

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2015-31st March, 2016

S.No.	Form No	Description
1	NL-1-B-RA	Revenue Account
2	NL-2-B-PL	Profit & Loss Account
3	NL-3-B-BS	Balance Sheet
4	NL-4-PREMIUM SCHEDULE	Premium
5	NL-5-CLAIMS SCHEDULE	Claims Incurred
6	NL-6-COMMISSION SCHEDULE	Commission
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus
11	NL-11-BORROWING SCHEDULE	Borrowings
12	NL-12-INVESTMENT SCHEDULE	Shareholders
13	NL-13-LOANS SCHEDULE	Loans
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities
18	NL-18-PROVISIONS SCHEDULE	Provisions
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure
20	NL - 20 RECIEPT AND PAYMENT SCHEDULE	Cash Flow Statement
21	NL-21-STATEMENT OF LIABILITIES	Statement of Liabilities

22	NL-22-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business
23	NL-23-REINSURANCE RISK CONCENTRATION	Reinsurance Risk Concentration
24	NL-24-AGEING OF CLAIMS	Ageing of Claims
25	NL-25-CLAIMS DATA	Claims Data (Incurred Claims+ Reported Claims)
26	NL-26-CLAIMS INFORMATION	Claims Information
27	NL-27-OFFICE OPENING	Office Opening
28	NL-28-STATEMENT OF ASSETS	Statement of Investment of Assets
29	NL-29-DEBT SECURITIES	Debt Securities
30	NL-30-ANALYTICAL RATIOS	Analytical Ratios
31	NL-31-RELATED PARTY TRANSACTIONS	Related Party Transactions
32	NL-32-PRODUCT INFORMATION	Product Information
33	NL-33-SOLVENCY MARGIN	Solvency
34	NL-34-BOD	Board of Directors & Management
35	NL-35-NPAs	NPAs
36	NL-36-YIELD ON INVESTMENTS	Yield on Investment
37	NL-37-DOWN GRADING OF INVESTMENTS	Downgrading of Investment
38	NL-38-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premum amount and number of policies)
39	NL-39-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations
40	NL-40-CHANNEL WISE PREMIUM	Business Acquisition through different channels
41	NL-41-GRIEVANCE DISPOSAL	Grievance Disposal

PERIODIC DISCLOSURES

FORM NL-1-B-RA

Name of the Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Registration No. 106 dated 4.12.2000

FIRE INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2016

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2016	YEAR ENDED 31ST MARCH 2016	QUARTER ENDED 31ST MARCH 2015	YEAR ENDED 31ST MARCH 2015
1	Premiums earned (Net)	NL-4-Premium Schedule	1,47,200	4,49,291	95,706	3,92,025
2	Profit/ (Loss) on sale/redemption of Investments		1,705	3,889	255	1,012
3	Others: Exchange Gain / (Loss)		(1,268)	(3,992)	(1,228)	(1,508)
	Handling Charges		(1,206)	(976)	(3,046)	(3,231)
4	Interest, Dividend & Rent – Gross		18,835	75,415	18,483	78,744
	TOTAL (A)		1,65,266	5,23,627	1,10,170	4,67,042
1	Claims Incurred (Net)	NL-5-Claims Schedule	72,058	2,50,829	(10,720)	2,15,463
2	Commission	NL-6-Commission Schedule	(1,68,987)	(2,62,516)	(77,161)	(1,51,304)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	41,080	1,14,976	17,801	89,793
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		(55,849)	1,03,289	(70,080)	1,53,952
	Operating Profit/(Loss) from Fire Business C= (A - B)		2,21,115	4,20,338	1,80,250	3,13,090
	APPROPRIATIONS					
	Transfer to Shareholders' Account		2,21,115	4,20,338	1,80,250	3,13,090
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		2,21,115	4,20,338	1,80,250	3,13,090

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2016

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2016	YEAR ENDED 31ST MARCH 2016	QUARTER ENDED 31ST MARCH 2015	YEAR ENDED 31ST MARCH 2015
1	Premiums earned (Net)	NL-4-Premium Schedule	1,26,287	3,96,139	1,59,415	4,90,949
2	Profit/ (Loss) on sale/redemption of Investments		1,653	3,897	234	1,035
3	Others: Exchange Gain / (Loss)		-	-	-	-
	Handling Charges		(128)	14	251	536
4	Interest, Dividend & Rent – Gross		17,441	75,570	16,791	80,544
	TOTAL (A)		1,45,253	4,75,620	1,76,691	5,73,064
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,03,032	4,00,281	62,907	3,77,774
2	Commission	NL-6-Commission Schedule	(21,576)	(68,212)	(22,450)	(49,040)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	6,702	90,759	3,461	98,653
4	Premium Deficiency		(1,368)	4,885	-	-
	TOTAL (B)		86,790	4,27,713	43,918	4,27,387
	Operating Profit/(Loss) from Marine Business C= (A - B)		58,463	47,907	1,32,773	1,45,677
	APPROPRIATIONS					
	Transfer to Shareholders' Account		58,463	47,907	1,32,773	1,45,677
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		58,463	47,907	1,32,773	1,45,677

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2016

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2016	YEAR ENDED 31ST MARCH 2016	QUARTER ENDED 31ST MARCH 2015	YEAR ENDED 31ST MARCH 2015
1	Premiums earned (Net)	NL-4-Premium Schedule	69,18,628	2,72,04,054	60,57,677	2,17,91,503
2	Profit/ (Loss) on sale/redemption of Investments		75,735	1,70,183	10,061	37,470
3	Others: Transfer & Duplicate Fee		3,311	12,729	3,126	10,126
	Exchange Gain / (Loss)		201	7,428	1,008	(6,199)
	Handling Charges		(724)	(32)	(1,433)	(1,034)
4	Interest, Dividend & Rent – Gross		8,53,622	33,00,208	7,34,028	29,14,776
	TOTAL (A)		78,50,773	3,06,94,570	68,04,467	2,47,46,642
1	Claims Incurred (Net)	NL-5-Claims Schedule	57,90,606	2,15,45,548	43,33,018	1,62,22,026
2	Commission	NL-6-Commission Schedule	2,04,455	8,26,120	1,25,696	5,71,019
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	20,15,336	70,85,356	15,75,407	59,94,882
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		80,10,397	2,94,57,024	60,34,121	2,27,87,927
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(1,59,624)	12,37,546	7,70,346	19,58,715
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(1,59,624)	12,37,546	7,70,346	19,58,715
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		(1,59,624)	12,37,546	7,70,346	19,58,715

PERIODIC DISCLOSURES

FORM NL-2-B-PL

Name of the Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Registration No. 106 dated 4.12.2000

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2016

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2016	YEAR ENDED 31ST MARCH 2016	QUARTER ENDED 31ST MARCH 2015	YEAR ENDED 31ST MARCH 2015
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		2,21,115	4,20,338	1,80,250	3,13,090
	(b) Marine Insurance		58,463	47,907	1,32,773	1,45,677
	(c) Miscellaneous Insurance		(1,59,624)	12,37,546	7,70,346	19,58,715
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,58,614	6,60,838	1,52,822	5,72,940
	(b) Profit on sale of investments		14,689	34,077	2,086	7,366
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	a) Miscellaneous Income		13,632	36,006	11,680	33,066
	b) Profit on Sale of Fixed Assets		-	-	67	67
	TOTAL (A)		3,06,889	24,36,712	12,50,024	30,30,921
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) For doubtful Advances		-	-	226	226
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		3,060	9,128	1,961	7,433
	(b) Bad debts written off		-	-	-	-
	(c) Loss on Sale of Fixed Assets		(2,091)	825	(27)	-
	(d) Expenses on Corporate Social Responsibility (CSR)		14,937	27,414	2,278	2,278
	TOTAL (B)		15,906	37,367	4,438	9,937
	Profit Before Tax		2,90,983	23,99,345	12,45,586	30,20,984

	Provision for Taxation		56,245	7,28,462	4,04,171	9,60,860
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year		-	56,54,234	-	35,94,110
	Balance carried forward to Balance Sheet			73,25,117		56,54,234

PERIODIC DISCLOSURES

FORM NL-3-B-BS

Name of the Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Registration No. 106 dated 4.12.2000

BALANCE SHEET AS AT 31ST MARCH 2016

(₹ In 000)

	Schedule	AS AT 31ST MARCH 2016	AS AT 31ST MARCH 2015
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	26,93,215	26,93,215
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	98,95,072	82,24,189
FAIR VALUE CHANGE ACCOUNT		(6,460)	(1,011)
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		1,25,81,827	1,09,16,393
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	4,11,10,783	2,78,48,029
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	2,20,695	2,14,606
DEFERRED TAX ASSET (NET)		1,63,300	2,53,200
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	81,39,366	1,66,95,839
Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	56,86,645	48,66,017
Sub-Total (A)		1,38,26,011	2,15,61,856

