

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2018 - 31st December, 2018

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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 PERIOD ENDED 31ST DECEMBER 2018

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2018	PERIOD ENDED 31ST DECEMBER 2018	QUARTER ENDED 31ST DECEMBER 2017	PERIOD ENDED 31ST DECEMBER 2017
1	Premiums earned (Net)	NL-4-Premium Schedule	1,18,494	3,20,080	1,07,808	3,61,326
2	Profit/ (Loss) on sale/redemption of Investments		496	1,875	305	3,093
3	Others: Exchange Gain / (Loss)		-	-	(1)	(1,994)
	Handling Charges		10	(1,395)	497	(171)
4	Interest, Dividend & Rent – Gross		19,275	61,112	18,566	51,433
	TOTAL (A)		1,38,275	3,81,672	1,27,175	4,13,687
1	Claims Incurred (Net)	NL-5-Claims Schedule	27,360	1,81,079	1,41,337	3,35,573
2	Commission	NL-6-Commission Schedule	(36,807)	(1,49,664)	40,934	(96,756)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	10,859	39,333	(291)	93,958
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,412	70,748	1,81,980	3,32,775
	Operating Profit/(Loss) from Fire Business C= (A - B)		1,36,863	3,10,924	(54,805)	80,912
	APPROPRIATIONS					
	Transfer to Shareholders' Account		1,36,863	3,10,924	(54,805)	80,912
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		1,36,863	3,10,924	(54,805)	80,912

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2018

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2018	PERIOD ENDED 31ST DECEMBER 2018	QUARTER ENDED 31ST DECEMBER 2017	PERIOD ENDED 31ST DECEMBER 2017
1	Premiums earned (Net)	NL-4-Premium Schedule	1,64,739	4,70,870	1,39,864	3,93,134
2	Profit/ (Loss) on sale/redemption of Investments		326	1,355	180	2,767
3	Others: Exchange Gain / (Loss)		-	-	-	-
	Handling Charges		9	(22)	(52)	(62)
4	Interest, Dividend & Rent – Gross		12,914	44,146	15,517	46,016
	TOTAL (A)		1,77,988	5,16,349	1,55,509	4,41,855
1	Claims Incurred (Net)	NL-5-Claims Schedule	89,146	2,60,080	51,744	2,13,059
2	Commission	NL-6-Commission Schedule	(11,644)	(19,173)	1,776	(24,992)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	17,575	64,973	18,536	1,10,538
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		95,077	3,05,880	72,056	2,98,605
	Operating Profit/(Loss) from Marine Business C= (A - B)		82,911	2,10,469	83,453	1,43,250
	APPROPRIATIONS					
	Transfer to Shareholders' Account		82,911	2,10,469	83,453	1,43,250
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		82,911	2,10,469	83,453	1,43,250

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2018

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2018	PERIOD ENDED 31ST DECEMBER 2018	QUARTER ENDED 31ST DECEMBER 2017	PERIOD ENDED 31ST DECEMBER 2017
1	Premiums earned (Net)	NL-4-Premium Schedule	1,07,83,133	2,95,99,929	79,69,435	2,26,48,133
2	Profit/ (Loss) on sale/redemption of Investments		25,655	93,097	13,058	1,57,205
3	Others: Transfer & Duplicate Fee		1,201	3,029	1,742	7,902
	Exchange Gain / (Loss)		458	473	6,186	6,633
	Handling Charges		(302)	362	509	1,009
4	Interest, Dividend & Rent – Gross		9,87,043	30,33,772	9,14,752	26,13,991
	TOTAL (A)		1,17,97,188	3,27,30,662	89,05,682	2,54,34,873
1	Claims Incurred (Net)	NL-5-Claims Schedule	94,73,092	2,65,17,997	69,88,069	1,82,56,900
2	Commission	NL-6-Commission Schedule	6,09,670	17,29,212	2,23,704	3,62,345
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	11,83,885	36,90,338	16,78,190	58,37,399
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,12,66,647	3,19,37,547	88,89,963	2,44,56,644
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		5,30,541	7,93,115	15,719	9,78,229
	APPROPRIATIONS					
	Transfer to Shareholders' Account		5,30,541	7,93,115	15,719	9,78,229
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		5,30,541	7,93,115	15,719	9,78,229

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 PERIOD ENDED 31ST DECEMBER 2018

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2018	PERIOD ENDED 31ST DECEMBER 2018	QUARTER ENDED 31ST DECEMBER 2017	PERIOD ENDED 31ST DECEMBER 2017
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		1,36,863	3,10,924	(54,805)	80,912
	(b) Marine Insurance		82,911	2,10,469	83,453	1,43,250
	(c) Miscellaneous Insurance		5,30,541	7,93,115	15,719	9,78,229
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		3,28,915	8,55,732	3,21,979	9,92,370
	(b) Profit on sale of investments		8,901	26,260	2,811	59,681
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	a) Miscellaneous Income		3,321	14,078	5,359	9,512
	b) Profit on Sale of Fixed Assets		28	118	65	83
	TOTAL (A)		10,91,480	22,10,696	3,74,581	22,64,037
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) For doubtful Advances		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Loss on Sale of Fixed Assets		-	-	-	-
	(d) Expenses on Corporate Social Responsibility (CSR)		25,000	45,000	17,500	17,931
	(e) Fines & penalties		500	500	-	-
	(f) Expenses transferred from Policyholders' Account		-	-	-	-
	TOTAL (B)		25,500	45,500	17,500	17,931
	Profit Before Tax		10,65,980	21,65,196	3,57,081	22,46,106

	Less: Provision for Taxation					
	Current Tax		3,57,500	5,41,000	1,02,300	6,43,600
	Deferred Tax		31,000	1,08,000	(1,900)	(12,000)
	Less: Short / (Excess) provision for taxation for earlier years					
	Current Tax		-	1,38,800	(56,154)	(56,154)
	Deferred Tax		-	(1,36,700)	60,800	60,800
	Profit After Tax		6,77,480	15,14,096	2,52,035	16,09,860
	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			1,34,86,184		1,15,93,295
	Balance carried forward to Balance Sheet			1,50,00,280		1,32,03,155

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 DECEMBER 2018

(₹ In 000)

	Schedule	AS AT 31ST DECEMBER 2018	AS AT 31ST DECEMBER 2017
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	27,42,183	26,93,215
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,95,21,267	1,57,73,110
FAIR VALUE CHANGE ACCOUNT			
- Shareholders		(2,353)	(591)
- Policyholders		(7,696)	(1,789)
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		2,22,53,401	1,84,63,945
APPLICATION OF FUNDS			
INVESTMENTS			
Investments - Shareholders	NL-12-Investment Schedule	1,99,88,717	1,74,42,704
Investments - Policyholders	NL-12(A)-Investment Schedule	6,53,70,681	5,27,57,092
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	4,49,626	3,23,494
DEFERRED TAX ASSET (NET)		1,97,200	1,96,900
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	10,97,881	5,75,143
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,46,44,185	84,29,673
Sub-Total (A)		1,57,42,066	90,04,816

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	6,08,29,315	4,52,15,549
	PROVISIONS	NL-18-Provisions Schedule	1,86,65,574	1,60,45,512
	Sub-Total (B)		7,94,94,889	6,12,61,061
	NET CURRENT ASSETS (C) = (A - B)		(6,37,52,823)	(5,22,56,245)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	TOTAL		2,22,53,401	1,84,63,945

CONTINGENT LIABILITIES

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2018	AS AT 31ST DECEMBER 2017
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debt 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	7,48,474	7,48,474
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	TOTAL	7,48,474	7,48,474

PERIODIC DISCLOSURES

FORM NL-4- PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2018				PERIOD ENDED 31ST DECEMBER 2018			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	4,98,975	3,78,755	1,59,24,206	1,68,01,936	24,39,844	12,21,845	4,79,20,612	5,15,82,301
	4,98,975	3,78,755	1,59,24,206	1,68,01,936	24,39,844	12,21,845	4,79,20,612	5,15,82,301
Add: Premium on reinsurance accepted	2,50,125	11,109	12,508	2,73,742	5,49,386	27,780	66,020	6,43,186
Less : Premium on reinsurance ceded	6,51,409	2,31,234	55,18,649	64,01,292	26,75,635	7,31,349	1,85,65,736	2,19,72,720
Net Premium	97,691	1,58,630	1,04,18,065	1,06,74,386	3,13,595	5,18,276	2,94,20,896	3,02,52,767
Adjustment for change in reserve for unexpired risks	(20,803)	(6,109)	(3,65,068)	(3,91,980)	(6,485)	47,406	(1,79,033)	(1,38,112)
Premium Earned (Net)	1,18,494	1,64,739	1,07,83,133	1,10,66,366	3,20,080	4,70,870	2,95,99,929	3,03,90,879

PREMIUM EARNED [NET]

Particulars	QUARTER ENDED 31ST DECEMBER 2017				PERIOD ENDED 31ST DECEMBER 2017			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	4,08,328	2,95,868	1,37,17,137	1,44,21,333	21,99,971	11,23,250	3,34,16,014	3,67,39,235
	4,08,328	2,95,868	1,37,17,137	1,44,21,333	21,99,971	11,23,250	3,34,16,014	3,67,39,235
Add: Premium on reinsurance accepted	2,26,504	1,589	3,086	2,31,179	5,56,922	16,869	48,091	6,21,882
Less : Premium on reinsurance ceded	5,92,173	1,78,482	48,90,381	56,61,036	23,70,942	6,85,961	94,88,888	1,25,45,791
Net Premium	42,659	1,18,975	88,29,842	89,91,476	3,85,951	4,54,158	2,39,75,217	2,48,15,326
Adjustment for change in reserve for unexpired risks	(65,149)	(20,889)	8,60,407	7,74,369	24,625	61,024	13,27,084	14,12,733
Premium Earned (Net)	1,07,808	1,39,864	79,69,435	82,17,107	3,61,326	3,93,134	2,26,48,133	2,34,02,593

PERIODIC DISCLOSURES
FORM NL-4 (A) - PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2018			PERIOD ENDED 31ST DECEMBER 2018		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	3,65,716	13,039	3,78,755	11,81,426	40,419	12,21,845
	3,65,716	13,039	3,78,755	11,81,426	40,419	12,21,845
Add: Premium on reinsurance accepted	11,109	-	11,109	27,780	-	27,780
Less : Premium on reinsurance ceded	2,21,373	9,861	2,31,234	6,99,848	31,501	7,31,349
Net Premium	1,55,452	3,178	1,58,630	5,09,358	8,918	5,18,276
Adjustment for change in reserve for unexpired risks	(5,242)	(867)	(6,109)	47,652	(246)	47,406
Premium Earned (Net)	1,60,694	4,045	1,64,739	4,61,706	9,164	4,70,870

PREMIUM EARNED [NET]

