

Insurer Name- Liberty General Insurance Ltd.		Applicability
S.No.	Form No	Description
1	NL-1-B-RA	<u>Revenue Account</u>
2	NL-2-B-PL	<u>Profit and Loss Account</u>
3	NL-3-B-BS	<u>Balance Sheet</u>
	NL-3A-B-BS	<u>Balance Sheet</u>
4	NL-4-PREMIUM SCHEDULE	<u>Premium</u>
5	NL-5-CLAIMS SCHEDULE	<u>Claims Incurred</u>
6	NL-6-COMMISSION SCHEDULE	<u>Commission</u>
7	NL-7-OPERATING EXPENSES SCHEDULE	<u>Operating Expenses</u>

Insurer Name- Liberty General Insurance Ltd.		Applicability
S.No.	Form No	Description
8	NL-8-SHARE CAPITAL SCHEDULE	<u>Share Capital</u>
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	<u>Pattern of Shareholding</u>
	NL-9A-SHAREHOLDING PATTERN SCHEDULE	<u>Pattern of Shareholding-Annexure A</u>
10	NL-10-RESERVE AND SURPLUS SCHEDULE	<u>Reserves and Surplus</u>
	NL-10A-HEAD OFFICE ACCOUNT SCHEDULE	<u>Head Office Account (FRBs)</u>
11	NL-11-BORROWING SCHEDULE	<u>Borrowings</u>
12	NL-12- INVESTMENT SCHEDULE (SHAREHOLDERS)	<u>Investment</u>
	NL-12A-INVESTMENT SCHEDULE (POLICYHOLDERS)	

Insurer Name- Liberty General Insurance Ltd.		Applicability
S.No.	Form No	Description
	AGGREGATE VALUE OF INVESTMENTS OTHER THAN EQUITY SHARES AND MUTUAL FUND	
13	NL-13-LOANS SCHEDULE	<u>Loans</u>
14	NL-14-FIXED ASSETS SCHEDULE	<u>Fixed Assets</u>
15	NL-15-CASH AND BANK BALANCE SCHEDULE	<u>Cash and Bank Balance</u>
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	<u>Advances & Other Assets</u>
	NL-16A-ADVANCES AND OTHER ASSETS SCHEDULE	<u>Advances & Other Assets (FRBs)</u>
17	NL-17-CURRENT LIABILITIES SCHEDULE	<u>Current Liabilities</u>
	NL-17A-CURRENT LIABILITIES SCHEDULE	<u>Current Liabilities (FRBs)</u>
18	NL-18-PROVISIONS SCHEDULE	<u>Provisions</u>

Insurer Name- Liberty General Insurance Ltd.		Applicability
S.No.	Form No	Description
19	NL-19-MISC EXPENDITURE SCHEDULE	<u>Misc Expenditure</u>
20	NL-20-ANALYTICAL RATIOS SCHEDULE	<u>Analytical Ratios</u>
21	NL-21-RELATED PARTY TRANSACTIONS SCHEDULE	<u>Related Party Transactions</u>
22	NL-22-RECEIPTS AND PAYMENT SCHEDULE	<u>Receipts & Payment Statement</u>
23	NL-23 - SOLVENCY MARGIN - GI-TA	<u>Statement of Admissible Assets</u>
24	NL-24 - SOLVENCY MARGIN - GI-TR	<u>Statement of Liabilities</u>

Insurer Name- Liberty General Insurance Ltd.		Applicability
S.No.	Form No	Description
25	NL-25 - SOLVENCY MARGIN - GI-SM-TABLE IA	<u>Required Solvency Margin</u>
26	NL-26 - SOLVENCY MARGIN - GI-SM-TABLE IB	<u>Solvency Margin</u>
27	NL-27-PRODUCT INFORMATION	<u>Product Information</u>
28	NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS	<u>Investment assets and Accretion of Assets</u>
29	NL-29-DEBT SECURITIES	<u>Debt Securities</u>
30	NL-30-NON PERFORMING ASSETS	<u>Non performing assets</u>
31	NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT	<u>Investment and Investment Income</u>
32	NL-32-STATEMENT OF DOWN GRADED INVESTMENTS	<u>Down graded investment, Investment Rating and Infra investment rating</u>

Insurer Name- Liberty General Insurance Ltd.		Applicability
S.No.	Form No	Description
33	NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION	<u>Reinsurance Risk Concentration</u>
34	NL-34-GEOGRAPHICAL DISTN OF BSNS	<u>Geographical Distribution of Business</u>
35	NL-35-BSNS RETURNS ACROSS LOB	<u>Quarterly Business Returns for different line of business (Premium amount and number of policies)</u>
36	NL-36-CHANNEL WISE PREMIUM	<u>Business channels</u>
37	NL-37-CLAIMS DATA	<u>Claims Data</u>
38	NL-38-DEVELOPMENT OF LOSSES (ANNUAL SUBMISSION)	<u>Movement of Claims</u>
39	NL-39-AGEING OF CLAIMS	<u>Ageing of Claims</u>

Insurer Name- Liberty General Insurance Ltd.		Applicability
S.No.	Form No	Description
40	NL-40-UNDERWRITING PERFORMANCE	<u>Segmental Underwriting Performance</u>
41	NL-41-OFFICE INFORMATION	<u>Office Information</u>
42	NL-42-KEY MANAGEMENT PERSONS	<u>Board of Directors & Management Person</u>
43	NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS	<u>Rural & Social Sector Obligations</u>
44	NL-44 MOTOR THIRD PARTY OBLIGATION	<u>Motor Third Party Obligation</u>
45	NL-45-GRIEVANCE DISPOSAL	<u>Grievance Disposal</u>
46	NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE	<u>Voting Activity disclosure under Stewardship Code</u>
47	NL-47- PROFILE & PERFORMANCE OF HEALTH INSURANCE, PERSONAL ACCIDENT AND TRAVEL INSURANCE PRODUCTS (ANNUAL SUBMISSION)	<u>Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products</u>

Insurer Name- Liberty General Insurance Ltd.		Applicability
S.No.	Form No	Description
48	NL-48 - DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)	<u>Quantitative and Qualitative parameters of Health services rendered</u>

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	Fire		Marine		Miscellaneous				Total							
		For the Quarter Ended March-22	Up to the Quarter Ended March-22	For the Quarter Ended March-21	Up to the Quarter Ended March-21	For the Quarter Ended March-22	Up to the Quarter Ended March-22	For the Quarter Ended March-21	Up to the Quarter Ended March-21	For the Quarter Ended March-22	Up to the Quarter Ended March-22	For the Quarter Ended March-21	Up to the Quarter Ended March-21				
1 Premiums earned (Net)	NL-4	611	2,307	460	1,811	1,050	3,328	811	2,264	30,046	120,253	28,165	119,814	31,656	126,088	30,426	123,889
2 Reinsurer's contribution of Investments		11	41	1	40	6	17	1	12	234	612	26	542	250	670	28	556
3 Interest, Dividend & Rent - Gross less*		187	1,133	184	876	97	420	100	327	4,138	14,781	3,868	14,238	4,421	16,334	4,152	15,434
4 (a) Other Income (to be specified)		-	-	-	-	-	-	-	-	6	19	-	-	6	19	-	-
(b) Contribution from the Shareholders' Account (c) Towards Extra Expenses of Management (d) Other (please specify)		-	-	-	-	653	653	499	499	12,960	12,960	15,294	15,294	13,613	13,613	15,793	15,793
TOTAL (A)		809	3,481	645	2,726	1,756	4,418	1,411	3,103	47,383	148,623	48,353	149,888	49,946	156,724	50,488	155,711
6 Claims Incurred (Net)	NL-5	76	216	198	1,207	1,192	3,524	465	1,521	20,861	89,416	19,695	75,910	22,689	94,157	30,358	78,838
7 Commission	NL-6	(478)	(999)	(401)	(855)	(55)	(639)	(197)	(503)	3,192	11,859	3,534	12,621	2,869	11,938	3,331	12,470
8 Reinsurance Expenses related to Insurance Business	NL-7	197	1,480	461	1,392	184	1,098	203	864	(1,453)	(6,241)	(5,143)	(6,008)	(5,033)	(6,934)	(1,266)	(6,804)
9 Reinsurance Premiums		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		(251)	1,367	(238)	1,944	1,529	5,221	861	2,858	34,446	138,468	33,772	138,159	35,769	145,027	34,895	139,512
10 Operating Profit/(Loss) - C.I.A. (B)		1,034	2,374	387	777	227	(803)	546	274	12,937	10,127	14,581	14,749	14,178	11,697	15,514	15,390
11 ADDITIONS																	
Transfer to Shareholders' Account		1,034	2,374	387	777	227	(803)	546	274	12,937	10,127	14,581	14,749	14,178	11,697	15,514	15,390
Transfer to Contingent 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)		1,034	2,374	387	777	227	(803)	546	274	12,937	10,127	14,581	14,749	14,178	11,697	15,514	15,390

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

Side - 1

Particulars to Policyholder's Fund	Fire		Marine		Miscellaneous				Total			
	For the Quarter Ended March-22	Up to the Quarter Ended March-22	For the Quarter Ended March-21	Up to the Quarter Ended March-21	For the Quarter Ended March-22	Up to the Quarter Ended March-22	For the Quarter Ended March-21	Up to the Quarter Ended March-21	For the Quarter Ended March-22	Up to the Quarter Ended March-22	For the Quarter Ended March-21	Up to the Quarter Ended March-21
Interest, Dividend & Rent	187	1,133	184	876	97	420	100	327	4,138	14,781	3,868	14,238
ADD/LESS:												
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/Discount on Investments	(11)	(85)	(75)	(75)	(6)	(75)	(8)	(75)	(78)	(78)	(75)	(75)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-
Equity investment losses from Bad	64	183	66	188	-	-	-	-	0	13	0	14
Interest, Dividend & Rent - Gross*	187	1,133	184	880	97	430	100	337	4,138	14,794	3,868	14,252

* Term gross implies inclusive of TDS

FORM NL-2-B-PL						
Name of the Insurer: Liberty General Insurance Limited						
IRDA Registration No.150 dt. 22nd May 2012						
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2022						
(Amount in Rs. Lakhs)						
	Particulars	Schedule Ref. Form No.	For the Quarter Ended March-22	Up to the Quarter Ended March-22	For the Quarter Ended March-21	Up to the Quarter Ended March-21
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		1,014	2,374	387	777
	(b) Marine Insurance		227	(803)	546	274
	(c) Miscellaneous Insurance		12,937	10,127	14,581	14,749
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,229	6,193	1,337	5,911
	(b) Profit on sale of investments		74	237	(3)	210
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		(94)	(474)	(105)	(391)
3	OTHER INCOME (To be specified)		-	-	-	0
	TOTAL (A)		15,387	17,654	16,743	21,530
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	(811)	(811)
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	Managerial Remuneration		168	577	137	553
	Stamp Duty on increase in share		-	-	-	0
	Directors' Sitting Fees		18	63	15	70
	Other expenses		2	22	20	73
	(b) Bad debts written off		-	-	806	806
	(c) Interest on subordinated debt					
	(d) Expenses towards CSR activities					
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		13,613	13,613	15,793	15,793
	(ii) Others (please specify)		-	-	-	-
	(g) Others (Please specify)		-	-	-	-
	(i) _____					
	(ii) _____					
	TOTAL (B)		13,801	14,275	15,960	16,484
6	Profit/(Loss) Before Tax		1,586	3,379	783	5,046
7	Provision for Taxation		-	-	-	-
	Profit / (Loss) after tax		1,586	3,379	783	5,046
9	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ loss brought forward from last year		(99,312)	(101,105)	(101,888)	(106,151)
	Balance carried forward to Balance Sheet		(97,726)	(97,726)	(101,105)	(101,105)