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	2,76,51,789	2,53,62,582
	PROVISIONS	NL-18-Provisions Schedule	1,50,87,173	1,35,98,716
	Sub-Total (B)		4,27,38,962	3,89,61,298
	NET CURRENT ASSETS (C) = (A - B)		(2,89,12,951)	(1,73,99,442)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	TOTAL		1,25,81,827	1,09,16,393

CONTINGENT LIABILITIES

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2016	AS AT 31ST MARCH 2015
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	2,80,281	3,393
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	TOTAL	2,80,281	3,393

PERIODIC DISCLOSURES

FORM NL-4- PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2016				YEAR ENDED 31ST MARCH 2016			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	10,23,358	2,81,508	90,75,789	1,03,80,655	26,59,496	11,67,348	3,30,86,472	3,69,13,316
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	4,20,155	(8,299)	8,83,863	12,95,719	2,71,366	2,01,601	16,26,923	20,99,890
Gross Earned Premium	6,03,203	2,89,807	81,91,926	90,84,936	23,88,130	9,65,747	3,14,59,549	3,48,13,426
Add: Premium on reinsurance accepted	77,730	18,411	70,419	1,66,560	4,37,711	47,759	2,25,617	7,11,087
Less : Premium on reinsurance ceded	9,40,882	2,80,141	14,19,030	26,40,053	26,30,458	8,46,565	45,56,304	80,33,327
Net Premium	(2,59,949)	28,077	68,43,315	66,11,443	1,95,383	1,66,941	2,71,28,862	2,74,91,186
Adjustment for change in reserve for unexpired risks	(4,07,149)	(98,210)	(75,313)	(5,80,672)	(2,53,908)	(2,29,198)	(75,192)	(5,58,298)
Premium Earned (Net)	1,47,200	1,26,287	69,18,628	71,92,115	4,49,291	3,96,139	2,72,04,054	2,80,49,484

Particulars	QUARTER ENDED 31ST MARCH 2015				YEAR ENDED 31ST MARCH 2015			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	7,81,089	2,40,973	85,79,665	96,01,727	23,24,003	11,39,421	2,98,36,254	3,32,99,678
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	1,97,908	(1,39,544)	11,06,527	11,64,891	2,29,758	(1,17,182)	25,76,262	26,88,838
Gross Earned Premium	5,83,181	3,80,517	74,73,138	84,36,836	20,94,245	12,56,603	2,72,59,992	3,06,10,840
Add: Premium on reinsurance accepted	59,836	4,820	63,559	1,28,215	4,61,635	39,550	1,85,915	6,87,100
Less : Premium on reinsurance ceded	7,57,941	2,20,175	15,28,787	25,06,903	24,09,232	7,65,297	48,97,239	80,71,768
Net Premium	(1,14,924)	1,65,162	60,07,910	60,58,148	1,46,648	5,30,856	2,25,48,668	2,32,26,172
Adjustment for change in reserve for unexpired risks	(2,10,630)	5,747	(49,767)	(2,54,650)	(2,45,377)	39,907	7,57,165	5,51,695
Premium Earned (Net)	95,706	1,59,415	60,57,677	63,12,798	3,92,025	4,90,949	2,17,91,503	2,26,74,477

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2016				YEAR ENDED 31ST MARCH 2016			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	4,53,093	2,71,680	76,10,475	83,35,248	14,06,951	14,40,155	2,26,66,642	2,55,13,748
Add Claims Outstanding at the end of the year	(69,706)	(25,884)	(4,02,686)	(4,98,276)	4,58,295	5,39,961	2,00,93,200	2,10,91,456
Less Claims Outstanding at the beginning of the year	-	-	-	-	4,94,016	5,37,506	1,62,58,452	1,72,89,974
	3,83,387	2,45,796	72,07,789	78,36,972	13,71,230	14,42,610	2,65,01,390	2,93,15,230
Add :Re-insurance accepted	22,437	15,804	88,412	1,26,653	5,23,368	16,067	1,57,835	6,97,270
Less :Re-insurance Ceded	3,33,766	1,58,568	15,05,595	19,97,929	16,43,769	10,58,396	51,13,677	78,15,842
Total Claims Incurred	72,058	1,03,032	57,90,606	59,65,696	2,50,829	4,00,281	2,15,45,548	2,21,96,658

Particulars	QUARTER ENDED 31ST MARCH 2015				YEAR ENDED 31ST MARCH 2015			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	1,63,921	2,21,166	54,28,868	58,13,955	8,25,810	9,45,330	1,57,53,335	1,75,24,475
Add Claims Outstanding at the end of the year	(56,198)	(32,159)	(10,800)	(99,157)	4,94,016	5,37,506	1,62,58,452	1,72,89,974
Less Claims Outstanding at the beginning of the year	-	-	-	-	4,57,735	5,02,770	1,23,94,773	1,33,55,278
	1,07,723	1,89,007	54,18,068	57,14,798	8,62,091	9,80,066	1,96,17,014	2,14,59,171
Add :Re-insurance accepted	45,279	5,247	80,331	1,30,857	68,569	8,034	2,51,602	3,28,205
Less :Re-insurance ceded	1,63,722	1,31,347	11,65,381	14,60,450	7,15,197	6,10,326	36,46,590	49,72,113
Total Claims Incurred	(10,720)	62,907	43,33,018	43,85,205	2,15,463	3,77,774	1,62,22,026	1,68,15,263

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2016				YEAR ENDED 31ST MARCH 2016			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	17,312	11,255	3,42,790	3,71,357	63,778	56,571	12,89,697	14,10,046
Add: Re-insurance Accepted	5,166	2,400	1,942	9,508	31,046	4,171	6,457	41,674
Less: Commission on Re-insurance Ceded	1,91,465	35,231	1,40,277	3,66,973	3,57,340	1,28,954	4,70,034	9,56,328
Net Commission	(1,68,987)	(21,576)	2,04,455	13,892	(2,62,516)	(68,212)	8,26,120	4,95,392
Break-up of the expenses (Gross) incurred to procure business:								
Agents	8,294	5,373	1,58,981	1,72,648	29,004	22,988	5,49,905	6,01,897
Brokers	7,930	5,609	1,58,783	1,72,322	30,023	32,158	6,36,203	6,98,384
Corporate Agency	1,088	273	25,026	26,387	4,751	1,425	1,03,589	1,09,765
Others	-	-	-	-	-	-	-	-
TOTAL (B)	17,312	11,255	3,42,790	3,71,357	63,778	56,571	12,89,697	14,10,046

Particulars	QUARTER ENDED 31ST MARCH 2015				YEAR ENDED 31ST MARCH 2015			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	13,705	12,108	3,15,416	3,41,229	64,973	59,987	11,61,839	12,86,799
Add: Re-insurance Accepted	6,848	(86)	2,322	9,084	38,994	3,160	5,660	47,814
Less: Commission on Re-insurance Ceded	97,714	34,472	1,92,042	3,24,228	2,55,271	1,12,187	5,96,480	9,63,938
Net Commission	(77,161)	(22,450)	1,25,696	26,085	(1,51,304)	(49,040)	5,71,019	3,70,675
Break-up of the expenses (Gross) incurred to procure business:								
Agents	7,821	6,181	1,47,293	1,61,295	32,815	22,805	5,36,395	5,92,015
Brokers	4,782	5,601	1,33,624	1,44,007	27,912	35,620	5,24,904	5,88,436
Corporate Agency	1,102	326	34,499	35,927	4,246	1,562	1,00,540	1,06,348
Others	-	-	-	-	-	-	-	-
TOTAL (B)	13,705	12,108	3,15,416	3,41,229	64,973	59,987	11,61,839	12,86,799

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2016				YEAR ENDED 31ST MARCH 2016			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	5,295	104	2,44,366	2,49,765	17,003	13,425	10,47,544	10,77,972
2	Travel, conveyance and vehicle running expenses	573	106	28,342	29,021	1,566	1,236	96,465	99,267
3	Training expenses	12	(14)	291	289	82	66	5,131	5,279
4	Rents, rates & taxes	1,674	193	80,446	82,313	4,917	3,882	3,02,899	3,11,698
5	Repairs	737	228	38,326	39,291	1,754	1,385	1,08,071	1,11,210
6	Printing & stationery	441	121	22,566	23,128	1,092	862	67,261	69,215
7	Communication	428	53	20,634	21,115	1,243	981	76,569	78,793
8	Legal & professional charges	6,787	2,033	3,51,373	3,60,193	16,337	12,899	10,06,506	10,35,742
9	Auditors' fees, expenses etc								
	(a) as auditor	16	1	733	750	48	37	2,915	3,000
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	6	5	389	400	6	5	389	400
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1,173	479	63,292	64,944	2,460	1,943	1,51,583	1,55,986
11	Marketing and Support Services	20,500	2,907	9,96,349	10,19,756	58,646	46,307	36,13,130	37,18,083
12	Interest & Bank Charges	426	99	21,438	21,963	1,111	878	68,424	70,413
13	Others :								
	Policy Stamps	16	-	1,949	1,965	31	-	3,764	3,795
	Information & Technology Expenses	1,012	108	48,496	49,616	2,999	2,368	1,84,765	1,90,132
	Electricity & Water Charges	325	66	16,222	16,613	872	688	53,722	55,282
	Courtesies & Entertainment	315	(44)	13,530	13,801	1,157	913	71,258	73,328
	Others	(67)	(407)	(11,256)	(11,730)	951	751	58,563	60,265
14	Depreciation	548	120	27,462	28,130	1,447	1,143	89,140	91,730
15	Service Tax Expenses	863	544	50,388	51,795	1,254	990	77,257	79,501
	TOTAL	41,080	6,702	20,15,336	20,63,118	1,14,976	90,759	70,85,356	72,91,091