Particulars	QUARTER ENDED 31ST DECEMBER 2017			PERIOD ENDED 31ST DECEMBER 2017		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	2,83,917	11,951	2,95,868	10,82,419	40,831	11,23,250
	2,83,917	11,951	2,95,868	10,82,419	40,831	11,23,250
Add: Premium on reinsurance accepted	1,589	-	1,589	16,869	-	16,869
Less : Premium on reinsurance ceded	1,70,160	8,322	1,78,482	6,56,476	29,485	6,85,961
Net Premium	1,15,346	3,629	1,18,975	4,42,812	11,346	4,54,158
Adjustment for change in reserve for unexpired risks	(18,789)	(2,100)	(20,889)	59,028	1,996	61,024
Premium Earned (Net)	1,34,135	5,729	1,39,864	3,83,784	9,350	3,93,134

PERIODIC DISCLOSURES
FORM NL-4 (B) - PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2018											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	41,61,589	45,92,959	87,54,548	2,12,538	745	75,827	2,51,244	60,094	19,17,146	40,80,511	5,71,553	1,59,24,206
	41,61,589	45,92,959	87,54,548	2,12,538	745	75,827	2,51,244	60,094	19,17,146	40,80,511	5,71,553	1,59,24,206
Add: Premium on reinsurance accepted	-	-	-	766	-	-	-	2,304	-	-	9,438	12,508
Less : Premium on reinsurance ceded	6,40,470	6,97,233	13,37,703	1,64,851	637	3,898	68,584	19,898	95,382	34,75,052	3,52,644	55,18,649
Net Premium	35,21,119	38,95,726	74,16,845	48,453	108	71,929	1,82,660	42,500	18,21,764	6,05,459	2,28,347	1,04,18,065
Adjustment for change in reserve for unexpired risks	2,27,824	5,15,671	7,43,495	(7,512)	15	1,327	(2,56,304)	(5,727)	(1,28,968)	(6,97,859)	(13,535)	(3,65,068)
Premium Earned (Net)	32,93,295	33,80,055	66,73,350	55,965	93	70,602	4,38,964	48,227	19,50,732	13,03,318	2,41,882	1,07,83,133

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 31ST DECEMBER 2018											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	1,15,29,407	1,17,66,295	2,32,95,702	5,85,143	1,987	2,16,774	10,74,902	2,33,680	57,73,616	1,48,75,047	18,63,761	4,79,20,612
	1,15,29,407	1,17,66,295	2,32,95,702	5,85,143	1,987	2,16,774	10,74,902	2,33,680	57,73,616	1,48,75,047	18,63,761	4,79,20,612
Add: Premium on reinsurance accepted	-	-	-	9,509	-	-	-	19,314	-	-	37,197	66,020
Less : Premium on reinsurance ceded	17,64,972	17,86,408	35,51,380	4,65,766	1,835	11,142	1,95,818	1,02,206	3,76,354	1,26,58,831	12,02,404	1,85,65,736
Net Premium	97,64,435	99,79,887	1,97,44,322	1,28,886	152	2,05,632	8,79,084	1,50,788	53,97,262	22,16,216	6,98,554	2,94,20,896
Adjustment for change in reserve for unexpired risks	60,498	1,93,982	2,54,480	(18,940)	(130)	(6,127)	(75,401)	13,793	(2,15,581)	(1,33,901)	2,774	(1,79,033)
Premium Earned (Net)	97,03,937	97,85,905	1,94,89,842	1,47,826	282	2,11,759	9,54,485	1,36,995	56,12,843	23,50,117	6,95,780	2,95,99,929

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	37,95,093	37,58,318	75,53,411	2,07,226	861	78,381	1,36,241	58,718	15,05,375	36,62,712	5,14,212	1,37,17,137
	37,95,093	37,58,318	75,53,411	2,07,226	861	78,381	1,36,241	58,718	15,05,375	36,62,712	5,14,212	1,37,17,137
Add: Premium on reinsurance accepted	-	-	-	100	-	-	-	2,302	-	-	684	3,086
Less : Premium on reinsurance ceded	5,74,051	5,68,398	11,42,449	1,74,654	727	4,033	16,460	26,323	78,744	31,53,996	2,92,995	48,90,381
Net Premium	32,21,042	31,89,920	64,10,962	32,672	134	74,348	1,19,781	34,697	14,26,631	5,08,716	2,21,901	88,29,842
Adjustment for change in reserve for unexpired risks	2,17,973	3,34,345	5,52,318	(10,508)	113	5,883	(5,013)	(6,929)	3,47,613	(25,385)	2,315	8,60,407
Premium Earned (Net)	30,03,069	28,55,575	58,58,644	43,180	21	68,465	1,24,794	41,626	10,79,018	5,34,101	2,19,586	79,69,435

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 31ST DECEMBER 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	1,07,11,074	1,05,15,386	2,12,26,460	7,48,688	1,862	2,17,326	4,38,000	1,86,885	40,06,309	49,34,869	16,55,615	3,34,16,014
	1,07,11,074	1,05,15,386	2,12,26,460	7,48,688	1,862	2,17,326	4,38,000	1,86,885	40,06,309	49,34,869	16,55,615	3,34,16,014
Add: Premium on reinsurance accepted	-	-	-	34,358	-	-	-	7,347	1,876	-	4,510	48,091
Less : Premium on reinsurance ceded	16,35,686	16,10,995	32,46,681	6,52,830	1,685	11,178	54,050	69,259	2,99,365	41,40,034	10,13,806	94,88,888
Net Premium	90,75,388	89,04,391	1,79,79,779	1,30,216	177	2,06,148	3,83,950	1,24,973	37,08,820	7,94,835	6,46,319	2,39,75,217
Adjustment for change in reserve for unexpired risks	2,06,230	4,91,396	6,97,626	16,267	148	(304)	23,857	3,858	5,93,325	(14,425)	6,732	13,27,084
Premium Earned (Net)	88,69,158	84,12,995	1,72,82,153	1,13,949	29	2,06,452	3,60,093	1,21,115	31,15,495	8,09,260	6,39,587	2,26,48,133

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2018				PERIOD ENDED 31ST DECEMBER 2018			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	1,36,377	1,75,809	84,13,814	87,26,000	8,19,074	9,53,744	3,28,81,110	3,46,53,928
Add Claims Outstanding at the end of the year	2,335	8,697	31,24,037	31,35,069	7,71,055	5,35,471	4,05,90,145	4,18,96,671
Less Claims Outstanding at the beginning of the year	-	-	-	-	7,11,837	5,72,893	3,37,69,648	3,50,54,378
	1,38,712	1,84,506	1,15,37,851	1,18,61,069	8,78,292	9,16,322	3,97,01,607	4,14,96,221
Add :Re-insurance accepted	28,959	9,048	2,159	40,166	80,193	32,572	8,645	1,21,410
Less :Re-insurance Ceded	1,40,311	1,04,408	20,66,918	23,11,637	7,77,406	6,88,814	1,31,92,255	1,46,58,475
Total Claims Incurred	27,360	89,146	94,73,092	95,89,598	1,81,079	2,60,080	2,65,17,997	2,69,59,156

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2017				PERIOD ENDED 31ST DECEMBER 2017			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	1,65,460	1,75,452	60,22,162	63,63,074	11,07,234	6,55,604	2,06,09,968	2,23,72,806
Add Claims Outstanding at the end of the year	(4,447)	(17,468)	21,76,218	21,54,303	5,36,180	5,80,728	3,27,63,847	3,38,80,755
Less Claims Outstanding at the beginning of the year	1	-	(1)	-	4,58,456	5,82,400	2,91,76,481	3,02,17,337
	1,61,012	1,57,984	81,98,381	85,17,377	11,84,958	6,53,932	2,41,97,334	2,60,36,224
Add :Re-insurance accepted	11,317	110	33,043	44,470	50,905	1,105	34,304	86,314
Less :Re-insurance ceded	30,992	1,06,350	12,43,355	13,80,697	9,00,290	4,41,978	59,74,738	73,17,006
Total Claims Incurred	1,41,337	51,744	69,88,069	71,81,150	3,35,573	2,13,059	1,82,56,900	1,88,05,532

PERIODIC DISCLOSURES

FORM NL-5 (A) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2018			PERIOD ENDED 31ST DECEMBER 2018		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
Direct claims	1,74,351	1,458	1,75,809	5,53,677	4,00,067	9,53,744
Add Claims Outstanding at the end of the year	19,268	(10,571)	8,697	4,88,501	46,970	5,35,471
Less Claims Outstanding at the beginning of the year	-	-	-	4,80,819	92,074	5,72,893
	1,93,619	(9,113)	1,84,506	5,61,359	3,54,963	9,16,322
Add :Re-insurance accepted	8,932	116	9,048	32,456	116	32,572
Less :Re-insurance Ceded	1,03,596	812	1,04,408	3,24,722	3,64,092	6,88,814
Total Claims Incurred	98,955	(9,809)	89,146	2,69,093	(9,013)	2,60,080

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2017			PERIOD ENDED 31ST DECEMBER 2017		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
Direct claims	1,73,663	1,789	1,75,452	5,47,250	1,08,354	6,55,604
Add Claims Outstanding at the end of the year	(22,095)	4,627	(17,468)	5,11,142	69,586	5,80,728
Less Claims Outstanding at the beginning of the year	-	-	-	4,99,399	83,001	5,82,400
	1,51,568	6,416	1,57,984	5,58,993	94,939	6,53,932
Add :Re-insurance accepted	110	-	110	1,105	-	1,105
Less :Re-insurance ceded	1,06,048	302	1,06,350	3,41,654	1,00,324	4,41,978
Total Claims Incurred	45,630	6,114	51,744	2,18,444	(5,385)	2,13,059

PERIODIC DISCLOSURES
FORM NL-5 (B) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2018												
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous	
Claims paid													
Direct claims	27,95,845	20,34,028	48,29,873	1,24,280	1,193	20,638	2,00,390	3,683	20,61,581	6,71,450	5,00,726	84,13,814	
Add Claims Outstanding at the end of the year	(1,76,031)	19,18,467	17,42,436	(24,329)	(4)	10,654	3,09,944	(50,042)	(19,773)	11,69,396	(14,245)	31,24,037	
Less Claims Outstanding at the beginning of the year	1	-	1	-	-	-	-	-	-	-	(1)	-	
	26,19,813	39,52,495	65,72,308	99,951	1,189	31,292	5,10,334	(46,359)	20,41,808	18,40,846	4,86,482	1,15,37,851	
Add :Re-insurance accepted	-	-	-	2,156	-	-	-	-	-	-	3	2,159	
Less :Re-insurance Ceded	5,11,195	3,99,870	9,11,065	1,04,988	1,188	1,111	20,067	190	1,47,055	5,36,936	3,44,318	20,66,918	
Total Claims Incurred	21,08,618	35,52,625	56,61,243	(2,881)	1	30,181	4,90,267	(46,549)	18,94,753	13,03,910	1,42,167	94,73,092	

