 2nd Diagonal	11,86,865	9,07,861	10,34,902	12,32,666	12,86,448	14,98,701	15,14,343	16,14,259	22,79,899		
three year later - 3rd Diagonal	12,65,870	9,74,012	10,99,657	13,03,594	13,41,117	15,97,134	16,42,133	17,26,771			
four year later - 4th Diagonal	13,15,271	10,13,238	11,44,282	13,39,838	13,94,815	16,77,637	17,22,599				
five year later - 5th Diagonal	13,57,907	10,41,783	11,74,234	13,78,071	14,66,559	17,48,788					
six year later - 6th Diagonal	13,87,658	10,59,145	12,01,317	14,15,124	15,25,021						
seven year later - 7th Diagonal	14,03,479	10,72,987	12,36,393	14,48,545							
eight year later - 8th Diagonal	14,17,962	10,89,442	12,58,502								
nine year later - 9th Diagonal	14,37,556	11,04,970									
ten year later - 10th Diagonal	14,52,752										
eleven year later - 11th Diagonal											
D) Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	15,06,803	11,60,098	13,06,580	15,26,741	17,02,872	20,06,890	20,74,260	21,30,231	27,37,115	29,66,444	
two year later - 2nd Diagonal	14,74,481	11,27,355	12,59,865	15,03,184	16,78,647	19,81,002	20,45,267	20,91,734	27,06,374		
three year later - 3rd Diagonal	14,36,429	11,09,983	12,57,031	15,10,183	16,71,474	19,65,905	20,16,378	20,73,486			
four year later - 4th Diagonal	14,24,359	11,02,756	12,78,391	14,97,485	16,65,123	19,65,080	19,92,598				
five year later - 5th Diagonal	14,43,867	11,20,916	12,82,473	14,96,187	16,58,238	19,53,720					
six year later - 6th Diagonal	14,58,573	11,24,335	12,85,673	15,24,738	16,73,153						
seven year later - 7th Diagonal	14,66,263	11,26,360	13,09,644	15,40,402							
eight year later - 8th Diagonal	14,76,253	11,32,915	13,20,379								
nine year later - 9th Diagonal	14,85,085	11,45,926									
ten year later - 10th Diagonal	14,98,670										
eleven year later - 11th Diagonal											
Favourable / (unfavorable) development ³ Amount	1,06,666	65,760	36,035	95,684	74,357	1,37,626	1,33,497	81,878	1,19,695	44,468	
(A-D)											
In %	6.64%	5.43%	2.66%	5.85%	4.26%	6.58%	6.28%	3.80%	4.24%	1.48%	
[(A-D)/A]											

Particulars	Motor TP/Long Tail (excluding Motor TP Old Pool)										
	Amount in Rs. Lakhs										
	FYE 31-Mar 2014	FYE 31-Mar 2015	FYE 31-Mar 2016	FYE 31-Mar 2017	FYE 31-Mar 2018	FYE 31-Mar 2019	FYE 31-Mar 2020	FYE 31-Mar 2021	FYE 31-Mar 2022	FYE 31-Mar 2023	FYE 31-Mar 2024
A) Ultimate Net loss Cost - Original Estimate	3,46,385	2,66,517	3,15,726	3,62,584	4,32,757	4,91,900	4,80,000	4,41,600	4,67,000	4,87,287	5,55,000
B) Net Claims Provisions ²	39,802	37,822	57,872	85,733	1,25,901	1,83,476	2,16,572	2,55,465	3,28,868	4,20,807	5,44,568
C) Cumulative Payment as of											
one year later - 1st Diagonal	62,402	35,567	43,813	49,118	53,682	56,733	35,329	41,271	57,786	67,102	
two year later - 2nd Diagonal	1,17,601	82,918	98,976	1,08,301	1,18,309	94,002	85,891	1,00,009	1,23,589		
three year later - 3rd Diagonal	1,68,831	1,24,016	1,51,181	1,59,658	1,54,171	1,49,476	1,50,360	1,57,885			
four year later - 4th Diagonal	2,09,574	1,58,362	1,90,221	1,87,727	1,99,946	2,16,540	2,10,394				
five year later - 5th Diagonal	2,43,236	1,83,706	2,12,305	2,18,036	2,52,800	2,73,064					
six year later - 6th Diagonal	2,69,939	1,97,939	2,35,494	2,52,441	2,95,384						
seven year later - 7th Diagonal	2,82,547	2,10,159	2,60,889	2,80,040							
eight year later - 8th Diagonal	2,94,356	2,25,597	2,79,957								
nine year later - 9th Diagonal	3,08,925	2,37,606									
ten year later - 10th Diagonal	3,20,551										
eleven year later - 11th Diagonal											
D) Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	3,46,137	2,67,617	3,05,042	3,41,451	4,26,239	4,73,312	4,72,500	4,41,100	4,60,801	4,87,909	
two year later - 2nd Diagonal	3,29,191	2,46,195	2,89,951	3,26,049	4,10,205	4,71,500	4,71,000	4,16,492	4,52,457		
three year later - 3rd Diagonal	2,92,836	2,43,022	2,90,105	3,32,740	4,10,000	4,66,598	4,51,241	4,13,350			
four year later - 4th Diagonal	3,03,557	2,38,544	3,10,301	3,24,391	4,06,181	4,65,799	4,26,966				
five year later - 5th Diagonal	3,21,809	2,57,019	3,09,350	3,26,599	4,13,409	4,56,540					
six year later - 6th Diagonal	3,33,892	2,58,520	3,11,887	3,53,482	4,21,285						
seven year later - 7th Diagonal	3,39,009	2,60,575	3,29,020	3,65,773							
eight year later - 8th Diagonal	3,46,932	2,66,454	3,37,829								
nine year later - 9th Diagonal	3,50,905	2,75,428									
ten year later - 10th Diagonal	3,60,353										
eleven year later - 11th Diagonal											
Favourable / (unfavorable) development ³ Amount	(13,968)	(8,912)	(22,103)	(3,190)	11,472	35,360	53,034	28,250	14,543	(622)	
(A-D)											
In %	-4.03%	-3.34%	-7.00%	-0.88%	2.65%	7.19%	11.05%	6.40%	3.11%	-0.13%	
[(A-D)/A]											

Particulars	Enterprise level (Excluding Motor TP business)										
	Amount in Rs. Lakhs										
	FYE 31-Mar 2014	FYE 31-Mar 2015	FYE 31-Mar 2016	FYE 31-Mar 2017	FYE 31-Mar 2018	FYE 31-Mar 2019	FYE 31-Mar 2020	FYE 31-Mar 2021	FYE 31-Mar 2022	FYE 31-Mar 2023	FYE 31-Mar 2024
A) Ultimate Net loss Cost - Original Estimate	12,58,951	9,45,169	10,40,688	12,73,503	13,14,754	15,99,447	16,46,094	17,13,764	23,59,069	25,23,626	28,67,620
B) Net Claims Provisions ²	6,115	3,134	4,005	6,124	22,232	21,456	53,426	91,250	97,607	2,43,138	8,49,173
C) Cumulative Payment as of											
one year later - 1st Diagonal	10,18,801	7,80,997	8,84,685	10,50,248	11,15,142	13,28,310	13,51,248	14,23,692	20,93,518	22,35,398	
two year later - 2nd Diagonal	10,69,264	8,24,944	9,35,925	11,24,365	11,68,139	14,04,699	14,28,452	15,14,250	21,56,310		
three year later - 3rd Diagonal	10,97,039	8,49,996	9,48,476	11,43,937	11,86,946	14,47,657	14,91,773	15,68,886			
four year later - 4th Diagonal	11,05,697	8,54,876	9,54,060	11,52,111	11,94,869	14,61,097	15,12,205				
five year later - 5th Diagonal	11,14,671	8,58,077	9,61,929	11,60,035	12,13,758	14,75,724					
six year later - 6th Diagonal	11,17,719	8,61,206	9,65,823	11,62,683	12,29,637						
seven year later - 7th Diagonal	11,20,932	8,62,828	9,75,504	11,68,505							
eight year later - 8th Diagonal	11,23,606	8,63,845	9,78,545								
nine year later - 9th Diagonal	11,28,631	8,67,364									
ten year later - 10th Diagonal	11,32,202										
eleven year later - 11th Diagonal											
D) Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	11,60,665	8,92,481	10,01,538	11,85,290	12,76,633	15,33,578	16,01,760	16,89,131	22,76,313	24,78,535	
two year later - 2nd Diagonal	11,45,289	8,81,160	9,69,917	11,77,135	12,68,443	15,09,502	15,74,267	16,75,242	22,53,917		
three year later - 3rd Diagonal	11,43,593	8,66,961	9,66,926	11,77,443	12,61,474	14,99,308	15,65,137	16,60,135			
four year later - 4th Diagonal	11,20,802	8,64,212	9,68,090	11,73,094	12,58,941	14,99,281	15,65,631				
five year later - 5th Diagonal	11,22,058	8,63,897	9,73,123	11,69,588	12,44,829	14,97,180					
six year later - 6th Diagonal	11,24,681	8,65,815	9,73,786	11,71,256	12,51,869						
seven year later - 7th Diagonal	11,27,254	8,65,786	9,80,624	11,74,629							
eight year later - 8th Diagonal	11,29,321	8,66,461	9,82,550								
nine year later - 9th Diagonal	11,34,180	8,70,498									
ten year later - 10th Diagonal	11,38,317										
eleven year later - 11th Diagonal											
Favourable / (unfavorable) development ³ Amount	1,20,634	74,671	58,138	98,874	62,885	1,02,267	80,463	53,628	1,05,152	45,090	
(A-D)											
In %	9.58%	7.90%	5.59%	7.76%	4.78%	6.39%	4.89%	3.13%	4.46%	1.79%	
[(A-D)/A]											

Note:-
1. All figures provided above are on Gross basis.
2. Enterprise level data doesn't contain Crops, Old Pool.
3. Motor TP tables exclude Old TP Pool.
4. Short tail table is Enterprise business less Long tailed business
5. Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE.
6. Prior year figures of FY2012-13 are included in FY2013-14.

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

FORM NL-39- AGEING OF CLAIMS

Upto the Period ended 31st March 2024

(₹ in Lakhs)

Upto the Period ended 31st March 2024																	(Amount in Rs. Lakhs)
Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	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	158	515	658	959	564	95	158	903.95	2331.79	3684.12	13296.6	40137.74	14197.15	8369	3107	82920.35
2	Marine Cargo	1455	3218	1667	1207	625	64	86	1014.79	1730.84	1573.54	2127.76	2655.02	353.9	167.97	8322	9623.82
3	Marine Other than Cargo	2	5	16	23	26	13	15	0	38.96	66.12	519.27	2631.21	3493.81	463.33	100	7212.7
4	Motor OD	143468	152285	44190	20942	5921	207	501	31727.63	51567.82	23713.93	12186.14	3796.93	375.44	559.27	367514	123927.16
5	Motor TP	432	478	1244	2765	7282	3873	7104	2160.06	2500.49	6317.59	16329.29	53450.21	31210.87	40427.8	23178	152396.31
6	Health	1989197	603586	118093	29885	7043	196	133	286522.11	160863.19	27147.88	11956.42	-4335.73	129.66	446.02	2748133	482729.55
7	Personal Accident	1705	2502	2036	1646	798	50	84	1658.64	3007.07	3177.83	3051.37	2989.11	184.79	156.34	8821	14225.15
8	Travel	0	0	0	0	8	2	1	0	0	0	0	1.43	35.07	0	11	36.5
9	Workmen's Compensation/ Employer's liability															0	0
10	Public/ Product Liability	3	2	0	10	3	3	2	0.71	0.23	0	56.85	34.55	66.45	0.36	23	159.15
11	Engineering	338	1150	949	792	506	32	30	109.69	449.44	819.91	2320.42	3602.25	652.02	588.35	3797	8542.08
12	Aviation	15	19	30	26	12	5	4	109.77	171.29	288.99	325.74	581.58	5.66	1.25	111	1484.28
13	Crop Insurance	0	0	0	0	4	23	10	0	0	0	0.05	-1403.06	60.93	2.37	37	-1339.71
14	Other segments ^(a)															0	0
15	Miscellaneous	4117	4500	5218	3515	1681	236	454	3526.59	4612.51	4847.25	5262.96	8509.06	1575.68	1758.45	19721	30092.5