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2015				YEAR ENDED 31ST MARCH 2015			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	3,028	742	2,64,212	2,67,982	14,597	16,042	9,74,329	10,04,968
2	Travel, conveyance and vehicle running expenses	306	88	26,394	26,788	1,417	1,557	94,590	97,564
3	Training expenses	8	(2)	621	627	47	50	3,039	3,136
4	Rents, rates & taxes	889	203	77,953	79,045	4,353	4,784	2,90,568	2,99,705
5	Repairs	381	184	31,121	31,686	1,434	1,577	95,754	98,765
6	Printing & stationery	181	34	16,010	16,225	917	1,007	61,178	63,102
7	Communication	267	132	21,778	22,177	996	1,096	66,509	68,601
8	Legal & professional charges	2,066	(97)	1,94,761	1,96,730	12,659	13,912	8,44,970	8,71,541
9	Auditors' fees, expenses etc					-			
	(a) as auditor	8	1	741	750	43	48	2,909	3,000
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	6	6	388	400	6	6	388	400
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	691	483	52,762	53,936	1,927	2,118	1,28,629	1,32,674
11	Marketing and Support Services	8,899	2,135	7,77,522	7,88,556	43,095	47,360	28,76,495	29,66,950
12	Interest & Bank Charges	285	161	22,742	23,188	970	1,066	64,761	66,797
13	Others :					-			
	Policy Stamps	14	-	1,670	1,684	28	-	3,074	3,102
	Information & Technology Expenses	334	(153)	34,890	35,071	2,668	2,933	1,78,131	1,83,732
	Electricity & Water Charges	164	55	14,016	14,235	730	803	48,737	50,270
	Courtesies & Entertainment	144	38	12,458	12,640	679	746	45,330	46,755
	Others	105	(31)	10,609	10,683	764	841	51,060	52,665
14	Depreciation	36	(365)	12,120	11,791	1,845	2,028	1,23,180	1,27,053
15	Service Tax Expenses	(11)	(153)	2,639	2,475	618	679	41,251	42,548
	TOTAL	17,801	3,461	15,75,407	15,96,669	89,793	98,653	59,94,882	61,83,328

PERIODIC DISCLOSURES
FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2016	AS AT 31ST MARCH 2015
1	Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each)	40,00,000	40,00,000
2	Issued Capital 269321500 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	26,93,215	26,93,215
3	Subscribed Capital 269321500 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	26,93,215	26,93,215
4	Called up Capital 269321500 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	26,93,215	26,93,215
	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	-	-
	TOTAL	26,93,215	26,93,215

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 31ST MARCH 2016		AS AT 31ST MARCH 2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	19,92,97,910	74	19,92,97,910	74
· Foreign	7,00,23,590	26	7,00,23,590	26
Others	-	-	-	-
TOTAL	26,93,21,500	100	26,93,21,500	100

PERIODIC DISCLOSURES**FORM NL-10-RESERVE AND SURPLUS SCHEDULE**

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2016	AS AT 31ST MARCH 2015
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	25,68,789	25,68,789
4	General Reserves	-	-
5	Catastrophe Reserve	1,166	1,166
6	Other Reserve	-	-
7	Balance of Profit in Profit and Loss Account	73,25,117	56,54,234
	TOTAL	98,95,072	82,24,189

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2016	AS AT 31ST MARCH 2015
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES
FORM NL-12-INVESTMENT SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2016	AS AT 31ST MARCH 2015
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,47,04,212	1,31,54,565
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	79,388	16,800
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	49,28,610	45,13,424
	Non Convertible Debenture/ Bonds	27,59,034	13,00,000
	Subsidiaries	5,000	5,000
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,42,69,029	69,66,953
5	Other than approved investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,51,645	6,55,974
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	4,90,752	5,00,313
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	20,46,041	4,00,000
	Non Convertible Debenture/ Bonds	7,51,373	-
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,25,699	3,35,000
5	Other than Approved Investments	-	-
	TOTAL	4,11,10,783	2,78,48,029

Note: Aggregate amount of company's investment other than listed equity securities and derivative instruments is ₹ 41,031,395 thousand (Previous year ₹ 27,831,229 thousand)

Market value of such investments as at 31.03.2016 is ₹ 42,450,416 thousand (Previous year ₹ 28,667,512 thousand)

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2016	AS AT 31ST MARCH 2015
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	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	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(₹ In 000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2015	Additions during the Year	Sales/ Adjustments during the Year	As at 31st March, 2016	Upto 31st March 2015	For the Year	On sales / adjustments	Upto 31st March, 2016	As At 31st March, 2016	As At 31st March, 2015
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										
- Computer Software	2,06,778	2,404	-	2,09,182	1,83,806	16,344	-	2,00,150	9,032	22,972
Land - Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	1,004	202	-	1,206	11,045	11,247
Furniture & Fittings	2,74,328	10,488	26	2,84,789	2,16,735	18,131	26	2,34,839	49,950	57,593
Information Technology Equipment	4,97,674	72,270	219	5,69,726	4,43,204	44,351	219	4,87,336	82,390	54,470
Vehicles	5,319	3,727	2,831	6,215	2,241	806	1,094	1,953	4,262	3,078
Office Equipment	83,845	4,951	797	87,999	62,747	11,896	797	73,846	14,153	21,098
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	11,18,044	93,840	3,873	12,08,011	9,09,737	91,730	2,136	9,99,330	2,08,681	2,08,307
Capital Work In Progress	6,299	12,014	6,299	12,014	-	-	-	-	12,014	6,299
Grand Total	11,24,343	1,05,854	10,172	12,20,025	9,09,737	91,730	2,136	9,99,330	2,20,695	2,14,606
Previous Period Total	10,66,743	70,450	12,850	11,24,343	7,90,071	1,27,053	7,385	9,09,737	2,14,606	

PERIODIC DISCLOSURES**FORM NL-15-CASH AND BANK BALANCE SCHEDULE**

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2016	AS AT 31ST MARCH 2015
1	Cash (including cheques, drafts and stamps)	13,276	52,252
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	69,19,851	1,36,50,000
	(bb) Others	2,80,000	21,90,000
	(b) Current Accounts	9,26,239	8,03,587
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	81,39,366	1,66,95,839
	Balances with non-scheduled banks included in 2 and 3 above	-	-

Note: Balance with Banks in current accounts above, includes liquid flexi term deposit of ₹ 614,980 thousand (Previous year ₹ 574,206 thousand)

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2016	AS AT 31ST MARCH 2015
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	82,680	1,43,103
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,31,179	-
6	Deposit towards Rent	65,027	54,121
7	Service Tax Recoverable	-	-
8	Others	19,110	13,313
	TOTAL (A)	3,97,996	2,10,537
	OTHER ASSETS		
1	Income accrued on investments	19,44,851	19,72,321
2	Outstanding Premiums	12,10,534	12,99,518
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	21,33,264	13,83,641
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India	-	-
	[Pursuant to section 7 of Insurance Act, 1938]		
8	Others	-	-
	TOTAL (B)	52,88,649	46,55,480
	TOTAL (A+B)	56,86,645	48,66,017

PERIODIC DISCLOSURES**FORM NL-17-CURRENT LIABILITIES SCHEDULE**

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2016	AS AT 31ST MARCH 2015
1	Agents' Balances	1,19,143	1,62,624
2	Balances due to other insurance companies	6,78,598	10,44,031
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	3,96,688	8,75,664
5	Unallocated Premium	-	-
6	Sundry creditors	6,58,027	4,56,571
7	Due to subsidiaries/ holding company	49,249	59,222
8	Claims Outstanding *	2,50,60,923	2,21,94,039
9	Due to Officers/ Directors	-	-
10	Deposit Premium	2,24,223	1,56,563
11	Service Tax Payable	346	40,156
12	Employee Benefits	1,54,284	1,44,340
13	Unclaimed Amount of Policyholders	3,10,308	2,29,372
	TOTAL	2,76,51,789	2,53,62,582

* Claims Outstanding Includes ₹ 3,969,467 thousand (Previous Period ₹ 4,904,065 thousands) on account of settlement received from the IMTPIP towards the company's share of claim liability determined by the pool upto the date of dismantling (Net of claims paid upto reporting period)