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 31ST DECEMBER 2018												
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous	
Claims paid													
Direct claims	76,70,166	57,57,129	1,34,27,295	2,62,279	1,274	58,381	5,30,733	17,250	56,17,251	1,20,39,288	9,27,359	3,28,81,110	
Add Claims Outstanding at the end of the year	24,54,844	3,21,37,867	3,45,92,711	2,83,519	2,032	1,57,206	9,36,379	1,41,900	12,33,200	25,05,861	7,37,337	4,05,90,145	
Less Claims Outstanding at the beginning of the year	23,82,926	2,64,66,316	2,88,49,242	2,51,903	430	1,18,770	3,42,306	1,31,341	10,36,994	24,46,010	5,92,652	3,37,69,648	
	77,42,084	1,14,28,680	1,91,70,764	2,93,895	2,876	96,817	11,24,806	27,809	58,13,457	1,20,99,139	10,72,044	3,97,01,607	
Add :Re-insurance accepted	-	-	-	8,339	291	-	-	-	12	-	3	8,645	
Less :Re-insurance ceded	12,71,720	11,49,824	24,21,544	1,89,837	1,192	3,150	61,209	5,896	4,22,462	95,50,083	5,36,882	1,31,92,255	
Total Claims Incurred	64,70,364	1,02,78,856	1,67,49,220	1,12,397	1,975	93,667	10,63,597	21,913	53,91,007	25,49,056	5,35,165	2,65,17,997	

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	25,43,139	17,65,188	43,08,327	64,495	493	12,244	1,15,821	1,392	10,76,260	1,89,489	2,53,641	60,22,162
Add Claims Outstanding at the end of the year	(77,017)	12,13,576	11,36,559	2,772	(4,396)	4,680	(13,224)	29,629	80,010	8,64,779	75,409	21,76,218
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	(1)	(1)
	24,66,122	29,78,764	54,44,886	67,267	(3,903)	16,924	1,02,597	31,021	11,56,270	10,54,268	3,29,051	81,98,381
Add :Re-insurance accepted	-	-	-	-	4,176	-	-	-	28,867	-	-	33,043
Less :Re-insurance ceded	5,23,691	3,19,009	8,42,700	45,512	473	798	11,599	468	94,338	1,34,371	1,13,096	12,43,355
Total Claims Incurred	19,42,431	26,59,755	46,02,186	21,755	(200)	16,126	90,998	30,553	10,90,799	9,19,897	2,15,955	69,88,069

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 31ST DECEMBER 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	69,03,810	40,11,030	1,09,14,840	1,78,380	(5,988)	54,946	2,78,181	3,313	32,00,139	54,51,730	5,34,427	2,06,09,968
Add Claims Outstanding at the end of the year	25,99,097	2,64,16,797	2,90,15,894	2,96,921	7,891	1,26,853	3,16,536	1,37,592	10,07,898	12,77,248	5,77,014	3,27,63,847
Less Claims Outstanding at the beginning of the year	22,12,587	2,18,68,002	2,40,80,589	2,43,864	941	1,04,453	2,15,140	87,799	13,33,699	26,57,709	4,52,287	2,91,76,481
	72,90,320	85,59,825	1,58,50,145	2,31,437	962	77,346	3,79,577	53,106	28,74,338	40,71,269	6,59,154	2,41,97,334
Add :Re-insurance accepted	-	-	-	735	4,702	-	-	-	28,867	-	-	34,304
Less :Re-insurance ceded	14,81,110	7,31,742	22,12,852	1,33,458	(5,749)	3,160	28,831	651	2,83,596	30,83,387	2,34,552	59,74,738
Total Claims Incurred	58,09,210	78,28,083	1,36,37,293	98,714	11,413	74,186	3,50,746	52,455	26,19,609	9,87,882	4,24,602	1,82,56,900

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2018				PERIOD ENDED 31ST DECEMBER 2018			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	38,025	22,900	11,03,857	11,64,782	1,57,385	85,402	32,44,605	34,87,392
Add: Re-insurance Accepted	512	227	2,332	3,071	9,720	1,534	9,351	20,605
Less: Commission on Re-insurance Ceded	75,344	34,771	4,96,519	6,06,634	3,16,769	1,06,109	15,24,744	19,47,622
Net Commission	(36,807)	(11,644)	6,09,670	5,61,219	(1,49,664)	(19,173)	17,29,212	15,60,375
Break-up of the expenses (Gross) incurred to procure business:								
Agents	14,002	8,812	3,65,967	3,88,781	56,874	33,089	10,59,501	11,49,464
Brokers	21,568	14,071	7,33,198	7,68,837	92,931	52,288	21,69,840	23,15,059
Corporate Agency	2,455	17	4,692	7,164	7,580	25	15,264	22,869
Others	-	-	-	-	-	-	-	-
TOTAL (B)	38,025	22,900	11,03,857	11,64,782	1,57,385	85,402	32,44,605	34,87,392

COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2017				PERIOD ENDED 31ST DECEMBER 2017			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	29,510	16,895	7,44,235	7,90,640	91,902	62,021	15,74,296	17,28,219
Add: Re-insurance Accepted	10,481	157	471	11,109	30,078	690	4,678	35,446
Less: Commission on Re-insurance Ceded	(943)	15,276	5,21,002	5,35,335	2,18,736	87,703	12,16,629	15,23,068
Net Commission	40,934	1,776	2,23,704	2,66,414	(96,756)	(24,992)	3,62,345	2,40,597
Break-up of the expenses (Gross) incurred to procure business:								
Agents	9,539	6,301	2,63,756	2,79,596	27,566	23,363	6,16,251	6,67,180
Brokers	17,668	10,286	4,60,688	4,88,642	57,229	37,612	9,03,573	9,98,414
Corporate Agency	2,303	308	19,791	22,402	7,107	1,046	54,472	62,625
Others	-	-	-	-	-	-	-	-
TOTAL (B)	29,510	16,895	7,44,235	7,90,640	91,902	62,021	15,74,296	17,28,219

PERIODIC DISCLOSURES

FORM NL-6 (A) - COMMISSION SCHEDULE

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2018			PERIOD ENDED 31ST DECEMBER 2018		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Direct	21,870	1,030	22,900	80,955	4,447	85,402
Add: Re-insurance Accepted	227	-	227	1,534	-	1,534
Less: Commission on Re-insurance Ceded	33,917	854	34,771	1,02,951	3,158	1,06,109
Net Commission	(11,820)	176	(11,644)	(20,462)	1,289	(19,173)
Break-up of the expenses (Gross) incurred to procure business:						
Agents	8,162	650	8,812	29,674	3,415	33,089
Brokers	13,692	379	14,071	51,265	1,023	52,288
Corporate Agency	16	1	17	16	9	25
Others	-	-	-	-	-	-
TOTAL (B)	21,870	1,030	22,900	80,955	4,447	85,402

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2017			PERIOD ENDED 31ST DECEMBER 2017		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Direct	15,859	1,036	16,895	58,737	3,284	62,021
Add: Re-insurance Accepted	157	-	157	690	-	690
Less: Commission on Re-insurance Ceded	14,283	993	15,276	84,523	3,180	87,703
Net Commission	1,733	43	1,776	(25,096)	104	(24,992)
Break-up of the expenses (Gross) incurred to procure business:						
Agents	5,653	648	6,301	21,387	1,976	23,363
Brokers	9,947	339	10,286	36,480	1,132	37,612
Corporate Agency	259	49	308	870	176	1,046
Others	-	-	-	-	-	-
TOTAL (B)	15,859	1,036	16,895	58,737	3,284	62,021

PERIODIC DISCLOSURES
FORM NL-6 (B) - COMMISSION SCHEDULE

COMMISSION (₹ In 000)												
Particulars	QUARTER ENDED 31ST DECEMBER 2018											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	7,78,463	58,049	8,36,512	21,802	19	12,899	33,486	9,370	1,23,055	-	66,714	11,03,857
Add: Re-insurance Accepted	-	-	-	48	-	-	-	448	-	-	1,836	2,332
Less: Commission on Re-insurance Ceded	1,45,644	1,38,967	2,84,611	11,591	5	569	3,870	2,512	10,408	1,23,081	59,872	4,96,519
Net Commission	6,32,819	(80,918)	5,51,901	10,259	14	12,330	29,616	7,306	1,12,647	(1,23,081)	8,678	6,09,670
Break-up of the expenses (Gross) incurred to procure business:												
Agents	2,02,393	43,350	2,45,743	9,360	-	9,018	6,644	2,136	67,352	-	25,714	3,65,967
Brokers	5,75,281	14,479	5,89,760	12,431	19	3,877	26,688	7,224	55,012	-	38,187	7,33,198
Corporate Agency	789	220	1,009	11	-	4	154	10	691	-	2,813	4,692
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	7,78,463	58,049	8,36,512	21,802	19	12,899	33,486	9,370	1,23,055	-	66,714	11,03,857

COMMISSION (₹ In 000)												
Particulars	PERIOD ENDED 31ST DECEMBER 2018											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	21,97,721	1,77,688	23,75,409	72,619	7	42,447	1,18,620	42,622	3,75,362	-	2,17,519	32,44,605
Add: Re-insurance Accepted	-	-	-	185	-	-	-	2,927	-	-	6,239	9,351
Less: Commission on Re-insurance Ceded	4,03,407	3,53,144	7,56,551	39,516	11	1,626	17,130	11,019	40,092	4,72,706	1,86,093	15,24,744
Net Commission	17,94,314	(1,75,456)	16,18,858	33,288	(4)	40,821	1,01,490	34,530	3,35,270	(4,72,706)	37,665	17,29,212
Break-up of the expenses (Gross) incurred to procure business:												
Agents	5,78,633	1,25,941	7,04,574	33,544	-	29,094	13,251	9,165	1,82,454	-	87,419	10,59,501
Brokers	16,16,390	50,866	16,67,256	38,862	7	13,324	1,04,716	33,438	1,91,149	-	1,21,088	21,69,840
Corporate Agency	2,698	881	3,579	213	-	29	653	19	1,759	-	9,012	15,264
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	21,97,721	1,77,688	23,75,409	72,619	7	42,447	1,18,620	42,622	3,75,362	-	2,17,519	32,44,605

COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	5,36,339	36,964	5,73,303	16,609	23	9,183	9,529	4,982	83,679	-	46,927	7,44,235
Add: Re-insurance Accepted	-	-	-	1	-	-	-	333	1	-	136	471
Less: Commission on Re-insurance Ceded	1,23,315	1,03,606	2,26,921	29,367	6	588	2,230	2,011	8,328	2,06,035	45,516	5,21,002
Net Commission	4,13,024	(66,642)	3,46,382	(12,757)	17	8,595	7,299	3,304	75,352	(2,06,035)	1,547	2,23,704
Break-up of the expenses (Gross) incurred to procure business:												
Agents	1,69,790	28,644	1,98,434	4,688	-	5,843	4,260	598	34,370	-	15,563	2,63,756
Brokers	3,59,129	4,056	3,63,185	11,615	23	3,071	4,739	4,328	45,528	-	28,199	4,60,688
Corporate Agency	7,420	4,264	11,684	306	-	269	530	56	3,781	-	3,165	19,791
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	5,36,339	36,964	5,73,303	16,609	23	9,183	9,529	4,982	83,679	-	46,927	7,44,235