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

FORM NL-3-B-BS

Name of the Insurer: Liberty General Insurance Limited

IRDA Registration No.150 dt. 22nd May 2012

BALANCE SHEET AS AT 31ST MARCH 2022

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As at 31st Mar 2022	As at 31st Mar 2021
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	108,623	108,623
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10	74,812	74,812
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		7	8
-Policyholders' Funds		22	24
BORROWINGS	NL-11	-	-
TOTAL		183,464	183,467
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	86,572	81,427
INVESTMENTS-Policyholders	NL-12A	244,887	230,672
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	3,827	2,829
DEFERRED TAX ASSET (Net)		-	-
CURRENT ASSETS			
Cash and Bank Balances	NL-15	539	1,204
Advances and Other Assets	NL-16	28,610	28,020
Sub-Total (A)		29,149	29,224
DEFERRED TAX LIABILITY (Net)		-	-
CURRENT LIABILITIES	NL-17	202,200	188,954
PROVISIONS	NL-18	76,497	72,836
Sub-Total (B)		278,697	261,790
NET CURRENT ASSETS (C) = (A - B)		(249,548)	(232,566)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		97,726	101,105
TOTAL		183,464	183,467

CONTINGENT LIABILITIES

Particulars	As at 31st Mar 2022	As at 31st Mar 2021
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands/ liabilities in dispute, not provided for	862	14
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (to be specified)	-	-
(a). _____		
(b). _____		
TOTAL	862	14

Particulars	2018		2017		2016		2015		2014		2013		2012		2011		2010		2009		2008		2007		2006		2005		2004		2003		2002		2001		2000				
	As at 31st March 2018	As at 31st March 2017	As at 31st March 2016	As at 31st March 2015	As at 31st March 2014	As at 31st March 2013	As at 31st March 2012	As at 31st March 2011	As at 31st March 2010	As at 31st March 2009	As at 31st March 2008	As at 31st March 2007	As at 31st March 2006	As at 31st March 2005	As at 31st March 2004	As at 31st March 2003	As at 31st March 2002	As at 31st March 2001	As at 31st March 2000	As at 31st March 1999	As at 31st March 1998	As at 31st March 1997	As at 31st March 1996	As at 31st March 1995	As at 31st March 1994	As at 31st March 1993	As at 31st March 1992	As at 31st March 1991	As at 31st March 1990	As at 31st March 1989	As at 31st March 1988	As at 31st March 1987	As at 31st March 1986	As at 31st March 1985	As at 31st March 1984	As at 31st March 1983	As at 31st March 1982	As at 31st March 1981	As at 31st March 1980		
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		
Bank Direct Premiums	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
Net Income	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000

Notes: 1. The figures are in Lakhs of Rupees unless otherwise stated.

Particulars	2018		2017		2016		2015		2014		2013		2012		2011		2010		2009		2008		2007		2006		2005		2004		2003		2002		2001		2000			
	As at 31st March 2018	As at 31st March 2017	As at 31st March 2016	As at 31st March 2015	As at 31st March 2014	As at 31st March 2013	As at 31st March 2012	As at 31st March 2011	As at 31st March 2010	As at 31st March 2009	As at 31st March 2008	As at 31st March 2007	As at 31st March 2006	As at 31st March 2005	As at 31st March 2004	As at 31st March 2003	As at 31st March 2002	As at 31st March 2001	As at 31st March 2000	As at 31st March 1999	As at 31st March 1998	As at 31st March 1997	As at 31st March 1996	As at 31st March 1995	As at 31st March 1994	As at 31st March 1993	As at 31st March 1992	As at 31st March 1991	As at 31st March 1990	As at 31st March 1989	As at 31st March 1988	As at 31st March 1987	As at 31st March 1986	As at 31st March 1985	As at 31st March 1984	As at 31st March 1983	As at 31st March 1982	As at 31st March 1981	As at 31st March 1980	
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Bank Direct Premiums	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Net Income	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000

Notes: 1. The figures are in Lakhs of Rupees unless otherwise stated.

FORM 20-0 COMPLETION
(Revised 04/04/2016)

Particulars	2015		2016		2017		2018		2019		2020		2021		2022		2023		2024		2025		Grand Total	Grand Total	
	Actual	Approved	Actual	Approved	Actual	Approved	Actual	Approved	Actual	Approved	Actual	Approved	Actual	Approved	Actual	Approved	Actual	Approved	Actual	Approved	Actual	Approved			
Construction	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Operating Expenses	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200
Capital Expenditures	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300
Debt Service	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400
Other Income	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Net Income	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000

Note:
 1) The public Commission, if any, set to be completed after the Board meeting approved by the President or the Board.
 2) Construction program will include the program budgeting, after construction work has begun or the program of the program is completed.
 3) Construction on the program through program budget.

(Revised 04/04/2016)

Particulars	2015		2016		2017		2018		2019		2020		2021		2022		2023		2024		2025		Grand Total	Grand Total	
	Actual	Approved	Actual	Approved	Actual	Approved	Actual	Approved	Actual	Approved	Actual	Approved	Actual	Approved	Actual	Approved	Actual	Approved	Actual	Approved	Actual	Approved			
Construction	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Operating Expenses	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200
Capital Expenditures	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300
Debt Service	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400
Other Income	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Net Income	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000

Note:
 1) The public Commission, if any, set to be completed after the Board meeting approved by the President or the Board.
 2) Construction program will include the program budgeting, after construction work has begun or the program of the program is completed.
 3) Construction on the program through program budget.

Particulars	2019	2020	2021	2022	Particulars																													
					Particulars																													
					Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars
1. Remuneration for services rendered	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10

Notes: (i) The amounts shown are in lakhs of Indian Rupees (Rs.). (ii) The amounts shown are in lakhs of Indian Rupees (Rs.). (iii) The amounts shown are in lakhs of Indian Rupees (Rs.). (iv) The amounts shown are in lakhs of Indian Rupees (Rs.). (v) The amounts shown are in lakhs of Indian Rupees (Rs.).

Particulars	2019	2020	2021	2022	Particulars																													
					Particulars																													
					Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars	Particulars
1. Remuneration for services rendered	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10

Notes: (i) The amounts shown are in lakhs of Indian Rupees (Rs.). (ii) The amounts shown are in lakhs of Indian Rupees (Rs.). (iii) The amounts shown are in lakhs of Indian Rupees (Rs.). (iv) The amounts shown are in lakhs of Indian Rupees (Rs.). (v) The amounts shown are in lakhs of Indian Rupees (Rs.).

FORM NL-8-SHARE CAPITAL SCHEDULE**(Amount in Rs. Lakhs)**

	Particulars	As at 31st Mar 2022	As at 31st Mar 2021
1	Authorised Capital	<u>200,000</u>	<u>200,000</u>
	2000,000,000 Equity Shares of Rs 10 Each	-	-
	Preference Shares of Rs..... each	-	-
2	Issued Capital	-	-
	1,086,225,150 Equity Shares of Rs. 10 each (31st March 2021 -	108,623	108,623
	Preference Shares of Rs..... each	-	-
3	Subscribed Capital	-	-
	1,086,225,150 Equity Shares of Rs. 10 each (31st March 2021 -	108,623	108,623
	Preference Shares of Rs..... each	-	-
4	Called-up Capital	-	-
	1,086,225,150 Equity Shares of Rs. 10 each (31st March 2021 -	108,623	108,623
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	Preference Shares of Rs..... each	-	-
5	Paid-up Capital	-	-
	1,086,225,150 Equity Shares of Rs. 10 each (31st March 2021 -	108,623	108,623
	Preference Shares of Rs. Each	-	-

Notes:

- (a) Particulars of the different classes of capital should be separately stated.
- (b) The amount capitalised on account of issue of bonus shares should be disclosed.
- (c) In case any part of the capital is held by a holding company, the same should be separately disclosed.

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE**PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	As at 31st Mar 2022		As at 31st Mar 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	557,412,260	51%	557,412,260	51%
· Foreign	528,812,890	49%	528,812,890	49%
Investors*				
· Indian	-	0%	-	0%
· Foreign	-	0%	-	0%
Others (to be specified e.g. ESOP etc.)	-	0%	-	0%
TOTAL	1,086,225,150	100%	1,086,225,150	100%

Notes: -

Investors as defined under IRDAI (Transfer of Equity Shares of Insurance Companies)

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As at 31st Mar 2022	As at 31st Mar 2021
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	74,812	74,812
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	74,812	74,812

Notes:

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

7,481,249

7,481,249

-

-

FORM NL-11-BORROWINGS SCHEDULE**(Amount in Rs. Lakhs)**

	Particulars	As at 31st Mar 2022	As at 31st Mar 2021
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.

b) Amounts due within 12 months from the date of Balance Sheet should be shown separately

c) Debentures include NCD issued as per IRDAI (Other Forms of Capital) Regulations, 2015

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)**(Amount in Rs. Lakhs)**

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

FORM NL-12 & 12A - INVESTMENT SCHEDULE

Particulars	NL - 12		NL - 12A		(Amount in Rs. Lakhs)	
	Shareholders		Policyholders		Total	
	As at 31st Mar 2022	As at 31st Mar 2021	As at 31st Mar 2022	As at 31st Mar 2021	As at 31st Mar 2022	As at 31st Mar 2021
LONG TERM INVESTMENTS						
1 Government securities and Government guaranteed bonds including Treasury Bills	17,364	17,416	49,118	49,339	66,481	66,755
2 Other Approved Securities	16,573	12,662	46,880	35,870	63,453	48,532
3 Other Investments	-	-	-	-	-	-
(a) Shares	-	-	-	-	-	-
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	23,688	26,274	67,006	74,431	90,694	100,705
(e) Other Securities (to be specified)	-	-	-	-	-	-
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure and Housing	14,749	14,144	41,719	40,068	56,468	54,212
5 Other than Approved Investments	-	-	-	-	-	-
SHORT TERM INVESTMENTS						
1 Government securities and Government guaranteed bonds including Treasury Bills	2,617	1,706	7,404	4,832	10,021	6,537
2 Other Approved Securities	1,049	1,445	2,968	4,093	4,018	5,537
3 Other Investments	-	-	-	-	-	-
(a) Shares	-	-	-	-	-	-
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	1,378	1,781	3,900	5,044	5,278	6,825
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	7,064	2,485	19,981	7,041	27,045	9,526
(e) Other Securities (to be specified)	-	-	-	-	-	-
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure and Housing	2,090	3,514	5,911	9,954	8,000	13,468
5 Other than Approved Investments	-	-	-	-	-	-
TOTAL						
GRAND TOTAL	86,572	81,427	244,887	230,672	331,459	312,099

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, - 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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Total	
	As at 31st Mar 2022	As at 31st Mar 2021	As at 31st Mar 2022	As at 31st Mar 2021	As at 31st Mar 2022	As at 31st Mar 2021
Long Term Investments--						
Book Value	72,373	70,497	204,722	199,709	277,095	270,206
market Value	72,792	72,197	205,890	204,527	278,681	276,724
	-	-	-	-	-	-
Short Term Investments--						
Book Value	14,199	10,930	40,165	30,963	54,364	41,893
market Value	14,341	11,134	40,563	31,542	54,904	42,677

FORM NL-13-LOANS SCHEDULE

(Amount in Rs. Lakhs)

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

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

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

FORM NL-14-FIXED ASSETS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/	To Date	As at 31st Mar 2022	As at 31st Mar 2021
							Adjustments			
Goodwill										
Intangibles - Information Technology Software	11,000	2,549	-	13,549	9,514	1,623	-	11,137	2,412	1,486
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	144	-	11	133	133	4	11	126	7	11
Information Technology Equipment	2,883	388	570	2,701	2,241	324	570	1,995	706	642
Vehicles	42	-	-	42	18	5	-	24	18	24
Office Equipment	586	29	20	594	468	48	20	496	99	118
Others - Improvements to Leased premises	830	16	69	777	613	68	69	612	165	217
TOTAL	15,484	2,982	670	17,796	12,987	2,071	670	14,389	3,407	2,497
Work in progress	-	-	-	-	-	-	-	-	420	333
Grand Total	15,484	2,982	670	17,796	12,987	2,071	670	14,389	3,827	2,829
PREVIOUS YEAR	12,883	2,852	252	15,484	10,797	2,442	252	12,987	2,829	-

Note:

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

FORM NL-15-CASH AND BANK BALANCE SCHEDULE**(Amount in Rs. Lakhs)**

	Particulars	As at 31st Mar 2022	As at 31st Mar 2021
1	Cash (including cheques ^(a) , drafts and stamps)	250	659
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	100	100
	(bb) Others	-	0
	(b) Current Accounts	189	445
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	539	1,204
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	539	1,204
	Outside India	-	-

* Cheques on hand amount to Rs.230.41 (in Lakh) Previous Year : Rs. 613.04 (in Lakh)

Note :

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

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As at 31st Mar 2022	As at 31st Mar 2021
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	794	551
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	853	285
6	Others- Deposits for premises	863	933
	-Service Tax Unutilised Credit	-	-
	-GST unutilised credit	5,662	6,422
	-Other Advances	315	444
	TOTAL (A)	8,487	8,635
	OTHER ASSETS		
1	Income accrued on investments	8,917	8,673
2	Outstanding Premiums	-	-
	Less : Provisions for doubtful ,if any	-	-
3	Agents' Balances	292	553
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	4,432	5,453
	Less : Provisions for doubtful, if any	-	-
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,160	655
8	Others-Due from Pool	5,262	4,021
	-Interest on Unclaimed amount of Policyholders	60	30
	-Others	-	-
	TOTAL (B)	20,123	19,385
	TOTAL (A+B)	28,610	28,020

Notes:

- (a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.
- (b) The term 'officer' should conform to the definition of that term as given under the Companies Act.