PERIODIC DISCLOSURES**FORM NL-18-PROVISIONS SCHEDULE**

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2016	AS AT 31ST MARCH 2015
1	Reserve for Unexpired Risk	1,50,82,288	1,35,40,696
2	For Taxation (less advance tax paid and taxes deducted at source)	-	58,020
3	For Proposed Dividends	-	-
4	For Dividend Distribution Tax	-	-
5	For Premium Deficiency	4,885	-
	TOTAL	1,50,87,173	1,35,98,716

PERIODIC DISCLOSURES**FORM NL-19 MISC EXPENDITURE SCHEDULE**

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2016	AS AT 31ST MARCH 2015
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES
FORM NL-20 RECEIPT AND PAYMENTS SCHEDULE

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE FOR THE YEAR ENDED 31ST MARCH, 2016

(Rs in '000's)

Particulars	Current Year	Previous Year
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	4,21,61,936	3,83,56,045
Other receipts	36,007	33,066
Receipt from the re-insurers, net of commissions and claims	(9,35,040)	(45,16,274)
Payments to co-insurers, net of claims recovery	(2,01,612)	(3,98,376)
Payments of claims	(2,76,12,933)	(1,80,47,932)
Payments of commission and brokerage	(17,98,893)	(14,25,831)
Payments of other operating expenses	(72,62,922)	(62,54,031)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(26,677)	20,726
Income taxes paid (Net)	(9,27,761)	(10,66,246)
Service tax paid	(28,51,137)	(21,16,297)
Other payments	-	-
Cash flows before extraordinary items	5,80,969	45,84,851
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	5,80,969	45,84,851
Cash flows from investing activities:		
Purchase of fixed assets	(1,06,312)	(60,246)
Proceeds from sale of fixed assets	912	298
Purchases of investments	(7,73,45,152)	(4,96,34,728)
Loans disbursed	-	-
Sales of investments	6,50,05,746	4,37,47,883
Repayments received	-	-
Rents/Interests/ Dividends received	33,16,493	34,65,777
Investments in money market instruments and in liquid mutual funds (Net)*	-	-
Expenses related to investments	(9,128)	(7,433)
Net cash flow from investing activities	(91,37,441)	(24,88,448)
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	-	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	(85,56,472)	20,96,403
Cash and cash equivalents at the beginning of the year	1,66,95,839	1,45,99,437

PERIODIC DISCLOSURES**FORM NL-21 Statement of Liabilities***(₹ In Lakhs)*

Sl.No.	Particular	AS AT 31ST MARCH 2016				AS AT 31ST MARCH 2015			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	3,581.49	4,081.03	501.93	8,164.45	3,406.92	4,318.46	621.70	8,347.08
2	Marine								
a	Marine Cargo	1,443.85	3,344.27	901.06	5,689.18	1,662.03	2,947.56	1,067.20	5,676.79
b	Marine Hull	133.61	853.57	300.72	1,287.89	191.40	1,010.25	350.06	1,551.70
3	Miscellaneous								
a	Motor	1,21,931.14	74,377.35	1,44,668.90	3,40,977.39	1,08,654.40	69,263.02	1,21,879.13	2,99,796.56
b	Engineering	1,014.24	2,602.34	320.78	3,937.35	919.45	2,919.92	363.41	4,202.77
c	Aviation	0.50	97.39	-	97.89	6.85	146.57	-	153.42
d	Liabilities	995.52	894.98	377.67	2,268.18	910.11	555.03	457.73	1,922.87
e	Others	9,713.61	5,794.15	2,234.25	17,742.01	8,103.17	7,780.73	2,033.01	17,916.91
4	Health Insurance	12,008.91	4,872.43	4,386.44	21,267.78	11,552.64	3,517.98	2,708.63	17,779.25
5	Total Liabilities	1,50,822.88	96,917.49	1,53,691.75	4,01,432.11	1,35,406.96	92,459.52	1,29,480.87	3,57,347.35

PERIODIC DISCLOSURES

FORM NL-22

Geographical Distribution of Business

Insurer: **IFFCO Tokio General Insurance Company Ltd**

Date: **1st Apr'15 to 31st Mar'16**

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh	229.47	531.69	2.12	9.43	1.57	6.75	15.88	66.41	859.41	3,164.75	892.04	3,008.95	-	1.29	13.53	26.49	30.92	152.68	0.95	2.59	-	-	68.07	182.67	2,113.97	7,153.68
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	1.38	9.04	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.38	9.04
Bihar	(182.67)	(124.34)	0.02	0.34	-	-	2.62	7.28	260.98	941.84	146.63	506.72	-	0.02	0.68	2.41	3.91	9.16	-	0.02	0.64	1.05	1.69	4.18	234.50	1,348.68
Chhattisgarh	19.68	255.05	5.00	10.69	-	-	34.62	75.59	622.42	2,482.36	531.15	1,776.26	0.36	0.63	127.98	137.04	15.22	41.88	0.11	0.27	-	-	23.61	95.48	1,380.14	4,875.24
Goa	13.89	66.77	2.43	9.08	34.09	147.06	1.53	25.70	429.10	1,552.97	426.43	1,442.45	0.50	2.80	5.24	15.57	13.93	50.90	0.87	3.46	-	-	19.98	57.46	948.00	3,374.21
Gujarat	1,645.09	4,118.78	224.15	784.36	8.46	27.98	92.34	463.29	3,513.84	13,188.92	4,505.01	15,488.61	61.53	211.99	188.98	671.79	1,335.61	4,042.98	8.12	37.91	-	-	741.17	2,879.45	12,324.30	41,916.06
Haryana	305.84	1,955.67	443.35	2,245.49	-	-	265.11	528.01	2,614.88	8,923.91	1,775.77	5,495.93	18.80	241.46	333.81	1,450.18	648.06	3,098.22	4.07	14.73	-	-	303.76	1,185.37	6,713.44	25,138.97
Himachal Pradesh	23.94	72.65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23.94	72.65
Jammu & Kashmir	1.24	7.70	0.06	0.14	-	-	-	-	553.51	1,929.96	241.20	876.58	-	-	0.62	1.95	0.42	3.68	-	-	-	-	2.01	6.42	799.06	2,826.43
Jharkhand	8.01	617.05	3.86	10.13	-	-	15.88	37.79	545.29	2,255.80	300.68	1,101.53	0.67	1.09	1.07	2.73	11.88	24.44	-	0.20	-	-	11.55	33.84	898.88	4,084.60
Karnataka	606.86	1,465.24	127.29	215.95	0.13	0.25	108.37	312.30	2,899.28	10,049.03	2,318.23	8,279.58	109.72	611.85	85.45	247.82	1,018.26	3,281.04	2.97	7.48	-	-	186.90	643.98	7,463.45	25,114.50
Kerala	24.10	109.67	0.29	2.17	-	0.29	0.32	1.51	1,058.72	4,098.34	332.66	1,249.43	1.69	5.16	39.12	51.55	36.82	102.70	3.15	9.25	-	-	7.96	24.28	1,504.83	5,654.34
Madhya Pradesh	88.98	561.98	26.56	142.82	-	-	11.59	53.32	1,536.67	5,933.67	1,701.76	6,082.43	3.99	9.31	130.40	218.19	128.81	391.00	5.75	27.22	-	-	177.19	549.20	3,811.70	13,969.15
Maharashtra	2,097.98	3,602.22	243.70	1,310.57	272.24	530.89	247.62	1,453.57	4,731.11	18,295.41	4,349.34	15,869.70	228.30	2,285.80	170.60	481.77	2,382.51	12,649.17	12.29	57.64	-	29.38	1,692.78	9,733.43	16,428.47	66,239.55
Manipur	-	0.26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.26
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	0.00	(0.43)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00
Orissa	1,548.88	2,776.46	(2.12)	30.41	0.55	1.06	219.10	429.00	659.06	2,423.68	869.95	2,884.03	1.15	2.82	4.37	241.03	1,877.61	5,384.27	0.37	2.22	-	-	58.10	133.34	5,037.02	14,310.31
Punjab	65.67	307.76	4.91	17.90	-	-	3.52	55.41	1,778.01	6,573.44	1,579.10	5,794.86	9.97	41.49	19.09	126.45	65.84	234.78	2.41	10.35	-	-	38.27	358.55	3,566.80	13,520.99
Rajasthan	115.77	604.18	4.85	20.77	-	-	34.54	80.81	1,494.90	6,047.89	1,781.99	6,448.90	3.48	10.98	20.32	52.02	43.56	149.15	0.43	2.83	-	0.10	60.96	310.65	3,560.80	13,728.27
Sikkim	1.59	15.64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.59	15.64
Tamil Nadu	727.99	1,754.97	177.91	894.07	-	-	39.00	99.79	2,887.33	9,644.01	2,596.64	8,795.58	46.58	152.43	49.87	150.67	159.26	655.79	3.26	12.78	-	-	150.21	590.77	6,838.04	22,750.86
Telangana	0.50	0.52	3.96	28.55	-	-	46.34	640.61	1,229.56	4,199.67	864.46	2,992.71	40.57	134.31	24.48	135.43	220.58	2,466.11	1.73	7.45	-	-	34.37	657.24	2,466.57	11,262.59
Tripura	-	0.70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.70
Uttar Pradesh	2,737.61	6,013.52	63.56	320.61	-	-	27.24	97.04	2,830.49	10,476.65	1,722.22	6,055.38	11.47	28.18	22.39	51.43	113.56	350.96	3.54	10.31	4,468.64	8,975.49	55.23	199.52	12,055.93	32,579.09
Uttarakhand	13.59	272.50	1.23	5.91	-	0.06	2.27	6.99	341.63	1,314.85	345.94	1,192.46	0.07	0.76	44.29	81.95	38.08	61.04	0.16	0.36	2.71	2.71	14.08	44.41	804.04	2,983.80
West Bengal	42.65	839.08	32.56	123.52	-	-	30.20	96.67	841.82	3,383.55	570.26	2,124.52	14.72	54.47	9.37	114.52	253.38	1,725.36	1.31	7.21	0.47	0.62	62.94	219.37	1,859.67	8,688.87
Andaman & Nicobar Is.	-	0.25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.25
Chandigarh	3.47	23.10	5.66	31.57	-	-	3.67	16.55	762.66	2,994.83	432.89	1,893.74	1.94	5.21	32.22	72.18	36.28	148.70	0.45	3.08	61.77	61.77	36.31	146.13	1,377.32	5,396.85
Dadra & Nagar Haveli	3.55	48.43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.55	48.43
Daman & Diu	4.17	32.33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.17	32.33
Delhi	77.28	647.03	1,126.59	4,741.48	-	2.08	360.76	1,826.02	3,372.26	12,007.11	2,078.95	7,764.36	227.85	901.10	176.13	595.61	3,086.80	7,785.04	42.05	216.17	-	-	480.05	3,736.63	11,028.71	40,222.64
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	7.05	7.50	0.10	1.13	-	-	0.45	0.81	313.20	1,016.04	215.15	691.13	2.02	2.34	0.57	2.11	1.51	4.94	0.02	0.20	-	-	16.92	29.16	556.99	1,755.35
Total	10,233.59	26,594.98	2,498.03	10,957.08	317.04	716.42	1,562.96	6,374.48	36,136.12	1,32,898.48	30,578.43	1,07,815.83	785.38	4,705.50	1,500.58	4,930.87	11,322.80	42,813.94	94.01	433.71	4,534.22	9,071.12	4,244.10	21,821.50	1,03,807.26	3,69,133.90