COMMISSION

(₹ In 000)

Particulars	PERIOD ENDED 31ST DECEMBER 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	10,66,136	65,460	11,31,596	38,387	28	24,137	27,378	17,040	2,14,235	-	1,21,495	15,74,296
Add: Re-insurance Accepted	-	-	-	2,657	-	-	-	1,086	152	-	783	4,678
Less: Commission on Re-insurance Ceded	3,49,651	2,88,126	6,37,777	65,140	(16)	1,630	7,242	7,802	31,778	3,18,370	1,46,906	12,16,629
Net Commission	7,16,485	(2,22,666)	4,93,819	(24,096)	44	22,507	20,136	10,324	1,82,609	(3,18,370)	(24,628)	3,62,345
Break-up of the expenses (Gross) incurred to procure business:												
Agents	3,76,439	53,923	4,30,362	12,700	-	14,707	12,536	2,013	1,06,089	-	37,844	6,16,251
Brokers	6,69,250	5,192	6,74,442	24,927	28	8,729	12,418	14,874	96,454	-	71,701	9,03,573
Corporate Agency	20,447	6,345	26,792	760	-	701	2,424	153	11,692	-	11,950	54,472
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	10,66,136	65,460	11,31,596	38,387	28	24,137	27,378	17,040	2,14,235	-	1,21,495	15,74,296

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST DECEMBER 2018				PERIOD ENDED 31ST DECEMBER 2018			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	5,429	8,838	5,68,341	5,82,608	15,611	25,800	14,64,567	15,05,978
2	Travel, conveyance and vehicle running expenses	429	701	44,143	45,273	1,091	1,804	1,02,401	1,05,296
3	Training expenses	46	75	4,575	4,696	93	153	8,692	8,938
4	Rents, rates & taxes	886	1,441	94,089	96,416	2,765	4,570	2,59,439	2,66,774
5	Repairs	381	620	40,015	41,016	1,116	1,844	1,04,689	1,07,649
6	Printing & stationery	170	276	18,095	18,541	537	888	50,409	51,834
7	Communication	217	350	23,812	24,379	816	1,348	76,528	78,692
8	Legal & professional charges	1,252	1,964	1,64,167	1,67,383	9,305	15,378	8,72,961	8,97,644
9	Auditors' fees, expenses etc								
	(a) as auditor	7	10	708	725	23	37	2,115	2,175
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	1	3	171	175	5	9	511	525
10	Advertisement and publicity	566	923	59,163	60,652	1,602	2,648	1,50,302	1,54,552
11	Marketing and Support Services	-	-	-	-	-	-	-	-
12	Interest & Bank Charges	166	268	18,801	19,235	717	1,185	67,256	69,158
13	Others :								
	Policy Stamps	-	-	-	-	20	-	2,052	2,072
	Information & Technology Expenses	443	716	49,344	50,503	1,772	2,929	1,66,284	1,70,985
	Electricity & Water Charges	125	203	13,427	13,755	418	691	39,204	40,313
	Courtesies & Entertainment	249	408	24,438	25,095	449	742	42,110	43,301
	Others	179	293	18,507	18,979	467	772	43,819	45,058
14	Depreciation	361	585	38,839	39,785	1,223	2,021	1,14,731	1,17,975
15	Service Tax Expenses / GST Expense	(48)	(99)	3,250	3,103	1,303	2,154	1,22,268	1,25,725
	TOTAL	10,859	17,575	11,83,885	12,12,319	39,333	64,973	36,90,338	37,94,644

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST DECEMBER 2017				PERIOD ENDED 31ST DECEMBER 2017			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	1,591	5,415	4,17,236	4,24,242	19,281	22,688	11,97,709	12,39,678
2	Travel, conveyance and vehicle running expenses	(24)	207	19,574	19,757	1,146	1,348	71,162	73,656
3	Training expenses	(1)	14	1,392	1,405	80	94	4,985	5,159
4	Rents, rates & taxes	361	1,182	90,488	92,031	4,143	4,875	2,57,358	2,66,376
5	Repairs	104	363	28,085	28,552	1,307	1,538	81,171	84,016
6	Printing & stationery	66	209	15,936	16,211	724	852	44,991	46,567
7	Communication	131	314	22,545	22,990	931	1,095	57,827	59,853
8	Legal & professional charges	2,240	5,142	3,64,240	3,71,622	14,742	17,348	9,15,793	9,47,883
9	Auditors' fees, expenses etc					-	-	-	-
	(a) as auditor	3	9	713	725	34	40	2,101	2,175
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	-	3	172	175	8	10	507	525
10	Advertisement and publicity	179	322	21,102	21,603	734	863	45,572	47,169
11	Marketing and Support Services	(4,843)	4,122	5,81,661	5,80,940	44,180	51,988	27,44,485	28,40,653
12	Interest & Bank Charges	(190)	(35)	5,186	4,961	753	886	46,800	48,439
13	Others :					-	-	-	-
	Policy Stamps	(1)	-	1	-	21	-	2,048	2,069
	Information & Technology Expenses	(129)	372	39,027	39,270	2,485	2,924	1,54,349	1,59,758
	Electricity & Water Charges	81	209	15,221	15,511	647	761	40,181	41,589
	Courtesies & Entertainment	139	229	14,405	14,773	455	537	28,325	29,317
	Others	170	226	12,864	13,260	299	352	18,555	19,206
14	Depreciation	66	305	24,583	24,954	1,203	1,416	74,744	77,363
15	Service Tax Expenses / GST Expense	(234)	(72)	3,759	3,453	785	923	48,736	50,444
	TOTAL	(291)	18,536	16,78,190	16,96,435	93,958	1,10,538	58,37,399	60,41,895

PERIODIC DISCLOSURES
FORM NL-7 (A) -OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST DECEMBER 2018			PERIOD ENDED 31ST DECEMBER 2018		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	8,665	173	8,838	25,356	444	25,800
2	Travel, conveyance and vehicle running expenses	688	13	701	1,773	31	1,804
3	Training expenses	73	2	75	150	3	153
4	Rents, rates & taxes	1,413	28	1,441	4,492	78	4,570
5	Repairs	608	12	620	1,812	32	1,844
6	Printing & stationery	271	5	276	873	15	888
7	Communication	343	7	350	1,325	23	1,348
8	Legal & professional charges	1,913	51	1,964	15,113	265	15,378
9	Auditors' fees, expenses etc				-	-	
	(a) as auditor	10	-	10	36	1	37
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	3	-	3	9	-	9
10	Advertisement and publicity	905	18	923	2,602	46	2,648
11	Marketing and Support Services	-	-	-	-	-	-
12	Interest & Bank Charges	262	6	268	1,165	20	1,185
13	Others :				-	-	
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	701	15	716	2,879	50	2,929
	Electricity & Water Charges	199	4	203	679	12	691
	Courtesies & Entertainment	400	8	408	729	13	742
	Others	287	6	293	759	13	772
14	Depreciation	573	12	585	1,986	35	2,021
15	Service Tax Expenses / GST Expense	(100)	1	(99)	2,117	37	2,154
	TOTAL	17,214	361	17,575	63,855	1,118	64,973

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST DECEMBER 2017			PERIOD ENDED 31ST DECEMBER 2017		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	5,246	169	5,415	22,121	567	22,688
2	Travel, conveyance and vehicle running expenses	199	8	207	1,314	34	1,348
3	Training expenses	14	-	14	92	2	94
4	Rents, rates & taxes	1,145	37	1,182	4,753	122	4,875
5	Repairs	351	12	363	1,499	39	1,538
6	Printing & stationery	203	6	209	831	21	852
7	Communication	305	9	314	1,068	27	1,095
8	Legal & professional charges	4,989	153	5,142	16,914	434	17,348
9	Auditors' fees, expenses etc				-	-	
	(a) as auditor	9	-	9	39	1	40
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	3	-	3	10	-	10
10	Advertisement and publicity	313	9	322	842	21	863
11	Marketing and Support Services	3,925	197	4,122	50,689	1,299	51,988
12	Interest & Bank Charges	(36)	1	(35)	864	22	886
13	Others :				-	-	
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	358	14	372	2,851	73	2,924
	Electricity & Water Charges	202	7	209	742	19	761
	Courtesies & Entertainment	223	6	229	524	13	537
	Others	220	6	226	343	9	352
14	Depreciation	296	9	305	1,381	35	1,416
15	Service Tax Expenses / GST Expense	(72)	-	(72)	900	23	923
	TOTAL	17,893	643	18,536	1,07,777	2,761	1,10,538

PERIODIC DISCLOSURES

FORM NL-7 (B) -OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST DECEMBER 2018											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	1,91,620	2,09,851	4,01,471	2,623	6	3,930	10,916	2,398	1,00,045	34,355	12,597	5,68,341
2	Travel, conveyance and vehicle running expenses	14,846	16,083	30,929	202	1	306	925	193	7,825	2,776	986	44,143
3	Training expenses	1,532	1,631	3,163	21	-	32	109	22	820	306	102	4,575
4	Rents, rates & taxes	31,779	35,064	66,843	437	-	649	1,692	388	16,483	5,527	2,070	94,089
5	Repairs	13,497	14,805	28,302	185	1	277	758	168	7,036	2,404	884	40,015
6	Printing & stationery	6,113	6,753	12,866	84	-	125	322	74	3,168	1,058	398	18,095
7	Communication	8,079	9,081	17,160	112	-	164	355	91	4,120	1,297	513	23,812
8	Legal & professional charges	56,853	69,183	1,26,036	824	2	1,114	108	435	26,781	5,678	3,189	1,64,167
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	240	266	506	3	-	5	11	3	124	40	16	708
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	57	64	121	1	-	2	3	1	30	9	4	171
10	Advertisement and publicity	19,939	21,804	41,743	272	1	410	1,151	251	10,424	3,597	1,314	59,163
11	Marketing and Support Services	-	-	-	-	-	-	-	-	-	-	-	-
12	Interest & Bank Charges	6,402	7,300	13,702	90	-	129	234	69	3,221	959	397	18,801
13	Others :	-	-	-	-	-	-	-	-	-	-	-	-
	Policy Stamps	(18)	18	-	-	-	-	-	-	-	-	-	-
	Information & Technology Expenses	16,768	18,964	35,732	233	1	339	682	186	8,502	2,614	1,055	49,344
	Electricity & Water Charges	4,542	5,045	9,587	63	-	93	226	54	2,342	768	294	13,427
	Courtesies & Entertainment	8,170	8,626	16,796	109	-	170	610	115	4,400	1,674	564	24,438
	Others	6,227	6,761	12,988	84	-	128	382	79	3,274	1,156	416	18,507
14	Depreciation	13,144	14,620	27,764	182	1	268	647	156	6,767	2,209	845	38,839
15	Service Tax Expenses / GST Expense	1,476	3,369	4,845	32	1	17	(709)	(51)	36	(878)	(43)	3,250
	TOTAL	4,01,266	4,49,288	8,50,554	5,557	14	8,158	18,422	4,632	2,05,398	65,549	25,601	11,83,885