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As at 31st Mar 2022	As at 31st Mar 2021
1	Agents' Balances	2,622	2,286
2	Balances due to other insurance companies	2,509	5,354
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies ^(a)	40,081	46,964
	(b) for Other Policies	266	167
5	Unallocated Premium	9,946	7,926
6	Sundry creditors	8,527	7,957
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	131,437	113,187
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	1,151	610
11	Income accrued on Unclaimed amounts	60	30
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	3,618	2,717
14	Others- Due to Policyholders	1,349	1,067
	- Dues to Statutory authorities	634	688
	TOTAL	202,200	188,953

Note :

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

Details of unclaimed amounts and Investment Income thereon		
(Annual Disclosure at the end of the Financial Year) (Amount in Rs. Lakhs)		
Particulars	As at 31st Mar 2022	As at 31st Mar 2021
Opening Balance	640	130
Add: Amount transferred to unclaimed amount	758	657
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	-	-
Add: Investment Income	30	9
Less: Amount paid during the year	217	156
Less: Transferred to SCWF	-	-
Closing Balance of Unclaimed Amount	1,211	640

FORM NL-18-PROVISIONS SCHEDULE**(Amount in Rs. Lakhs)**

	Particulars	As at 31st Mar	As at 31st Mar
1	Reserve for Unexpired Risk	75,568	71,936
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	-	-
5	For Gratuity	-	36
6	Others- Leaves Accrual	116	65
	- Bonus and Long term Performance Pay	813	799
	TOTAL	76,497	72,836

FORM NL-19 MISC EXPENDITURE SCHEDULE
(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

	Particulars	As at 31st Mar 2022	As at 31st Mar 2021
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

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

FORM NI-20-ANALYTICAL RATIOS SCHEDULE

Name of the Insurer: LIBERTY GENERAL INSURANCE LIMITED						
Sl.No.	Particular	Calculation	For the Quarter Ended March-22	Up to the Quarter Ended March-22	For the Quarter Ended March-21	Up to the Quarter Ended March-21
1	Gross Direct Premium Growth Rate**	$(GDP(CY)-GDP(PY)) / GDP(PY)$	9%	4%	-2%	-6%
2	Gross Direct Premium to Net worth Ratio	$(GDP / \text{Shareholder's funds})$ Shareholder's funds/Net Worth =Share Capital+Reserve and surplus+Profit/loss account + Shareholder's funds/Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date	0.51	1.76	0.44	1.74
3	Growth rate of Net Worth	$(\text{Shareholder's funds}(CY)-\text{Shareholder's funds}(PY)) / \text{Shareholder's funds}(PY)$	0.04	0.04	0.22	0.22
4	Net Retention Ratio**	$\text{Net written premium} / (\text{Gross Direct Premium Income} + \text{Reinsurance Accepted})$	88%	85%	86%	83%
5	Net Commission Ratio**	$\text{Net Commission} / \text{Net written premium}$	7%	9%	10%	10%
6	Expense of Management to Gross Direct Premium Ratio**	$(\text{Direct Commission} + \text{Operating Expenses}) / \text{Gross Direct Premium}$	35%	43%	40%	45%
7	Expense of Management to Net Written Premium Ratio**	$(\text{Net Commission} + \text{Operating Expenses}) / \text{Net Written Premium}$	35%	50%	42%	53%
8	Net Incurred Claims to Net Earned Premium**	$\text{Net Incurred Claims} / \text{Net Earned Premium}$	70%	67%	67%	67%
9	Claims paid to claims provision**	$\text{Claim Paid} / (\text{provisions made previously} + \text{claims provision made currently})$	75%	77%	83%	79%
10	Combined Ratio**	$(7) + (8)$	105%	116%	109%	117%
11	Investment income ratio	$\text{Investment Income} / \text{Average Assets under management}$	7.30%	7.23%	7.01%	7.38%
12	Technical Reserves to net premium ratio **	$(\text{Reserve for unexpired risks} + \text{premium deficiency reserve for outstanding claims (including IBNR and IBNER)}) / \text{Net premium written}$	6.54	1.64	6.08	1.40
13	Underwriting balance ratio	$(\text{Underwriting results} - \text{Net earned premium} - \text{Net incurred claims} - \text{Net commission} - \text{Operating Expenses (after adjusting transfer to Profit and loss account as per Section 112A of Insurance Act, 1980)}) / \text{Net premium written}$	-0.13	-0.15	-0.15	-0.13
14	Operating Profit Ratio	$\text{Operating profit} / \text{Net Earned premium}$	2%	-2%	-1%	0%
15	Liquid Assets to liabilities ratio	$(\text{Liquid Assets} + \text{Policyholders liabilities} + \text{Liquid Assets} - \text{Short term investments} + \text{Short term loans} + \text{Cash} + \text{Bank balances}) / \text{Total Liabilities}$	0.22	0.22	0.18	0.18
16	Net earning ratio	$\text{Profit after tax} / \text{Net Premium written}$	5%	3%	3%	4%
17	Return on net worth ratio	$\text{Profit after tax} / \text{Net Worth}$	2%	4%	1%	6%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	2.87	2.87	2.92	2.92
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		NIL	NIL	NIL	NIL
	Net NPA Ratio		NIL	NIL	NIL	NIL
20	Debt Equity Ratio	$(\text{Debt}/\text{Equity})$ Debt-(Borrowings+Redeemable Preference shares, if any) / Equity=Shareholder's Funds excluding Redeemable Preference shares, if any	NIL	NIL	NIL	NIL
21	Debt Service Coverage Ratio	$(\text{Earnings before Interest and Tax} / \text{Interest and Principal Payments Due})$	NIL	NIL	NIL	NIL
22	Interest Service Coverage Ratio	$(\text{Earnings before Interest and Tax} / \text{Interest due})$	NIL	NIL	NIL	NIL
23	Earnings per share	$\text{Profit} / (\text{loss}) \text{ after tax} / \text{No. of shares}$	0.31	0.31	0.46	0.46
24	Book value per share	$\text{Net worth} / \text{No. of shares}$	7.89	7.89	7.58	7.58

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 30th September 2021	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provision**	Combined Ratio**	Technical Reserves to net premium ratio**	Under writing balance ratio
FFSE										
Current Period	-4%	20%	-18%	28%	88%	9%	42%	46%	2.45	0.88
Previous Period	26%	16%	-36%	24%	131%	62%	54%	107%	3.71	-0.07
Marine Cargo										
Current Period	29%	86%	19%	44%	53%	106%	96%	159%	0.60	-0.57
Previous Period	11%	86%	20%	44%	52%	62%	85%	119%	0.76	-0.76
Marine Hull										
Current Period	0%	0%	0%	0%	0%	0%	0%	0%	0.00	0.00
Previous Period	0%	0%	0%	0%	0%	0%	0%	0%	0.00	0.00
Total Marine										
Current Period	20%	86%	19%	44%	53%	106%	96%	158%	0.60	-0.57
Previous Period	11%	86%	20%	44%	52%	62%	85%	119%	0.76	-0.76
Motor TPL										
Current Period	-6%	94%	19%	54%	57%	57%	113%	113%	0.63	-0.10
Previous Period	9%	94%	20%	56%	59%	56%	114%	114%	0.76	-0.14
Motor TP										
Current Period	18%	94%	0%	37%	39%	70%	109%	109%	3.39	-0.13
Previous Period	-10%	94%	0%	40%	42%	66%	107%	107%	3.61	-0.07
Total Motor										
Current Period	4%	94%	10%	46%	49%	63%	80%	89%	1.86	0.20
Previous Period	113%	94%	11%	49%	52%	60%	82%	94%	1.69	-0.17
Health										
Current Period	8%	94%	9%	41%	44%	94%	93%	137%	0.86	-0.41
Previous Period	-10%	94%	9%	41%	43%	79%	101%	124%	0.68	-0.12
Personal Accident										
Current Period	5%	93%	8%	42%	46%	62%	96%	107%	1.21	-0.96
Previous Period	-3%	91%	10%	42%	46%	67%	103%	113%	1.21	-0.11
Travel Insurance										
Current Period	98%	87%	-2%	28%	32%	63%	69%	93%	0.95	0.07
Previous Period	-17%	96%	-1%	36%	38%	30%	62%	72%	0.93	0.28
Total Health										
Current Period	111%	94%	8%	40%	43%	89%	94%	131%	0.84	-0.36
Previous Period	69%	94%	8%	41%	43%	77%	101%	113%	0.69	-0.17
Workmen's Compensation/ Employer's liability										
Current Period	-11%	80%	17%	62%	52%	108%	109%	164%	1.64	-0.93
Previous Period	0%	94%	14%	43%	46%	28%	74%	74%	1.63	0.27
Public Product Liability										
Current Period	-22%	78%	17%	38%	41%	13%	53%	53%	1.72	0.40
Previous Period	3%	63%	14%	32%	34%	99%	117%	106%	0.37	-0.12
Endorsements										
Current Period	20%	72%	-17%	29%	120%	69%	60%	131%	1.58	-0.40
Previous Period	2%	15%	-25%	26%	166%	103%	70%	172%	3.25	-0.67
Aviation										
Current Period	0	0	0	0	0	0	0	0	0.00	0.00
Previous Period	0	0	0	0	0	0	0	0	0.00	0.00
Cap Insurance										
Current Period	0	0	0	0	0	0	0	0	0.00	0.00
Previous Period	0	0	0	0	0	0	0	0	0.00	0.00
Other segments **										
Current Period	-21%	72%	-14%	37%	118%	6%	0	81%	1.48	-0.32
Previous Period	11%	32%	17%	36%	114%	56%	0	142%	1.75	-0.39
Total Miscellaneous										
Current Period	-4%	89%	15%	44%	49%	67%	40%	154%	1.45	-0.15
Previous Period	-8%	89%	11%	46%	52%	63%	48%	154%	1.48	-0.12
Total Current Period	-4%	95%	9%	42%	50%	62%	73%	114%	1.64	-0.15
Total Previous Period	0%	0%	10%	49%	53%	60%	78%	114%	1.46	-0.12

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Name of the Insurer: LIBERTY GENERAL INSURANCE LIMITED

For the Quarter Ending 31ST MARCH 2021

PART-A Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received ¹ (Rs. in Lakhs)			
				For the Quarter Ended March-22	Up to the Quarter Ended March-22	For the Quarter Ended March-21	Up to the Quarter Ended March-21
1	Liberty Citystate Holdings Pte Ltd	Shareholder	Share Capital (including Securities Premium)	-	-	-	9,987
2	Diamond Dealtrade Limited	Shareholder	Share Capital	-	-	-	7
3	Enam Securities Private Limited	Shareholder	Share Capital	-	-	-	6
4	Liberty Mutual Insurance Company	Shareholder	Reimbursement / Payment of Expenses	183	170	304	808
5	Liberty Mutual Insurance Company	Shareholder	Reinsurance Premium ceded	228	1,374	243	1,307
6	Liberty Mutual Insurance Company	Shareholder	Reinsurance commission on ceding	92	221	59	167
7	Liberty Mutual Insurance Company	Shareholder	Reinsurance claims on ceding	(33)	196	93	279
8	Liberty Mutual Insurance Company	Shareholder	Outstanding balance as on date	(183)	(183)	(700)	(700)
9	Liberty Data Analytics Pvt Ltd	Associate Company	Rent income	0	0	0	0
10	Liberty Data Analytics Pvt Ltd	Associate Company	Insurance Premium income	10	12	8	8
11	Liberty Data Analytics Pvt Ltd	Associate Company	Outstanding balance as on date	(1)	(1)	-	-
12	Roopam Asthana	Chief Executive Officer and Whole time director	Managerial Remuneration	206	727	175	703
13	Roopam Asthana	Chief Executive Officer and Whole time director	Insurance Premium income	-	1	-	0

