

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

Shareholder	As at 31st March 2022		As At 31st March 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	24,07,38,637	65.39%	24,07,38,637	65.39%
· Foreign	12,74,43,183	34.61%	12,74,43,183	34.61%
Investors*				
· Indian				
· Foreign				
Others (to be specified e.g. ESOP etc.)	-	0.00%	-	0.00%
TOTAL	36,81,81,820	100.00%	36,81,81,820	100.00%

Notes: -

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

Regulations, 2015 and as amended from time to time

DETAILS OF EQUITY HOLDING OF INSURERS**PART A:****PARTICULARS OF THE SHAREHOLDING PATTERN OF THE UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LTD
INSURANCE COMPANY, AS AT QUARTER ENDED 31ST MARCH 2022**

Sl. No.	Category	No. of Investors	No. of Shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of Shares (VI)	As a Percentage of (VII)=(VI)/(III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX)= (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
	Individuals/HUF		-	-	-	-	-	-	-
i	(Names of major shareholders):								
ii	Bodies Corporate :								
	Dabur Investment Corporation (Partnership Firm)	1	4,71,47,727	12.81	4,715	-	-	1,21,47,727	25.77
iii	Financial Institutions/Banks		-	-	-	-	-	-	-
	(i) Indian Bank	4	10,50,00,000	28.52	10,500				
	(ii) Indian Overseas Bank	2	6,65,00,000	18.06	6,650				
	(iii) Karnataka Bank Limited	1	2,20,90,910	6.00	2,209				
iv	Central Government/State Government(s)/President of India		-	-	-	-	-	-	-
v	Person acting in Concert (Please Specify)		-	-	-	-	-	-	-
vi	Any other (Please Specify)		-	-	-	-	-	-	-
A.2	Foreign Promoters								
i	Individuals (Names of major shareholders):		-	-	-	-	-		
ii	Bodies Corporate :								
	(i) Sompo Japan Insurance Inc	1	12,74,43,183	34.61	12,744	-	-	3,64,43,183	28.60
	(ii)								
	(iii)								
iii	Any other (Please specify)		-	-	-	-	-		
B	Non Promoters								
B.1	Public Shareholders								
1.1	Institutions		-	-	-	-	-	-	-
i	Mutual Funds		-	-	-	-	-	-	-
ii	Foreign Portfolio Investors		-	-	-	-	-	-	-
iii	Financial Institutions/Banks		-	-	-	-	-	-	-
iv	Insurance Companies		-	-	-	-	-	-	-
v	FII belonging to Foreign Promoter		-	-	-	-	-	-	-
vi	FII belonging to Foreign Promoter of Indian Promoter		-	-	-	-	-	-	-
vii	Provident Fund/Pension Fund		-	-	-	-	-	-	-
viii	Alternative Investment Fund		-	-	-	-	-	-	-
ix	Any other (Please Specify)		-	-	-	-	-	-	-
1.2	Central Government/State Government(s)/President of India								
1.3	Non-Institutions								
i	Individual Share Capital upto Rs. 2 Lacs		-	-	-	-	-	-	-
ii	Individual Share Capital in excess of Rs. 2 Lacs		-	-	-	-	-	-	-
iii	NBFC's registered with RBI		-	-	-	-	-	-	-
iv	Others:		-	-	-	-	-	-	-
	-Trusts		-	-	-	-	-	-	-
	-Non Resident Indian (NRI)		-	-	-	-	-	-	-
	-Clearing Members		-	-	-	-	-	-	-
	-Non Resident Indian Non Repatriable		-	-	-	-	-	-	-
	-Bodies Corporate		-	-	-	-	-	-	-
	-IEPF		-	-	-	-	-	-	-
v	Any other (Please specify)		-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1	Custodian/DR Holder								
2.2	Employee Benefit Trust		-	-	-	-	-	-	-
2.3	Any Other (Please Specify)		-	-	-	-	-	-	-
			-	-	-	-	-	-	-
	Total	9	36,81,81,820	100.00	36,818	-	-	4,85,90,910	13.20

Footnotes:

- i All holdings, above 1% of the paid up equity, have to be separately disclosed.
- ii Indian Promoters-As defined Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies Regulations, 2000)
- iii Where a Company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" Category.

