Name of the Insurer: The Oriental Insurance Company Ltd

Registration No.556 and Date of Registration with the IRDAI 08.11.2021

FORM NL-18-Provisions Schedule as at 31.12.2022

(Amount in Rs. Lakhs)

	Particulars	As At 31.12.2022	As At 3.12.2021
1	Reserve for Unexpired Risk	668382	585153
2	Reserve for Premium Deficiency	46906	18184
3		0	0
	For taxation (less advance tax paid and taxes deducted at source)		
4	For Employee Benefits	0	0
5	Others	0	0
	(a) Provision for Leave Encashment/ LTS/Sick Leave	91378	90008
	(b) Provision for Wage revision	1830	0
	(c) Provision for Bad & Doubtful Debts	68683	58659
	(d) Provision for Standard Assets	1369	1381
	(e) Provision for Diminution in Value of Shares	1293	1299
	(f) Interest Suspense	0	0
	TOTAL	879840	754684