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

PART-B Related Party Transaction Balances - As at the end of the Quarter 31st December 2021								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Liberty Mutual Insurance Company	Shareholder	(183)	Payable	NA	NA	NA	NA
2	Liberty Data Analytics Pvt Ltd	Associate Company	(1)	Payable	NA	NA	NA	NA

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

	(Amount in Rs. Lakhs)	
	Year Ended 31st March 22	Year Ended 31st March 21
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	148,679	149,637
Other receipts	27	0
Payments to the re-insurers, net of commissions and claims	(16,778)	(13,215)
Payments to co-insurers, net of claims recovery	813	(1,690)
Payments of claims	(72,254)	(62,525)
Payments of commission and brokerage	(15,058)	(15,609)
Payments of other operating expenses	(46,736)	(42,481)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(50)	39
Income taxes paid (Net)	(568)	(285)
Good & Service tax paid	1,572	(1,215)
Other payments	(73)	(96)
Cash flows before extraordinary items	(425)	12,560
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	(425)	12,560
Cash flows from investing activities:		
Purchase of fixed assets	(3,063)	(2,806)
Proceeds from sale of fixed assets	-	-
Purchases of investments	(102,035)	(118,910)
Loans disbursed	-	-
Sales of investments	80,069	69,923
Repayments received	-	-
Rents/Interests/ Dividends received	23,624	22,508
Investments in money market instruments and in liquid mutual funds	1,190	5,245
Expenses related to investments	(26)	(22)
Net cash flow from investing activities	(240)	(24,063)
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	10,000
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	-	10,000
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	(665)	(1,503)
Cash and cash equivalents at the beginning of the year	1,204	2,707
Cash and cash equivalents at the end of the year	539	1,204

Notes: -

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

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

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)
STATEMENT OF ADMISSIBLE ASSETS :
As at 31st March 2022
Name of the Insurer: Liberty General Insurance Limited
IRDA Registration No.150 dt. 22nd May 2012
Date of Registration: 22nd May 2012
Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	86,572	86,572
	Policyholders as per NL-12 A of BS	244,887	-	244,887
(A)	Total Investments as per BS	244,887	86,572	331,459
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	3,827	3,827
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	172	172
	Current Assets:			
(E)	Cash & Bank Balances as per BS	500	39	539
(F)	Advances and Other assets as per BS	20,502	8,109	28,611
(G)	Total Current Assets as per BS...(E)+(F)	21,002	8,148	29,150
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	4,492	159	4,650
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	22	8	29
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	265,889	98,546	364,435
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	4,513	338	4,851
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	261,376	98,208	359,584

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a) Leasehold Improvement	-	165	165
	(b) Furniture & Fixtures	-	7	7
	Inadmissible current assets			
	(a) Coinsurance	2,541	-	2,541
	(b) Reinsurance	498	-	498
	(c) GST receivable	0	-	0
	(d) Agent Deposit	233	-	233
	(e) Unclaimed amount to PH	1,219	-	1,219
	(f) Comm Payable	-	59	59
	(g) ST Input Credit	-	-	-
	(h) FD	-	100	100

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

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)**STATEMENT OF LIABILITIES :****As at 31st March 2022**

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	85,161	75,568
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	85,161	75,568
(d)	Outstanding Claim Reserve (other than IBNR reserve)	69,860	56,971
(e)	IBNR reserve	78,386	74,466
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	233,407	207,005

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

Name of the Insurer: Liberty General Insurance Limited

IRDA Registration No.150 dt. 22nd May 2012

Date of Registration: 22nd May 2012

Classification: Business within India / Total Business

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

(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	10,800	3,082	1,733	480	1,080	260	1,080
2	Marine Cargo	3,926	3,283	3,785	3,524	657	1,057	1,057
3	Marine - Other than Marine Cargo							
4	Motor	99,497	93,803	61,501	58,253	18,761	17,476	18,761
5	Engineering	3,617	807	1,390	488	362	209	362
6	Aviation							
7	Liability	2,040	1,602	677	641	320	192	320
8	Health	27,463	25,719	22,998	21,026	5,144	6,308	6,308
9	Miscellaneous	5,286	1,424	1,240	901	740	270	740
10	Crop							
	Total	152,628	129,720	93,323	85,314	27,063	25,772	28,628

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

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

Name of the Insurer: Liberty General Insurance Limited

IRDA Registration No.150 dt. 22nd May 2012

Date of Registration: 22nd May 2012

Classification: Business within India / Total Business

(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)	261,376
	Deduct:	
(B)	Current Liabilities as per BS	207,005
(C)	Provisions as per BS	
(D)	Other Liabilities	54,151
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	220
	Shareholder's FUNDS	
(F)	Available Assets	98,208
	Deduct:	
(G)	Other Liabilities	16,330
(H)	Excess in Shareholder's funds (F-G)	81,878
(I)	Total ASM (E+H)	82,098
(J)	Total RSM	28,628
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.87

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

FORM NL-27: PRODUCTS INFORMATION

Name of the Insurer: Liberty General Insurance Ltd

Date:

31-Mar-22

Products Information

List below the products and/or add-ons introduced during the period 1st January 2022 to 31st March 2022

Sl. No.	Name of Product / Add On	Co. Ref. No.	IRDAI UIN	Class of Business ^(a)	Category of product	Date of allotment of UIN
1	EV Secure	Motor	IRDAN150RP0004V01201819/A0013V01202122	Motor	Retail	12-Feb-22
2	EV Secure	Motor	IRDAN150RP00035V01201213/A0014V01202122	Motor	Retail	12-Feb-22
3	EV Secure	Motor	IRDAN150RP0001V01201920/A0015V01202122	Motor	Retail	12-Feb-22
4	Electrical/Electronic Appliance Cover	Fire	IRDAN150RP0016V01202021/A0012V01202122	Fire	Retail	10-Feb-22
5	Inadvertent Omission	Miscellaneous	IRDAN150CP0008V02201617/A0002V01202122	Miscellaneous	Commercial	2-Feb-22
6	Water Damage Cover	Miscellaneous	IRDAN150CP0008V02201617/A0001V01202122	Miscellaneous	Commercial	2-Feb-22
7	Accidental Damage Cover	Miscellaneous	IRDAN150CP0008V02201617/A0003V01202122	Miscellaneous	Commercial	2-Feb-22
8	Accidental Damage Cover under Business Package Insurance Policy	Miscellaneous	IRDAN150RP0003V02201314/A0018V01202122	Miscellaneous	Retail	15-Mar-22
9	Inadvertent Omission under Business Package Insurance Policy	Miscellaneous	IRDAN150RP0003V02201314/A0019V01202122	Miscellaneous	Retail	15-Mar-22
10	Water Damage Cover under Business Package Insurance Policy	Miscellaneous	IRDAN150RP0003V02201314/A0020V01202122	Miscellaneous	Retail	15-Mar-22
11	Accidental Damage Cover under Office Package Insurance Policy	Miscellaneous	IRDAN150RP0011V02201617/A0016V01202122	Miscellaneous	Retail	15-Mar-22
12	Accidental Damage Cover under Shopkeepers Package Insurance Policy	Miscellaneous	IRDAN150RP0010V02201617/A0021V01202122	Miscellaneous	Retail	15-Mar-22
13	Inadvertent Omission under Shopkeepers Package Insurance Policy	Miscellaneous	IRDAN150RP0010V02201617/A0022V01202122	Miscellaneous	Retail	15-Mar-22
14	Water Damage Cover under Shopkeepers Package Insurance Policy	Miscellaneous	IRDAN150RP0010V02201617/A0023V01202122	Miscellaneous	Retail	15-Mar-22
15	Accidental Damage Cover under SME Package Insurance Policy	Miscellaneous	IRDAN150RP0009V02201617/A0017V01202122	Miscellaneous	Retail	15-Mar-22
16	Accidental Damage Cover under Liberty Home Comprehensive Package Policy	Miscellaneous	IRDAN150RP0011V01202122/A0024V01202122	Miscellaneous	Retail	15-Mar-22
17	Third Party Legal Liability under Liberty Home Comprehensive Package Policy	Miscellaneous	IRDAN150RP0011V01202122/A0025V01202122	Miscellaneous	Retail	15-Mar-22
18	Water Damage Cover under Liberty Home Comprehensive Package Policy	Miscellaneous	IRDAN150RP0011V01202122/A0026V01202122	Miscellaneous	Retail	15-Mar-22
19	Temporary Resettlement Cover under Liberty Home Comprehensive Package Policy	Miscellaneous	IRDAN150RP0011V01202122/A0027V01202122	Miscellaneous	Retail	15-Mar-22

Note:-

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

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

PART - A

Name of the Insurer: Liberty General Insurance Limited

IRDA Registration No.150 dt. 22nd May 2012

Statement as on: 31st March 2022

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

(Business within India)

(Rs. in Lakhs)

Periodicity of Submission: Quarterly

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	86,896
	Investments (Policyholders)	8A	245,783
2	Loans	9	-
3	Fixed Assets	10	3,827
4	Current Assets		
	a. Cash & Bank Balance	11	539
	b. Advances & Other Assets	12	27,391
5	Current Liabilities		
	a. Current Liabilities	13	(202,200)
	b. Provisions	14	(76,497)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		97,726
	Application of Funds as per Balance Sheet (A)		183,464
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	3,827
3	Cash & Bank Balance (if any)	11	469
4	Advances & Other Assets (if any)	12	27,391
5	Current Liabilities	13	(202,200)
6	Provisions	14	(76,497)
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		
9	Debit Balance of P&L A/c		97,726
	Total (B)		(149,285)
	Investment Assets (A-B)		332,749

Section II	No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
				Balance	FRSM*						
				(a)	(b)						
	1	Central Govt. Securities	Not less than 20%	19,982	56,519	76,502	23%	-	76,502	77,356	
	2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	37,606	106,367	143,972	43%	-	143,972	145,077	
	3	Investment subject to Exposure Norms									
		a. Housing / Infra & Loans to SG for Housing and FFE									
		1. Approved Investments	Not less than 15%	28,236	79,865	108,100	32%	-	108,100	109,092	
		2. Other Investments									
		b. Approved Investments	Not exceeding 55%	100	21,023	59,464	24%	89	80,676	80,706	
		c. Other Investments									
		Investment Assets	100%	100	86,865	245,695	332,660	100%	89	332,749	334,875

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

PART - B

Name of the Insurer: Liberty General Insurance Limited

IRDA Registration No.150 dt. 22nd May 2012

Statement as on: 31st March 2022

Statement of Accretion of Assets

(Rs. Lakhs)

(Business within India)

Periodicity of Submission : Quarterly

No	Category of Investments	COI	Opening Balance (A)	% to Opening Balance	Net Accretion for the Qtr. (B)	% to Total Accrual	TOTAL	% to Total
							(A+B)	
1	Central Govt. Securities		73,582	23%	2,920	19%	76,502	23%
2	Central Govt Sec, State Govt Sec or Other Approved Securities		135,731	43%	8,241	55%	143,972	43%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		40,289	13%	3,343	22%	43,632	13%
	2. Other Investments		-					
	b. Infrastructure Investments							
	1. Approved Investments		52,535	17%	11,933	79%	64,468	19%
	2. Other Investments		-					
	c. Approved Investments		89,064	28%	(8,477)	-56%	80,587	24%
	d. Other Investments (not exceeding 15%)							
	Total		317,619	100%	15,040	100%	332,660	100%

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

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: LIBERTY GENERAL INSURANCE LIMITED

Date: 31st March 2022

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 31st Mar 2022	as % of total for this class	As at 31st Mar 2021	as % of total for this class	As at 31st Mar 2022	as % of total for this class	As at 31st Mar 2021	as % of total for this class
Break down by credit rating								
AAA rated	156,430	47.65%	146,350	46.82%	155,684	47.73%	143,237	46.92%
AA or better	26,799	8.16%	35,747	11.44%	26,523	8.13%	34,675	11.36%
Rated below AA but above A	-		-		-		-	
Rated below A but above B	-		-		-		-	
Any other (Please specify)#	145,077	44.19%	130,480	41.74%	143,972	44.14%	127,363	41.72%
# Includes G.Sec, TBill								
Total (A)	328,306	100.00%	312,577	100.00%	326,179	100.00%	305,275	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	49,625	15.12%	35,852	11.47%	49,084	15.05%	35,069	11.49%
more than 1 year and upto 3years	46,331	14.11%	89,909	28.76%	45,072	13.82%	86,335	28.28%
More than 3years and up to 7years	136,533	41.59%	76,220	24.38%	135,692	41.60%	74,098	24.27%
More than 7 years and up to 10 years	93,385	28.44%	108,134	34.59%	93,831	28.77%	107,274	35.14%
above 10 years	2,432	0.74%	2,461	0.79%	2,500	0.77%	2,500	0.82%
Any other (Please specify)								
Total (B)	328,306	100.00%	312,576	100.00%	326,179	100.00%	305,276	100.00%
Breakdown by type of the issuer								
a. Central Government	77,356	23.56%	75,209	24.06%	76,502	23.45%	73,293	24.01%
b. State Government	67,721	20.63%	55,270	17.68%	67,471	20.69%	54,070	17.71%
c. Corporate Securities	183,229	55.81%	182,096	58.26%	182,207	55.86%	177,912	58.28%
Any other (Please specify)								
Total (C)	328,306	100.00%	312,575	100.00%	326,180	100.00%	305,275	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.

