

## PERIODIC DISCLOSURES

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

## STATEMENT OF ADMISSIBLE ASSETS AS AT 30th June 2022

( ₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS	-	2,48,469	2,48,469
	Policyholders as per NL-12 A of BS	8,76,796	-	8,76,796
<b>(A)</b>	<b>Total Investments as per BS</b>	<b>8,76,796</b>	<b>2,48,469</b>	<b>11,25,265</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	199	199
(C)	Fixed assets as per BS	-	23,465	23,465
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	2,161	2,161
	<b>Current Assets:</b>			
(E)	Cash & Bank Balances as per BS	27,188	-	27,188
(F)	Advances and Other assets as per BS	93,139	14,651	1,07,790
<b>(G)</b>	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>1,20,327</b>	<b>14,651</b>	<b>1,34,978</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	3,861	1,368	5,229
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	7	-	7
<b>(K)</b>	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>9,97,122</b>	<b>2,86,585</b>	<b>12,83,708</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	3,868	3,728	7,596
<b>(M)</b>	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>9,93,254</b>	<b>2,82,857</b>	<b>12,76,112</b>

( ₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>	-	199	199
	<b>Inadmissible Fixed assets</b>	-	<b>2,161</b>	<b>2,161</b>
	(a) Intangible Assets	-	663	663
	(b) Leasehold Improvement	-	1,003	1,003
	(c ) Furniture and Fixture	-	495	495
	<b>Inadmissible current assets</b>	<b>3,861</b>	<b>1,368</b>	<b>5,229</b>
	(a) Agent and intermediaries balance - Domestic	34	-	34
	(b) Coinsurance receivable	610	-	610
	(c) Reinsurance Facultative Loss recovery -Foreign Reins / Broker	81	-	81
	(d) Reinsurance Facultative Loss recovery -Indian Reinsurance	5	-	5
	(e) Due from Central Govt Insurance - Crop Insurance	26	-	26
	(f) Due from State Govt. Insurance - Crop Insu	1	-	1
	(g) Tax unutilised credit	1,665	-	1,665
	(h) Investment for backing Unclaimed amount of PH	1,406	-	1,406
	(i) Fixed deposit lein against BG	30	-	30
	(j) Margin money for Equity trades	-	501	501
	(k) Interest accrued on FD placed against NSCCL Margin	2	47	49
	(l) Deposit towards Appeals	-	820	820
	(m) Share application money pending allotment	-	-	-

# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

## PERIODIC DISCLOSURES

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

( ₹ in Lakhs)

		As at 30th June 2022		As at 30th June 2021	
S.No.	Particulars	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR)	6,45,422	3,09,141	5,38,508	2,60,929
b	Premium Deficiency Reserve (PDR)	-	-	-	-
c	Unexpired Risk Reserve (UPR) ....(a)+(b)	6,45,422	3,09,141	5,38,508	2,60,929
d	Outstanding Claim Reserve (other than IBNR reserve)	2,60,738	1,64,787	2,10,048	1,40,145
e	IBNR Reserve	4,99,779	2,78,745	3,90,591	2,24,905
f	<b>Total Reserves for Technical Liabilities ....(c )+(d)+(e )</b>	<b>14,05,940</b>	<b>7,52,674</b>	<b>11,39,148</b>	<b>6,25,979</b>

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## PERIODIC DISCLOSURES

### FORM NL-25 - SOLVENCY MARGIN (TABLE IA) (UNAUDITED)

( ₹ in Lakhs)

S. No.	Description	Premium		Claim				
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	<b>Fire</b>	<b>1,47,389</b>	<b>42,274</b>	<b>42,570</b>	<b>17,328</b>	<b>14,739</b>	<b>6,386</b>	<b>14,739</b>
	<b>Marine</b>	<b>7,848</b>	<b>5,738</b>	<b>7,735</b>	<b>5,985</b>	<b>1,148</b>	<b>1,796</b>	<b>1,796</b>
2	Marine Cargo	7,848	5,738	7,735	5,985	1,148	1,796	1,796
3	Marine Hull	-	-	-	-	-	-	-
	<b>Miscellaneous</b>	<b>3,02,837</b>	<b>1,93,085</b>	<b>2,43,579</b>	<b>1,46,399</b>	<b>44,949</b>	<b>54,667</b>	<b>56,498</b>
4	Motor	2,72,717	1,77,356	2,33,140	1,41,563	40,908	52,456	52,456
5	Engineering	6,235	2,376	1,576	950	623	285	623
6	Aviation	14	0	13	0	1	2	2
7	Liabilities	7,432	2,375	4,315	972	1,115	971	1,115
8	Others	16,439	10,979	4,535	2,914	2,301	952	2,301
9	<b>Health Insurance</b>	<b>3,03,245</b>	<b>1,98,408</b>	<b>1,94,959</b>	<b>1,44,969</b>	<b>45,487</b>	<b>43,866</b>	<b>45,487</b>
10	<b>Crop Insurance</b>	<b>2,24,249</b>	<b>42,084</b>	<b>2,03,413</b>	<b>47,918</b>	<b>22,425</b>	<b>30,512</b>	<b>30,512</b>
	<b>Total</b>	<b>9,85,568</b>	<b>4,81,589</b>	<b>6,92,255</b>	<b>3,62,599</b>	<b>1,28,747</b>	<b>1,37,225</b>	<b>1,49,031</b>

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## PERIODIC DISCLOSURES

### FORM NL-26 - SOLVENCY MARGIN (TABLE IB) (UNAUDITED)

( ₹ in Lakhs)

Item	Description	Amount
(1)	(2)	(4)
1	Policyholder's FUNDS	
	Available Assets in Policyholders' Funds (as per Form IRDAI-GI-TA)	9,93,254
	<b>Deduct:</b>	
2	Current Liabilities as per BS	9,45,023
3	Provisions as per BS	-
4	Other Liabilities	-
5	<b>Excess in Policyholders' Funds (1-2-3-4)</b>	<b>48,232</b>
	Shareholder's Funds	
6	Available Assets	2,82,857
	<b>Deduct:</b>	
7	Other Liabilities	41,412
8	<b>Excess in Shareholders' Funds (6-7)</b>	<b>2,41,445</b>
9	<b>Total Available Solvency Margin [ASM] (5+8)</b>	<b>2,89,677</b>
10	Total Required Solvency Margin [RSM]	1,49,031
11	<b>Solvency Ratio (Total ASM/Total RSM)</b>	<b>1.94</b>