Foot Notes:

- (a) All holdings, above 1% of the paid up equity, have to be separately disclosed.
- (b) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000
- (c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

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

PART B:

Name of the Indian Promoter / Indian Investor:
Indian Bank

Sl. No.	Category	No. of Investors	No. of Shares held	% of shareholding s	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of Shares (VI)	As a Percentage of (VII)=(VI)/(III)*100	Number of Shares (VIII)	As a Percentage of (IX)=(VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i	Individuals/HUF (Names of major Shareholders):		-	-	-	-	-	-	-
ii	Bodies Corporate :		-	-	-	-	-	-	-
iii	Financial Institutions/Banks		-	-	-	-	-	-	-
iv	Central Government/Satte Government(s)/President of India								
	President of India	1	99,45,49,600	79.86	99,454.96	0	0	47,18,67,160	47.45
v	Person acting in Concert (Please Specify)		-	-	-	-	-	-	-
vi	Any other (Please Specify)		-	-	-	-	-	-	-
A.2	Foreign Promoters								
i	Individuals (Names of major shareholders):		-	-	-	-	-	-	-
ii	Bodies Corporate \$:		-	-	-	-	-	-	-
iii	Any other (Please specify)		-	-	-	-	-	-	-
B	Non Promoters		-	-	-	-	-	-	-
B.1	Public Shareholders								
1.1	Institutions								
i	Mutual Funds	18	8,73,07,716	7.01	8,730.77	0	0	0	0
ii	Foreign Portfolio Investors	62	2,13,98,914	1.72	2,139.89	0	0	0	0
iii	Financial Institutions/Banks	2	248	0.00	0.02	0	0	0	0
iv	Insurance Companies	10	4,59,36,600	3.69	4,593.66	0	0	0	0
v	FII belonging to Foreign Promoter #		-	-	-	-	-	-	-
vi	FII belonging to Foreign Promoter of Indian Promoter #		-	-	-	-	-	-	-
vii	Provident Fund/Pension Fund		-	-	-	-	-	-	-
viii	Alternative Investment Fund	2	52,26,605	0.42	522.66	0	0	0	0
ix	Any other (Please Specify)		-	-	-	-	-	-	-
	-Foreign Institutional Investors	4	70,464	0.01	7.05	0	0	0	0
1.2	Central Government/State Government(s)/President of India	1	4,021	0.00	0.40	0	0	0	-
1.3	Non-Institutions								
i	Individual Share Capital upto Rs. 2 Lacs	309734	4,72,72,389	3.80	4,727.24	0	0	0	0
ii	Individual Share Capital in excess of Rs. 2 Lacs	199	1,63,94,527	1.32	1,639.45	0	0	0	0
iii	NBFC's registered with RBI	-	-	-	-	-	-	-	-
iv	Others:		-	-	-	-	-	-	-
	-Trusts	17	1,02,299	0.01	10.23	0	0	0	0
	-Non Resident Indian (NRI)	1857	15,30,205	0.12	153.02	0	0	0	0
	-Clearing Members	128	8,45,458	0.07	84.55	0	0	0	0
	-Non Resident Indian Non Repatriable	1182	6,31,974	0.05	63.20	0	0	0	0
	-Bodies Corporate	962	75,45,454	0.61	754.55	0	0	0	0
	-IEPF	-	-	-	-	0	0	0	0
v	Any other (Please specify)								
	Unclaimed Shares/Escrow Account 5A	2	3,862	0.00	0.39	0	0	0	0
	Employee	2,843	5,66,823	0.05	56.68	0	0	0	0
	Directors & Relatives	6	7,890	0.00	0.79	0	0	0	0
	HUF	3,645	25,79,378	0.21	257.94	0	0	0	0
	-ESOP/ESOS/ESPS	29,012	1,34,66,712	1.08	1,346.67				
B.2	Non Public Shareholders								

2.1	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3	Any Other (Please Specify)	-	-	-	-	-	-	-	-
	e-ALB Unclaimed Shares DEMAT Suspense Account						0	0	0
	Indian Bank Unclaimed IPO Securities Suspense A/c						0	0	0
	Total	3,49,687	1,24,54,41,139	100	1,24,544	-	-	47,18,67,160	37.89
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total								

Foot Notes:

- (a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- (b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
- (c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.
- (d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.
- (e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.
- (f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

PART B:

Name of the Indian Promoter / Indian Investor:
Indian Overseas Bank

Sl. No.	Category	No. of Investors	No. of Shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of Shares (VI)	As a Percentage of (VII)=(VI)/(III)*100	Number of Shares (VIII)	As a Percentage of (IX)=(VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
	Individuals/HUF								
i	(Names of major Shareholders):		-	-	-	-	-	-	-
ii	Bodies Corporate :		-	-	-	-	-	-	-
iii	Financial Institutions/Banks		-	-	-	-	-	-	-
iv	Central Government/Satte Government(s)/President of India	1	18,21,83,26,570	96.38	18,21,832.6570	0	0	12,45,62,31,460	68.37
v	Person acting in Concert (Please Specify)		-	-	-	-	-	-	-
vi	Any other (Please Specify)		-	-	-	-	-	-	-
A.2	Foreign Promoters								
i	Individuals (Names of major shareholders):		-	-	-	-	-	-	-
ii	Bodies Corporate \$:		-	-	-	-	-	-	-
iii	Any other (Please specify)		-	-	-	-	-	-	-
B	Non Promoters		-	-	-	-	-	-	-
B.1	Public Shareholders								
1.1	Institutions								
i	Mutual Funds	6	74,29,820	0.04	742.9820	0	0	0	0
ii	Foreign Portfolio Investors (Corporate)	36	1,47,05,100	0.08	1,470.5100	0	0	0	0
iii	Financial Institutions/Banks	6	23,53,58,110	0.00	23,535.8110	0	0	0	0
iv	Insurance Companies	4	46,81,678	0.02	468.1678	0	0	0	0
v	FI belonging to Foreign Promoter #	-	-	-	-	-	-	-	-
vi	FI belonging to Foreign Promoter of Indian Promoter #	-	-	-	-	-	-	-	-
vii	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix	Any other (Foreign Institutional Investors)	-	-	-	-	-	-	-	-
1.2	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
1.3	Non-Institutions								
i	Individual Share Capital upto Rs. 2 Lacs	454041	23,51,09,237	1.24	23,510.9237	0	0	0	0

ii	Individual Share Capital in excess of Rs. 2 Lacs	1263	6,84,29,980	0.36	6,842.9980	0	0	0	0
iii	NBFC's registered with RBI	-	-	-	-	-	-	-	-
iv	Others:								
	-Trusts	16	4,38,726	0.00	43.8726	0	0	0	0
	-Non Resident Indian (NRI)	2247	68,58,367	0.04	685.8367	0	0	0	0
	-Clearing Members	114	26,60,579	0.01	266.0579	0	0	0	0
	-Non Resident Indian Non Repatriable	955	21,38,691	0.01	213.8691	0	0	0	0
	-Bodies Corporate	978	3,17,19,109	0.17	3,171.9109	0	0	0	0
	-IEPF								
v	Any other								
	-Unclaimed/Suspense/Escrow Account	1	54,800	0.00	5.4800	0	0	0	0
	-Hindu Undivided Family	3120	89,43,149	0.05	894.3149	0	0	0	0
	-Overseas Corporate Bodies	1	48,000	0.00	4.8000	0	0	0	0
	-ESOP/ESOS/ESPS	11108	6,55,10,340	0.35	6,551.0340	0	0	0	0
B.2	Non Public Shareholders								
2.1	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3	Any Other (Please Specify)	-	-	-	-	-	-	-	-
	Total	4,73,897	18,90,24,12,256	100.00	18,90,241.2256	-	-	12,45,62,31,460	65.90

Foot Notes:

- (a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- (b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
- (c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.
- (d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.
- (e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.
- (f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

Statement showing Shareholding of FIIs/FPIs

Under Non Promoters Category holding more than 1% of the total number of shares

Sl. No.	Name of the Shareholder	No. of Shares held	Shares as % of Total of Grand Total
1	LIC life non -par	22,80,87,493	1.21
	TOTAL	22,80,87,493	1.21

PART B:

Name of the Indian Promoter / Indian Investor:
Karnataka Bank Limited

Sl. No.	Category	No. of Investors	No. of Shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of Shares (VI)	As a Percentage of (VII)=(VI)/(III)*100	Number of Shares (VIII)	As a Percentage of (IX)=(VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i	Individuals/HUF (Names of major Shareholders):		-	-	-	-	-	-	-
ii	Bodies Corporate :		-	-	-	-	-	-	-
iii	Financial Institutions/Banks		-	-	-	-	-	-	-
iv	Central Government/Satte Government(s)/President of India								
v	Person acting in Concert (Please Specify)		-	-	-	-	-	-	-
vi	Any other (Please Specify)		-	-	-	-	-	-	-
A.2	Foreign Promoters								
i	Individuals (Names of major shareholders):		-	-	-	-	-	-	-
ii	Bodies Corporate \$:		-	-	-	-	-	-	-
iii	Any other (Please specify)		-	-	-	-	-	-	-
B	Non Promoters		-	-	-	-	-	-	-
B.1	Public Shareholders								
1.1	Institutions								
i	Mutual Funds	-	-	-	-	-	-	-	-