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

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

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: Liberty General Insurance Limited

Date: 31st March 2022

IRDA Registration No.150 dt. 22nd May 2012

Name of the Fund

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on date)	Prev. FY (As on 31 Mar)	YTD (As on date)	Prev. FY (As on 31 Mar)	YTD (As on date)	Prev. FY (As on 31 Mar)	YTD (As on date)	Prev. FY (As on 31 Mar)	YTD (As on date)	Prev. FY (As on 31 Mar)
1	Investments Assets	182,207	177,912	-	-	100	100	150,352	134,811	332,660	312,822
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	182,207	177,912	-	-	100	100	150,352	134,811	332,660	312,822
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note:

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

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

Name of the Insurer: Liberty General Insurance Limited

IRDA Registration No.150 dt. 22nd May 2012

Statement as on: 31st March 2022

Name of the Fund General Insurance

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(Amount in Rs. Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment	Gross Yield (%) ²	Net Yield (%) ²
1	Central Government Bonds	CGSB	74,927	1,214	7	7	72,390	4,705	7	7	67,689	4,469	7	7
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
3	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	539	27	5	5
4	State Government Bonds	SGGB	42,537	769	7	7	40,805	2,970	7	7	27,994	2,133	8	8
5	Other Approved Securities (Excluding Infrastructure Investemnts)	SGOA	21,679	364	7	7	21,246	1,460	7	7	16,972	1,210	7	7
6	Bonds / Debentures issued by NHB/Institutions accredited by NHB	HTDN	43,211	789	7	7	36,305	2,755	8	8	30,667	2,433	8	8
7	Infrastructure - PSU - Debentures / Bonds	IPTD	60,817	1,129	8	8	61,097	4,904	8	8	65,327	5,716	9	9
8	Infrastructure - PSU - CP	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
9	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	-	-	-	-	-	-	-	-	-	-
10	Corporate Securities - Bonds Taxable	EPBT	22,115	347	6	6	22,207	1,406	6	6	16,567	1,179	7	7
11	Corporate Securities - Debentures	ECOS	51,398	1,184	9	9	55,605	4,449	8	8	58,369	4,154	7	7
12	Deposits - Deposit with scheduled banks, FIs (incl Bank Balance awaiting investment), CCIL, RBI	ECDB	71	1	3	3	85	2	3	3	562	20	4	4
13	Deposits - CDs with scheduled banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
14	DEPOSITS - REPO / REVERSE REPO - GOVT SECURITIES	ECMR	-	-	-	-	-	-	-	-	-	-	-	-
15	CCIL CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-
16	MF - Gilt / G Sec / Liquid	EGMF	6,851	31	2	2	5,559	153	3	3	7,552	214	3	3
17	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	ORAD	-	-	-	-	-	-	-	-	-	-	-	-
18	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		323,606	5,826	0	0	315,300	22,804	0	0	292,239	21,556	0	0

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

¹ Based on daily simple Average of Investments

² Yield netted for Tax

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

⁴ FORM shall be prepared in respect of each fund.

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

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

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Name of the Insurer: Liberty General Insurance Limited

Statement as on: 31st March 2022

Name of Fund : General Insurance

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Amount in Rs. Lakhs)

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

Note:

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

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: Liberty General Insurance Limited

Date: 13/ May / 2022

Registration No:

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					-
2	No. of Reinsurers with rating AA but less than AAA	2	14.86	-	-	0.07
3	No. of Reinsurers with rating A but less than AA	11	2,980.88	1,047.89	-	17.80
4	No. of Reinsurers with rating BBB but less than A		-	-	-	-
5	No. of Reinsurers with rating less than BBB	1	0.22	-	-	0.00
	Total (A)	14	2,995.95	1,047.89	-	17.87
	With In India					
1	Indian Insurance Companies		-	-	-	-
2	FRBs	6	1,764.93	906.19	103.28	12.26
3	GIC Re	1	14,398.13	1,417.83	0.01	69.88
4	Other (to be Specified)		-	-	-	-
	Total (B)	7	16,163.06	2,324.02	103.28	82.13
	Grand Total (C)= (A)+(B)	21	19,159.01	3,371.91	103.28	100.00

Note:-

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

(b) Figures are to be provided upto the quarter

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

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

Name of the Insurer:Liberty General Insurance Limited

Date:31.03.2022

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	1,440.62	5035	2,586	2303	9,212.78	20501	9,789.78	-21894
2	Marine Cargo	979.61	4685	940	4184	3,912.20	17726	3,024.03	14338
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	14,591.80	210245	14,909	241852	51,390.07	784118	54,558.26	984642
5	Motor TP	14,564.18	651502	11,682	535203	48,106.99	2205410	40,713.56	1863804
6	Health	8,265.56	26455	6,140	23817	23,776.42	88641	22,016.71	89865
7	Personal Accident	487.21	37,900	588	27989	2,119.96	146889	2,021.86	105857
8	Travel	513.76	1	250	6	1,566.06	17	790.41	22
9	Workmen's Compensation/ Employer's liability	153.83	734	133	753	595.44	2987	670.40	3154
10	Public/ Product Liability	263.13	237	476	256	1,217.69	1254	1,562.22	1028
11	Engineering	872.02	476	594	573	3,476.63	2542	2,717.08	1954
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments **	-	-	-	-	-	-	-	-
15	Miscellaneous	1,377.00	37,467	1,667	49189	5,270.66	80342	6,706.83	190703

Notes:

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

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer:Liberty General Insurance Limited

Date:31.03.2022

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	28882	2763.154778	115619	10634.43505	29685	2858.445228	120134	10,757.10
2	Corporate Agents-Banks	2440	1339.506585	7445	1440.321423	30	0.4702	86	1.55
3	Corporate Agents -Others	5175	986.8338992	22726	2803.755581	5593	934.5025945	16019	2,347.54
4	Brokers	551982	31658.85569	1784810	109982.5404	433087	29309.69024	1504063	106,297.19
5	Micro Agents	0	0	0	0	0	0	0	-
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	26774	2298.039821	94856	8985.351185	21947	2224.484759	82674	7,726.55
7	Common Service Centres(CSC)	34	0.50376	34	0.50376	0	0	0	-
8	Insurance Marketing Firm	531	68.9362196	1442	178.287905	52	4.7513615	200	16.49
9	Point of sales person (Direct)	74604	2804.873818	266529	10444.89052	68948	2589.498574	244318	9,928.71
10	MISP (Direct)	119006	1582.941155	423027	6091.539974	112436	1918.076983	395779	6,997.67
11	Web Aggregators	92	5.057826	6424	83.2627243	9578	125.879687	24438	498.34
12	Referral Arrangements	0	0	0	0	0	0	0	-
13	Other (to be sepcified) (i) _____ (ii) _____	0	0	0	0	0	0	0	-
	Total (A)	809520	43508.70355	2722912	150644.8885	681356	39965.79962	2387711	144,571.15
14	Business outside India (B)	0	0	0	0	0	0	0	0
	Grand Total (A+B)	809520	43508.70355	2722912	150644.8885	681356	39965.79962	2387711	144571.1455

Note:

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

FORM NL-37-CLAIMS DATA

Name of the Insurer: Liberty GIC

Upto the quarter ending __April-21-Mar-22

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor r TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's Liability	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other segments**	Miscellaneous	No. of claims only	
																				Total	Total
1	Claims O/S at the beginning of the period	19	225	0	235	4245	6873	11118	1316	219	306	1316	35	56	207	0	0	0	366	13877	
2	Claims reported during the period	169	4104	0	4304	12429	3635	1E+05	53834	547	35626	53834	149	5	1132	0	0	0	1165	2E+05	
	(a) Booked During the period	164	4072	0	4072	12429	3557	1E+05	53463	512	35615	53463	147	5	1132	0	0	0	1154	2E+05	
	(b) Reopened during the Period	5	32	0	32	803	78	881	371	35	11	371	2	0	5	0	0	0	11	1349	
	(c) Other Adjustment (to be specified) (i) _____ (ii) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3	Claims Settled during the period	104	3491	0	3491	1,995	1E+01	47139	458	27779	47139	53	21	974	0	0	0	0	846	2E+05	
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	(b) Other Adjustment (to be specified) (i) _____ (ii) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4	Claims Reopened during the period	40	584	0	584	9392	451	9843	6224	117	2738	6224	50	24	180	0	0	0	415	20215	
	Other Adjustment (to be specified) (i) Repudiation 10700, (ii) CWP 5615,	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5	Undeclared (Pending claims which are transferred to Undeclared A/c after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6	Claims O/S at End of the period	40	264	0	264	3,206	8,062	11260	1787	191	415	1787	81	16	190	0	0	0	270	14822	
	Less than 3months	11	146	0	146	2703	1230	3933	1618	54	411	1618	28	2	93	0	0	0	114	6410	
	3 months to 6 months	11	23	0	23	165	792	957	100	8	1	100	23	0	49	0	0	0	40	1212	
	6months to 1 year	15	46	0	46	87	1053	1140	34	7	3	34	20	3	40	0	0	0	55	1363	
	1year and above	3	49	0	49	251	4987	5238	122	0	35	122	10	11	8	0	0	0	61	5537	

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

Upto the quarter ending __April-21-Mar-22_

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor r TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's Liability	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other segments**	Miscellaneous	Amount in Rs. Lakhs	
																				Total	Total
1	Claims O/S at the beginning of the period	665	458.8701	0	858.87	4810.5	36700	41518	1276.126607	697.7	13.77	1276.1	149.00795	100.08477	1648	0	0	0	2089.2358	59973	
2	Claims reported during the period	1904	3555.868	0	3555.87	31108	28215	60324	24458.65652	1627	1002	24452	508.70984	64.1898	1511	0	0	0	200.04947	95030	
	(a) Booked During the period	1839	3535.901	0	3535.9	31262	27819	59080	23816.6566	1529	1002	23816	497.62416	64.1898	1504	0	0	0	185.13950	92994	
	(b) Reopened during the Period	65.62	19.96698	0	19.667	846.74	396.7	1243	642.009919	68.14	0.714	642.7	11.08388	0	0.704	0	0	0	14.62968	2076	
	(c) Other Adjustment (to be specified) (i) _____ (ii) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3	Claims Settled during the period	2234	3143.917	0	3143.92	30733	10711	40540	19198.02059	1140	809.4	19198	236.42838	35.11293	1470	0	0	0	1475.9257	70259	
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	(b) Other Adjustment (to be specified) (i) _____ (ii) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4	Claims Reopened during the period	154.9	385.8896	0	385.889	3802.4	3658	8518	4262.795309	352.4	143.8	4262.7	27.86076	40.70913	135.3	0	0	0	176.40319	11097	
	Other Adjustment (to be specified) (i) Repudiation 4714, (ii) CWP 4383,	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5	Undeclared (Pending claims which are transferred to Undeclared A/c after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6	Claims O/S at End of the period	618	484.9311	0	884.932	3245.6	51247	57772	2729.728334	809.2	62.26	2728.4	398.51722	50.38942	1656	0	0	0	1587.88014	69647	
	Less than 3months	525	248.3056	0	248.306	7127.4	8082	10614	1927.10297	103.6	62.1	1227.1	104.05619	14.60188	180.4	0	0	0	205.47564	13455	
	3 months to 6 months	373	129.216	0	129.316	381.7	5862	6234	864.549219	218.6	0.02	664.55	21.51275	0	366	0	0	0	123.75124	7982	
	6months to 1 year	1305	224.9517	0	224.951	151.65	7091	3742	267.656564	107.6	0.108	367.67	108.64843	1.5	488.8	0	0	0	156.86661	10192	
	1year and above	399	382.3661	0	382.36	760.14	30910	31682	120.150205	382.0	0	376.16	64.31885	12.28254	509.8	0	0	0	801.22168	28018	