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

Upto the Quarter ending on 30.06.2023																	(Rs in Lakhs)
Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	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	679	1348	1954	1850	1504	278	360	2201.89	5736.24	12724.1	28306.73	84212.56	42135.49	26422	7973	201738.98
2	Marine Cargo	4048	11590	4957	2801	1461	156	171	2395	5473.9	5286.83	4844.23	4772.91	684.01	3879.8	25184	27336.68
3	Marine Other than Cargo	5	14	27	39	60	36	26	0.1	125.05	133.91	1423.63	5928.42	4654.43	1296.36	207	13561.9
4	Motor OD	454862	531273	127669	46348	12299	587	1167	96922.13	166182.05	77276.72	33738.15	11150.63	1461.58	2062.51	1174205	388793.77
5	Motor TP	1287	1552	3409	7333	19816	12424	20801	5535.89	7577.35	18668.08	43146.22	153970.82	103001.2	121099	66622	452998.47
6	Health	7974891	2096227	331256	149518	75236	1014	549	1115171.66	591547.86	78556.83	23849.13	-1004.65	453.5	687.57	10628691	1809261.91
7	Personal Accident	4542	7562	5782	4222	2182	252	166	5784.09	8496.27	9251.48	9086.33	9572.03	787.02	406.26	24708	43383.5
8	Travel	0	0	0	3	15	3	2	0	0	0	11.18	21.86	39.62	0.25	23	72.99
9	Workmen's Compensation/ Employer's liability																
10	Public/ Product Liability	8	4	9	13	9	5	7	75.38	0.46	129.58	64.38	75.65	652.2	26.32	55	1023.96
11	Engineering	792	2862	2885	2236	1205	91	91	208.38	1449.46	3047.86	5165.65	15553.58	3143.62	1745.49	10162	30314.06
12	Aviation	32	31	54	57	51	17	11	234.86	-1385.51	720.47	2248.75	1599.37	344.73	1469.5	253	5232.17
13	Crop Insurance	1	0	1	0	6	42	64	0.12	0	0.08	0.05	-1355.08	1629.27	16.02	114	290.46
14	Other segments ^(a)																
15	Miscellaneous	12824	15621	15330	8817	5064	680	1075	9626.5	13198.65	17230.54	14597.63	22564.72	5179.14	5134.75	59411	87531.94

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

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

FORM NL-41 OFFICES INFORMATION

As at 31st Mar 2024

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		1915
2	No. of branches approved during the year		0
3	No. of branches opened during the year	Out of approvals of previous year	10
4		Out of approvals of this year	1
5	No. of branches closed during the year		171
6	No of branches at the end of Qtr		1755
7	No. of branches approved but not opened		0
8	No. of rural branches		76
9	No. of urban branches		1679
10	No. of Directors:-		
	(a) Independent Director		
	(b) Executive Director		4
	(c) Non-executive Director		3
	(d) Women Director		1
	(e) Whole time director		
11	No. of Employees		
	(a) On-roll:		11872
	(b) Off-roll:		0
	(c) Total		11872
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents,		115604
	(b) Corporate Agents-Banks		40
	(c)Corporate Agents-Others		41
	(d) Insurance Brokers		634
	(e) Web Aggregators		
	(f) Insurance Marketing Firm		87
	(g) Motor Insurance Service Providers (DIRECT)		
	(h) Point of Sales persons (DIRECT)		2594
	i) Micro insurance Agents		240

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	11560	116883
Recruitments during the quarter	406	1646
Attrition during the quarter	40	10
Number at the end of the quarter	11872	118519

The New India Assurance Co. Ltd.

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FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

As at 31st Mar 2024

Board of Directors and Key Management Persons

Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
BOARD OF DIRECTOR				
1	Ms. Neerja Kapur	Chairman cum Managing Director		
2	Ms. Mandakini Balodhi	Government Nominee Director		
3	Mr. A.S. Rajeev	Non-Executive Independent Director		Resignation on 23rd February 2024
4	Mr. Surender Kumar Agarwal	Independent Director		
5	Mr. Ratan Kumar Das	Independent Director		
6	Ms. Akani Devi	Independent Woman Director		Appointed w.e.f 20th April 2023
7	Mr. Francis Titus	General Manager & Director		Appointed w.e.f 20th April 2023
8	Ms. Smita Srivastava	General Manager & Director		Appointed w.e.f 24th April 2023
Key Management Persons				
1	Mrs. Neerja Kapur	Whole-time Director	Chairman cum Managing Director	
2	Mr. Francis Titus	General Manager & Director	Chief Financial Officer	
3	Ms. Smita Srivastava	General Manager & Director		Appointed w.e.f 24th April 2023
4	Ms. Rekha Gopalkrishnan	General Manager	Financial Advisor	Superannuated on 31st August 2023
5	Mr. Ramakant Agarwal	General Manager		Superannuated on 30th September 2023
6	Mr. Jitender Mehndirdatta	General Manager	Chief Marketing Officer	Superannuated on 31st August 2023
7	Mr Rajiv Kohli	General Manager		Superannuated on 30th April 2023
8	Mr. Amit Misra	General Manager	Chief Risk Officer & Financial	Appointed as Financial Advisor wef 1st September 2023
9	Mr. C S Ayyappan	General Manager		
10	Ms. Sushma Anupam	General Manager	Chief Marketing Officer	Appointed as Chief Marketing Officer wef 1st September, 2023
11	Ms. Sreedevi Nair	General Manager		
12	Mrs Lavanya Mundayur	General Manager	Chief Underwriting Officer	Appointed as Chief Underwriting Officer wef 20 November 2023
13	Mrs Mukta Sharma	General Manager	Head of Reinsurance	Appointed as Head of Reinsurance w.e.f 11th January 2024
14	Mr. Sharad S. Ramnarayanan	General Manager	Appointed Actuary	
15	Ms. Jayashree Nair	Deputy General Manager	Chief Compliance Officer & Company Secretary	Ceased as Chief Compliance Officer & Company Secretary wef
16	Ms. Jyoti Rawat	Chief Manager	Chief Compliance Officer & Company Secretary	Appointed as Chief Compliance Officer & Company Secretary wef
17	Mr. Thomas Moffatt	Deputy General Manager	Chief Underwriting Officer	Ceased as Chief Underwriting Officer wef 28th June 2023
18	Mr. S. Dinakaran	Deputy General Manager	Chief Underwriting Officer	Appointed as Chief Underwriting Officer wef 28th June 2023 and
19	Mr. Pankaj Agarwal	Deputy General Manager	Chief Investment Officer	Ceased as Chief Investment Officer wef 28th July 2023
20	Ms. Anjana Saxena	Deputy General Manager	Chief Investment Officer	Appointed as Chief Investment Officer wef 28th July 2023
21	Ms. Prabha Vijakumar	Chief Manager	Chief Of Internal Audit	

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

FORM NL-43 Rural & Social Obligations (QUARTERLY RETURNS)

Upto the Period ended 31st March 2024

(₹ in Lakhs)

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	33255	11657.76	
		Social		2566.16	
2	Cargo & Hull	Rural	10356	2463.59	
		Social		472.65	
3	Motor TP	Rural	124377	4543.57	
		Social		676.57	
4	Motor OD	Rural	312333	39020.87	
		Social		6877.71	
5	Engineering	Rural	5010	4462.30	
		Social		983.83	
6	Workmen's Compensation	Rural	0	0.00	
		Social		0.00	
7	Liability	Rural	12283	1697.06	
		Social		427.63	
8	Aviation	Rural	22	5560.97	
		Social		83.65	
9	Personal Accident	Rural	16602	1101.06	
		Social		801.64	
10	Health	Rural	23360	19126.63	
		Social		28001.25	
11	Others*	Rural	44336	4583.62	
		Social		607.39	

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

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

Upto the Period ended 31st March 2024

In Lakhs

Gross Direct Premium Income during the immediate preceding FY (Rs, In Crs,)	34,484.1	
Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY (Rs, In Crs,)	5821.65	
Obligation of the Insurer to be met in a financial year		
Statement Period : Quarter ending	Mar-24	

Items	(Amount in Rs. Lakhs)	
	For the Quarter	Up to the Quarter
Gross Direct Motor Third Party Insurance Business	1,731.58	5,993.39
Premium in respect of liability only policies (L)	259.72	916.69
Gross Direct Motor Third Party Insurance Business	1,731.58	5,993.39
Premium in respect of package policies (P)	1,471.86	5,076.70
Total Gross Direct Motor Third Party Insurance	1,731.58	5,993.39
Business Premium (L+P)	1,731.58	5,993.39
Total Gross Direct Motor Own damage Insurance Business Premium	889.61	3,524.68
Total Gross Direct Premium Income	9,515.79	36,996.58

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-45 Grievance Disposal

Upto the Period ended 31st March 2024

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance * as on 31.12.2023	Additions during the quarter (net of duplicate complaints)(01.01.2024 To 31.03.2024	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	1	3	3	0	1	0	16
b)	Claims Related	180	1711	690	409	789	3	5678
c)	Policy Related	18	225	182	29	32	0	821
d)	Premium Related	5	41	21	5	20	0	123
e)	Refund Related	5	35	25	4	11	0	111
f)	Coverage Related	1	18	7	1	11	0	63
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	0	1	0	0	1	0	14
i)	Others	12	172	106	29	49	0	501
	Total	222	2206	1034	477	914	3	7327
2	Total No. of policies during previous year:	77,96,252						
3	Total No. of claims during previous year:	25,69,447						
4	Total No. of policies during current year:	74,05,022						
5	Total No. of claims during current year:	30,67,226						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.30						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered	5.58						
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	0	0	0	0	0	0	
b)	15 - 30 days	0	0	0	0	0	0	
c)	30 - 90 days	2	67	0	0	2	67	
d)	90 days & Beyond	1	33	0	0	1	33	
	Total Number of Complaints	3	100	0	0	3	100	

Note :- (a) Opening balance should tally with the closing balance of the previous quarter.

(b) Complaints reported should be net of duplicate complaints

(c) No. of policies should be new policies (both individual and group) net of cancellations

(d) Claims should be no. of claims reported during the period

(e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the Registrar of Companies (CIN) : 690003MR11919 DCH0000000