ii	Foreign Portfolio Investors	99	3,70,86,547	11.92	3,708.65	0	0	0	0
iii	Financial Institutions/Banks	2	735	0.00	0.07	0	0	0	0
iv	Insurance Companies	4	1,66,24,428	5.34	1,662.44	0	0	0	0
v	FII belonging to Foreign Promoter #	-	-	-	-	-	-	-	-
vi	FII belonging to Foreign Promoter of Indian Promoter #	-	-	-	-	-	-	-	-
vii	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix	Any other (Please Specify)	-	-	-	-	-	-	-	-
1.2	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
1.3	Non-Institutions								
i	Individual Share Capital upto Rs. 2 Lacs	2,26,892	14,02,32,944	45.07	14,023.29	0	0	0	0
ii	Individual Share Capital in excess of Rs. 2 Lacs	1,151	9,38,95,393	30.18	9,389.54	0	0	0	0
iii	NBFC's registered with RBI	1	2,750	0.00	-	0	0	0	0
iv	Others:					-	-	-	-
	-Trusts	5	7,598	0.00	0.76	0	0	0	0
	-Non Resident Indian (NRI)	2,925	90,34,482	2.90	903.45	0	0	0	0
	-Clearing Members	128	12,03,833	0.39	120.38	0	0	0	0
	-Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	-Bodies Corporate	897	1,20,53,707	3.87	1,205.37	0	0	0	0
	-IEPF	1	9,41,021	0.30	94.10	0	0	0	0
v	Any other (Unclaimed suspense a/c & Foreign Nationals	1	80,422	0.03	8.04	0	0	0	0
B.2	Non Public Shareholders								
2.1	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3	Any Other (Please Specify)	-	-	-	-	-	-	-	-
	Total	2,32,106	31,11,63,860	100.00	31,116	0	0	0	0

Foot Notes:

- (a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- (b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
- (c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.
- (d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.
- (e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.
- (f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

Statement showing Shareholding of FIIs/FPIs
Under Non Promoters Category holding more than 1% of the total number of shares

Sl. No.	Name of the Shareholder	No. of Shares held	Shares as % of Total of Grand Total
1	LSV EMERGING MARKETS EQUITY FUND LP	4332240	1.39
2	ACADIAN EMERGING MARKETS SMALL CAP EQUITY FUND LLC	3137201	1.01
	TOTAL	74,69,441	2.40

Name of the Indian Promoter / Indian Investor:
Dabur Investment Corporation

Sl. No.	Category	No. of Investors	No. of Shares held	% of shareholding s	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of Shares (VI)	As a Percentage of (VII)=(VI)/(III)*100	Number of Shares (VIII)	As a Percentage of (IX)=(VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i	Individuals/HUF (Names of major Shareholders): i. Mr. Mohit Burman ii. Mr. Vivek Chand Burman		-	- 95.00 5.00	- 6,997 17	-	-	-	-
ii	Bodies Corporate :		-	-	-	-	-	-	-
iii	Financial Institutions/Banks		-	-	-	-	-	-	-
iv	Central Government/Satte Government(s)/President of India President of India								
v	Person acting in Concert (Please Specify)		-	-	-	-	-	-	-
vi	Any other (Please Specify)		-	-	-	-	-	-	-
A.2	Foreign Promoters								
i	Individuals (Names of major shareholders):		-	-	-	-	-	-	-
ii	Bodies Corporate \$:		-	-	-	-	-	-	-

iii	Any other (Please specify)		-	-	-	-	-	-	-
B	Non Promoters		-	-	-	-	-	-	-
			-	-	-	-	-	-	-
B.1	Public Shareholders								
1.1	Institutions								
i	Mutual Funds								
ii	Foreign Portfolio Investors								
iii	Financial Institutions/Banks								
iv	Insurance Companies								
v	FII belonging to Foreign Promoter #		-	-	-	-	-	-	-
vi	FII belonging to Foreign Promoter of Indian Promoter #		-	-	-	-	-	-	-
vii	Provident Fund/Pension Fund		-	-	-	-	-	-	-
viii	Alternative Investment Fund		-	-	-	-	-	-	-
ix	Any other (Please Specify)		-	-	-	-	-	-	-
1.2	Central Government/State Government(s)/President of India		-	-	-	-	-	-	-
1.3	Non-Institutions								
i	Individual Share Capital upto Rs. 2 Lacs		-	-	-	-	-	-	-
ii	Individual Share Capital in excess of Rs. 2 Lacs		-	-	-	-	-	-	-
iii	NBFC's registered with RBI		-	-	-	-	-	-	-
iv	Others:		-	-	-	-	-	-	-
	-Trusts		-	-	-	-	-	-	-
	-Non Resident Indian (NRI)		-	-	-	-	-	-	-
	-Clearing Members		-	-	-	-	-	-	-
	-Non Resident Indian Non Repatriable		-	-	-	-	-	-	-
	-Bodies Corporate		-	-	-	-	-	-	-
	-IEPF		-	-	-	-	-	-	-
v	Any other (Please specify)								
B.2	Non Public Shareholders								
2.1	Custodian/DR Holder		-	-	-	-	-	-	-
2.2	Employee Benefit Trust		-	-	-	-	-	-	-
2.3	Any Other (Please Specify)		-	-	-	-	-	-	-
	Total	0	-	100.00	7,014	-	-	-	-

Foot Notes:

- (a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- (b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
- (c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.
- (d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.
- (e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.
- (f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.