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

Name of the Insurer: Liberty General Insurance Limited

Amount in Rs. Lakhs

Date: 31.03.2022

Line of Business: Total

Particulars	Accident Year Cohort										
	YE 31-Mar-2012 ¹	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022
A] Ultimate Net loss Cost - Original Estimate	-	16	4,149	17,756	27,723	34,113	42,520	62,301	93,437	85,570	90,527
B] Net Claims Provisions²	-	15	2,112	7,328	11,370	17,921	22,995	32,352	46,853	44,015	43,468
C] Cumulative Payment as of											
one year later - 1st Diagonal	-	3	3,077	14,160	18,458	20,466	25,594	37,971	56,420	51,123	-
two year later - 2nd Diagonal	-	3	3,222	14,791	19,429	21,883	27,179	40,117	60,189	-	-
three year later - 3rd Diagonal	-	3	3,316	15,241	20,220	22,863	28,622	42,772	-	-	-
four year later - 4th Diagonal	-	3	3,418	15,560	20,804	23,933	29,970	-	-	-	-
five year later - 5th Diagonal	-	5	3,452	15,784	21,268	24,850	-	-	-	-	-
six year later - 6th Diagonal	-	5	3,478	15,894	21,690	-	-	-	-	-	-
seven year later - 7th Diagonal	-	5	3,585	16,039	-	-	-	-	-	-	-
eight year later - 8th Diagonal	-	5	3,608	-	-	-	-	-	-	-	-
nine year later - 9th Diagonal	-	5	-	-	-	-	-	-	-	-	-
ten year later - 10th Diagonal	-	-	-	-	-	-	-	-	-	-	-
eleven year later - 11th Diagonal	-	-	-	-	-	-	-	-	-	-	-
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	-	8	3,850	18,168	26,241	32,608	41,233	58,594	87,445	82,238	-
two year later - 2nd Diagonal	-	3	3,783	18,291	25,749	31,812	38,692	57,431	87,306	-	-
three year later - 3rd Diagonal	-	5	3,822	18,102	25,041	29,627	38,885	56,544	-	-	-
four year later - 4th Diagonal	-	9	3,798	18,010	23,852	29,730	37,780	-	-	-	-
five year later - 5th Diagonal	-	9	3,766	17,098	24,399	29,358	-	-	-	-	-
six year later - 6th Diagonal	-	5	3,815	17,211	24,016	-	-	-	-	-	-
seven year later - 7th Diagonal	-	6	3,909	17,073	-	-	-	-	-	-	-
eight year later - 8th Diagonal	-	6	3,895	-	-	-	-	-	-	-	-
nine year later - 9th Diagonal	-	5	-	-	-	-	-	-	-	-	-
ten year later - 10th Diagonal	-	-	-	-	-	-	-	-	-	-	-
eleven year later - 11th Diagonal	-	-	-	-	-	-	-	-	-	-	-
Favourable / (unfavorable) development³ Amount (A-D)	-	11	254	683	3,707	4,795	4,739	5,757	6,131	3,333	-
In %	-	67%	6%	4%	13%	14%	11%	9%	7%	4%	-
[(A-D)/A]											

Note:-

(a) Should Include all other prior years

(b) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

(c) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with the latest diagonal

(d) Separate Formats to be disclosed for Motor-TP, Long Tail, Total Business and Gross Company basis

FORM XL-39- AGEING OF CLAIMS

Name of the Insurer: Liberty GIC

For the Quarter ending on_Jan-22-Mar-22

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	No. of claims paid										Amount of claims paid					Total No. of claims paid	Total amount of
		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	2	2	2	4	0	0	0	163	9	13	65	12	2		
2	Marine Cargo	629	176	17	6	1	0	0	480	392	75	70	-1	0	0	829	1016	
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4	Motor OD	26184	2817	255	104	18	3	1	4869	2134	534	143	27	12	22	29382	7721	
5	Motor TP	16	32	53	89	297	94	22	82	147	299	424	1414	659	136	593	3160	
6	Health	10458	893	56	8	1	0	0	3374	365	99	8	1	0	0	11416	4247	
7	Personal Accident	73	25	7	4	0	0	4	149	522	6	4	0	0	11	113	292	
8	Travel	11922	682	0	0	1	0	0	342	19	0	0	0	0	0	12605	361	
9	Workmen's Compensation/ Employer's liability	0	4	8	5	1	0	0	0	12	40	13	0	0	0	18	66	
10	Public/ Product Liability	0	0	0	0	1	0	0	0	0	0	0	2	0	0	1	2	
11	Engineering	120	60	18	10	0	0	0	118	48	24	89	0	0	0	208	279	
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13	Crop Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
14	Other segments ^(a)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15	Miscellaneous	62	58	17	11	3	0	0	75	32	26	64	16	0	0	151	213	

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

Up to the Quarter ending on_April-21-Mar-22

(Rs. In Lakhs)

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	62	21	7	11	3	0	0	728	94	34	492	406	476		
2	Marine Cargo	2780	576	93	32	10	0	0	1953	885	374	217	90	15	0	3491	3144	
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4	Motor OD	102247	11484	1532	490	232	11	2	18499	7835	2643	846	345	42	23	115938	30233	
5	Motor TP	64	94	162	388	979	258	50	325	456	828	1553	4963	1845	351	1995	10317	
6	Health	42599	3994	412	122	12	0	0	15305	3261	483	139	8	-3	0	47139	19194	
7	Personal Accident	276	119	41	21	1	0	0	490	425	160	57	6	0	23	458	1160	
8	Travel	26880	813	19	60	7	0	0	786	23	1	0	0	0	0	27779	809	
9	Workmen's Compensation/ Employer's liability	6	12	29	19	7	0	0	31	29	104	60	31	0	0	73	255	
10	Public/ Product Liability	0	0	0	0	1	0	0	2	0	0	0	5	0	0	1	6	
11	Engineering	480	266	124	67	17	0	0	528	260	163	291	234	0	0	934	1478	
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13	Crop Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
14	Other segments ^(a)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15	Miscellaneous	346	299	98	72	30	1	0	295	154	126	170	668	12	0	846	1426	

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

FORM NL-41 OFFICES INFORMATION

As at: 31st March, 2022

Name of the Insurer: Liberty General Insurance Ltd.

Date: 31.03.2022

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	115
2	No. of branches approved during the year	0
3	No. of branches opened during the year	Out of approvals of previous year 0
4		Out of approvals of this year 0
5	No. of branches closed during the year	1
6	No of branches at the end of the year	114
7	No. of branches approved but not opened	0
8	No. of rural branches	1
9	No. of urban branches	67
10	<u>No. of Directors:-</u> (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	<u>No. of Directors:-</u> (a) 3 (b) 1 (c) 8 (Includes independent directors) (d) 2 (e) 1 * WTD is executive director
11	<u>No. of Employees</u> (a) On-roll: (b) Off-roll: (c) Total	<u>No. of Employees</u> (a) 1079 (b) 220 (c) 1299
12	<u>No. of Insurance Agents and Intermediaries</u> (a) Individual Agents, (b) Corporate Agents-Banks (c) Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be specified)	<u>No. of Insurance Agents and Intermediaries</u> (a) 2407 (b) 6 (c) 14 (d) 554 (e) 5 (f) 6 (g) 861 (h) 9990 (i) -

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	1300(onroll-1068, offroll-232)	13498
Recruitments during the quarter	121(onroll-87, offroll-34)	357
Attrition during the quarter	122(onroll-76, offroll-46)	12
Number at the end of the quarter	1299(onroll-1079, offroll-220)	13843

* Whole Time Director-WTD

* Insurance broker count as on Dec-21 is 530

FORM NL-42	BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS										
Name of the Insurer: Liberty General Insurance Ltd.					Date: 31.03.2022						
Board of Directors and Key Management Persons											
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any							
1	Ms. Defne Turkis	Director	Director	Appointed w.e.f. 29th Oct 21 on retirement of Mr. Matthew Nickerson							
2	Mr. Shripad Nadkarni	Independent Director	Director	Resigned w.e.f.1st April 22							
3	Mr. James Czapla	Director	Director								
4	Mr.Gautam Jain	Director	Director								
5	Mr.Nandkishor Toshniwal	Director	Director								
6	Mr.Sunil Gautam	Director	Director								
7	Mr.Abraham Chacko	Independent Director	Director								
8	Mr.Roopam Asthana	Whole Time Director and Chief Executive Officer	Director								
9	Mrs.Monica Agarwal	Independent Director	Director								
10	Mr. Ritesh Jiwrajka	President-Finance	KMP								
11	Mr.Sachin Joshi	SVP Head Operations & Customer Experience	KMP								
12	Mr.Ryan Samaratunga	Appointed Actuary	KMP								
13	Mr.Vimal Kishor	SVP,Company Secretary & Head Legal-Compliance and ERM	KMP								
14	Mr.Kashyap Trivedi	SVP & Head - Investments & Advisory	KMP								
15	Mr.Suresh Kumar S Nayar	President - Information Technology	KMP								
16	Mr. Udayan Joshi	President - Underwriting & Reinsurance	KMP								
17	Mr. Amit Jain	President - Personal Lines, Bancassurance & Affinity and Marketing	KMP								
18	Mrs.Priya Vasudevan	President - Human Resources	KMP								
19	Mr. Sameer Malgundkar	VP & National Mgr. Corporate Strategy, PMO & PEQ	KMP								
20	Mr. Rahul Sharma	President -Claims	KMP								
21	Mr. Nainoor Desai	SVP- Commercial Line sales	KMP								
22	Mr. Hardik Shah	Chief Risk Officer	KMP								

Notes:-

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

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

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

Insurer:

Liberty General Insurance Limited

Upto the Quarter ending on

31.03.2022

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	4,135	1,170	12,871,822
		Social	-	-	-
2	MARINE CARGO	Rural	1,008	726	8,407,423
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	145,607	8,980	523115.7354
		Social	-	-	-
5	MOTOR TP	Rural	456,291	8,988	-
		Social	-	-	-
6	HEALTH	Rural	378	98	9,441
		Social	2	64	36,680
7	PERSONAL ACCIDENT	Rural	266	11	11,284
		Social	1	1	4,850
8	TRAVEL	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	487	94	55,198
		Social	-	-	-
10	Public/ Product Liability	Rural	94	68	232,800
		Social	-	-	-
11	Engineering	Rural	475	583	1,365,212
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment ^(a)	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	19,621	547	4,162,582

		Social	-	-	-
	Total	Rural	628362	21264.18	27638877.47
		Social	3	65.1317195	41530.2

Notes:

- (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (b) Premium Collected means gross direct written premium
- (c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time

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

(i) Name of the Insurer: Liberty General Insurance Limited

(ii) Registration No.150 and Date of Registration with the IRDAI: 22nd May, 2012

(iii) Gross Direct Premium Income during immediate preceding FY: 144571 Lakhs

(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: 40714 Lakhs

(v) Obligation of the Insurer to be met in a financial year_42,382 Lakhs

Statement Period: Quarter ending 31.03.2022

Items	(Amount in Rs. Lakhs)	
	For the Quarter	Up to the Quarter
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	2648	5741
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	11916	42366
Total Gross Direct Motor Third Party Insurance		
Business Premium (L+P)	14564	48107
Total Gross Direct Motor Own damage Insurance Business Premium	14592	51390
Total Gross Direct Premium Income	43509	150645

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

PERIODIC DISCLOSURERS

FORM NL45 GRIEVANCE DISPOSAL

Insurer: Liberty General Insurance Co. Ltd

Date: _____

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 31.03.2022 DURING THE FINANCIAL YEAR 2021 - 20

Sl. No.	Particulars	Opening Balance* As on beginning of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered upto the quarter during the financial year
				Full Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	0	0	0	0	0	0	2
b)	Claim	0	99	32	14	53	0	351
c)	Policy Related	0	16	7	0	9	0	52
d)	Premium	0	0	0	0	0	0	0
e)	Refund	0	3	3	0	0	0	12
f)	Coverage	0	0	0	0	0	0	0
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	1			1	0	4
i)	Others	0	17	6	4	7	0	54
j)		0					0	
	Total Number of complaints:	0	136	48	18	70	0	475

2	Total No. of policies during previous year:	2,518,555
3	Total No. of claims during previous year:	199245
4	Total No. of policies during current year:	2,566,309
5	Total No. of claims during current year:	219658
6	Total No. of Policy complaints (current year) per 10,000 policies (current year) :	0.27
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	16

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
(a)	Upto 7 days	0	0	0
(b)	7 - 15 Days	0	0	0
(c)	15 - 30 Days	0	0	0
(d)	30 - 90 Days	0	0	0
(e)	90 days & Beyond	0	0	0
	Total No. of Complaints	0	0	0

* Opening balance should tally with the closing balance of the previous financial year

SIGNATURE _____

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: Liberty General Insurance Limited

For the Quarter ending:

Date: 31-03-2022

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
NIL							

Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2021-2022.