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

Upto the Period Ended on 31st MARCH 2024

Sr No	Meeting date	Investee Company Name	Type of Meeting (AGM/EGM)	Proposal of Management/Shareholders	Description of the proposal	Management Recommendation	Vote (For/Against/Abstain)	Reason supporting the vote decision
1	11-01-2024	HINDUSTAN UNILEVER LTD	Postal Ballot	Management	APPOINTMENT OF MR. TARUN BAJAJ (DIN: 02026219) AS AN INDEPENDENT DIRECTOR OF THE COMPANY.	Support	For	We may consider as said.
2	22-01-2024	LARSEN AND TOUBRO LIMITED	Postal Ballot	Management	APPOINTMENT OF MR. AJAY TYAGI (DIN: 00187429) AS AN INDEPENDENT DIRECTOR.	Support	For	We may consider as said.
3	22-01-2024	LARSEN AND TOUBRO LIMITED	Postal Ballot	Management	APPOINTMENT OF MR. P. R. RAMESH (DIN: 01915274) AS AN INDEPENDENT DIRECTOR.	Support	For	We may consider as said.
4	22-01-2024	LARSEN AND TOUBRO LIMITED	Postal Ballot	Management	APPROVAL FOR ENTERING INTO MATERIAL RELATED PARTY TRANSACTIONS WITH LARSEN TOUBRO ARABIA LLC.	Support	For	We may consider as said.
5	22-01-2024	LARSEN AND TOUBRO LIMITED	Postal Ballot	Management	APPROVAL FOR ENTERING INTO MATERIAL RELATED PARTY TRANSACTION(S) WITH L AND T METRO RAIL (HYDERABAD) LIMITED.	Support	For	We may consider as said.
6	25-01-2024	TATA STEEL LIMITED	Court Convened Meeting	Management	SCHEME OF AMALGAMATION AMONGST TATA STEEL LIMITED (TRANSFEREE COMPANY/THE COMPANY) AND THE INDIAN STEEL AND WIRE PRODUCTS LIMITED (TRANSFEROR COMPANY) AND THEIR RESPECTIVE SHAREHOLDERS UNDER SECTIONS 230 TO 232 OF THE ACT ('SCHEME').	Support	For	We may consider as said.
7	05-03-2024	TATA STEEL LIMITED	Postal Ballot	Management	MATERIAL MODIFICATION IN THE APPROVED RELATED PARTY TRANSACTION(S) WITH THE INDIAN STEEL AND WIRE PRODUCTS LTD.	Support	For	We may consider as said.
8	05-03-2024	TATA STEEL LIMITED	Postal Ballot	Management	MATERIAL MODIFICATION IN THE APPROVED RELATED PARTY TRANSACTION(S) BETWEEN TATA STEEL DOWNSTREAM PRODUCTS LIMITED, A WHOLLY OWNED SUBSIDIARY OF TATA STEEL LIMITED AND TATA MOTORS LIMITED, A RELATED PARTY OF TATA STEEL LIMITED, AND ANCILLARY ENTITIES OF TATA MOTORS LIMITED.	Support	For	We may consider as said.
9	05-03-2024	TATA STEEL LIMITED	Postal Ballot	Management	MATERIAL MODIFICATION IN THE APPROVED RELATED PARTY TRANSACTION(S) WITH TATA MOTORS LIMITED AND POSHS METAL INDUSTRIES PRIVATE LIMITED / ANCILLARY ENTITIES OF TATA MOTORS LIMITED, THIRD PARTY ENTITIES.	Support	For	We may consider as said.
10	05-03-2024	TATA STEEL LIMITED	Postal Ballot	Management	MATERIAL RELATED PARTY TRANSACTIONS WITH TATA CAPITAL LTD, A RELATED PARTY OF TATA STEEL LIMITED.	Support	For	We may consider as said.
11	07-03-2024	HINDUSTAN UNILEVER LTD	Postal Ballot	Management	INTRODUCTION AND IMPLEMENTATION OF 'HINDUSTAN UNILEVER LIMITED PERFORMANCE SHARE PLAN SCHEME 2024'.	Support	For	We may consider as said.
12	07-03-2024	HINDUSTAN UNILEVER LTD	Postal Ballot	Management	EXTENSION OF 'HINDUSTAN UNILEVER LIMITED PERFORMANCE SHARE PLAN SCHEME 2024' TO EMPLOYEES OF SUBSIDIARY COMPANY(IES) OF THE COMPANY.	Support	For	We may consider as said.
13	21-03-2024	ITC LIMITED	Postal Ballot	Management	TO APPOINTMENT OF MR. ATUL SINGH (DIN: 00608943) AS A DIRECTOR OF THE COMPANY.	Support	For	We may consider as said.
14	21-03-2024	ITC LIMITED	Postal Ballot	Management	TO APPOINTMENT OF MS. PUSHPA SUBRAHMANYAM (DIN: 01894076) AS A DIRECTOR AND ALSO AS AN INDEPENDENT DIRECTOR OF THE COMPANY.	Support	For	We may consider as said.
15	23-03-2024	UNIVERSAL CABLES LTD.	Postal Ballot	Management	APPOINTMENT OF SHRI BACHH RAJ NAHAR (DIN: 00049895) AS A NON EXECUTIVE INDEPENDENT DIRECTOR OF THE COMPANY.	Support	For	We may consider as said.
16	23-03-2024	UNIVERSAL CABLES LTD.	Postal Ballot	Management	CONTINUATION OF DIRECTORSHIP OF SHRI BACHH RAJ NAHAR (DIN: 00049895) AS A NON EXECUTIVE INDEPENDENT DIRECTOR OF THE COMPANY, ON ATTAINING THE AGE OF SEVENTY FIVE (75) YEARS DURING THE TENURE OF HIS APPOINTMENT.	Support	For	We may consider as said.
17	23-03-2024	UNIVERSAL CABLES LTD.	Postal Ballot	Management	APPOINTMENT OF DR. ANANYA GHOSH DASTIDAR (DIN: 10442476) AS A NON EXECUTIVE INDEPENDENT WOMAN DIRECTOR OF THE COMPANY.	Support	For	We may consider as said.
18	23-03-2024	UNIVERSAL CABLES LTD.	Postal Ballot	Management	APPOINTMENT OF SHRI SIDHARTH SWARUP (DIN: 07204764) AS A NON EXECUTIVE INDEPENDENT DIRECTOR OF THE COMPANY.	Support	For	We may consider as said.
19	31-03-2024	HDFC BANK LIMITED	Postal Ballot	Management	TO MODIFY THE RESOLUTION PASSED BY THE MEMBERS OF THE BANK AT THE 27 ANNUAL GENERAL MEETING (AGM) HELD ON JULY 17, 2021 WITH RESPECT TO APPROVAL OF THE REVISED REMUNERATION OF NON EXECUTIVE DIRECTORS EXCEPT FOR PART TIME INDEPENDENT CHAIRMAN.	Support	For	We may consider as said.
20	31-03-2024	HDFC BANK LIMITED	Postal Ballot	Management	TO APPROVE THE APPOINTMENT OF DR. (MR.) HARSH KUMAR BHANWALA (DIN: 06417704) AS AN INDEPENDENT DIRECTOR OF THE BANK.	Support	For	We may consider as said.
21	31-03-2024	HDFC BANK LIMITED	Postal Ballot	Management	APPROVAL OF MATERIAL RELATED PARTY TRANSACTIONS WITH HDB FINANCIAL SERVICES LIMITED.	Support	For	We may consider as said.
22	31-03-2024	HDFC BANK LIMITED	Postal Ballot	Management	APPROVAL OF MATERIAL RELATED PARTY TRANSACTIONS WITH HDFC SECURITIES LIMITED.	Support	For	We may consider as said.
23	31-03-2024	HDFC BANK LIMITED	Postal Ballot	Management	APPROVAL OF MATERIAL RELATED PARTY TRANSACTIONS WITH HDFC LIFE INSURANCE COMPANY LIMITED.	Support	For	We may consider as said.
24	31-03-2024	HDFC BANK LIMITED	Postal Ballot	Management	APPROVAL OF MATERIAL RELATED PARTY TRANSACTIONS WITH HDFC ERGO GENERAL INSURANCE COMPANY LIMITED.	Support	For	We may consider as said.
25	31-03-2024	HDFC BANK LIMITED	Postal Ballot	Management	APPROVAL OF MATERIAL RELATED PARTY TRANSACTIONS WITH HDFC CREDILA FINANCIAL SERVICES LIMITED.	Support	For	We may consider as said.
26	31-03-2024	HDFC BANK LIMITED	Postal Ballot	Management	APPROVAL OF MATERIAL RELATED PARTY TRANSACTIONS WITH HCL TECHNOLOGIES LIMITED.	Support	For	We may consider as said.
27	27-03-2024	ICICI BANK LIMITED	Court Convened Meeting	Management	SCHEME OF ARRANGEMENT AMONGST ICICI BANK LIMITED AND ICICI SECURITIES LIMITED AND THEIR RESPECTIVE SHAREHOLDERS.	Support	For	We may consider as said.

Gujarat	Surat
Gujarat	Surendranagar
Gujarat	Vadodara
Gujarat	Valsad
Haryana	Ambala
Haryana	Bhiwani
Haryana	Chandigarh
Haryana	Faridabad
Haryana	Gurgaon
Haryana	Kurukshetra
Haryana	Palwal
Himachal Pradesh	Kangra
Himachal Pradesh	Mandi
Jharkhand	Bokaro
Jharkhand	East Singhbhum
Karnataka	Bangalore
Karnataka	Belgaum
Karnataka	Bengaluru
Karnataka	Dharwad
Kerala	Ernakulam
Kerala	Kochi
Kerala	Kollam
Kerala	Kottayam
Kerala	Thiruvananthapuram
Kerala	Thrissur
Kolkatta	Cuttack
Madhya Pradesh	Alirajpur
Madhya Pradesh	Anuppur
Madhya Pradesh	Betul
Madhya Pradesh	Bhind
Madhya Pradesh	Bhopal
Madhya Pradesh	Chhatarpur
Madhya Pradesh	Chhindwara
Madhya Pradesh	Dewas
Madhya Pradesh	Guna
Madhya Pradesh	Gwalior
Madhya Pradesh	Hoshangabad
Madhya Pradesh	Indore
Madhya Pradesh	Jabalpur
Madhya Pradesh	Jhabua
Madhya Pradesh	Katni
Madhya Pradesh	Malwa
Madhya Pradesh	Mandsaur
Madhya Pradesh	Mansa
Madhya Pradesh	Morena
Madhya Pradesh	Narmadapuram
Madhya Pradesh	Neemuch
Madhya Pradesh	Panna
Madhya Pradesh	Raisen
Madhya Pradesh	Ratlam
Madhya Pradesh	Rewa
Madhya Pradesh	Sagar
Madhya Pradesh	Satna
Madhya Pradesh	Seoni
Madhya Pradesh	Shahdol
Madhya Pradesh	Shajapur
Madhya Pradesh	Shivpuri
Madhya Pradesh	Sikar
Madhya Pradesh	Tikamgarh
Madhya Pradesh	Ujjain
Madhya Pradesh	Umaria
Madhya Pradesh	Vidisha
Maharashtra	Ahmednagar
Maharashtra	Aurangabad
Maharashtra	Beed
Maharashtra	Bhandara
Maharashtra	Buldhana
Maharashtra	Chandrapur
Maharashtra	Gondia
Maharashtra	Hingoli
Maharashtra	Jalgaon
Maharashtra	Jalna
Maharashtra	Kolhapur
Maharashtra	Latur
Maharashtra	Mumbai
Maharashtra	Nagpur

Maharashtra	Nanded
Maharashtra	Nashik
Maharashtra	Nuapada
Maharashtra	Osmabad
Maharashtra	Parbhani
Maharashtra	Pune
Maharashtra	Raigad
Maharashtra	Ratnagiri
Maharashtra	Sangli
Maharashtra	Satara
Maharashtra	Sindhudurg
Maharashtra	Solapur
Maharashtra	Thane
Maharashtra	Wardha
Maharashtra	Yavatmal
Punjab	Jalandhar
Punjab	Kapurthala
Punjab	Ludhiana
Rajasthan	Ajmer
Rajasthan	Alwar
Rajasthan	Banswara
Rajasthan	Baran
Rajasthan	Barmer
Rajasthan	Bharatpur
Rajasthan	Bhilwara
Rajasthan	Bikaner
Rajasthan	Bundi
Rajasthan	Chittaurgarh
Rajasthan	Churu
Rajasthan	Dausa
Rajasthan	Dhaulpur
Rajasthan	Dungarpur
Rajasthan	Ganganagar
Rajasthan	Hanumangarh
Rajasthan	Jaipur
Rajasthan	Jaisalmer
Rajasthan	Jalor
Rajasthan	Jhalawar
Rajasthan	Jhunjhunun
Rajasthan	Jodhpur
Rajasthan	Karauli
Rajasthan	Kota
Rajasthan	Mandi
Rajasthan	Nagaur
Rajasthan	Pali
Rajasthan	Pratapgarh
Rajasthan	Rajasamand
Rajasthan	Sawai Madhopur
Rajasthan	Siker
Rajasthan	Sirohi
Rajasthan	Tonk
Rajasthan	Udaipur
Sikkim	Gangtok
Tamil Nadu	Chennai
Tamil Nadu	Madurai
Tamil Nadu	Tiruchirappalli
Tamil Nadu	Vellore
Telangana	Hyderabad
Uttar Pradesh	Amroha
Uttar Pradesh	Auraiya
Uttar Pradesh	Baghat
Uttar Pradesh	Gautam Buddha Nagar
Uttar Pradesh	Ghaziabad
Uttar Pradesh	Kanpur
Uttar Pradesh	Kanpur Nagar
Uttar Pradesh	Lucknow
Uttar Pradesh	Mainpuri
Uttar Pradesh	Moradabad
Uttar Pradesh	Pilibhit
Uttar Pradesh	Unnao
Uttar Pradesh	Varanasi
Uttarakhand	Dehradun
Uttarakhand	Haridwar
West Bengal	Bardhaman
West Bengal	Hooghly
West Bengal	Howrah

i.	Outstanding number of claims at the beginning of the year	8
ii.	Number of claims received during the year	947
iii.	Number of claims paid during the year (specify % also in brackets)	733
iv.	Number of claims repudiated during the year (specify % also in brackets)	68

v.	Number of claims outstanding at the end of the year	154
----	---	-----

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	NIL	NIL	54	62
2	Within 1-2 hours	NIL	NIL	32	38
3	Within 2-6 hours	NIL	NIL	14	0
4	Within 6-12 hours	NIL	NIL	0	0
5	Within 12-24 hours	NIL	NIL	0	0
6	>24 hours	NIL	NIL	0	0
	Total			100	100

Percentage to be calculated on total of the respective column.