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	PERIOD ENDED 31ST DECEMBER 2018											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	4,86,072	4,96,797	9,82,869	6,416	8	10,236	43,761	7,506	2,68,675	1,10,323	34,773	14,64,567
2	Travel, conveyance and vehicle running expenses	33,986	34,736	68,722	449	1	716	3,060	525	18,786	7,714	2,428	1,02,401
3	Training expenses	2,885	2,949	5,834	38	-	61	260	45	1,595	655	204	8,692
4	Rents, rates & taxes	86,104	88,004	1,74,108	1,137	1	1,813	7,752	1,330	47,594	19,543	6,161	2,59,439
5	Repairs	34,745	35,512	70,257	459	1	732	3,128	537	19,205	7,886	2,484	1,04,689
6	Printing & stationery	16,730	17,099	33,829	221	-	352	1,506	258	9,248	3,797	1,198	50,409
7	Communication	25,399	25,959	51,358	335	-	535	2,287	392	14,039	5,765	1,817	76,528
8	Legal & professional charges	2,89,725	2,96,118	5,85,843	3,824	4	6,101	26,084	4,474	1,60,145	65,758	20,728	8,72,961
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	702	717	1,419	9	-	15	63	11	388	159	51	2,115
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	169	173	342	2	-	4	15	3	94	38	13	511
10	Advertisement and publicity	49,883	50,984	1,00,867	658	1	1,051	4,491	770	27,573	11,322	3,569	1,50,302
11	Marketing and Support Services	-	-	-	-	-	-	-	-	-	-	-	-
12	Interest & Bank Charges	22,322	22,814	45,136	295	-	470	2,010	345	12,338	5,066	1,596	67,256
13	Others :	-	-	-	-	-	-	-	-	-	-	-	-
	Policy Stamps	749	766	1,515	4	-	76	10	1	27	-	419	2,052
	Information & Technology Expenses	55,188	56,405	1,11,593	728	1	1,162	4,968	852	30,505	12,526	3,949	1,66,284
	Electricity & Water Charges	13,011	13,298	26,309	172	-	274	1,171	201	7,192	2,953	932	39,204
	Courtesies & Entertainment	13,976	14,284	28,260	184	-	294	1,258	216	7,725	3,172	1,001	42,110
	Others	14,543	14,865	29,408	191	-	306	1,310	223	8,037	3,302	1,042	43,819
14	Depreciation	38,078	38,918	76,996	503	1	802	3,428	588	21,047	8,642	2,724	1,14,731
15	Service Tax Expenses / GST Expense	40,579	41,475	82,054	536	1	855	3,653	627	22,430	9,210	2,902	1,22,268
	TOTAL	12,24,846	12,51,873	24,76,719	16,161	19	25,855	1,10,215	18,904	6,76,643	2,77,831	87,991	36,90,338

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST DECEMBER 2017											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	1,51,684	1,50,350	3,02,034	1,478	7	3,506	5,568	1,591	67,672	24,963	10,417	4,17,236
2	Travel, conveyance and vehicle running expenses	6,996	6,966	13,962	55	1	163	240	64	3,234	1,384	471	19,574
3	Training expenses	498	495	993	4	-	12	17	5	230	97	34	1,392
4	Rents, rates & taxes	32,915	32,622	65,537	323	2	761	1,210	346	14,667	5,380	2,262	90,488
5	Repairs	10,206	10,117	20,323	99	1	236	374	107	4,558	1,688	699	28,085
6	Printing & stationery	5,800	5,747	11,547	57	-	134	214	62	2,582	943	397	15,936
7	Communication	8,251	8,165	16,416	87	-	190	311	91	3,628	1,250	572	22,545
8	Legal & professional charges	1,33,458	1,32,020	2,65,478	1,422	5	3,074	5,046	1,486	58,557	19,941	9,231	3,64,240
9	Auditors' fees, expenses etc												
	(a) as auditor	259	256	515	2	-	6	10	2	116	44	18	713
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	62	62	124	1	-	1	2	1	27	11	5	172
10	Advertisement and publicity	7,793	7,693	15,486	90	-	179	303	92	3,363	1,049	540	21,102
11	Marketing and Support Services	2,02,850	2,03,250	4,06,100	976	14	4,776	6,227	1,414	98,649	50,127	13,378	5,81,661
12	Interest & Bank Charges	1,629	1,680	3,309	(14)	-	40	23	(4)	969	766	97	5,186
13	Others :												
	Policy Stamps	(2)	1	(1)	1	-	-	-	-	-	-	1	1
	Information & Technology Expenses	13,849	13,813	27,662	95	-	323	461	118	6,500	2,939	929	39,027
	Electricity & Water Charges	5,562	5,505	11,067	57	-	128	208	60	2,455	860	386	15,221
	Courtesies & Entertainment	5,341	5,268	10,609	65	-	123	211	65	2,284	676	372	14,405
	Others	4,824	4,745	9,569	64	-	110	198	63	2,013	507	340	12,864
14	Depreciation	8,904	8,834	17,738	83	1	207	322	91	4,003	1,530	608	24,583
15	Service Tax Expenses / GST Expense	1,062	1,130	2,192	(25)	-	28	(5)	(14)	762	766	55	3,759
	TOTAL	6,01,941	5,98,719	12,00,660	4,920	31	13,997	20,940	5,640	2,76,269	1,14,921	40,812	16,78,190

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	PERIOD ENDED 31ST DECEMBER 2017											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	4,53,371	4,44,829	8,98,200	6,505	9	10,298	19,181	6,243	1,85,278	39,707	32,288	11,97,709
2	Travel, conveyance and vehicle running expenses	26,937	26,430	53,367	387	1	612	1,140	371	11,008	2,359	1,917	71,162
3	Training expenses	1,887	1,851	3,738	27	-	43	80	26	771	165	135	4,985
4	Rents, rates & taxes	97,418	95,583	1,93,001	1,398	2	2,213	4,121	1,341	39,812	8,532	6,938	2,57,358
5	Repairs	30,726	30,147	60,873	441	1	698	1,300	423	12,557	2,691	2,187	81,171
6	Printing & stationery	17,031	16,710	33,741	244	-	387	721	235	6,960	1,492	1,211	44,991
7	Communication	21,889	21,477	43,366	314	-	497	926	301	8,945	1,917	1,561	57,827
8	Legal & professional charges	3,46,657	3,40,125	6,86,782	4,974	7	7,874	14,666	4,774	1,41,668	30,361	24,687	9,15,793
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	795	780	1,575	11	-	18	34	11	325	70	57	2,101
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	192	188	380	3	-	4	8	3	78	17	14	507
10	Advertisement and publicity	17,251	16,926	34,177	248	-	392	730	238	7,050	1,511	1,226	45,572
11	Marketing and Support Services	10,38,875	10,19,301	20,58,176	14,906	20	23,598	43,951	14,306	4,24,555	90,986	73,987	27,44,485
12	Interest & Bank Charges	17,715	17,381	35,096	254	-	402	749	244	7,240	1,552	1,263	46,800
13	Others :	-	-	-	-	-	-	-	-	-	-	-	-
	Policy Stamps	730	716	1,446	3	-	74	10	-	34	-	481	2,048
	Information & Technology Expenses	58,426	57,325	1,15,751	838	1	1,327	2,472	805	23,877	5,117	4,161	1,54,349
	Electricity & Water Charges	15,210	14,923	30,133	218	-	345	643	209	6,216	1,332	1,085	40,181
	Courtesies & Entertainment	10,722	10,520	21,242	154	-	244	454	148	4,382	939	762	28,325
	Others	7,024	6,892	13,916	101	-	160	297	97	2,870	615	499	18,555
14	Depreciation	28,293	27,760	56,053	406	1	643	1,197	390	11,562	2,478	2,014	74,744
15	Service Tax Expenses / GST Expense	18,448	18,100	36,548	265	-	419	780	254	7,539	1,616	1,315	48,736
	TOTAL	22,09,597	21,67,964	43,77,561	31,697	42	50,248	93,460	30,419	9,02,727	1,93,457	1,57,788	58,37,399

PERIODIC DISCLOSURES**FORM NL-8-SHARE CAPITAL SCHEDULE**

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2018	AS AT 31ST DECEMBER 2017
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 274218300 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	27,42,183	26,93,215
3	Subscribed Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	27,42,183	26,93,215
4	Called up Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	27,42,183	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	27,42,183	26,93,215

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 31ST DECEMBER 2018		AS AT 31ST DECEMBER 2017	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	13,98,51,333	51	13,73,53,965	51
· Foreign	13,43,66,967	49	13,19,67,535	49
Others	-	-	-	-
TOTAL	27,42,18,300	100	26,93,21,500	100

PERIODIC DISCLOSURES

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2018	AS AT 31ST DECEMBER 2017
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	25,68,789	25,68,789
	Additions during the year	19,51,032	-
	Closing Balance	45,19,821	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	1,50,00,280	1,32,03,155
	TOTAL	1,95,21,267	1,57,73,110

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2018	AS AT 31ST DECEMBER 2017
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES
FORM NL-12-INVESTMENTS SHAREHOLDERS

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2018	AS AT 31ST DECEMBER 2017
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	56,04,753	55,45,830
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	7,222	14,288
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	19,38,307	20,21,265
	Non Convertible Debenture/ Bonds	6,80,571	14,58,555
	Other Securities	-	-
	Subsidiaries	1,171	1,242
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	69,97,075	73,80,485
5	Other than approved investments		
	Mutual Funds	3,969	9,404
	Non Convertible Debenture/ Bonds	4,01,548	24,847
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	11,79,942	94,078
2	Other Approved Securities	6,11,187	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	2,81,075	2,36,266
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	7,60,811	2,12,184
	Non Convertible Debenture/ Bonds	6,03,894	3,10,640
	Others Securities - CD/CP	2,32,614	-
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,14,327	1,33,619
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture/ Bonds	70,251	-
	TOTAL	1,99,88,717	1,74,42,704

PERIODIC DISCLOSURES

FORM NL-12A-INVESTMENTS POLICYHOLDERS

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2018	AS AT 31ST DECEMBER 2017
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,83,29,665	1,67,73,883
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	23,619	43,217
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	63,38,999	61,13,504
	Non Convertible Debenture/ Bonds	22,25,726	44,11,535
	Other Securities	-	-
	Subsidiaries	3,829	3,758
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,28,83,086	2,23,22,968
5	Other than approved investments		
	Mutual Funds	12,981	28,443
	Non Convertible Debenture/ Bonds	13,13,216	75,153
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	38,58,858	2,84,548
2	Other Approved Securities	19,98,813	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	9,19,220	7,14,609
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	24,88,141	6,41,771
	Non Convertible Debenture/ Bonds	19,74,963	9,39,560
	Others Securities - CD/CP	7,60,736	-
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	20,09,080	4,04,143
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture/ Bonds	2,29,749	-
	TOTAL	6,53,70,681	5,27,57,092