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

S.N	UIN	Name of the Product	No. Of Lives Insured	Date of Launch (DD-MM-YYYY)	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiated (in terms of number of claims)	No. Of Complaints Received	No. Of Complaints Resolved	% of policies renewed out of total no. Of policies due for renewal	Age-wise distribution of Policies (classification of policies based on the age of the policy)	No of Policies in its 1st Year	No of Policies completed 1 year and more than 1 year and less than 3 years	No of Policies completed 3 years not more than 3 years but Less than 5 years	No of Policies completed 5 years or more than 5 years but less than 10 years	No of Policies completed 10 years and more than 10 years	Total No. Of Policies
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s
1	LIBPAG2119W02122	Liberty Jania Personal Accident Policy (Group)	81731	29-08-2014	113%	170%	12%	0%	0	0	0							81731
2	LIBHUP2150W03021	Liberty Health Connect Policy	30118	31-10-2014	119%	162%	70%	12%	34	34	77%	6134	2093	3011	3011	3011	3011	13111
3	RDANL674V00P-FYV-F31/15-14	Liberty Individual Personal Accident Policy	147864	10-10-2014	32%	30%	70%	16%	3	3	1	12413	1061					13105
4	LIBHUP2150W02021	Liberty Health-cash Connect Policy	68	09-13-2015	-100%	-27%	24%	70%	8	8	8	305	16	8	8	8	8	95
5	RDANL674V00P-FYV-F3/15-15-15	Overseas Student Travel Connect Insurance Policy		27-06-2018	0%	0%	0%	0%	0	0	0							
6	RDANL674V00P-FYV-F3/15-15-16	Overseas Travel Connect Insurance Policy		27-06-2018	0%	0%	0%	0%	0	0	0							
7	LIBHUP2150W02021	Liberty Secure Future Connect Policy	24-06-2014	3%	3%	10%	67%	1	1	1								
8	LIBHUP2149V02021	Group Health-Cash Connect Policy	17753	29-08-2014	0%	57%	70%	18%	0	0	0							
9	LIBHUP2150W02021	Health Connect Suava Policy	113074	01-13-2015	50%	102%	67%	20%	16	16	71%	29134	11893	12113	1178			54713
10	LIBHUP2150W02021	Secure Health Connect	34141	09-08-2017	102%	154%	74%	20%	11	11	87%	10086	2112	2106				10188
11	LIBHUP2150W03122	Liberty Group Health Policy	41490	05-06-2013	00%	130%	87%	10%	30	30	45%	176	0	0	0	0	0	795
12	LVGAP2130W011718	Liberty Group Personal Accident Policy	24803	12-06-2013	63%	104%	67%	17%	7	7	100%	87	0	0	0	0	0	87
13	LIBTOP2101V011818	Liberty Secure Travel	322084	02-11-2018	84%	94%	90%	0%	88	88								
14	LIBHUP2149V02021	Liberty Secure Future Connect Group Policy	7293	16-06-2017	23%	120%	13%	13%	14	14								
15	LIBHUP2150W02021	HealthPrime Connect	343	05-01-2020	100%	60%	73%	27%	0	0	0%	74	14	0	0	0	0	88
16	LIBTOP2101V011818	Liberty Inland Travel Insurance for IRCTC Customers	38083	04-10-2019	2%	37%	62%	7%	4	4								
17	LIBHUP2150W02021	Critical Connect	12095	18-07-2020	11%	89%	12%	80%	1	1	100%	213	10	0	0	0	0	324
18	LIBTOP2101V011818	International Travel Connect			0%	0%	0%	0%	0	0	0							
19	LIBHUP2030V011920	Wriggles Sarangapani Policy, Liberty General Insurance Ltd.	977	01-06-2019	54%	89%	100%	0%	1	1	7%	116	0	0	0	0	0	117
20	LIBHUP2108W011921	Corona Kaash Policy, Liberty General Insurance Limited	36	10-07-2020	318%	380%	12%	17%	0	0	0%	0	0	0	0	0	0	0
21	LIBHUP2117V012021	Corona Raahat Policy, Liberty General Insurance Limited	225	18-08-2020	100%	634%	68%	18%	0	0	0%	0	0	0	0	0	0	0
22	LIBHUP2120W012021	Liberty Complete Protect Group Policy	624013	24-07-2021	0%	50%	0%	0%	0	0	0							
23	LIBHUP2104W012021	Grand Surabhi Beta, Liberty General Insurance Limited		01-06-2021	0%	0%	0%	0%	0	0	0							
24	LIBTOP2101V011818	Bharat Yatra Surabhi Group, Liberty General Insurance Limited		05-07-2021	0%	0%	0%	0%	0	0	0							
25	LIBTOP2101V011818	Bharat Yatra Surabhi, Liberty General Insurance Limited		05-07-2021	0%	0%	0%	0%	0	0	0							
26	LIBTOP2111V012122	Optimal Travel Insurance for E-ticket passengers- IRCTC	6648578	01-11-2021	73%	28%	0%	14%	0	0								

Note: the above data shall be disclosed by insurer as part of their Public Disclosure for 4th quarter only.

FORM NO. NL-48

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

Name of the Insurance Company: Information as at Date: 01-04-2021 till 31-03-2022

Information as at

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 9-Feb-2020 to termination by either party with 3 months notice period.

(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	0	0
Number of lives serviced	0	0	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
	Pan India

d. Data of number of claims processed:

i. Outstanding number of claims at the beginning of the year	3
ii. Number of claims received during the year	2
iii. Number of claims paid during the year (specify % also in brackets)	2
iv. Number of claims repudiated during the year (specify % also in brackets)/ CWP	1
v. Number of claims outstanding at the end of the year	2

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%
2	Within 1-2 hours	-	-	0%	0%
3	Within 2-6 hours	-	-	0%	0%
4	Within 6-12 hours	-	-	0%	0%
5	Within 12-24 hours	-	-	0%	0%
6	>24 hours	-	-	0%	0%
	Total	0%	0%	0%	0%

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 / CWP 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	0	0%	3	100%	0	0	3	100%
Between 1-3 months	0	0%	0	0%	0	0	0	0%
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%	3	100%	0	0%	3	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

FORM NO. NL-48

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

Name of the Liberty General Insurance Co. Ltd

Date: 01-04-2021 to 31-03-2022

Information as at

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

Name of the TPA (If services rendered by TPA) -Family Health Plan Insurance TPA Ltd

Validity of agreement with the TPA: from 1-Apr-2020 to termination by either party with 3 months notice period.

(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	25	0
Number of lives serviced	0	36141	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
Pan India	

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	404
ii.	Number of claims received during the year	8610
iii.	Number of claims paid during the year (specify % also in brackets)	8131
iv.	Number of claims repudiated during the year (specify % also in brackets)	623
v.	Number of claims outstanding at the end of the year	260

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%	73%	66%
2	Within 1-2 hours	0%	0%	20%	23%
3	Within 2-6 hours	0%	0%	5%	9%
4	Within 6-12 hours	0%	0%	1%	0%
5	Within 12-24 hours	0%	0%	1%	1%
6	>24 hours	0%	0%	1%	1%
	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:

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	0	0%	8753	100%	0	0	8753	100%
Between 1-3 months	0	0%	1	0%	0	0	1	0%
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%	8754	100%	0	0%	8754	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	1
3	Grievances resolved during the year	1
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations, as amended from time to time

FORM NO. NL-48

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

Name of the Liberty General Insurance Co. Ltd

Date: 01-04-2021 to 31-03-2022

Information as at

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 3-Jun-2018 to termination by either party with 3 months notice period.

(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	3	0
Number of lives serviced	0	11046	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
	Pan India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	24
iii.	Number of claims paid during the year (specify % also in brackets)	4
iv.	Number of claims repudiated during the year (specify % also in brackets)	13
v.	Number of claims outstanding at the end of the year	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	0%	0%	0%	0%
2	Within 1-2 hours	0%	0%	0%	0%
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%	0%	0%

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	0	0%	17	100%	0	0	17	100%
Between 1-3 months	0	0%	0	0%	0	0	0	0%
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%	17	100%	0	0	17	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

FORM NO. 16-16

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

(ANNUAL DISCLOSURE)

Name of Liberty General Insurance Co. Ltd Date: 01-04-2021 to 31-03-2022

Information as at

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.

Mode of payment with the TPA: **Reimbursement** (Reimbursement for claims made within 15 working days after receipt)

(Data shall be consolidated at higher 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 rendered	0	0	0
Number of lives rendered	0	240	0

c. Information with regard to the geographical area in which services are rendered by the TPA/Company:

Name of the State	Name of the District
	Delhi

d. Date of initiation of claims processing:

S. No.	Description	Number of claims
1	Initiation number of claims at the beginning of the year	0
2	Number of claims received during the year	240
3	Number of claims paid during the year (month % also in brackets)	240
4	Number of claims considered during the year (month % also in brackets)	240
5	Number of claims substantiated at the end of the year	240

e. Time Against TPA for handling 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%	0%	0%
2	Within 1-2 hours	0%	0%	100%	100%
3	Within 2-4 hours	0%	0%	0%	0%
4	Within 4-12 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.

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

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

f. Time Against TPA in case of payment / non-payment of claims:

Description (to be developed from the date of receipt of final 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	0	0%	240	100%	0	0	240	100%
Between 1-3 months	0	0%	0	0%	0	0	0	0%
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%	240	100%	0	0%	240	100%

Percentage shall be calculated on total of the respective column.

g. Date of grievances received against the TPA:

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

Refer Health TPA Regulations, as amended from time to time

FORM NO. NL-65

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

Name of Health Insurance Co. Ltd. **Liberty General Insurance Co. Ltd.** Date: **01-04-2022 to 31-03-2022**

Information as at

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

Name of the TPA (if services rendered by TPA): **ARV Health Insurance TPA Pvt. Ltd.**

Validity of agreement with the TPA: **From 24-Feb-2020 to 23-Feb-2021**

(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 entities and their services in respect of which health services are rendered:

Description	Individual	Group	Government
Number of policies issued	0	0	0
Number of lives covered	0	0	0

c. Information with regard to the geographical area in which services are rendered by the TPA:

Name of the State	Name of the District
Andhra Pradesh	Visakhapatnam

d. Data of number of claims assessment:

1. Outstander number of claims at the beginning of the year	0
2. Number of claims received during the year	60
3. Number of claims paid during the year (excludes the claims in backlog)	59
4. Number of claims outstanding from the year (excludes the claims in backlog)	1
5. Number of claims outstanding at the end of the year	1

e. Time Account Time (TAT) for problem 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 1-3 hours	0%	0%	0%	0%
2	Within 1-2 hours	0%	0%	0%	0%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-24 hours	0%	0%	0%	0%
5	Within 24-72 hours	0%	0%	0%	0%
6	>72 hours	0%	0%	0%	0%
	Total	0%	0%	0%	0%

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 hospital

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

f. Time Account Time in case of payment / completion 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	0	0%	40	100%	0	0	40	100%
Between 1-3 months	0	0%	0	0%	0	0	0	0%
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%	40	100%	0	0%	40	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 the 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

FORM NO. NL-65

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

Name of TPA: Liberty General Insurance Co. Ltd. Date: 01-04-2023 to 31-03-2022

Information as at

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

Name of the TPA (if services rendered by TPA) -HEALTHINDIA INSURANCE TPA SERVICES PVT. LTD

Validity of agreement with the TPA: From 15-Mar-2020 to termination by either party with 3 months notice period.