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

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

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

be reckoned from the date of receipt of last nece	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0	654	81.65	0	0	654	81.65
Between 1-3 months	0	0	147	18.35	0	0	147	18.35
Between 3 to 6 months	0	0	0	0	0	0	0	0
More than 6 months	0	0	0	0	0	0	0	0
Total	0	0	801	100	0	0	801	100

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Information as at 31.03.2024

Date: -

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

Name of the TPA (RAKSHA HEALTH INSURANCE TPA PVT. LTD)
Validity of agreement with the TPA: from 28-Sep-2022 to 30-Sep-2025

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

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

Description	Individual	Group	Government
Number of policies serviced	2,04,398	935	-
Number of lives serviced	4,90,907	5,64,469	-

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

Name of the State	Name of the Districts
Maharashtra	Mumbai
Maharashtra	Pune
Haryana	Faridabad
Gujarat	Ahmedabad
Gujarat	Vadodara
Gujarat	Surat
Chandigarh	Chandigarh
Uttar Pradesh	Lucknow
Tamilnadu	Chennai
Tamilnadu	Coimbatore
Rajasthan	Jaipur
Rajasthan	Jodhpur
Telangana	Hyderabad
Kerala	Cochin

Karnataka	Bangaluru
Karnataka	Mangalore
Karnataka	Hubli
Madhya Pradesh	Indore
Madhya Pradesh	Bhopal
West Bengal	Kolkata
Chattisgarh	Raipur
Bihar	Patna
Delhi	New Delhi
Punjab	Ludhiana
Jammu Kashmir	Jammu
Assam	Guwahati
Uttarakhand	Dehradun
Orissa	Bhubaneswar

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	5,260
ii.	Number of claims received during the year	1,41,978
iii.	Number of claims paid during the year (specify % also in brackets)	126887 (89.37%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	8463 (5.96%)
v.	Number of claims outstanding at the end of the year	11,888

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	96.05%	77.71%	95.94%	85.35%
2	Within 1-2 hours	2.14%	15.40%	2.09%	9.77%
3	Within 2-6 hours	1.38%	6.51%	1.42%	4.63%
4	Within 6-12 hours	0.32%	0.31%	0.34%	0.19%
5	Within 12-24 hours	0.11%	0.07%	0.21%	0.06%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	100.00%	100.00%	100.00%	100.00%

Percentage to be calculated on total of the respective column.

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

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

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

be reckoned from the date of receipt of last nece	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	60,727	92.64%	64,553	92.49%	-	0.00%	1,25,280	92.56%
Between 1-3 months	4,278	6.53%	4,146	5.94%	-	0.00%	8,424	6.22%
Between 3 to 6 months	498	0.76%	959	1.37%	-	0.00%	1,457	1.08%
More than 6 months	50	0.08%	139	0.20%	-	0.00%	189	0.14%
Total	65,553	100.00%	69,797	100.00%	-	0.00%	1,35,350	100.00%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	NIL
2	Grievances received during the year	63
3	Grievances resolved during the year	NIL
4	Grievances outstanding at the end of the year	NIL

Refer Health TPA Regulations , as amended from time to time

Public Disclosures on quantative and qualitative Parameters of Health services rendered

Information as at 31/03/2024 for FY 2023-24 for NIAL

a.	Name of TPA	License number	Valid FromDD/MM/YYYY	ToDD/MM/YYYY
	Health Insurance TPA of India Ltd.	36	28-09-2022	9/30/2025

b. Number of policies and lives serviced in respect of which public disclosure is made:

Description	Individual	Group	Government	Total
No of policies serviced	2,15,878	145	0	2,16,023
No of lives serviced	5,14,084	130567	0	6,44,651

c. Geographical Area of services Renderd in respect of which public disclosure is made:

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
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d.

Data of number of claims processed:

TPA	No. of claims outstanding at the end of the year	No. of claims received during the year	No. of claims paid during the year	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation %	No. of claims outstanding at the end of the year
Health Insurance TPA of India Ltd.	4200	87772	84563	95%	3128	3%	4119

e.

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

Sr. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 Hour	89.55	91.45	90.4	95.52
2	Within 1-2 Hours	10	8	9	4
3	Within 2-6 Hours	0.45	0.55	0.6	0.48
4	Within 6-12 Hour	0	0	0	0
5	Within 12-24 Hour	0	0	0	0
6	>24 Hours	0	0	0	0
Total					

*percentage to be calculated on total of respective column

**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)

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

f.

Turn Around Time (TAT) in respect of payment/ repudiation of claims:

Period from the date of receipt of claim	Individual		Group		Government		Total	
	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage(%)
Within 1 Month	44715	84%	30417	88%	0	0%	75132	86%
Between 1-3 Months	8024	15%	3736	11%	0	0%	11760	13%
Between 3-6 Months	280	1%	519	1%	0	0%	799	1%
More than 6 Months	0	0%	0	0%	0	0%	0	0%
Total	53019	100%	34672	100%	0	0%	87691	100%

*Percentage shall be calculated on total of respective column

g.

Data of grievances received against the TPA:

Sr. No.	Description	No. of Grievances
1	Grievances outstanding	0
2	Grievances received	74
3	Grievances resolved	74
4	Grievances outstanding	0

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Information as at 31.03.2024

Date: -

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

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

Volo Health Insurance TPA Private Limited (Formerly Known as East West Assist Insurance TPA Pvt. Ltd.)

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

5/21/2021

5/20/2024

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

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

Description	Individual	Group	Government
Number of policies serviced	-	64	-
Number of lives serviced	-	220327	-

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

Name of the State	Name of the Districts
Delhi	Delhi
Gujarat	Ahmedabad
Gujarat	Baroda
Karnataka	Bangalore
Kerala	Ernakulum
Maharashtra	Mumbai

Maharashtra	Pune
Odisha	Bhubaneswar
Tamil Nadu	Madurai
Uttar Pradesh	Kanpur

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	2133
ii.	Number of claims received during the year	54976
iii.	Number of claims paid during the year (specify % also in brackets)	46780 (89%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	3981 (7%)
v.	Number of claims outstanding at the end of the year	6348

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	-	-	86%	68%
2	Within 1-2 hours	-	-	9%	19%
3	Within 2-6 hours	-	-	3%	6%
4	Within 6-12 hours	-	-	1%	1%
5	Within 12-24 hours	-	-	1%	5%
6	>24 hours	-	-	0%	0%
	Total	-	-	100%	100%

Percentage to be calculated on total of the respective column.

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

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

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

be reckoned from the date of receipt of last need	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0	45160	89%	0	0	45160	89%
Between 1-3 months	0	0	4894	10%	0	0	4894	10%
Between 3 to 6 months	0	0	532	1%	0	0	532	1%
More than 6 months	0	0	175	0%	0	0	175	0%
Total	0	0	50761	100%	0	0	50761	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	5
3	Grievances resolved during the year	5
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Information as at 31.03.2024

Date: -

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

Name of the TPA (If services rendered by TPA) - MEDI ASSIST INSURANCE TPA PVT LTD.

Validity of agreement with the TPA: from 28/09/2022 to 30/09/2025

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

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

Description	Individual	Group	Government
Number of policies serviced	267661	4649	
Number of lives serviced	634156	13221403	

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

Name of the State	Name of the Districts
GUJARAT	NIA Ahmedabad RO - Domestic
KARNATAKA	NIA Bangalore RO - Claims Hub
GUJARAT	NIA Baroda RO - Claims Hub
MADHYA PRADESH	NIA Bhopal RO - Domestic

ODISHA	NIA Bhubaneshwar RO - Claims Hub
CHANDIGARH	NIA Chandigarh RO - Claims Hub
CHANDIGARH	NIA CHANDIGARH LCBO RO
TAMIL NADU	NIA Chennai RO - Claims Hub
TAMIL NADU	NIA Chennai RO Large Corporate & Brokers -Domestic
TAMIL NADU	NIA Coimbatore RO - Claims Hub
UT TARAKHAND	NIA Dehradun RO - Domestic
DELHI	NIA DELHI CBO-II
DELHI	NIA Delhi RO I - Claims Hub
DELHI	NIA Delhi RO II - Claims Hub
DELHI	NIA Delhi RO Large Corporate & Brokers-Domestic
KERALA	NIA Ernakulam C B O
KERALA	NIA Ernakulam RO - Claims Hub
ASSAM	NIA Guwahati RO - Claims Hub
KARNATAKA	NIA Hubli RO - Domestic
TELANGANA	NIA Hyderabad RO - Claims Hub
TELANGANA	NIA Hyderabad RO Large Corporate&Brokers-Domestic
RAJASTHAN	NIA Jaipur RO - Claims Hub
UTTAR PRADESH	NIA Kanpur RO - Claims Hub
WEST BENGAL	NIA Kolkata RO - Claims Hub
WEST BENGAL	NIA Kolkata RO Large Corporate Domestic
MAHARASHTRA	NIA LARGE CORPORATE AND BROKE RS OFFICE
KARNATAKA	NIA LCBO BANGALORE RO
UTTAR PRADESH	NIA LUCKNOW CBO
PUNJAB	NIA Ludhiana RO - Claims Hub
TAMIL NADU	NIA Madurai RO - Domestic
MAHARASHTRA	NIA Mumbai RO DigitalHub
MAHARASHTRA	NIA Mumbai RO I - Claims Hub
MAHARASHTRA	NIA Mumbai RO II - Claims Hub
MAHARASHTRA	NIA Mumbai RO III - Domestic
MAHARASHTRA	NIA Mumbai RO IV - Claims Hub
MAHARASHTRA	NIA Mumbai RO Large Corp&Brokers Office-2-Domestic
MAHARASHTRA	NIA Mumbai RO Large Corporate & Brokers-1-Domestic
MAHARASHTRA	NIA Mumbai RO V - Domestic
MAHARASHTRA	NIA Nagpur - Claims Hub
BIHAR	NIA Patna RO - Claims Hub
MAHARASHTRA	NIA Pune RO - Claims Hub
MAHARASHTRA	NIA Pune RO Large Corporate & Brokers
CHATTISGARH	NIA RAIPUR RO - Domestic
GUJARAT	NIA Surat RO - Domestic
ANDHRA PRADESH	NIA Vizag RO - Claims Hub

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	2,32,268
ii.	Number of claims received during the year	48,32,014
iii.	Number of claims paid during the year (specify % also in brackets)	41,36,476
iv.	Number of claims repudiated during the year (specify % also in brackets)	6,12,925
v.	Number of claims outstanding at the end of the year	3,14,881

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	82.60%	72.60%	88.50%	80.20%
2	Within 1-2 hours	12.20%	21.00%	9.50%	16.00%
3	Within 2-6 hours	4.50%	5.90%	1.80%	3.60%
4	Within 6-12 hours	0.20%	0.30%	0.10%	0.20%
5	Within 12-24 hours	0.50%	0.20%	0.10%	0.10%
6	>24 hours				
	Total	100.00%	100.00%	100.00%	100.00%

Percentage to be calculated on total of the respective column.