PERIODIC DISCLOSURES**FORM NL-23 Reinsurance Risk Concentration**

Public Disclosures 4th quarter ending March, 2016

*(Rs in Lakhs)***Reinsurance Risk Concentration**

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above					0%
2	No. of Reinsurers with rating AA but less than AAA	25	4,745	815	6,046	15%
3	No. of Reinsurers with rating A but less than AA	161	33,762	2,619	23,576	76%
4	No. of Reinsurers with rating BBB but less than A	40	3,045	452	322	5%
5	No. of Reinsurers with rating less than BBB					0%
6	No. of Indian Reinsurers other than GIC				3,597	5%
Total		226	41,552	3,886	33,540	100%

PERIODIC DISCLOSURES

FORM NL-24

Ageing of Claims

Insurer: IFFCO Tokio General Insurance Com Date:

1st Apr'15 to 31st Mar'16

(Rs in Lakhs)

Ageing of Claims								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	222	205	199	262	328	1216	19,302.49
2	Marine Cargo	14045	4134	1780	1143	368	21470	13,819.91
3	Marine Hull	2	2	1	12	7	24	727.70
4	Engineering	252	155	264	176	141	988	4,517.92
5	Motor OD	239811	83411	20095	9340	3147	355804	89,638.88
6	Motor TP	1571	1391	2115	3352	10720	19149	54,995.05
7	Health	85066	100393	24992	8293	3738	222482	42,654.01
8	Overseas Travel	75	183	16	162	279	715	182.36
9	Personal Accident	1136	1433	1445	1097	713	5824	2,399.69
10	Liability	10	6	16	24	33	89	176.37
11	Crop	431	177	50	24	40	722	24,188.55
12	Miscellaneous	2804	2109	1204	855	598	7570	6,969.24

PERIODIC DISCLOSURES

FORM NL-25: : Quarterly claims data for Non-Life

Insurer: IFFCO Tokio General Insurance Company Ltd Date: 1st Apr'15 to 31st Mar'16

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	1266	1080	72	995	16169	32744	7184	359	1438	104	141	87	1503	63142
2	Claims reported during the period	1177	21333	17	1035	348683	17073	246105	416	5258	123	683	171	7089	649163
3	Claims Settled during the period	1216	21470	24	988	355804	19149	222482	715	5824	89	722	136	7434	636053
4	Claims Repudiated during the period	0	0	0	0	297	0	0	0	0	0	0	0	0	297
5	Claims closed during the period	179	746	7	214	16581	326	6	1	148	27	0	9	611	18855
6	Claims O/S at End of the period	1277	1383	67	1066	13735	32518	32336	69	1327	142	129	141	1363	85553
	Less than 3months	87	544	1	122	10436	2590	23343	3	440	17	17	34	580	38214
	3 months to 6 months	143	297	2	83	1736	2848	7183	1	214	17	4	35	199	12762
	6months to 1 year	165	314	7	106	856	5322	1194	0	210	36	22	41	178	8451
	1year and above	882	228	57	755	707	21758	616	65	463	72	86	31	406	26126

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency As At 31ST MARCH 2016

Required solvency margin based on net premium and net incurred claims

(₹ In Lakhs)

Item No.	Description	PREMIUM						
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire	20,781.07	3,974.97	16,704.71	3,108.82	2,078.11	2,505.71	2,505.71
2	Marine Cargo	8,645.41	2,263.78	9,728.38	3,792.73	1,037.45	1,751.11	1,751.11
3	Marine Hull	508.32	133.61	1,067.89	266.05	50.83	160.18	160.18
4	Motor	2,37,708.86	2,25,052.92	1,79,956.06	1,64,415.05	45,010.58	49,324.52	49,324.52
5	Engineering	5,135.16	1,653.25	3,024.83	1,336.18	513.52	453.72	513.52
6	Aviation	52.30	0.58	323.68	106.80	5.23	48.55	48.55
7	Liabilities	4,429.97	2,065.85	2,903.24	375.66	664.50	653.23	664.50
8	Others	25,548.47	12,862.27	22,930.59	8,938.40	3,576.79	4,815.42	4,815.42
9	Health	30,155.64	25,805.23	45,725.89	40,995.62	5,161.05	12,298.69	12,298.69
	Total	3,32,965.21	2,73,812.46	2,82,365.26	2,23,335.32	58,098.05	72,011.13	72,082.19

Note : Based on IRDA circular No IRDA/F&A/CIR/FA/126/07/2013 dated 3rd July, 2013, premium considered for the computation of RSM1 do not include premiums in respect of expired policies

PERIODIC DISCLOSURES

FORM NL-27: Offices information for Non-Life

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st January, 2016 - 31st March, 2016

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		83
2	No. of branches approved during the Quarter		7
3	No. of branches opened during the Quarter	Out of approvals of previous quarter	0
4		Out of approvals of this quarter	0
5	No. of branches closed during the Quarter		1
6	No of branches at the end of the Quarter		82
7	No. of branches approved but not opened		7
8	No. of rural branches		0
9	No. of urban branches		82

PERIODIC DISCLOSURES

FORM - 3B

FORM - NL 28 STATEMENT OF ASSETS

COMPANY NAME & CODE: IFFCO-TOKIO GENEAL INSURANCE CO LTD & 106

STATEMENT AS ON : 31st March 2016

STATEMENT OF INVESTMENT ASSETS (General Insurer, Re-Insurer)

(Business within India)

PERIODICITY OF SUBMISSION: QUARTERLY

(Rs. in Lacs)

S NO.	PARTICULARS	SCH	AMOUNT
1	Investments	8	4,11,107.83
2	Loans	9	-
3	Fixed Assets	10	2,206.95
4	Current Assets		-
	a. Cash & Bank Balance	11	81,393.66
	b. Advances & Other Assets	12	56,866.45
5	Current Liabilities		-
	a. Current Liabilities	13	2,76,517.89
	b. Provisions	14	1,50,871.73
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per balance Sheet (A)		9,78,964.51
	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	2,206.95
3	Cash & Bank Balance (if any)	11	9,395.15
4	Advances & Other Assets (if any)	12	56,866.45
5	Current Liabilities	13	2,76,517.89
6	Provisions	14	1,50,871.73
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		-
	Total (B)		4,95,858.17
	Investment Assets' as per FORM 3B	(A-B)	4,83,106.34

Cont to next page...