(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 those services in respect of which number of services are under-

Description	Individual	Group	Government
Number of policies issued	0	0	0
Number of lives covered	0	11821	0

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

Name of the State	Name of the District
Punjab	

d. Data of number of claims assessment:

1	Outstanding number of claims at the beginning of the year	00
2	Number of claims received during the year	882
3	Number of claims paid during the year (specify % also in brackets)	896
4	Number of claims outstanding from the year (specify % also in brackets)	172
5	Number of claims outstanding at the end of the year	71

e. Time-Response Time (TRT) for policies claims (in respect of number of claims):

S. No.	Description	Individual Policies (n %)		Group Policies (n %)	
		TRT for pre-admission**	TRT for discharge***	TRT for pre-admission**	TRT for discharge***
1	Within 1-3 hours	0%	0%	0%	0%
2	Within 1-2 hours	0%	0%	12%	20%
3	Within 2-6 hours	0%	0%	1%	0%
4	Within 6-24 hours	0%	0%	0%	1%
5	Within 24-72 hours	0%	0%	0%	0%
6	>72 hours	0%	0%	0%	0%
	Total	0%	0%	0%	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 hospital

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

f. Time-Response Time in case of payment / repudiation of claims:

Time taken from the date of receipt of final LIABILITY	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%	917	99%	0	0	917	99%
Between 1-3 months	0	0%	0	0%	0	0	0	0%
Between 3 to 6 months	0	0%	1	0%	0	0	1	0%
More than 6 months	0	0%	0	0%	0	0	0	0%
Total	0	0%	922	100%	0	0%	922	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

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

Name of Health Liberty General Insurance Co. Ltd. Date: 01-04-2022 to 31-03-2022

Information as at

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

Name of the TPA (If services rendered by TPA)-HEED ASSIST INSURANCE TPA P LTD

Validity of agreement with the TPA: From 28-Apr-2020 to till termination by either party with 3 months notice period.

(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 those services in respect of which neither performance are under-

Description	Individual	Private	Government
Number of policies issued	0	51	0
Number of lives insured	0	74258	0

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

Name of the State	Name of the District
	Punjab

d. Data of number of claims assessment:

1	Outstanding number of claims at the beginning of the year	201
2	Number of claims received during the year	1772
3	Number of claims paid during the year (amount in lakhs in bracket)	1792
4	Number of claims outstanding at the end of the year (amount in lakhs in bracket)	1002
5	Number of claims outstanding at the end of the year	523

e. Time Account Time (TAT) for policies 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 1-3 hours	0%	0%	0%	0%
2	Within 1-2 hours	0%	0%	4%	4%
3	Within 2-6 hours	0%	0%	2%	0%
4	Within 6-24 hours	0%	0%	0%	0%
5	Within 24-72 hours	0%	0%	0%	0%
6	>72 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 hospital

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

f. Time Account Time in case of payment / completion of claims:

Time to be reckoned from the date of receipt of last document	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%	17367	100%	0	0	17367	100%
Between 1-3 months	0	0%	22	0%	0	0	22	0%
Between 3 to 6 months	0	0%	15	0%	0	0	15	0%
More than 6 months	0	0%	0	0%	0	0	0	0%
Total	0	0%	17404	100%	0	0%	17404	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

FORM NO. HL-65

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

Name of Health Liberty General Insurance Co. Ltd. Date: 01-04-2022 to 31-03-2022

Information as at

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

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

Validity of agreement with the TPA: From 24-Feb-2020 to termination by either party with 3 months notice period.

(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 those services in respect of which number of services are made-

Description	Individual	Group	Government
Number of policies issued	0	14	0
Number of lives covered	0	48323	0

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

Name of the State	Name of the District
	Punjab

d. Date of number of claims assessment:

1	Outstanding number of claims at the beginning of the year	06
2	Number of claims received during the year	1003
3	Number of claims paid during the year (excludes the claims in backlog)	999
4	Number of claims transferred from the year (excludes the claims in backlog)	34
5	Number of claims outstanding at the end of the year	13

e. Time Account Time (TAT) for various 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 1-3 hours	0%	0%	61%	100%
2	Within 1-2 days	0%	0%	37%	17%
3	Within 2-6 hours	0%	0%	0%	14%
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 hospital

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

f. Time Account 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	0	0%	1033	100%	0	0	1033	100%
Between 1-3 months	0	0%	0	0%	0	0	0	0%
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%	1033	100%	0	0%	1033	100%

Percentage shall be calculated on total of the respective column

g. Date 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

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

Name of Health Liberty General Insurance Co. Ltd. Date: 01-04-2022 to 31-03-2022

Information as at

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

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

Validity of agreement with the TPA: From 15-Feb-2020 to 14-Feb-2023

(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 those services in respect of which number/percentages are under-

Description	Individual	Private	Government
Number of policies issued	0	0	0
Number of lives covered	0	125	0

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

Name of the State	Name of the District
	Punjab

d. Data of number of claims assessment:

1	Outstanding number of claims at the beginning of the year	32
2	Number of claims received during the year	04
3	Number of claims paid during the year (specify % also in bracket)	04
4	Number of claims outstanding from the year (specify % also in bracket)	34
5	Number of claims outstanding at the end of the year	1

e. Time Account Time (TAT) for policies claims (in respect of number of claims):

S. No.	Description	Individual Policies (n %)		Group Policies (n %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within 1-3 hours	0%	0%	00%	43%
2	Within 1-2 hours	0%	0%	00%	43%
3	Within 2-6 hours	0%	0%	00%	10%
4	Within 6-24 hours	0%	0%	0%	0%
5	Within 24-72 hours	0%	0%	0%	0%
6	>72 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 hospital

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

f. Time Account Time in case of payment / completion of claims:

To be reckoned from the date of receipt of final LIABILITY	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%	125	100%	0	0	125	100%
Between 1-3 months	0	0%	0	0%	0	0	0	0%
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%	125	100%	0	0	125	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

FORM NO. NL-65

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

Name of Health Insurance Co. Ltd. **Liberty General Insurance Co. Ltd.** Date: **01-04-2022 to 31-03-2022**

Information as at

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

Name of the TPA (If services rendered by TPA) -**Rubika Health Insurance TPA Pvt Ltd**

Validity of agreement with the TPA: **From 1-Mar-2022 to termination by either party with 3 months notice period**

(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 those services in respect of which number of services are under-

Description	Individual	Group	Government
Number of policies issued	0	0	0
Number of lives covered	0	3211	0

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

Name of the State	Name of the District
	Punjab

d. Data of number of claims assessment:

1	Outstanding number of claims at the beginning of the year	22
2	Number of claims received during the year	712
3	Number of claims paid during the year (specify % also in bracket)	703
4	Number of claims outstanding from the year (specify % also in bracket)	01
5	Number of claims underpayment at the end of the year	0

e. Time Account Time (TAT) for policies claims (in respect of number of claims):

S. No.	Description	Individual Policies (n %)		Group Policies (n %)	
		TAT for pre-authorization	TAT for discharge***	TAT for pre-authorization	TAT for discharge***
1	Within 1-3 hours	0%	0%	0%	0%
2	Within 1-2 hours	0%	0%	0%	0%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-24 hours	0%	0%	0%	0%
5	Within 24-72 hours	0%	0%	0%	0%
6	> 72 hours	0%	0%	0%	0%
	Total	0%	0%	0%	0%

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 hospital

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

f. Time Account Time in case of payment / completion of claims:

Time to be reckoned from the date of receipt of last document	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%	343	100%	0	0	343	100%
Between 1-3 months	0	0%	0	0%	0	0	0	0%
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%	343	100%	0	0%	343	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

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

Name of Health Liberty General Insurance Co. Ltd. Date: 01-04-2022 to 31-03-2022

Information as at

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

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

Validity of agreement with the TPA: From 17-Feb-2020 to termination by either party with 3 months notice period

(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 entities and their services in respect of which number/performances are under-

Description	Individual	Private	Government
Number of policies issued	0	0	0
Number of lives covered	0	0000	0

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

Name of the State	Name of the District
	Punjab

d. Data of number of claims assessment

1	Outstanding number of claims at the beginning of the year	33
2	Number of claims received during the year	1003
3	Number of claims paid during the year (specify in annex in brackets)	993
4	Number of claims re-estimated during the year (specify in annex in brackets)	133
5	Number of claims outstanding at the end of the year	33

e. Time Account Time (TAT) for problems 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 1-3 hours	0%	0%	01%	34%
2	Within 1-7 hours	0%	0%	37%	23%
3	Within 7-24 hours	0%	0%	2%	1%
4	Within 24-72 hours	0%	0%	2%	2%
5	Within 72-24 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 hospital

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

f. Time Account 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	0	0%	1003	97%	0	0	1003	97%
Between 1-3 months	0	0%	33	3%	0	0	33	3%
Between 3 to 6 months	0	0%	1	0%	0	0	1	0%
More than 6 months	0	0%	0	0%	0	0	0	0%
Total	0	0%	1039	100%	0	0	1039	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

FORM NO. NL-65

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

Name of Health Liberty General Insurance Co. Ltd. Date: 01-04-2022 to 31-03-2022

Information as at

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

Name of the TPA (If services rendered by TPA) - Ajpal MediCap Insurance TPA Pvt. Ltd

Validity of agreement with the TPA: From 1-Apr-2021 to 23-May-2022

(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 entities and those services in respect of which neither performance are under-

Particulars	Individual	Group	Government
Number of policies issued	4	14	0
Number of lives insured	40	47028	0

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

Name of the State	Name of the District
	Punjab

d. Date of number of claims assessment:

1	Outstanding number of claims at the beginning of the year	141
2	Number of claims received during the year	11122
3	Number of claims paid during the year (specify % paid in brackets)	10992
4	Number of claims outstanding from the year (specify % due in brackets)	1300
5	Number of claims outstanding at the end of the year	71

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

S. No.	Description	Individual Policies (n %)		Group Policies (n %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within 0-3 hours	0%	0%	42%	100%
2	Within 1-3 hours	0%	0%	24%	20%
3	Within 2-6 hours	0%	0%	0%	10%
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 hospital

*** 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:

On the received 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	0	100%	11134	100%	0	0%	11134	100%
Between 1-3 months	0	0%	0	0%	0	0%	0	0%
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	100%	11134	100%	0	0%	11134	100%

Percentage shall be calculated on total of the respective column

g. Date of grievances received against the TPA:

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

Refer Health TPA Regulations, as amended from time to time

FORM NO. NL-65

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

Name of Health Liberty General Insurance Co. Ltd. Date: 01-04-2022 to 31-03-2022

Information as at

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

Name of the TPA (If services rendered by TPA) - Liberty Health 360

Validity of agreement with the TPA: From 1/1 to 1/1

(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 those services in respect of which number of services are under-

Description	Individual	Group	Government
Number of policies issued	88234	287	0
Number of lives covered	190026	472825	0

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

Name of the State	Name of the District
Punjab	

d. Data of number of claims assessment:

1	Outstanding number of claims at the beginning of the year	342
2	Number of claims received during the year	12923
3	Number of claims paid during the year (excludes 10 days in hospital)	11921
4	Number of claims re-evaluated during the year (excludes 10 days in hospital)	11921
5	Number of claims outstanding at the end of the year	353

e. Time Account Time (TAT) for policies 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 1-3 days	83%	73%	86%	72%
2	Within 1-7 days	9%	17%	11%	20%
3	Within 2-6 days	0%	0%	0%	0%
4	Within 8-12 days	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	1%	1%
6	>24 hours	0%	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 hospital

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

f. Time Account Time in case of payment / completion of claims:

Time to be reckoned from the date of receipt of bill: REGULARITY	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	5421	100%	6768	100%	0	0	12209	100%
Between 1-3 months	0	0%	0	0%	0	0	0	0%
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	5421	100%	6768	100%	0	0%	12209	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