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

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

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

be reckoned from the date of receipt of last nece	Individual		Group		Government		PROCESSING TAT Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	76,627	97.89%	46,29,650	99.11%			47,06,277	99.09%
Between 1-3 months	1,526	1.95%	36,184	0.77%			37,710	0.79%
Between 3 to 6 months	111	0.14%	4,405	0.09%			4,516	0.10%
More than 6 months	13	0.02%	885	0.02%			898	0.02%
Total	78,277	100.00%	46,71,124	100.00%			47,49,401	100.00%

Percentage shall be calculated on total of the respective column

Turn Around Time in case of payment / repudiation of claims:					PAYMENT TAT			
be reckoned from the date of receipt of last nece	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	75,414	96.34%	45,51,138	97.43%			46,26,552	97.41%
Between 1-3 months	2,545	3.25%	1,07,039	2.29%			1,09,584	2.31%
Between 3 to 6 months	278	0.36%	9,100	0.19%			9,378	0.20%
More than 6 months	40	0.05%	3,847	0.08%			3,887	0.08%
Total	78,277	100.00%	46,71,124	100.00%			47,49,401	100.00%
Percentage shall be calculated on total of the respective column								
g. Data of grievances received against the TPA:								
S. No.	Description			Number of Grievances				
1	Grievances outstanding at the beginning of year			0				
2	Grievances received during the year			2636				
3	Grievances resolved during the year			2636				
4	Grievances outstanding at the end of the year			0				
Refer Health TPA Regulations , as amended from time to time								

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Information as at 31.03.2024

Date: -

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

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

Paramount Health Services and Insurance TPA Pvt.Ltd

Validity of agreement with the TPA: from 28/09/2022 to 30/09/2025

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

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

Description	Individual	Group	Government
Number of policies serviced	78,812	2,003	-
Number of lives serviced	1,95,144	36,45,994	-

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

Name of the State	Name of the Districts	No of Policies	Lives
Gujarat	AHMEDABAD R.O.	40	30,370
Karnataka	BANGALORE R.O.	142	2,76,970
Karnataka	LCBO BANGALORE	43	74,181
Gujarat	BARODA R.O.	32,472	1,33,042
Madhya Pradesh	BHOPAL R.O.	10	82,198
Odisha	BHUBANESWAR R.O.	2,024	11,272
Punjab	CHANDIGARH R.O.	30	26,910
Punjab	CHANDIGARH LCBO	18	9,291
Tamil Nadu	CHENNAI LCO	23	59,693
Tamil Nadu	CHENNAI R.O.	47	82,305
Tamil Nadu	COIMBATORE R.O.	3	666
Uttarakhand	DEHRADUN R.O.	349	1,38,597
Delhi	DELHI LCO	16	15,586
Delhi	DELHI R.O. I	18,447	1,53,576
Delhi	DELHI R.O. II	320	2,07,489
Delhi	DELHI LCBO-II	37	2,45,321
Kerala	ERNAKULAM REGIONAL OFFICE	10	17,317
Kerala	ERNAKULAM_CBO	4	8,498
Assam	GUWAHATI R.O.	6,974	18,699
Karnataka	HUBBALLI R.O.	19	21,147
Telangana	HYDERABAD LCO	17	21,424
Telangana	HYDERABAD R.O.	16	9,721
Rajasthan	JAIPUR R.O.	11	19,822
Uttar Pradesh	KANPUR R.O.	33	30,199
West Bengal	KOLKATA LCBO	14	19,780
West Bengal	KOLKATA R.O.	13	13,292
Delhi	LARGE CORPORATE AND BROKE RS OFFICE	57	3,13,265
Punjab	LUDHIANA R.O.	6,942	49,397
Uttar Pradesh	LUCKNOW_CBO	15	11,064
Tamil Nadu	MADURAI R.O.	23	6,715
Maharashtra	MUMBAI LCBO	12	31,156

Maharashtra	MUMBAI LCO	181	4,66,538
Maharashtra	MUMBAI R.O. I	155	4,00,664
Maharashtra	MUMBAI R.O. II	8,045	1,98,023
Maharashtra	MUMBAI R.O. III	115	4,65,669
Maharashtra	MUMBAI R.O. IV	146	21,751
Maharashtra	MUMBAI R.O. V	725	6,486
Maharashtra	NAGPUR R.O.	3	3,904
Maharashtra	PUNE LCO	118	98,997
Maharashtra	PUNE R.O.	35	20,249
Chhattisgarh	RAIPUR R.O.	-	-
Gujarat	SURAT R.O.	3,107	19,063
Andhra Pradesh	VISAKHAPATNAM R.O.	4	801
Total		80,815	38,41,108

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	14,903
ii.	Number of claims received during the year	2,34,964
iii.	Number of claims paid during the year (specify % also in brackets)	2,18,702
iv.	Number of claims repudiated during the year (specify % also in brackets)	15,529
v.	Number of claims outstanding at the end of the year	15,636

94%

7%

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	85%	73%	91%	76%
2	Within 1-2 hours	13%	23%	8%	22%
3	Within 2-6 hours	1%	4%	1%	2%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	1%	0%	0%	0%
Total		100%	100%	100%	100%

Percentage to be calculated on total of the respective column.

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

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

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

be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	14,869	97%	2,12,326	97%	-	0%	2,27,195	97%
Between 1-3 months	382	2%	5,879	3%	-	0%	6,261	3%
Between 3 to 6 months	72	0%	589	0%	-	0%	661	0%
More than 6 months	20	0%	94	0%	-	0%	114	0%
Total	15,343	100%	2,18,888	100%	-	0%	2,34,231	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	206
3	Grievances resolved during the year	206
4	Grievances outstanding at the end of the year	-

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Information as at 31.03.2024

Date: - 01.04.2024

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

Name of the TPA (If services rendered by TPA) - Ericson Insurance TPA Pvt Ltd

Validity of agreement with the TPA: from 28/09/2022 to 30/09/2025

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

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

Description	Individual	Group	Government
Number of policies serviced	0	513	0

Number of lives serviced	0	584933	0
c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer			
Name of the State	Name of the Districts		
Maharashtra	MUMBAI		
Delhi	NEW DELHI		
Haryana	GURGAON		
Maharashtra	PUNE		
Karnataka	BENGALURU		
d. Data of number of claims processed:			
i.	Outstanding number of claims at the beginning of the year		537
ii.	Number of claims received during the year		7086
iii.	Number of claims paid during the year (specify % also in brackets)	5619 (74%)	
iv.	Number of claims repudiated during the year (specify % also in brackets)	1420 (19%)	
v.	Number of claims outstanding at the end of the year		584

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):					
S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	100.00%	99.63%
2	Within 1-2 hours	0.00%	0.00%	0.00%	0.37%
3	Within 2-6 hours	0.00%	0.00%	0.00%	0.00%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

Percentage to be calculated on total of the respective column.

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

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

f. Turn Around Time in case of payment / repudiation of claims:								
be reckoned from the date of receipt of last nece	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0.00%	6259	88.92%	0	0.00%	6259	88.92%
Between 1-3 months	0	0.00%	585	8.31%	0	0.00%	585	8.31%
Between 3 to 6 months	0	0.00%	161	2.29%	0	0.00%	161	2.29%
More than 6 months	0	0.00%	34	0.48%	0	0.00%	34	0.48%
Total	0	0.00%	7039	100.00%	0	0.00%	7039	100.00%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Information as at 31.03.2024

Date: -

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

Name of the TPA (If services rendered by TPA) - Heritage Health Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: from 29/09/2022 to 30/09/2025

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

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

Description	Individual	Group	Government
Number of policies serviced	1,47,255	82	1
Number of lives serviced	3,88,786	88,575	1,89,33,332

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

Within 1 month	51161	98.04%	17381	98.19%	840855	100.00%	909397	99.85%
Between 1-3 months	775	1.49%	124	0.70%	0	0.00%	899	0.10%
Between 3 to 6 months	154	0.30%	118	0.67%	0	0.00%	272	0.03%
More than 6 months	93	0.18%	79	0.45%	0	0.00%	172	0.02%
Total	52183	100.00%	17702	100.00%	840855	100.00%	910740	100.00%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	3
2	Grievances received during the year	102
3	Grievances resolved during the year	105
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

The New India Assurance Co. Ltd.

Public Disclosures on quantitative and qualitative Parameters of Health services rendered

Information as at 31/03/2024

a.	Name of TPA	License number	Valid From DD/MM/YYYY	To DD/MM/YYYY
	Family Health Plan Insurance TPA Ltd	013	28/Sep/2022	30/Sep/2025

b.	Number of policies and lives serviced in respect of which public disclosure is made:			
	Description	Individual	Group	Government
	No of policies serviced	20,065	442	0
	No of lives serviced	48,575	11,35,714	0

c. Geographical Area of services Rendered in respect of which public disclosure is made:

Sr. No.	Name of State	Name of District	Individual		Group		Government	
			No. of policies serviced	No. of lives serviced	No. of policies serviced	No. of lives serviced	No. of policies serviced	No. of lives serviced
1	Andhra Pradesh	Anakapalli	1	1	0	0	0	0
2	Andhra Pradesh	ANANTAPUR	83	196	1	496	0	0
3	Andhra Pradesh	CHITTOOR	5	15	2	4,944	0	0
4	Andhra Pradesh	CUDDAPAH	8	26	0	0	0	0
5	Andhra Pradesh	East Godavari	236	574	0	0	0	0
6	Andhra Pradesh	GUNTUR	50	121	1	6,197	0	0
7	Andhra Pradesh	KRISHNA	126	320	2	418	0	0
8	Andhra Pradesh	KURNOOL	21	63	0	0	0	0
9	Andhra Pradesh	NELLORE	150	381	0	0	0	0
10	Andhra Pradesh	PRAKASAM	159	422	0	0	0	0
11	Andhra Pradesh	SRIKAKULAM	16	53	0	0	0	0
12	Andhra Pradesh	VISAKHAPATNAM	624	1,535	2	2,495	0	0
13	Andhra Pradesh	VIZIANAGARAM	13	34	0	0	0	0
14	Andhra Pradesh	West Godavari	587	1,464	2	2,194	0	0
15	Assam	DHEMAJI	0	0	1	765	0	0
16	Assam	DIBRUGARH	0	0	3	1,894	0	0
17	Assam	KAMRUP	1	1	3	5,351	0	0
18	Assam	TINSUKIA	2	2	0	0	0	0
19	Bihar	ARARIA	1	3	0	0	0	0
20	Bihar	BHAGALPUR	0	0	0	345	0	0
21	Bihar	DARBHANGA	2	5	0	0	0	0
22	Bihar	GAYA	1	4	0	0	0	0
23	Bihar	JAMUI *	1	1	0	0	0	0
24	Bihar	JEHANABAD	1	4	0	0	0	0
25	Bihar	MADHUBANI	1	2	0	0	0	0
26	Bihar	MUZAFFARPUR	1	3	0	0	0	0
27	Bihar	PATNA	7	20	0	0	0	0
28	Bihar	ROHTAS	2	5	0	0	0	0
29	Bihar	SAHARSA	1	2	0	0	0	0
30	Bihar	SARAN	1	3	0	0	0	0
31	Chandigarh	CHANDIGARH	3	10	0	0	0	0
32	Chhattisgarh	MAHASAMUND *	1	3	0	0	0	0
33	Chhattisgarh	RAIGARH	4	5	0	0	0	0
34	Chhattisgarh	RAIPUR	1	6	0	0	0	0
35	Dadra & Nagar Haveli	DADRA & NAGAR HAVELI	2	3	0	0	0	0
36	Delhi	CENTRAL *	18	39	30	1,02,832	0	0
37	Delhi	EAST *	31	78	0	0	0	0
38	Delhi	New Delhi	73	195	6	7,106	0	0
39	Delhi	NORTH *	18	49	0	0	0	0
40	Delhi	NORTH EAST *	1	6	0	0	0	0
41	Delhi	NORTH WEST *	49	126	0	0	0	0
42	Delhi	SOUTH WEST *	64	140	1	110	0	0
43	Delhi	WEST *	130	311	0	0	0	0
44	Goa	NORTH GOA	8	24	2	8,179	0	0