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2018	AS AT 31ST DECEMBER 2017
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, 2018	Additions during the Period	Sales/ Adjustments during the Period	As at 31st December, 2018	Upto 31st March 2018	For the Period	On sales / adjustments	Upto 31st December, 2018	As at 31st December, 2018	As At 31st December, 2017
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										
- Computer Software	3,16,539	80,071	-	3,96,610	2,46,506	46,524	-	2,93,030	1,03,580	29,865
Land - Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	1,610	152	-	1,762	10,489	10,691
Furniture & Fittings	3,49,438	13,167	825	3,61,780	2,63,388	13,289	806	2,75,871	85,909	67,038
Information Technology Equipment	6,92,829	62,062	284	7,54,607	6,01,308	51,842	284	6,52,866	1,01,741	65,090
Vehicles	10,892	4,061	-	14,953	3,940	1,296	-	5,236	9,717	2,801
Office Equipment	1,01,199	10,692	502	1,11,389	85,700	4,872	412	90,160	21,229	12,524
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	15,20,997	1,70,053	1,611	16,89,439	12,02,452	1,17,975	1,502	13,18,925	3,70,514	2,25,858
Capital Work In Progress	12,193	79,112	12,193	79,112	-	-	-	-	79,112	97,636
Grand Total	15,33,190	2,49,165	13,804	17,68,551	12,02,452	1,17,975	1,502	13,18,925	4,49,626	3,23,494
Previous Period Total	13,89,733	99,321	1,235	14,87,819	10,88,197	77,363	1,235	11,64,325	3,23,494	

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2018	AS AT 31ST DECEMBER 2017
1	Cash (including cheques, drafts and stamps)	18,523	27,981
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	10,79,358	5,47,162
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	10,97,881	5,75,143
	Balances with non-scheduled banks included in 2 above	-	-

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2018	AS AT 31ST DECEMBER 2017
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	22,088	15,950
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	3,27,102	3,99,525
6	Deposit towards Rent	87,729	77,019
7	Service Tax Recoverable	18,173	10,269
8	Others	3,044	28,745
	TOTAL (A)	4,58,136	5,31,508
	OTHER ASSETS		
1	Income accrued on investments	21,80,570	20,48,679
2	Outstanding Premiums	1,00,03,305	41,54,575
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	16,87,824	15,49,042
6	Due from subsidiaries/ holding	8,763	1,45,869
7	Assets held for Unclaimed amount of Policyholders	2,56,854	-
	Add: Investment Income accruing on unclaimed amount	48,733	
8	Deposit with Reserve Bank of India	-	-
9	Unsettled Investment contract receivable	-	-
	TOTAL (B)	1,41,86,049	78,98,165
	TOTAL (A+B)	1,46,44,185	84,29,673

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

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2018	AS AT 31ST DECEMBER 2017
1	Agents' Balances	5,54,719	5,20,552
2	Balances due to other insurance companies (including reinsurers)	1,08,41,505	43,13,038
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	19,90,040	-
5	Unallocated Premium	10,27,006	6,18,156
6	Sundry creditors	11,29,349	14,95,026
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding *	4,41,57,993	3,68,44,775
9	Due to Officers/ Directors	-	-
10	Deposit Premium	4,20,147	3,95,555
11	Goods & Service Tax Payable	1,21,297	4,40,154
12	Employee Benefits	2,78,321	3,04,166
13	Unclaimed Amount of Policyholders	2,60,205	2,60,370
	Add: Investment Income accruing on unclaimed amount	48,733	23,757
	TOTAL	6,08,29,315	4,52,15,549

* Claims Outstanding Includes ₹ 2,261,321 thousand (Previous Year ₹2,964,019 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 DECEMBER 2018	AS AT 31ST DECEMBER 2017
1	Reserve for Unexpired Risk	1,86,23,953	1,60,03,891
2	For Taxation (less advance tax paid and taxes deducted at source)	-	-
3	For Proposed Dividends	-	-
4	For Dividend Distribution Tax	-	-
5	For Premium Deficiency	-	-
6	For Doubtful Debt	41,621	41,621
	TOTAL	1,86,65,574	1,60,45,512

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

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2018	AS AT 31ST DECEMBER 2017
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

(₹ In Lakhs)

Sl.No.	Particular	AS AT 31ST DECEMBER 2018				AS AT 31ST DECEMBER 2017			
		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	3,975.48	6,892.16	818.40	11,686.03	4,422.23	4,423.94	937.86	9,784.04
2	Marine								
a	Marine Cargo	2,421.02	3,514.75	1,370.27	7,306.03	2,364.85	3,993.06	1,118.36	7,476.27
b	Marine Hull	151.14	399.66	70.03	620.84	177.87	574.34	121.52	873.72
3	Miscellaneous								
a	Motor	1,38,910.18	1,25,484.89	2,43,055.43	5,07,450.51	1,21,830.57	1,17,380.19	2,02,418.95	4,41,629.70
b	Engineering	905.29	2,183.69	651.51	3,740.48	950.79	2,521.79	447.42	3,920.00
c	Aviation	1.39	20.32	-	21.71	1.53	78.91	-	80.44
d	Liabilities	982.58	715.50	703.50	2,401.58	709.25	775.49	600.44	2,085.18
e	Others	11,268.98	13,191.88	5,117.35	29,578.20	10,446	6,949.16	3,254.86	20,650.18
4	Health Insurance	27,623.24	5,612.42	6,719.58	39,955.23	19,135.65	6,518.81	3,560.18	29,214.63
5	Crop	0.23	2,602.18	22,456.43	25,058.84	-	3,055.37	9,717.12	12,772.48
6	Total Liabilities	1,86,239.53	1,60,617.43	2,80,962.49	6,27,819.46	1,60,038.90	1,46,271.05	2,22,176.70	5,28,486.65

FORM NL-22 Geographical Distribution of Business

Insurer: IFFCO Tokio GIC Ltd Date: 1st Apr'18 to 31st Dec'18

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

(Rs in Lakhs)

*GDP figures (Excluding pool)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability insurance	
	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	368.69	1,112.26	3.95	9.22	0.28	0.28	40.90	105.74	1,271.68	3,782.29	1,043.30	2,830.00	2.51	9.58
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	14.42	86.30	0.75	4.08	-	-	10.80	17.85	376.40	1,015.57	472.53	1,112.40	-	-
Bihar	28.18	181.89	0.38	0.95	-	-	5.27	8.89	209.97	626.59	265.55	714.60	10.07	10.07
Chhattisgarh	103.50	341.04	2.64	14.27	-	-	44.85	113.94	1,012.31	2,580.82	1,173.39	2,622.60	0.17	0.29
Goa	9.30	76.14	4.14	8.94	19.91	75.83	1.30	11.78	369.48	1,206.75	602.73	1,496.54	2.21	2.51
Gujarat	928.20	5,847.30	268.94	799.41	1.85	10.78	216.88	605.27	3,250.64	9,638.23	5,270.56	14,489.69	34.08	126.36
Haryana	341.81	2,349.03	513.81	1,641.84	-	-	371.88	751.62	4,872.35	12,508.10	4,324.22	10,647.74	48.38	462.43
Himachal Pradesh	83.30	149.06	0.06	0.06	-	-	0.07	0.07	191.06	250.93	202.22	243.65	-	-
Jammu & Kashmir	13.93	32.32	0.10	0.13	-	-	0.21	1.00	1,073.63	1,810.31	647.90	1,180.31	-	0.05
Jharkhand	15.10	114.36	0.84	7.03	-	-	37.09	108.88	255.03	921.41	349.25	1,127.10	-	1.06
Karnataka	290.83	841.50	87.00	217.66	-	-	62.29	209.18	2,446.54	7,960.83	4,382.12	12,051.77	208.13	572.44
Kerala	69.95	182.62	1.63	6.70	2.42	4.91	1.15	4.36	1,477.02	4,219.41	905.17	2,058.82	4.16	10.53
Madhya Pradesh	176.95	697.91	47.75	133.57	-	-	23.65	87.99	2,650.10	6,548.79	4,649.09	10,546.80	2.50	21.12
Maharashtra	619.78	2,198.89	423.49	1,356.13	105.52	307.39	451.57	1,381.30	3,693.60	11,170.63	4,112.81	11,118.94	335.32	1,220.83
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	0.14	4.50	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	0.03	0.03	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	255.12	2,336.12	1.22	49.00	0.40	0.76	61.80	163.53	771.16	2,077.20	1,568.02	4,095.16	3.18	12.19
Punjab	119.37	22.91	11.29	35.82	-	-	15.20	52.36	1,852.21	4,727.39	1,267.67	3,075.11	1.51	14.36
Rajasthan	402.62	1,191.91	13.25	33.68	-	0.54	84.50	178.62	2,135.22	5,154.59	2,884.52	6,860.41	4.47	41.33
Sikkim	6.46	(66.63)	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	270.94	1,240.98	142.83	545.09	-	3.71	40.45	171.62	3,344.91	10,286.63	3,037.58	8,632.72	42.19	227.07
Telangana	-	(0.06)	6.49	42.04	-	-	57.92	164.87	1,883.78	4,857.88	1,374.65	3,257.21	40.40	133.15
Tripura	0.09	0.09	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	407.10	3,430.72	45.18	169.14	-	-	49.03	137.29	3,206.70	8,784.89	2,840.36	7,120.60	9.12	25.54
Uttrakhand	28.04	386.94	1.88	8.05	-	-	1.32	7.84	533.79	1,315.44	648.65	1,539.56	0.73	2.24
West Bengal	188.91	774.28	36.70	91.57	-	-	67.58	140.95	656.41	1,711.94	839.98	1,939.96	11.97	44.53
Andaman & Nicobar Is.	0.07	0.30	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	3.41	25.23	55.62	157.62	-	-	11.39	28.48	725.03	1,999.83	423.46	1,328.84	3.74	14.16
Dadra & Nagra Haveli	5.05	176.97	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	1.55	9.45	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	224.73	637.71	1,986.41	6,478.65	-	-	465.14	1,389.10	3,069.42	9,013.83	2,407.14	6,714.78	406.64	1,075.75
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	12.17	16.39	0.81	3.60	-	-	3.14	8.91	287.48	1,123.82	236.73	857.64	0.03	2.06
Total	4,989.75	24,398.44	3,657.17	11,814.26	130.38	404.19	2,125.38	5,851.43	41,615.90	1,15,294.07	45,929.60	1,17,662.95	1,171.51	4,029.66