(Rs in Lakhs)

S.No.	Cont from prev page...	Reg %	SH		PH (c)	Book Value(SH+PH) d=(b+c)	% ACTUAL	FVC Amount (e)	Total (d+e)	MARKET VALUE
			Balance	FRSM*						
1	'Investment' represented as				87796.33	1,03,251.39	21.37%	0.00	103251.39	1,04,979.86
2			(a)	(b)	128872.71	1,51,558.57	31.37%	0.00	151558.57	1,55,310.20
3	Government Securities	Not less than 20%		15455.06						
	Government Securities or other approved securities (including (I) above)	Not less than 30%		22685.86	185958.88	2,18,693.79	45.27%	0.00	218693.79	2,28,867.30
	Investment subject to Exposure Norms				95194.92	1,11,952.38	23.17%	0.00	111952.38	1,12,211.52
	1. Housing and Loans to SG for Housing and Fire Fighting	Not less than 15%		32734.91	766.65	901.60	0.19%	0.00	901.60	899.22
	2. Approved Investments			16757.45	410793.15	4,83,106.34	100.00%	0.00	483106.34	497288.25
	3. Other Investments(not exceeding 25%)	Not exceeding 55%		134.95						
	TOTAL INVESTMENT ASSETS	100%	0	72313.18						

Company is not splitting shareholders funds on the basis of solvency margin into FRSM & Balance, therefore, all shareholders funds are shown in FRSM column i.e., (b)

Note:

(*) FRSM refers 'Funds representing solvency margin'

(*) Pattern of investment will apply only to SH funds representing FRMS

(*) Book Value shall not include funds beyond solvency margin

Other Investments are as permitted under Sec27A(2) and 27B(3)

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer: **Iffco Tokio General Insurance Co. Ltd.** Date: **31-Mar-2016**

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31.03.2016	as % of total for this class	As at 31.03.15	as % of total for this class	As at 31.03.2016	as % of total for this class	As at 31.03.15	as % of total for this class
Break down by credit rating								
AAA rated	2,60,193.03	98.78%	2,73,852.38	97.22%	2,50,634.12	98.75%	2,66,259.16	97.44%
AA or better	3,214.60	1.22%	7,819.61	2.78%	3,163.74	1.25%	7,000.00	2.56%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	-	-	-	-	-	-	-	-
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,12,036.87	22.67%	1,55,352.56	34.90%	1,11,946.09	23.21%	1,55,409.74	35.59%
more than 1 year and upto 3years	61,924.18	12.53%	70,811.13	15.91%	61,375.75	12.73%	70,427.93	16.13%
More than 3years and up to 7years	1,24,064.72	25.11%	96,731.83	21.73%	1,21,714.82	25.24%	95,164.64	21.79%
More than 7 years and up to 10 years	1,03,520.19	20.95%	62,768.74	14.10%	1,01,168.41	20.98%	61,190.92	14.01%
above 10 years	92,580.68	18.74%	59,410.86	13.35%	86,049.09	17.84%	54,465.93	12.47%
Breakdown by type of the issuer								
a. Central Government	1,04,040.75	27.24%	91,319.91	32.42%	1,03,251.39	27.89%	90,786.97	33.22%
b. State Government	49,772.40	13.03%	48,141.19	17.09%	48,307.19	13.05%	47,318.42	17.32%
c. Corporate Securities	2,28,113.72	59.73%	1,42,210.88	50.49%	2,18,693.79	59.07%	1,35,153.78	49.46%
			-					

Note

1. 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.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

PERIODIC DISCLOSURES

FORM NL-30

Analytical Ratios

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Analytical Ratios for Non-Life companies					
S.No.	Particular	Quarter Ended 31st March 2016	Year Ended On 31st March 2016	Quarter Ended 31st March 2015	Year Ended On 31st March 2015
1	Gross Direct Premium Growth Rate	8.11%	10.85%	19.16%	13.61%
	FIRE	31.02%	14.44%	55.48%	8.89%
	MARINE	16.82%	2.45%	-7.49%	-2.95%
	MISCELLANEOUS	5.78%	10.89%	17.61%	14.75%
2	Gross Direct Premium to Net Worth Ratio	NA	2.93	NA	3.05
3	Growth rate of Net Worth	NA	15.26%	NA	23.25%
4	Net Retention Ratio	74.97%	78.65%	74.24%	76.25%
	FIRE	14.55%	15.07%	9.87%	13.51%
	MARINE	6.59%	30.33%	10.42%	35.09%
	MISCELLANEOUS	84.49%	86.32%	82.31%	83.69%
5	Net Commission Ratio	0.18%	1.67%	0.36%	1.43%
	FIRE	-105.48%	-56.24%	-92.98%	-40.20%
	MARINE	-109.09%	-18.51%	-87.63%	-11.85%
	MISCELLANEOUS	2.65%	2.87%	1.77%	2.27%
6	Expense of Management to Gross Direct Premium Ratio	23.45%	23.57%	20.18%	22.43%
7	Expense of Management to Net Written Premium Ratio	30.79%	29.40%	26.83%	28.83%
8	Net Incurred Claims to Net Earned Premium	82.95%	79.13%	69.47%	74.16%
9	Combined Ratio	109.22%	105.45%	91.93%	99.45%
10	Technical Reserves to Net Premium ratio	NA	1.36	NA	1.38

11	Underwriting balance ratio	-11.83%	-6.89%	4.83%	-3.06%
	FIRE	137.94%	77.01%	173.22%	60.73%
	MARINE	30.19%	-6.74%	72.45%	12.95%
	MISCELLANEOUS	-15.78%	-8.28%	0.39%	-4.57%
12	Operating Profit Ratio	1.65%	6.04%	17.18%	10.67%
13	Liquid Assets to liabilities ratio	NA	0.31	NA	0.52
14	Net earning ratio	2.97%	5.65%	11.65%	7.95%
15	Return on Net worth ratio	NA	13.28%	NA	18.87%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.60	NA	1.65
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	NA	26,93,21,500	NA	26,93,21,500
2	(b) Percentage of shareholding (Indian / Foreign)	NA	74/26	NA	74/26
3	(c) %of Government holding (in case of public sector insurance companies)	NIL	NIL	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	NA	6.20	NA	7.65
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	6.20	NA	7.65
6	(iv) Book value per share (Rs)	NA	46.74	NA	40.54

Note

The Analytical Ratios has been calculated in accordance with the directions contained in IRDA's circular dated 5th October 2012.

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

Date: 31st March, 2016

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Quarter Ended 31st March 2016	Up to the 31st March 2016	Quarter Ended 31st March 2015	Up to the 31st March 2015
1	INDIAN FARMERS FERTILISER COOP LTD	Promoters with more than 20% voting rights	Premium collected from direct business	1,327.20	7,982.45	(148.15)	6,546.51
			Claims paid on direct basis	322.99	12,573.91	115.63	2,076.64
			Payment of Rent and other expenses	774.07	2,244.82	617.78	2,233.67
			Deposit of Insurance Premium	-	25.00	-	25.00
			Amount Payable/ (Receivable) at Balance sheet date	N.A	34.05	N.A	-
			Payment of Dividend	-	-	-	-
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	577.87	1,348.86	315.23	836.74
			Deposit of Insurance Premium	-	1.00	-	1.00
			Claims paid on direct basis	569.61	1,359.48	27.28	1,139.17
			Amount Payable/ (Receivable) at Balance sheet date	(1.50)	(1.50)	-	-
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Professional Fee	38.62	53.29	(11.36)	59.39
			Payment of Fee	10.05	10.05	13.13	13.13
			Claim/Reimbursement of Expenses	14.38	14.99	11.36	11.36
			Amount Payable/ (Receivable) at Balance sheet date	-	-	-	-
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	790.12	3,822.61	1,152.77	3,932.46
			Commission Earned on Premium Ceded	194.92	913.07	241.06	856.71
			Losses Recovered from Re-insurer	1,033.78	1,964.81	593.13	1,587.23
			Claim/Reimbursement of Expenses	2.09	2.56	0.02	1.69
			Amount Payable/ (Receivable) at Balance sheet date	N.A	3.50	N.A	429.51
5	Tokio Marine Kiln Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	77.48	77.48	-	-
			Commission Earned on Premium Ceded	19.63	19.63	-	-
			Losses Recovered from Re-insurer	249.77	249.77	-	-
			Amount Payable/ (Receivable) at Balance sheet date	4.25	4.25	-	-
6	Tokio Marine Claim Service Asia Pte Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Professional fee	(10.10)	-	(1.67)	-
			Claim/Reimbursement of Expenses	-	-	-	-
			Payment of Fee	-	-	-	-
7	Tokio Marine Global Re Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	-	-	(59.56)	-
			Commission Earned on Premium Ceded	-	-	(16.46)	-
			Losses Recovered from Re-insurer	-	-	(19.15)	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	-	N.A	-
8	Tokio Marine Insurance Sinagapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	308.03	1,032.92	342.52	1,116.17
			Commission Earned on Premium Ceded	111.55	222.86	61.30	182.74
			Losses Recovered from Re-insurer	316.47	1,185.05	146.96	481.50
			Claim/Reimbursement of Expenses	(0.36)	-	0.36	0.36
			Payment of Fee	-	-	0.16	0.55
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(30.98)	N.A	204.50
9	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	-	-	0.00	1.79
			Commission Earned on Premium Ceded	-	-	(0.00)	0.62
			Amount Payable/ (Receivable) at Balance sheet date	N.A	1.16	N.A	1.16