45	Goa	South Goa	5	5	0	0	0	0
46	Gujarat	AHMADABAD	13	45	7	23,652	0	0
47	Gujarat	AMRELI	2	6	0	0	0	0
48	Gujarat	BHARUCH	1	1	1	1,389	0	0
49	Gujarat	BHAVNAGAR	1	2	0	0	0	0
50	Gujarat	KACHCHH	5	16	0	0	0	0
51	Gujarat	MAHESANA	3	7	1	193	0	0
52	Gujarat	NAVSARI *	4	7	0	0	0	0
53	Gujarat	RAJKOT	1	3	0	0	0	0
54	Gujarat	Sabur Kantha	1	4	0	0	0	0
55	Gujarat	SURAT	14	30	0	0	0	0
56	Gujarat	VADODARA	4	8	1	6,627	0	0
57	Gujarat	VALSAD	3	3	0	0	0	0
58	Haryana	AMBALA	0	1	0	0	0	0
59	Haryana	FARIDABAD	26	72	0	0	0	0
60	Haryana	GURGAON	61	183	6	21,766	0	0
61	Haryana	JHAJJAR *	1	4	0	0	0	0
62	Haryana	KARNAL	1	2	0	0	0	0
63	Haryana	PANCHKULA *	1	4	0	0	0	0
64	Haryana	REWARI	1	2	0	0	0	0
65	Haryana	ROHTAK	2	4	0	0	0	0
66	Haryana	SONIPAT	2	6	0	0	0	0
67	Himachal Pradesh	KANGRA	2	5	0	0	0	0
68	Jammu & Kashmir	JAMMU	1	4	0	0	0	0
69	Jharkhand	BOKARO *	2	10	0	0	0	0
70	Jharkhand	DHANBAD	0	0	1	139	0	0
71	Jharkhand	GIRIDIH	1	2	0	0	0	0
72	Jharkhand	HAZARIBAG	1	1	0	0	0	0
73	Jharkhand	KODARMA *	1	2	0	0	0	0
74	Jharkhand	RANCHI	2	8	2	11,525	0	0
75	Jharkhand	SERAIKELA	0	0	1	1,447	0	0
76	Karnataka	BAGALKOT *	3	6	0	0	0	0
77	Karnataka	BANGALORE	1,440	3,724	109	2,40,720	0	0
78	Karnataka	BELGAUM	6	12	0	0	0	0
79	Karnataka	BELLARY	73	195	0	0	0	0
80	Karnataka	BIDAR	63	136	0	0	0	0
81	Karnataka	BIJAPUR	16	57	0	0	0	0
82	Karnataka	Chikaballapur	6	15	0	0	0	0
83	Karnataka	CHIKMAGALUR	47	115	0	0	0	0
84	Karnataka	CHITRADURGA	7	20	0	0	0	0
85	Karnataka	Dakshina Kannada	7	17	0	70	0	0
86	Karnataka	DAVANAGERE*	2	3	0	0	0	0
87	Karnataka	DHARWAD	6	18	0	0	0	0
88	Karnataka	GULBARGA	123	286	0	0	0	0
89	Karnataka	HASSAN	10	26	0	0	0	0
90	Karnataka	KOLAR	2	2	0	0	0	0
91	Karnataka	KOPPAL *	3	9	0	455	0	0
92	Karnataka	MANDYA	3	3	0	0	0	0
93	Karnataka	MYSORE	18	52	1	509	0	0
94	Karnataka	RAICHUR	235	618	0	0	0	0
95	Karnataka	Ramanagar	1	3	3	1,861	0	0
96	Karnataka	SHIMOGA	261	611	1	452	0	0
97	Karnataka	TUMKUR	3	9	0	0	0	0
98	Karnataka	UDUPI *	11	29	0	0	0	0
99	Karnataka	Uttara Kannada	3	13	0	0	0	0
100	Kerala	ALAPPUZHA	4	7	2	737	0	0
101	Kerala	ERNAKULAM	39	121	13	19,075	0	0
102	Kerala	IDUKKI	1	4	0	0	0	0
103	Kerala	KANNUR	4	12	0	0	0	0
104	Kerala	KASARAGOD	6	16	0	0	0	0
105	Kerala	KOLLAM	9	27	0	30	0	0
106	Kerala	KOTTAYAM	6	23	1	593	0	0
107	Kerala	KOZHICODE	5	19	2	4,666	0	0
108	Kerala	MALAPPURAM	2	5	0	0	0	0
109	Kerala	PALAKKAD	10	37	0	489	0	0
110	Kerala	PATHANAMTHITTA	1	1	1	174	0	0
111	Kerala	THIRUVANANTHAPURAM	8	22	32	34,506	0	0
112	Kerala	THRISSUR	7	22	0	0	0	0
113	Kerala	WAYANAD	3	10	0	0	0	0
114	Madhya Pradesh	BARWANI *	2	5	0	0	0	0
115	Madhya Pradesh	BHIND	1	3	0	0	0	0
116	Madhya Pradesh	BHOPAL	5	16	0	0	0	0
117	Madhya Pradesh	CHHATARPUR	2	5	0	0	0	0
118	Madhya Pradesh	East Nimar	1	4	0	0	0	0
119	Madhya Pradesh	GWALIOR	1	3	0	0	0	0
120	Madhya Pradesh	INDORE	3	7	0	0	0	0
121	Madhya Pradesh	JABALPUR	5	19	0	0	0	0
122	Madhya Pradesh	JHABUA	1	1	0	0	0	0
123	Madhya Pradesh	MORENA	1	1	0	0	0	0
124	Madhya Pradesh	NEEMUCH *	1	3	0	0	0	0

125	Madhya Pradesh	SAGAR	2	10	0	0	0	0
126	Madhya Pradesh	UJJAIN	2	4	0	0	0	0
127	Maharashtra	AHMADNAGAR	6	20	0	0	0	0
128	Maharashtra	AURANGABAD	12	27	0	0	0	0
129	Maharashtra	BID	5	11	0	0	0	0
130	Maharashtra	CHANDRAPUR	1	1	0	0	0	0
131	Maharashtra	GONDIYA *	1	4	0	0	0	0
132	Maharashtra	KOLHAPUR	2	4	0	0	0	0
133	Maharashtra	MUMBAI	7,414	15,644	39	2,52,295	0	0
134	Maharashtra	MUMBAI (SUBURBAN) *	8	20	3	3,240	0	0
135	Maharashtra	NAGPUR	9	15	2	6,082	0	0
136	Maharashtra	NANDED	8	17	0	0	0	0
137	Maharashtra	NANDURBAR *	3	5	0	0	0	0
138	Maharashtra	NASHIK	6	14	0	0	0	0
139	Maharashtra	OSMANABAD	7	11	0	0	0	0
140	Maharashtra	PUNE	330	883	29	40,756	0	0
141	Maharashtra	RAIGARH	38	94	1	52	0	0
142	Maharashtra	RATNAGIRI	6	14	0	0	0	0
143	Maharashtra	SANGLI	1	1	0	0	0	0
144	Maharashtra	SATARA	5	15	0	0	0	0
145	Maharashtra	SOLAPUR	5	7	0	0	0	0
146	Maharashtra	THANE	1,262	3,145	1	1,379	0	0
147	Maharashtra	WARDHA	1	1	0	0	0	0
148	Maharashtra	West Nimar	1	3	0	0	0	0
149	Maharashtra	YAVATMAL	1	2	0	0	0	0
150	Orissa	CUTTACK	2	5	1	2,234	0	0
151	Orissa	GANJAM	5	10	0	0	0	0
152	Orissa	JAJAPUR *	1	1	0	0	0	0
153	Orissa	JHARSUGUDA *	1	3	0	0	0	0
154	Orissa	KALAHANDI	1	1	1	459	0	0
155	Orissa	KHORDHA	3	11	0	0	0	0
156	Orissa	MAYURBHANJ	1	3	0	0	0	0
157	Orissa	NABARANGAPUR *	1	5	0	0	0	0
158	Orissa	RAYAGADA *	1	5	0	0	0	0
159	Orissa	SUNDARGARH	0	0	1	681	0	0
160	Pondicherry	PONDICHERRY	4	9	0	0	0	0
161	Pondicherry	YANAM	1	4	0	0	0	0
162	Punjab	AMRITSAR	1	4	0	0	0	0
163	Punjab	BATHINDA	1	2	0	0	0	0
164	Punjab	FIROZPUR	1	1	0	0	0	0
165	Punjab	HOSHIARPUR	1	4	0	0	0	0
166	Punjab	JALANDHAR	2	6	0	0	0	0
167	Punjab	KAPURTHALA	1	2	0	0	0	0
168	Rajasthan	ALWAR	3	10	0	0	0	0
169	Rajasthan	CHITTAURGARH	1	4	0	0	0	0
170	Rajasthan	GANGANAGAR	2	10	0	0	0	0
171	Rajasthan	JAIPUR	10	33	0	21	0	0
172	Rajasthan	JHUNJHUNUN	1	3	0	0	0	0
173	Rajasthan	KOTA	4	10	0	0	0	0
174	Rajasthan	PALI	1	4	0	0	0	0
175	Rajasthan	UDAIPUR	1	2	0	0	0	0
176	Tamil Nadu	ARIYALUR *	20	63	0	0	0	0
177	Tamil Nadu	CHENNAI	240	676	24	56,703	0	0
178	Tamil Nadu	COIMBATORE	48	146	8	5,954	0	0
179	Tamil Nadu	CUDDALORE	7	18	0	0	0	0
180	Tamil Nadu	DHARMAPURI	1	3	0	0	0	0
181	Tamil Nadu	DINDIGUL	29	54	0	0	0	0
182	Tamil Nadu	ERODE	10	26	0	0	0	0
183	Tamil Nadu	KANCHEEPURAM	149	453	2	2,166	0	0
184	Tamil Nadu	KANNIYAKUMARI	3	14	1	1,268	0	0
185	Tamil Nadu	KARUR *	4	12	0	0	0	0
186	Tamil Nadu	krishnagiri	1	1	0	0	0	0
187	Tamil Nadu	MADURAI	787	1,858	2	1,784	0	0
188	Tamil Nadu	NAGAPATTINAM *	4	6	0	0	0	0
189	Tamil Nadu	NAMAKKAL *	6	22	0	0	0	0
190	Tamil Nadu	PERAMBALUR *	41	105	0	0	0	0
191	Tamil Nadu	PUDUKKOTTAI	42	115	0	0	0	0
192	Tamil Nadu	RAMANATHAPURAM	9	21	0	0	0	0
193	Tamil Nadu	SALEM	12	26	0	0	0	0
194	Tamil Nadu	SIVAGANGA	65	163	0	0	0	0
195	Tamil Nadu	THANJAVUR	18	35	0	0	0	0
196	Tamil Nadu	THENI *	5	10	0	53	0	0
197	Tamil Nadu	THIRUVALLUR	36	101	0	122	0	0
198	Tamil Nadu	THIRUVARUR	3	11	0	0	0	0
199	Tamil Nadu	THOOTHUKKUDI	8	26	0	0	0	0
200	Tamil Nadu	TIRUCHIRAPPALLI	325	843	1	137	0	0
201	Tamil Nadu	TIRUNELVELI	105	281	0	0	0	0
202	Tamil Nadu	Tiruppur	1	1	0	0	0	0
203	Tamil Nadu	TIRUVANNAMALAI	2	6	0	0	0	0
204	Tamil Nadu	VELLORE	3	13	0	0	0	0

205	Tamil Nadu	VILUPPURAM	2	4	0	0	0	0
206	Tamil Nadu	VIRUDHUNAGAR	9	23	0	0	0	0
207	Telangana	ADILABAD	5	13	0	0	0	0
208	Telangana	HYDERABAD	1,817	4,902	41	1,22,342	0	0
209	Telangana	KARIMNAGAR	16	56	0	0	0	0
210	Telangana	KHAMMAM	52	149	0	0	0	0
211	Telangana	MADURAI	0	7	0	0	0	0
212	Telangana	MAHBUBNAGAR	78	216	4	16,293	0	0
213	Telangana	MEDAK	45	156	2	919	0	0
214	Telangana	MUMBAI	0	30	0	0	0	0
215	Telangana	NALGONDA	88	261	0	0	0	0
216	Telangana	NIZAMABAD	8	18	0	0	0	0
217	Telangana	RANGAREDDI	1,229	3,457	9	39,429	0	0
218	Telangana	WARANGAL	27	59	0	0	0	0
219	Tripura	WEST TRIPURA	1	5	0	0	0	0
220	Uttar Pradesh	AGRA	2	6	0	0	0	0
221	Uttar Pradesh	ALIGARH	1	4	0	0	0	0
222	Uttar Pradesh	ALLAHABAD	2	2	0	0	0	0
223	Uttar Pradesh	AMBEDKAR NAGAR *	1	1	0	0	0	0
224	Uttar Pradesh	AURAIYA *	1	4	0	0	0	0
225	Uttar Pradesh	BALLIA	2	5	0	0	0	0
226	Uttar Pradesh	BALRAMPUR *	0	2	0	0	0	0
227	Uttar Pradesh	BANDA	0	2	0	0	0	0
228	Uttar Pradesh	BASTI	2	4	0	0	0	0
229	Uttar Pradesh	BUDAUN	1	3	0	0	0	0
230	Uttar Pradesh	BULANDSHAHR	0	1	0	0	0	0
231	Uttar Pradesh	ETAH	2	5	0	0	0	0
232	Uttar Pradesh	FIROZABAD	2	8	0	0	0	0
233	Uttar Pradesh	GAUTAM BUDDHA NAGAR *	25	73	4	2,332	0	0
234	Uttar Pradesh	GHAZIABAD	25	65	0	0	0	0
235	Uttar Pradesh	GORAKHPUR	53	58	0	0	0	0
236	Uttar Pradesh	JALAUN	1	1	0	0	0	0
237	Uttar Pradesh	JHANSI	1	4	0	0	0	0
238	Uttar Pradesh	Kanpur Nagar	0	2	0	0	0	0
239	Uttar Pradesh	KAUSHAMBI *	1	3	0	0	0	0
240	Uttar Pradesh	KUSHINAGAR *	1	5	0	0	0	0
241	Uttar Pradesh	LUCKNOW	7	24	0	0	0	0
242	Uttar Pradesh	MEERUT	1	5	0	0	0	0
243	Uttar Pradesh	MORADABAD	1	2	0	0	0	0
244	Uttar Pradesh	Rae Bareilly	7	8	0	0	0	0
245	Uttar Pradesh	SAHARANPUR	3	12	0	0	0	0
246	Uttar Pradesh	SANT KABIR NAGAR *	1	1	0	0	0	0
247	Uttar Pradesh	UNNAO	1	4	0	0	0	0
248	Uttar Pradesh	VARANASI	1	5	0	0	0	0
249	UTTARAKHAND	CHAMPAWAT	1	1	0	0	0	0
250	UTTARAKHAND	DEHRADUN	2	4	0	0	0	0
251	UTTARAKHAND	NAINITAL	1	2	0	0	0	0
252	UTTARAKHAND	PITHORAGARH	1	1	0	0	0	0
253	UTTARAKHAND	RUDRAPRAYAG *	1	3	0	0	0	0
254	UTTARAKHAND	UDHAM SINGH NAGAR *	1	5	0	0	0	0
255	West Bengal	BARDHAMAN	4	9	0	0	0	0
256	West Bengal	BIRBHUM	2	10	0	0	0	0
257	West Bengal	DARJILING	2	8	0	0	0	0
258	West Bengal	Hooghly	2	8	0	0	0	0
259	West Bengal	Howrah	8	26	0	0	0	0
260	West Bengal	HUBLI	2	3	0	0	0	0
261	West Bengal	KOLKATA	68	200	22	43,570	0	0
262	West Bengal	MEDINIPUR	8	15	0	0	0	0
263	West Bengal	MURSHIDABAD	2	6	0	0	0	0
264	West Bengal	NADIA	5	8	0	0	0	0
265	West Bengal	North Twenty Four Parganas	17	60	1	1,799	0	0
266	West Bengal	PURULIYA	0	2	0	0	0	0
267	West Bengal	SOUTH TWENTY FOUR PARGANAS	96	202	2	19,243	0	0
268	West Bengal	South Twenty Four Parganas	6	20	0	0	0	0
TOTAL			20,065	48,575	442	11,35,714	0	0