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
2.52	40.89	94.08	278.30	0.16	1.07	-	(4.76)	115.90	334.02	2,943.96	8,498.90
-	-	-	-	-	-	-	-	-	-	-	-
0.49	2.31	411.48	736.95	-	0.24	-	1.26	1.99	7.72	1,288.84	2,984.69
6.37	11.33	4.99	11.65	-	0.04	-	-	4.54	23.30	535.32	1,589.32
12.51	78.63	12.28	35.86	(0.07)	0.72	33.67	130.22	25.39	58.18	2,420.64	5,976.57
1.07	4.65	7.96	38.25	0.67	1.88	-	71.10	7.18	31.69	1,025.95	3,026.06
202.35	793.86	1,340.46	4,974.17	7.20	31.34	306.62	1,012.56	820.21	2,634.51	12,647.98	40,963.48
139.96	319.51	884.84	3,768.33	15.57	97.50	-	10,000.00	266.45	1,236.09	11,779.27	43,782.19
1.12	2.08	3.01	3.89	0.04	0.05	-	-	2.11	3.00	482.97	652.78
0.77	1.60	3.84	8.20	0.11	0.11	-	-	3.15	5.87	1,743.63	3,039.90
0.35	3.52	8.47	24.25	0.23	0.51	-	-	5.63	21.91	672.18	2,330.02
102.53	371.15	3,396.71	6,074.11	0.96	5.12	200.58	200.58	214.24	569.62	11,391.94	29,073.94
6.33	25.09	156.40	209.26	0.16	1.27	-	-	29.37	74.40	2,653.75	6,797.37
38.29	80.39	156.89	579.37	7.30	39.06	4.33	394.47	192.52	696.32	7,949.36	19,825.81
1,218.17	6,025.51	5,527.14	16,432.88	6.11	28.30	20,512.39	1,14,481.37	1,467.53	6,622.46	38,473.43	1,72,344.62
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	0.14	4.50
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	0.03	0.03
12.19	264.29	2,219.37	5,385.55	0.78	4.12	-	-	43.04	107.80	4,936.29	14,495.70
51.36	138.63	92.64	197.22	1.39	5.31	-	-	79.23	374.39	3,491.86	8,643.50
22.20	54.26	64.88	161.50	0.09	1.86	19,747.52	22,414.35	102.55	268.37	25,461.83	36,361.40
-	-	-	-	-	-	-	-	-	-	6.46	(66.63)
99.26	261.53	788.50	1,896.30	1.72	8.24	-	-	250.75	807.23	8,019.12	24,081.12
48.06	237.84	367.39	4,462.17	0.95	2.99	-	-	81.09	210.38	3,860.72	13,368.48
-	-	-	-	-	-	-	-	-	-	0.09	0.09
26.19	111.08	118.78	369.42	0.67	6.27	-	-	116.28	398.14	6,819.39	20,553.09
9.75	28.04	21.39	72.00	0.06	0.97	-	-	20.71	68.48	1,266.31	3,429.57
23.55	172.55	370.96	1,459.02	0.85	4.36	-	-	57.45	166.79	2,254.35	6,505.95
-	-	-	-	-	-	-	-	-	-	0.07	0.30
62.37	104.20	96.31	216.91	0.36	2.19	-	49.33	62.47	192.08	1,444.17	4,118.88
-	-	-	-	-	-	-	-	-	-	5.05	176.97
-	-	-	-	-	-	-	-	-	-	1.55	9.45
423.29	1,613.50	2,964.07	10,051.85	11.57	39.01	-	-	1,936.09	4,185.51	13,894.50	41,199.68
-	-	-	-	-	-	-	-	-	-	-	-
1.44	2.58	1.85	5.71	(0.08)	0.49	-	-	4.63	34.09	548.20	2,055.29
2,512.45	10,749.02	19,114.68	57,453.12	56.78	283.03	40,805.11	1,48,750.47	5,910.68	19,132.36	1,68,019.36	5,15,823.01

PERIODIC DISCLOSURES

FORM NL-23

Reinsurance Risk Concentration

Insurer: IFFCO Tokio Gic Ltd.Date: 31 December 2018

(Rs in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			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	4	2,811	34	155	2%
3	No. of Reinsurers with rating A but less than AA	131	1,52,180	11,570	11,098	100%
4	No. of Reinsurers with rating BBB but less than A	24	11,056	672	24,099	20%
5	No. of Reinsurers with rating less than BBB					0%
6	No. of Indian Reinsurers other than GIC	14	3,564	334	2,154	3%
Total		173	1,69,611	12,609	37,506	126%

NB:-The above list includes the Cessions to Indian branches of Foreign Reinsurers under Category "No of Reinsurers with rating A but less than AA"

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: IFFCO Tokio General Insurance Com Date:

1st Apr'18 to 31st Dec'18

(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	143	185	179	168	408	1083	1,653.37
2	Marine Cargo	7675	3233	1143	562	398	13011	1,832.83
3	Marine Hull	0	2	0	4	35	41	15.74
4	Engineering	359	169	198	181	231	1138	1,264.36
5	Motor OD	233996	56624	11352	5489	3150	310611	27,958.47
6	Motor TP	331	972	1762	2417	9614	15096	20,222.62
7	Health	84153	115825	39038	7615	14740	261371	20,562.16
8	Overseas Travel	68	83	113	34	2	300	53.65
9	Personal Accident	806	1959	1272	528	408	4973	2,003.89
10	Liability	3	11	9	8	31	62	57.02
11	Crop	4085	541	16	74	11	4727	6,714.50
12	Miscellaneous	9900	5280	1659	1087	412	18338	5,205.43

PERIODIC DISCLOSURES

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

Insurer: IFFCO Tokio General Insurance Company Ltd Date: 1st Apr'18 to 31st Dec'18

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	1448	1364	63	1260	17172	37430	27605	50	1559	181	475	220	2568	91395
2	Claims reported during the period	1050	13342	9	1183	326678	14048	246607	306	5430	81	5050	311	19039	633134
3	Claims Settled during the period	1083	13011	41	1138	310611	15096	261371	300	4973	62	4727	251	18087	630751
4	Claims Repudiated during the period	4	18	0	6	1215	0	26693	15	214	0	0	0	57	28222
5	Claims closed during the period	494	1322	23	605	21867	825	0	76	1570	49	365	128	3249	30573
6	Claims O/S at End of the period	1439	1972	31	1339	34722	37914	13955	62	2325	201	811	298	3773	98842
	Less than 3months	173	809	2	157	26985	3296	8381	41	1175	17	160	50	1827	43073
	3 months to 6 months	185	502	2	222	4694	3615	3554	16	574	21	169	86	941	14581
	6months to 1 year	201	315	7	202	2018	6080	1707	1	383	36	126	84	558	11718
	1year and above	880	346	20	758	1025	24923	313	4	193	127	356	78	447	29470

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency AS AT 31ST DECEMBER 2018

Required solvency margin based on net premium and net incurred claims

(₹ In Lakhs)

Item No.	Description	Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire	36,163.45	3,954.93	37,030.65	3,283.88	3,616.35	5,554.60	5,554.60
2	Marine Cargo	15,364.12	6,438.23	9,061.60	3,701.00	1,843.69	1,631.09	1,843.69
3	Marine Hull	536.36	129.32	5,782.34	141.08	53.64	867.35	867.35
4	Motor	3,20,930.12	2,72,012.20	2,58,419.46	2,15,511.09	54,402.44	64,653.33	64,653.33
5	Engineering	7,597.31	1,865.78	4,006.86	1,239.64	759.73	601.03	759.73
6	Aviation	61.14	3.50	(40.97)	(20.50)	6.11	(6.15)	6.11
7	Liabilities	3,393.96	2,198.07	894.05	476.30	509.09	201.16	509.09
8	Others	43,424.37	24,173.01	34,002.48	20,313.46	6,079.41	7,140.52	7,140.52
9	Health	84,763.64	78,224.67	73,472.24	67,789.81	15,644.93	20,336.94	20,336.94
10	Crop	2,07,131.43	30,714.65	1,90,715.12	37,987.50	20,713.14	28,607.27	28,607.27
	Total	7,19,365.88	4,19,714.35	6,13,343.84	3,50,423.27	1,03,628.54	1,29,587.14	1,30,278.64

PERIODIC DISCLOSURES**FORM NL-27: Offices information for Non-Life**

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st October, 2018 - 31st December, 2018

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	284	
2	No. of branches approved during the Quarter	20	
3	No. of branches opened during the Quarter	Out of approvals of previous quarters	5
4		Out of approvals of this quarter	20
5	No. of branches closed during the Quarter	0	
6	No of branches at the end of the Quarter	309	
7	No. of branches approved but not open	0	
8	No. of rural branches	1	
9	No. of urban branches	308	

FORM - NL 28 STATEMENT OF ASSETS

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

STATEMENT AS ON : 31st Dec 2018

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	8,53,594.24
2	Loans	9	-
3	Fixed Assets	10	4,496.26
4	Current Assets		-
	a. Cash & Bank Balance	11	10,978.81
	b. Advances & Other Assets	12	1,46,441.85
5	Current Liabilities		-
	a. Current Liabilities	13	6,08,293.15
	b. Provisions	14	1,86,655.74
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per balance Sheet (A)		18,10,460.05
	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	4,496.26
3	Cash & Bank Balance (if any)	11	10,978.81
4	Advances & Other Assets (if any)	12	1,46,441.85
5	Current Liabilities	13	6,08,293.15
6	Provisions	14	1,86,655.74
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		-
	Total (B)		9,56,865.81
	Investment Assets' as per FORM 3B (A-B)		8,53,594.24

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(Rs in Lakhs)

S.No.	'Investment' represented as	Reg %	SH		PH (c)	Book Value(SH+PH) d=(b+c)	% ACTUAL	FVC Amount (e)	Total (d+e)	MARKET VALUE
			Balance (a)	FRSM* (b)						
1	Government Securities	Not less than 20%		46037.19	150559.06	1,96,596.25	23.03%	0.00	196596.25	1,91,016.82
2	Government Securities or other approved securities (including (I) above)	Not less than 30%		67846.95	221885.23	2,89,732.18	33.94%	0.00	289732.18	2,84,701.29
3	Investment subject to Exposure Norms									
	1. Housing and Loans to SG for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%		103105.14	337193.87	4,40,299.01	51.58%	0.00	440299.01	4,32,871.98
	2. Approved Investments	Not exceeding 55%		24177.34	79069.07	1,03,246.41	12.10%	0.00	103246.41	1,02,633.06
	3. Other Investments(not exceeding 25%)			4757.57	15559.07	20,316.64	2.38%	0.00	20316.64	9,880.38
	TOTAL INVESTMENT ASSETS	100%	0	199887.00	653707.24	8,53,594.24	100.00%	0.00	853594.24	830086.71

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer: Iffco Tokio General Insurance Co. Ltd. Date: 31-Dec-2018