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

10	Tokio Marine Kiln Regional Underwriting Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	0.02	1.60	10.98	10.98
			Commission Earned on Premium Ceded	-	0.02	0.82	0.82
			Amount Payable/ (Receivable) at Balance sheet date	N.A	-	N.A	-
11	Tokio Marine & Nichido Risk Consulting Co. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	(0.00)	2.87
12	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	4.16	1.32	4.25
			Claim/Reimbursement of Expenses	-	-	(0.00)	0.59
13	Tokio Marine Indonesia	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	0.24	0.24	-	-
14	Tokio Marine Services Europe Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	3.50	10.99	6.52	15.72
			Claim/Reimbursement of Expenses	1.00	10.56	2.79	93.43
15	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	29.58	56.28	26.65	84.00
			Payment of Fees	11.57	24.93	4.87	26.19
16	Tokio Marine Management Austalasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	(0.24)	3.05	12.69	12.69
			Claim/Reimbursement of Expenses	1.27	13.40	22.94	22.94
17	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	0.90	0.90	-	-
			Payment of Fees	0.28	0.28	-	-
18	TM Management Services Ltd.	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	-	-
			Payment of Fees	-	-	0.89	5.77
19	Tokio Marine Insurance (Thailand) Public Co.Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	-	-	4.41
20	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	38.09	49.45	21.63	21.63
			Claims paid on direct basis	5.03	28.20	11.34	11.34
21	K. Srinivasa Gowda	Chairman	Payment of Rent on office Building	12.00	48.00	12.00	48.00
22	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	(3.19)	38.81	(3.90)	31.10
			Claims paid on direct basis	13.62	41.81	11.26	25.72
			Recovery of Expenses	14.09	62.39	69.84	69.84
			Payment of -Commission	194.34	634.10	248.91	636.19
			-Service Charges	1,842.90	6,451.60	1,411.95	5,496.10
			Amount Payable/ (Receivable) at Balance sheet date	N.A	492.49	N.A	592.22
23	IFFCO KISAN BAZAR & LOGISTICS LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	16.47	16.47	8.74	8.74
24	IFFCO MC CROP SCIENCE LTD.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	5.27	5.27	-	-
25	IFFCO KISAN SEZ LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	2.78	2.78	3.25	3.25
			Claims paid on direct basis	0.73	0.73	0.78	0.78
26	INDIAN FARM FORESTRY DEVELOPMENT COOPERATIVE LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	5.94	5.94	1.28	1.28
			Claims paid on direct basis	8.53	8.53	1.23	1.23
			Payment for CSR activity-IFDC being implementation agency	100.86	100.86	-	-
27	IFFCO CHHATTISGARH POWER LIMITED	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	7.86	7.86	4.85	4.85
			Claims paid on direct basis	3.51	3.51	5.37	5.37
28	YOGESH LOHIYA	Managing Director & Chief Executive Officer	Remuneration-Key Management Personnel	110.32	110.32	113.79	113.79
	H.O. Suri	Director-Marketing		45.81	45.81	53.73	53.73
	ICHIRO MAEDA	Director-Operations(From 01.04.2015 to 31.05.2015) Chief Operations Officer(From 01.06.2015 to 28.12.2015)		39.15	39.15	50.40	50.40
	Hiroshi Yasui	Director-Operations (w.e.f 01.06.2015)		41.49	41.49	-	-
	Sanjeev Chopra	Chief Financial Officer		37.71	37.71	39.78	39.78
	Amit Jain	Company Secretary		22.72	22.72	21.48	21.48

PERIODIC DISCLOSURES			
Products Information			
FORM NL-32			
Insurer:	IFFCO TOKIO GENERAL INSURANCE CO.LTD.	Date:	31.03.2016

Products Information								
<i>List below the products and/or add-ons introduced during the period</i>								
S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval	Applicability of Para 19
1st January, 2016 to 31st March 2016								
1	Jan Sewa Bima Yojna (Micro Insurance)	URN250201516500106002	NA	Miscellaneous Product	Class rated products	16-Feb-16	Not yet approved	
2	Janata Suraksha Bima Yojna (Micro Insurance)	URN250201516500106007	NA	Miscellaneous Product	Class rated products	16-Feb-16	Not yet approved	
3	Kisan Suraksha Bima Yojna	NA	NA	Personal Accident	Class rated products	17-Feb-16	Not yet approved	
4	Value Health Protector	NA	54/IRDA/HLT/ITG/P-H/V.I/15-16	Health	Class rated products	29-Feb-16	03-Mar-16	

PERIODIC DISCLOSURES

FORM NL-33 - SOLVENCY MARGIN - KGII

FORM NL-33 - SOLVENCY MARGIN - KGII

Name of the Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency As At 31st March 2016

Available Solvency Margin and Solvency Ratio

(₹ In Lakhs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds		4,10,793.15
	Deduct:		
2	Liabilities		4,01,432.11
3	Other Liabilities		9,361.04
4	Excess in Policyholders' Funds (1-2-3)		-
5	Available Assets in Shareholders' Funds		1,64,615.77
	Deduct:		
6	Other Liabilities		49,573.87
7	Excess in Shareholders' Funds (5-6)		1,15,041.89
8	Total Available Solvency Margin [ASM] (4+7)		1,15,041.89
9	Total Required Solvency Margin [RSM]		72,082.19
10	Solvency Ratio (Total ASM/Total RSM)		1.60

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Persons

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st January, 2016 to 31st March, 2016

<i>BOD and Key Person information</i>			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. K. Srinivasa Gowda	Chairman	No change
2	Mr. Lee King Chi Arthur	Vice Chairman	No change
3	Mr. Balvinder Singh Nakai	Director	No change
4	Dr. U.S. Awasthi	Director	No change
5	Mr. Rakesh Kapur	Director	No change
6	Dr. P.S. Gahlaut	Director	No change
7	Mr. Yogesh Lohiya	Managing Director & CEO	No change
8	Mr. H.O. Suri	Director (Marketing)	No change
9	Mr. Hiroshi Yasui	Director (Operations)	No change
10	Mrs. Mira Mehrishi	Independent Director	No change
11	Mr. Ashwani Kumar	Independent Director	No change
12	Mr. Sudhakar Rao	Independent Director	No change
13	Mr. Khushwant Pahwa	Appointed Actuary	No change
14	Mr. Harbhajan Singh	Chief of Internal Audit	No change
15	Mr. Sanjeev Chopra	Chief Finance Officer	No change

1 Key Persons as defined in IRDA Registration of Companies Regulations, 2000

PERIODIC DISCLOSURES

FORM NL-35-NON PERFORMING ASSETS-7A

FORM NL-35-NON PERFORMING ASSETS-7A

Company Name & Code: Iffco Tokio General Insurance Company Ltd (106)

Statement as on: 31st March 2016

Name of the Fund _____

Details of Investment Portfolio

Periodicity of Submission : Quarterly

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)		
			%	Has there been revision?									Amount	Board Approval Ref					

Nil

Note:

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each "fund".
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