d. Data of number of claims processed:

	No. of claims outst	No. of claims received during the	No. of claims paid during the year	Settlement ratio(%)	No. of claims repudiated during	Claims repudiation %	No. of claims outstanding at the end of the year	
TPA								
Family Health Plan Insurance TPA Ltd	9,291	1,25,244	1,16,322	86%	11,358	8%	6,855	Group & Individual
TOTAL	9,291	1,25,244	1,16,322	86%	11,358	8%	6,855	TOTAL

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

Sr. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 Hour	54%	44%	82%	56%
2	Within 1-2 Hours	22%	33%	10%	29%
3	Within 2-6 Hours	15%	20%	4%	10%
4	Within 6-12 Hours	3%	1%	1%	1%

5	Within 12-24 Hours	4%	2%	2%	2%
6	>24 Hours	2%	0%	1%	2%
Total		100%	100%	100%	100%

*percentage to be calculated on total of respective column

**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital]

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

f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:

Period from the date of receipt of last bill	Individual		Group		Government		Total	
	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)
Within 1 Month	5326	97%	118477	97%	0	0%	123803	97%
Between 1-3 Months	138	3%	2900	2%	0	0%	3038	2%
Between 3-6 Months	35	1%	670	1%	0	0%	705	1%
More than 6 Months	9	0%	125	0%	0	0%	134	0%
Total	5508	100%	122172	100%	0	0%	127680	100%

*Percentage shall be calculated on total of respective column

g. Data of grievances received against the TPA:

Sr. No.	Description	No. of Grievances
1	Grievances outstan	4
2	Grievances receiver	48
3	Grievances resolver	50
4	Grievances outstan	2

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Information as at 31.03.2024

Date: -

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

Name of the TPA (If services rendered by TPA) - MEDSAVE HEALTH INSURANCE TPA LTD

Validity of agreement with the TPA: from 28/09/2022 to 30/09/2025

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

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

Description	Individual	Group	Government
Number of policies serviced	34952	121	0
Number of lives serviced	100565	49060	0

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

Name of the State	Name of the Districts
ANDHRA PRADESH	GUNTUR,VISAKHAPATNAM ,PAMARRU ,HYDERABAD ,GOLCONDA ,TIRUPATI
ASSAM	KAMRUP ,GUWAHATI ,KARIMGANJ
BIHAR	DARBHANGA ,GAYA ,PATNA ,SARAN ,GOPALGANJ ,MUZAFFARPUR
CHANDIGARH	CHANDIGARH
CHHATTISGARH	RAIPUR
DADRA & NAGAR HAVELI	DADRA & NAGAR HAVELI
DAMAN & DIU	DAMAN
DELHI	DELHI
GOA	VERNA
GUJARAT	RAIKOT ,GANDHINAGAR ,AHMEDABAD,VADODARA ,PATAN
HARYANA	SONIPAT ,GURGAON ,HISSAR ,FARIDABAD
HIMACHAL PRADESH	SHIMLA
JHARKHAND	HAZARIBAG ,RANCHI ,EASTSINGHBHUM
KARNATAKA	BELGAUM ,BANGALORE ,MANGALORE ,MYSORE
KERALA	ERNAKULAM
MADHYA PRADESH	ANUPPUR
MADHYA PRADESH	BHOPAL
MAHARASHTRA	NUNBAI ,PUNE, NASHIK
ODISHA	BHUBANESWAR
PUNJAB	MOHALI
RAJASTHAN	JAIPUR
TAMIL NADU	CHENNAI
TELANGANA	HYDERABAD
UTTAR PRADESH	NOIDA
UTTARAKHAND	DEHRADUN
WEST BENGAL	KOLKATA

d. Data of number of claims processed:

i. Outstanding number of claims at the beginning of the year	1631
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ii.	Number of claims received during the year	19370
iii.	Number of claims paid during the year (86.36%)	18136
iv.	Number of claims repudiated during the year (8.86%)	1861
v.	Number of claims outstanding at the end of the year	1004

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

S. No.	Description	Group Policies (in %)			
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	88.30%	78.33%	87.28%	82.55%
2	Within 1-2 hours	8.18%	18.04%	9.58%	14.19%
3	Within 2-6 hours	2.64%	2.94%	2.32%	2.75%
4	Within 6-12 hours	0.29%	0.12%	0.12%	0.14%
5	Within 12-24 hours	0.21%	0.17%	0.12%	0.09%
6	>24 hours	0.39%	0.40%	0.57%	0.27%
	Total	100.00%	100.00%	100.00%	100.00%

Percentage to be calculated on total of the respective column.

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

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

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

be reckoned from the date of receipt of last nece	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	13482	96.27%	5767	96.23%			19249	96.26%
Between 1-3 months	483	3.45%	180	3.00%			663	3.32%
Between 3 to 6 months	33	0.24%	37	0.62%			70	0.35%
More than 6 months	6	0.04%	9	0.15%			15	0.08%
Total	14004	100.00%	5993	100.00%			19997	100.00%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	66
3	Grievances resolved during the year	66
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN- L 66000 MH 1919 GOI 000526

Form NL-48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Information as at 31.03.2024

Date: -16-Apr-20

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

Name of the TPA (If services rendered by TPA) - **Good Health Insurance TPA Ltd.**

Validity of agreement with the TPA: from 28/09/2022 to 30/09/2025

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

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

Description	Individual	Group	Government
Number of policies serviced	23,280	173	1
Number of lives serviced	53,292	2,88,230	1,49,79,933

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

Name of the State	Name of the Districts
Andhra Pradesh	Vizag
Assam	Guwahati
Delhi	Delhi
Gujarat	Surat
Karnataka	Bangalore
Maharashtra	Mumbai
TamilNadu	Chennai
TamilNadu	Coimbatore
TamilNadu	Madurai
Telangana	Hyderabad

d. Data of number of claims processed:		
i.	Outstanding number of claims at the beginning of the year	3,260
ii.	Number of claims received during the year	41,012
iii.	Number of claims paid during the year (specify % also in brackets)	37,108 (83.82%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	4,575 (10.33%)
v.	Number of claims outstanding at the end of the year	2,589

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):					
S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	66.93%	68.01%	62.16%	64.78%
2	Within 1-2 hours	29.40%	26.07%	31.83%	27.74%
3	Within 2-6 hours	3.67%	5.92%	6.01%	7.48%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	100.00%	100.00%	100.00%	100.00%

Percentage to be calculated on total of the respective column.

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

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

f. Turn Around Time in case of payment / repudiation of claims:								
be reckoned from the date of receipt of last nece	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	6,596	100.00%	35,087	100.00%	6,93,031	100%	7,34,714	100.00%
Between 1-3 months	-	0.00%	-	0.00%	-	0%	-	0.00%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0%	-	0.00%
More than 6 months	-	0.00%	-	0.00%	-	0%	-	0.00%
Total	6,596	100.00%	35,087	100.00%	6,93,031	100%	7,34,714	100.00%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	237
3	Grievances resolved during the year	237
4	Grievances outstanding at the end of the year	0

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Information as at 31.03.2024

Date: -16-04-202

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

Name of the TPA (If services rendered by TPA) - **Safeway Insurance TPA Pvt. Ltd.**

Validity of agreement with the TPA: **from 21/12/2021 to 20/12/2024**

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

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

Description	Individual	Group	Government
Number of policies serviced	-	51	-
Number of lives serviced	-	67511	-

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

Name of the State	Name of the Districts
ANDHRA PRADESH	VISAKHAPATNAM
ASSAM	GUWAHATI
DELHI	NEW DELHI
GOA	PANAJI
HARYANA	GURGAON
HARYANA	FARIDABAD
HARYANA	DUNDAHERA
KARNATAKA	BANGALORE
KERALA	KOLLAM
MAHARASHTRA	MUMBAI
PUNJAB	AMRITSAR

TELANGANA	HYDERABAD
TELANGANA	MEDAK
UTTAR PRADESH	JYOTIBA PHULE NAGAR
UTTAR PRADESH	NOIDA
UTTARAKHAND	NARENDRA NAGAR
WEST BENGAL	KOLKATA

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	949
ii.	Number of claims received during the year	10163
iii.	Number of claims paid during the year (specify % also in brackets)	7904(71.13%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	576(5.18%)
v.	Number of claims outstanding at the end of the year	2632

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	87%	83%
2	Within 1-2 hours	0%	0%	13%	17%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

Percentage to be calculated on total of the respective column.

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

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

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

be reckoned from the date of receipt of last nece	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	8203	97%	0	0%	8203	97%
Between 1-3 months	0	0%	277	3%	0	0%	277	3%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	8480	100%	0	0%	8480	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	13
3	Grievances resolved during the year	13
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations, as amended from time to time

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Information as at 31.03.2024

Date: -16-Apr-20

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

Name of the TPA (If services rendered by TPA) - **Good Health Insurance TPA Ltd.**

Validity of agreement with the TPA: from 28/09/2022 to 30/09/2025

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

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

Description	Individual	Group	Government
Number of policies serviced	23,280	173	1
Number of lives serviced	53,292	2,88,230	1,49,79,933

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

Name of the State	Name of the Districts
Andhra Pradesh	Vizag
Assam	Guwahati
Delhi	Delhi
Gujarat	Surat
Karnataka	Bangalore
Maharashtra	Mumbai
TamilNadu	Chennai
TamilNadu	Coimbatore
TamilNadu	Madurai
Telangana	Hyderabad

d. Data of number of claims processed:			
i.	Outstanding number of claims at the beginning of the year		3,260
ii.	Number of claims received during the year		41,012
iii.	Number of claims paid during the year (specify % also in brackets)		37,108 (83.82%)
iv.	Number of claims repudiated during the year (specify % also in brackets)		4,575 (10.33%)
v.	Number of claims outstanding at the end of the year		2,589

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):					
S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	66.93%	68.01%	62.16%	64.78%
2	Within 1-2 hours	29.40%	26.07%	31.83%	27.74%
3	Within 2-6 hours	3.67%	5.92%	6.01%	7.48%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	100.00%	100.00%	100.00%	100.00%

Percentage to be calculated on total of the respective column.
 ** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals
 *** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:								
Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	6,596	100.00%	35,087	100.00%	6,93,031	100%	7,34,714	100.00%
Between 1-3 months	-	0.00%	-	0.00%	-	0%	-	0.00%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0%	-	0.00%
More than 6 months	-	0.00%	-	0.00%	-	0%	-	0.00%
Total	6,596	100.00%	35,087	100.00%	6,93,031	100%	7,34,714	100.00%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:		
S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	237
3	Grievances resolved during the year	237
4	Grievances outstanding at the end of the year	0

The New India Assurance Co. Ltd.							
Registration No.199 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526							
Form NL-48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED							
Information as at 31.03.2024							Date: -
Claim Settlement or Services rendered by TPA -							
	Name of the TPA (If services rendered by TPA) - Health India Insurance TPA						
	Validity of agreement with the TPA: from 28/09/2022 to 30/09/2025						
insurer level in case of in-house claim settlements and ned TPA in case of services rendered by TPA)							
Services in respect of which public disclosures are made:							

Description		Individual	Group	Government	
Number of policies serviced		133255	526	0	
Number of lives serviced		323735	5500965	0	

Physical area in which services are rendered by the TPAs/Insurer	
Name of the State	Name of the Districts
Maharashtra	Mumbai,Aurangabad,Kolhapur,Nagpur,Nashik,Pune,Borivalli
Madhya Pradesh	Bhopal,Indore
Tamilnadu	Chennai,Coimbatore,Bangalore,Madurai
Kerala	Cochin
Haryana	Gurgaon
Telngana	Hyderabad
Rajasthan	Jaipur
West Bengal	Kolkata
Uttar Pradesh	Lucknow
Karnataka	Mangalore
Chhattisgarh	Raipur
Gujarat	Rajkot,Surat,Vadodara,Valsad,Ahmedabad
Assam	Bhubaneswar,Guwahati
Bihar	PATNA
Uttarakhand	DEHARADHUN
JHARKHAND	Ranchi
Punjab	Chandigarh

d. Data of number of claims processed:		
i.	Outstanding number of claims at the beginning of the year	10899
ii.	Number of claims received during the year	404931
iii.	Number of claims paid during the year (specify % also in brackets)	342682 (82.41%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	57336 (13.79%)
v.	Number of claims outstanding at the end of the year	15812

Cashless claims (in respect of number of claims):					
S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	93.59%	94.44%	91.85%	91.14%
2	Within 1-2 hours	6.41%	5.56%	9.72%	5.60%
3	Within 2-6 hours	0.00%	0.00%	0.82%	2.28%
4	Within 6-12 hours	0.00%	0.00%	0.34%	0.98%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	100.00%	100.00%	100.00%	100.00%

calculated on total of the respective column.

id by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

y sent to hospital from the time discharge bill is received by TPA

1. Case of payment / repudiation of claims:								
Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	46365	94.14%	153310	94.90%	0	0.00%	199675	94.72%
Between 1-3 months	2885	5.86%	8241	5.10%	0	0.00%	11126	5.28%
Between 3 to 6 months	0	0.00%	0	0.00%	0	0.00%	0	0.00%
More than 6 months	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	49250	100.00%	161551	100.00%	0	0.00%	210801	100.00%

calculated on total of the respective column

evances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	45
3	Grievances resolved during the year	45
4	Grievances outstanding at the end of the year	0

egulations , as amended from time to time

Public Disclosures on quantitative and qualitative Parameters of Health services rendered

Information as at 31-Mar-

2024

Name of the Insurance Company: The New India Assurance Company Ltd

a. Specify whether In – house Claim settlement or Services rendered by TPA: TPA

Name of the TPA: VIDAL HEALTH INSURANCE THIRD PARTY ADMINISTRATOR

Validity of agreement with TPA	
From	To
(DD/MM/YYYY)	(DD/MM/YYYY)
28-Sep-22	30-Sep-25

b. Number of policies and lives serviced in respect of which public disclosure is made:

Description	Individual	Group	Government
No of policies serviced	1,36,739	565	1
No of lives serviced	3,11,066	18,83,215	1,94,97,665

c. Geographical Area of services Rendered in respect of which public disclosure is made:

Sl no	Name of State	Name of Districts	No of policies serviced	No of lives serviced
1	Ahmedabad	Ahmedabad	478	30,452
2	Bangalore	Bangalore	11,085	1,91,621
3	Chandigarh	Chandigarh	5,459	38,530
4	Chennai	Chennai	16,679	1,80,654
5	Coimbatore	Coimbatore	929	5,074
6	Dehradun	Dehradun	575	5,450
7	Delhi	Delhi	6,117	12,41,910
8	Hyderabad	Hyderabad	9,610	98,622
9	Indore	Indore	5,914	15,685
10	Jaipur	Jaipur	1,034	5,088
11	Kanpur	Kanpur	3,677	42,139
12	Kochi	Kochi	5,124	39,814
13	Kolkata	Kolkata	74	1,904
14	Mumbai	Mumbai	60,978	2,64,316
15	Patna	Patna	4	15
16	Pune	Pune	9,378	25,602
17	Uttar Pradesh	Kanpur	1	2
18	Visakhapatnam	Visakhapatnam	188	7,403
19	Rajasthan	Banswara	1	1,94,97,665
20	Rajasthan	Baran		
21	Rajasthan	Bundi		
22	Rajasthan	Chittaurgarh		
23	Rajasthan	Dungarpur		
24	Rajasthan	Jhalawar		
25	Rajasthan	Kota		
26	Rajasthan	Pratapgarh		
27	Rajasthan	Udaipur		

d. Data of number of claims processed:

TPA	No. of claims outstanding at the beginning of year	No. of claims received during the year	No. of claims paid during the year	Settlement ratio (%)	No. of claims repudiated during the year	Claims repudiation (%)
Vidal Health Insurance Third Party Administrator	56399	1075729	928362	85%	60654	5%

No. of claims outstanding at the end of the year
127801

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

Sl no	Description	Individual Policies		Group Policies	
		(in %)		(in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
		**	***	**	***
1	Within <1 Hour	65%	44%	83%	66%
2	Within 1-2 Hours	17%	25%	9%	19%
3	Within 2-6 Hours	17%	30%	7%	15%
4	Within 6-12 Hours	1%	1%	0%	0%
5	Within 12-24 Hours	0%	0%	0%	0%
6	>24 Hours	0%	0%	0%	0%
Total		100%	100%	100%	100%

* Percentage to be calculated on total of respective column

** Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)

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

f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:

Description (to reckoned from the date of receipt of last necessary document)	Individual		Group		Government	
	No. of Claims	Percentage (%)	No. of Claims	Percentage (%)	No. of Claims	Percentage (%)
Within 1 month	43,753	96%	2,76,519	92%	5,90,647	92%
Between 1 – 3 Months	1,397	3%	22,817	8%	52,274	8%
Between 3 to 6 Months	245	1%	907	0%	-	-
More than 6 months	89	0%	368	0%	-	-
Total	45,484	100%	3,00,611	100%	6,42,921	-

* Percentage shall be calculated on total of respective column.

Total	
No. of Claims	Percentage (%)
9,10,919	92%
76,488	8%
1,152	0%
457	0%
9,89,016	100%

g. Data of grievances received against the TPA:

Sl no	Description	No. of Grievances
1	Grievances outstanding at the beginning of year	3
2	Grievances received during the year	547
3	Grievances resolved during the year	547
4	Grievances outstanding at the end of the year	3

Public Disclosures on quantitative and qualitative Parameters of Health services rendered

Information as at 31/03/2024

Name of the Insurance Company: The New India Assurance Co. Ltd.

a. Specify whether In – house Claim settlement or Services rendered by TPA: TPA

Name of the TPA: Genins India Insurance TPA Ltd.	
Validity of agreement with TPA	
From	To
(DD/MM/YYYY)	(DD/MM/YYYY)
28-09-2022	9/30/2025

b. Number of policies and lives serviced in respect of which public disclosure is made:

Description	Individual	Group	Government
No of policies serviced	28302	19	0
No of lives serviced	76081	11978	0

c. Geographical Area of services Rendered in respect of which public disclosure is made:

Sl.No.	Name of State	Name of Districts
1	Delhi	Central Delhi
2	Delhi	North West Delhi
3	Delhi	West Delhi
4	Gujarat	Vadodara
5	Haryana	Kaithal
6	Haryana	Karnal
7	Haryana	Kurukshetra
8	Karnataka	Bangalore
9	Maharashtra	Ahmed Nagar
10	Maharashtra	Akola
11	Maharashtra	Amravati
12	Maharashtra	Buldhana
13	Maharashtra	Dhule
14	Maharashtra	Jalgaon
15	Maharashtra	Jalna
16	Maharashtra	Nagpur
17	Maharashtra	Nandurbar
18	Maharashtra	Nashik
19	Maharashtra	Raigarh(MH)
20	Maharashtra	Ratnagiri
21	Maharashtra	Thane
22	Maharashtra	Wardha
23	Maharashtra	Washim
24	Maharashtra	Yavatmal
25	Punjab	Jalandhar
26	Punjab	Kapurthala
27	Punjab	Ludhiana
28	Sikkim	East Sikkim
29	Tamil Nadu	Chennai
30	Tamil Nadu	Coimbatore
31	Uttar Pradesh	Gautam Buddha Nagar
32	Uttar Pradesh	Lucknow

33	Uttarakhand	Udham Singh Nagar
34	West Bengal	Cooch Behar
35	West Bengal	Darjiling
36	West Bengal	Jalpaiguri
37	West Bengal	Kolkata

d. Data of number of claims processed:

TPA No. of claims outstanding at the be No. of claims rect No. of claims paid during the Settlement ratio (%) No. of claims repudiated durin Claims repudiation (%) No. of claims outstanding at the end of the year
Genins India Insurance T 451 9885 8814 85.27% 1102 10.66% 420

Note : Repudiated Claims including Rejected/No claim/Closed etc ...

e. Turn Around Time (TAT) for cashless claims (in respect of Number of claims):					
Sl. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge **	TAT for pre-auth **	TAT for discharge ***
1	Within <1 Hour	78.73%	96.20%	82.56%	96.52%
2	Within 1-2 Hours	13.89%	2.70%	12.95%	2.44%
3	Within 2-6 Hours	7.38%	1.10%	4.49%	1.05%
4	Within 6-12 Hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 Hours	0.00%	0.00%	0.00%	0.00%
6	>24 Hours	0.00%	0.00%	0.00%	0.00%
	Total	100.00%	100.00%	100.00%	100.00%

* percentage to be calculated on total of respective column

** Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)

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

f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:

Description (to reckoned)	Individual		Group		Government		Total	
	No. of Claims	Percentage (%)	No. of Claims	Percentage (%)	No. of Claims	Percentage (%)	No. of Claims	Percentage (%)
within 1 month	8771	99.65%	1108	99.46%	0	0.00%	9879	99.63%
Between 1 – 3 Months	26	0.30%	5	0.45%	0	0.00%	31	0.31%
Between 3 to 6 Months	5	0.06%	1	0.09%	0	0.00%	6	0.06%
More than 6 months	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	8802	100.00%	1114	100.00%	0	0.00%	9916	100.00%

* Percentage shall be calculated on total of respective column.

Processing TAT (TAT Recv-App/DRW/Denied)

Description (to reckoned)	Individual		Group		Government		Total	
	No. of Claims	Percentage (%)	No. of Claims	Percentage (%)	No. of Claims	Percentage (%)	No. of Claims	Percentage (%)
within 1 month	8778	99.73%	1112	99.82%	0	0.00%	9890	99.74%
Between 1 – 3 Months	19	0.22%	1	0.09%	0	0.00%	20	0.20%
Between 3 to 6 Months	5	0.06%	1	0.09%	0	0.00%	6	0.06%
More than 6 months	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	8802	100.00%	1114	100.00%	0	0.00%	9916	100.00%

* Percentage shall be calculated on total of respective column.

g. Data of grievances received against the TPA:

Sl. No.	Description	No. of Grievances
1	Grievances outstanding at the begi	0
2	Grievances received during the yea	19
3	Grievances resolved during the yea	19
4	Grievances outstanding at the end	0

Place: Mumbai

Date :

For and on behalf of Ger Signature of CEO/ Whole Time Director Name of the Insurer: The New India Assurance Company Ltd.

Dr. Sumit Garg
Chief Administrative Officer (CAO)