56	LOANS - SECURED LOANS -	ELMO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	DEPOSITS - DEPOSIT WITH	ECDB	89,037.46	89,037.46	2,029.87	2.28	1.49	1,24,219.90	1,24,219.90	11,346.28	9.13	5.97	1,44,073.97	1,44,073.97	13,828.34	9.60	6.34
58	DEPOSITS - CDS WITH	ECCD	499.51	499.34	0.16	0.03	0.02	602.24	599.09	12.15	2.02	1.32	0.00	0.00	0.00	0.00	0.00
59	DEPOSITS - REPO / REVERSE	ECMR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
60	DEPOSITS - REPO / REVERSE	ECCR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
61	DEPOSIT WITH PRIMARY DEALERS	EDPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
62	CCIL - CBLO	ECBO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
63	COMMERCIAL PAPERS	ECCP	0.00	0.00	0.00	0.00	0.00	539.70	539.33	2.61	0.48	0.32	0.00	0.00	0.00	0.00	0.00
64	APPLICATION MONEY	ECAM	3,714.29	3,714.29	21.98	0.59	0.39	3,714.29	3,714.29	56.54	1.52	1.00	0.00	0.00	1.24	0.00	0.00
65	PERPETUAL DEBT INSTRUMENTS	EUPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
66	PERPETUAL DEBT INSTRUMENTS	EPPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
67	EQUITY SHARES - COMPANIES	EFES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
68	PERPETUAL NON-CUM. P.SHARES	EUPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
69	EQUITY SHARES (INCL. EQUITY	EEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
70	PERPETUAL NON-CUM. P.SHARES	EPPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
71	CORPORATE SECURITIES -	EDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
72	FOREIGN DEBT SECURITIES	EFDS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
73	MUTUAL FUNDS - GILT / G SEC /	EGMF	6,574.71	6,578.30	123.37	1.88	1.23	6,177.90	6,150.68	483.70	7.83	5.12	5,531.22	5,526.79	468.83	8.48	5.60
74	MUTUAL FUNDS - (UNDER	EMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
75	NET CURRENT ASSETS (ONLY IN	ENCA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
76	PASSIVELY MANAGED EQUITY ETF	EETF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
77	PASSIVELY MANAGED EQUITY ETF	EETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
78	BONDS - PSU - TAXABLE	OBPT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
79	BONDS - PSU - TAX FREE	OBPF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
80	EQUITY SHARES (INCL CO-OP	OESH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
81	DEBENTURES	OLDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
82	MUNICIPAL BONDS	OMUN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
83	COMMERCIAL PAPERS	OACP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
84	PREFERENCE SHARES	OPSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
85	VENTURE FUND / SEBI APPROVED	OVNF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
86	SHORT TERM LOANS (UNSECURED	OSLU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
87	EQUITY SHARES (PSUS &	OEPU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
88	EQUITY SHARES (INCL. EQUITY	OEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
89	TERM LOANS (WITHOUT CHARGE)	OTLW	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
90	MUTUAL FUNDS - DEBT / INCOME /	OMGS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
91	DEBENTURES / BONDS/ CPS /	ODPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
92	MUTUAL FUNDS - (UNDER	OMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
93	DERIVATIVE INSTRUMENTS	OCDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
94	SECURITISED ASSETS	OPSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
95	INVESTMENT PROPERTIES -	OIPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
96	PASSIVELY MANAGED EQUITY ETF	OETF	871.98	851.44	0.00	0.00	0.00	733.53	721.91	13.39	1.83	1.83	0.00	0.00	0.00	0.00	0.00
97	PASSIVELY MANAGED EQUITY ETF	OETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total			4,85,926.88	4,98,025.15	11,131.19	2.29	1.80	4,72,186.45	4,84,343.00	42,179.30	8.93	6.11	4,01,062.44	4,03,400.86	36,041.71	8.99	6.11

Date : 02-05-2016

Note : Category of Investment(COI) shall be as per Guidelines

1. To be calculated based on Monthly or lesser frequency'Weighted Average' of Investments
2. Yield netted for Tax
3. FORM-1 shall be prepared in respect of each fund

PERIODIC DISCLOSURES
FORM NL-37-DOWN GRADING OF INVESTMENT-2

Statement as on:

31st March 2016

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter ¹</u>								
	8.65% SAIL BS 30-12-2019	EPBT	1000	31-03-2011	CARE	CAREAAA	CAREAA+	17-03-2016	-
B.	<u>As on Date ²</u>								
	10.09% MRF BS 27-05-2019	EPBT	1000	27-05-2011	CRISIL	LAAA	AA+	30-10-2013	
	8.65% SAIL BS 30-12-2019	EPBT	1000	31-03-2011	CARE	CAREAAA	CAREAA+	17-03-2016	

Date:

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-2 shall be prepared in respect of each fund.
- 4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

FORM NL-38

Quarterly Business Returns across line of Business

Insurer: IFFCO Tokio General Insurance Company Ltd Date: 1st Apr'15 31st Mar'16

Gross Direct Premium

(Rs in Lakhs)

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		upto the period		same period of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	10,233.59	18338	7,810.89	13861	26,594.98	62778	23,248.65	56078
2	Cargo & Hull	2,815.07	5669	2,409.72	4897	11,673.50	20973	11,394.21	18443
3	Motor TP	30,578.43	363299	26,021.70	248169	1,07,815.83	1134400	90,491.84	531975
4	Motor OD	36,136.12	1148280	33,052.56	1000021	1,32,898.48	4338341	1,23,705.63	4032659
5	Engineering	1,562.96	2591	1,312.28	2201	6,374.48	8401	6,057.79	7325
6	Workmen's Compensation	660.99	5520	618.97	4547	2,809.20	20351	2,241.20	16617
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	38.81	8	39.27	8	75.76	13	131.18	18
9	Personal Accident	1,500.58	46021	1,004.20	26074	4,930.87	132175	3,642.84	120469
10	Health	11,416.81	61936	12,872.86	46209	43,247.65	203953	35,395.79	162491
11	Others*	8,863.90	168486	10,874.81	260179	32,713.16	835309	36,697.12	599679

Note:

1. Premium stands for amount of premium
2. The line of business which are not applicable for any company should be filled up with NA.
Figure '0' in those fields will imply no business in the segment.
- *any other segment contributing more than 5% of the total premium needs to be shown separately
3. Premium is Gross Direct Premium

PERIODIC DISCLOSURES

FORM NL-39

Rural & Social Obligation

Form Rural & Social Obligations (Quarterly Returns)

Insurer: IFFCO TOKIO General Insurance Company Date: Apr 2015-Mar 2016

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	5,936	246.20	3,05,461.46
		Social			
2	Cargo & Hull	Rural	-	-	-
		Social			
3	Motor TP	Rural	-	12,722.23	-
		Social			
4	Motor OD	Rural	4,98,430	7,813.41	7,05,183.61
		Social			
5	Engineering	Rural	183	35.12	11,411.52
		Social			
6	Workmen's Compensation	Rural	708	89.75	12,955.08
		Social			
7	Employer's Liability	Rural	215	5.00	971.75
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	14,319	1,998.59	86,32,050.22
		Social	24	66.28	2,65,134.75
10	Health	Rural	3,848	7,248.69	5,52,278.41
		Social	15	6,058.12	5,40,167.10
11	Others	Rural	35,630	10,883.12	5,92,610.93
		Social	3,503	3,877.84	56,003.07

PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer: IFFCO Tokio General Insurance Co Date:

1st Apr'15

31st Mar'16

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	816784	28,643.41	730947	25,838.15	2989892	1,05,227.78	2697716	96,541.47
2	Corporate Agents-Banks	1798	41.73	2172	48.51	9014	227.04	12518	275.14
3	Corporate Agents -Others	145858	5,167.57	372025	5,538.89	1097702	18,504.03	1001674	18,114.77
4	Brokers	350616	36,701.08	232227	31,672.52	1241472	1,49,940.32	879638	1,27,574.81
5	Micro Agents	1510	21.67	132	2.80	3638	48.57	4078	51.24
6	Direct Business	503582	33,231.91	268663	32,916.43	1414976	95,186.56	950130	90,449.17
	Total (A)	1820148	1,03,807.37	1606166	96,017.29	6756694	3,69,134.31	5545754	3,33,006.60
1	Referral (B)	-	-0.11	-	-0.03	-	-0.41	-	-0.03
	Grand Total (A+B)	1820148	1,03,807.26	1606166	96,017.26	6756694	3,69,133.90	5545754	3,33,006.57

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold
3. The channel mapping has been corrected in FY 2013-14
4. Premium is Gross Direct Premium

PERIODIC DISCLOSURES

FORM NL-41

GREIVANCE DISPOSAL

Insurer: IFFCO-TOKIO GENERAL INSURANCE CO. Ltd

Date: Jan-March'2016

GRIEVANCE DISPOSAL FOR THE PERIOD Jan to March, 2016 DURING THE FINANCIAL YEAR 2015-16

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Proposal related	0	1	1	0	0	0
b)	Claim	9	272	169	70	41	1
c)	Policy Related	9	134	107	27	8	1
d)	Premium	0	9	5	2	2	0
e)	Refund	2	9	6	4	1	0
f)	Coverage	0	2	0	0	1	1
g)	Cover note related	0	2	2	0	0	0
h)	Product	0	0	0	0	0	0
i)	others	0	32	20	9	3	0
	Total Number of Complaints	20	461	310	112	56	3

2	Total No. of policies during previous year	55,46,003	2014-15
3	Total No. of Claims during previous year	4,84,869	2014-15
4	Total no. of policies during current year	18,20,186	Q4 - 2015-16
5	Total no. of claims during current year	1,82,279	Q4- 2015-16
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.92	Q4 - 2015-16
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	13.06	Q4 - 2015-16

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Up to 7 days	1	0	1
(b)	7-15 days	2	0	2
(c)	15-30 days	0	0	0
(d)	30-90 days	0	0	0
(e)	90 days and beyond	0	0	0
	Total Number of Complaints	3	0	3