Detail Regarding debt securities

	MARKET VALUE				Book Value		
	As at 31.12.2018	as % of total for this class	As at 31.12.17	as % of total for this class	As at 31.12.2018	as % of total for this class	As at 31.12.17
Break down by credit rating							
AAA rated	4,53,760.96	55.52%	426435.6	0.623759524	466340.18	0.555423764	428163.4
AA or better	37,343.14	4.57%	35146.24	0.051409408	37741.5	0.044951147	35337.53
Rated below AA but above A	997.90	0.12%	1011.28	0.001479228	1000	0.001191027	1000
Rated below A but above B	-	-	0	0	0	0	0
Any other	3,10,675.28	38.01%	221060.73	0.32335184	315882.18	0.376224218	227033.4
Rated D	14,502.95	1.77%			18647.64	0.022209843	
Total	8,17,280.23	100.00%	683653.85	1	839611.5	1	691534.3
BREAKDOWN BY RESIDUAL MATURITY							
Up to 1 year	1,73,268.10	21.20%	30327.59	0.23835781	173933.67	0.207159704	30205.43
more than 1 year and upto 3years	1,10,517.16	13.52%	115979.57	0.17966609	113447.31	0.135118814	116208.4
More than 3years and up to 7years	1,47,839.19	18.09%	141173.66	0.284285458	154516.74	0.184033616	140114
More than 7 years and up to 10 years	2,24,865.28	27.51%	226808.57	0.146429973	230279.11	0.274268647	231347.4
above 10 years	1,60,790.50	19.67%	169364.46	0.15126067	167434.67	0.199419219	173659.1
Total	8,17,280.23	100.00%	683653.85	1	839611.5	1	691534.3
Breakdown by type of the issuer							
a. Central Government	1,90,840.81	23.35%	140314.85	0.205242536	195596.25	0.233238216	147000.4
b. State Government	93,684.47	11.46%	80695.88	0.118036167	93135.93	0.111059686	79983.01
c. Corporate Securities	5,32,754.95	65.19%	462643.12	0.676721297	549879.32	0.655702098	464550.9
Total	8,17,280.23	100.00%	683653.85	1	838611.5	1	691534.3

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 on 31st December 2018	Period Ended on 31st December 2018	Quarter Ended on 31st December 2017	Period Ended on 31st December 2017
1	Gross Direct Premium Growth Rate	16.51%	40.40%	2.14%	5.56%
	Fire	22.20%	10.90%	42.68%	12.84%
	Marine Total	28.01%	8.78%	1.14%	11.31%
	Miscellaneous Total	16.09%	43.41%	0.52%	4.93%
	Marine Cargo	28.81%	9.15%	0.56%	12.09%
	Marine Hull	9.10%	-1.01%	20.28%	-5.97%
	Motor OD	9.66%	7.64%	-5.56%	-3.92%
	Motor TP	22.21%	11.90%	-11.58%	-1.89%
	Motor Total	15.90%	9.75%	-8.58%	-2.92%
	Engineering	2.56%	-21.84%	100.74%	42.11%
	Aviation	-13.47%	6.72%	14.32%	-32.34%
	Workmen Compensation	-3.26%	-0.25%	-5.27%	-3.65%
	Personal Accident	84.41%	145.41%	2.93%	13.05%
	Public / Product Liability	2.34%	25.04%	-14.48%	2.87%
	Health	27.35%	44.11%	6.04%	12.22%
	Crop	11.41%	201.43%	7307.72%	48.19%
	Other Miscellaneous	11.15%	12.57%	-31.41%	-5.63%
2	Gross Direct Premium to Net Worth Ratio	NA	2.32	NA	1.99
3	Growth rate of Net Worth	NA	20.56%	NA	20.45%
4	Net Retention Ratio	62.51%	57.93%	71.54%	66.42%
	Fire	13.04%	10.49%	28.49%	14.00%
	Marine Total	40.69%	41.47%	33.74%	39.83%
	Miscellaneous Total	65.37%	61.31%	76.81%	71.64%
	Marine Cargo	41.25%	42.12%	34.10%	40.28%
	Marine Hull	24.37%	22.06%	23.51%	27.79%
	Motor OD	84.61%	84.69%	84.86%	84.73%
	Motor TP	84.82%	84.82%	84.57%	84.68%
	Motor Total	84.72%	84.76%	84.72%	84.70%
	Engineering	22.72%	21.67%	13.49%	16.63%
	Aviation	14.50%	7.62%	5.74%	9.49%
	Workmen Compensation	94.86%	94.86%	94.86%	94.86%
	Personal Accident	72.70%	81.78%	87.68%	87.66%
	Public / Product Liability	68.11%	59.60%	72.98%	64.34%
	Health	95.02%	93.48%	94.76%	92.53%
	Crop	14.84%	14.90%	21.04%	16.11%
	Other Miscellaneous	39.30%	36.75%	40.68%	38.93%
5	Net Commission Ratio	5.26%	5.16%	0.73%	0.97%
	Fire	-37.68%	-47.73%	-13.56%	-25.07%
	Marine Total	-7.34%	-3.70%	-16.53%	-5.50%
	Miscellaneous Total	5.85%	5.88%	1.52%	1.51%
	Marine Cargo	-7.60%	-4.02%	-16.93%	-5.67%
	Marine Hull	5.54%	14.45%	-0.50%	0.91%
	Motor OD	17.97%	18.38%	5.13%	7.89%
	Motor TP	-2.08%	-1.76%	-2.80%	-2.50%
	Motor Total	7.44%	8.20%	1.29%	2.75%
	Engineering	21.17%	25.83%	-22.21%	-18.50%
	Aviation	12.96%	-2.99%	-2.27%	24.79%
	Workmen Compensation	17.14%	19.85%	10.65%	10.92%
	Personal Accident	16.21%	11.54%	5.05%	5.24%
	Public / Product Liability	17.19%	22.90%	8.68%	8.26%
	Health	6.18%	6.21%	4.75%	4.92%
	Crop	-20.33%	-21.33%	-31.48%	-40.05%
	Other Miscellaneous	3.80%	5.39%	8.15%	-3.81%

6	Expense of Management to Gross Direct Premium Ratio	14.15%	14.12%	24.27%	21.15%
7	Expense of Management to Net Written Premium Ratio	22.27%	24.07%	33.19%	31.31%
8	Net Incurred Claims to Net Earned Premium	86.66%	88.71%	77.60%	80.36%
9	Combined Ratio	103.27%	106.41%	105.63%	105.67%
10	Technical Reserves to Net Premium ratio	NA	2.08	NA	2.13
11	Underwriting balance ratio	-2.68%	-6.33%	-4.77%	-7.20%
	FIRE	98.81%	77.90%	-35.23%	7.90%
	MARINE	42.29%	35.04%	6.73%	24.04%
	MISCELLANEOUS	-4.48%	-7.90%	-4.49%	-7.99%
12	Operating Profit Ratio	6.77%	4.32%	8.33%	5.08%
13	Liquid Assets to liabilities ratio	NA	0.31	NA	0.09
14	Net earning ratio	6.35%	5.00%	10.39%	6.49%
15	Return on Net worth ratio	NA	6.80%	NA	8.72%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.60	NA	1.63
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	NA	27,42,18,300	NA	26,93,21,500
2	(b) Percentage of shareholding (Indian / Foreign)	NA	51/49	NA	51/49
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	5.52	NA	5.98
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	5.52	NA	5.98
6	(iv) Book value per share (Rs)	NA	81.19	NA	68.57

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 DECEMBER 2018

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 31ST DECEMBER 2018	PERIOD ENDED 31ST DECEMBER 2018	QUARTER ENDED 31ST DECEMBER 2017	PERIOD ENDED 31ST DECEMBER 2017
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	Premium collected from direct business	800.99	6,614.38	1,282.25	6,276.38
			Claims paid on direct basis	410.72	1,743.99	218.65	690.30
			Payment of Rent and other expenses	513.78	1,515.79	509.84	1,352.59
			Deposit of Insurance Premium	-	25.00	-	25.00
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	65.46	426.68	247.86	416.71
			Deposit of Insurance Premium	-	1.00	-	1.00
			Claims paid on direct basis	12.19	98.35	12.97	851.74
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Fee	0.00	14.63	20.05	30.02
			Claim/Reimbursement of Expenses	0.00	1.18	0.00	0.81
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	754.89	2,408.67	1,042.19	2,392.15
			Commission Earned on Premium Ceded	152.92	619.30	308.12	640.42
			Losses Recovered from Re-insurer	340.44	1,706.76	473.60	6,278.36
			Claim/Reimbursement of Expenses	-	-	-	1.24
5	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	-	-	0.81	3.75
			Commission Earned on Premium Ceded	-	-	0.04	0.20
			Losses Recovered from Re-insurer	1.05	1.45	0.97	3.69
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(5.58)	0.49	(20.30)
6	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	546.26	1,730.40	495.35	1,440.48
			Commission Earned on Premium Ceded	64.48	216.01	71.33	206.01
			Losses Recovered from Re-insurer	118.13	597.31	107.36	389.05
			Claim/Reimbursement of Expenses	-	-	-	-
			Payment of Fee	-	0.25	-	-
Amount Payable/ (Receivable) at Balance sheet date	N.A	385.46	N.A	356.40			
7	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	-	-	-	-
			Commission Earned on Premium Ceded	-	-	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	1.16	N.A	1.16
8	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	2.59	5.60	-	-
			Commission Earned on Premium Ceded	0.14	0.33	-	-
			Losses Recovered from Re-insurer	7.52	8.96	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(5.34)	N.A	-

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

9	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	180.47	600.09	84.87	210.50
			Commission Earned on Premium Ceded	36.47	108.19	11.51	34.79
			Losses Recovered from Re-insurer	-	24.34	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	393.50	N.A	179.73
10	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fees	0.16	0.80	0.51	0.51
			Claim/Reimbursement of Expenses	-	-	0.43	0.43
11	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	14.71	131.91	0.23	65.53
			Payment of Fees	6.28	39.14	1.44	15.51
12	Tokio Marine Management Australasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	-	1.55	3.30
			Claim/Reimbursement of Expenses	-	-	(0.16)	22.56
13	TM Claim Service Asia PTE Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	-	-
			Payment of Fee	-	-	(0.00)	3.82
14	TM Claim Service Europe Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	1.56	100.69
			Payment of Fee	0.27	9.32	0.63	22.10
15	Tokio Marine Insurance (Thailand) Public Co. Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	23.87	23.87	1.37	10.20
			Payment of Fee	3.54	4.26	0.46	17.83
16	Tokio Marine Egypt General Takful S.A.E	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	0.10	-	-
17	Baoviet Tokio Marine Insurance Company Limited-Ho Chi Minh Branch	Associate of Promoters with more than 20% Voting rights	Payment of Fee	0.87	0.87	-	-
18	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	1.04	14.44	1.47	3.96
			Claims paid on direct basis	1.37	3.00	-	0.16
19	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fees	0.80	0.80	0.15	0.15
20	Tokio Marine Holdings INC	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	13.32	-	-
21	Tokio Marine Nawa Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	2.13	-	-
22	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	19.99	25.24	1.42	7.09
			Claims paid on direct basis	2.19	17.75	4.72	19.50
23	K. Srinivasa Gowda	Chairman	Honorarium Charges	6.50	9.50	1.50	4.50
			Payment of Rent on office Building	9.20	36.80	9.20	42.80
			Premium collected from direct business	(62.32)	14.20	-	63.00
24	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Claims paid on direct basis	1.47	13.98	15.31	28.05
			Recovery of Expenses	-	26.53	0.00	45.69
			Payment of -Commission	-	11.59	167.59	434.59
			-Service Charges	-	3,237.39	1,991.08	5,333.38
			Amount Payable/ (Receivable) at Balance sheet date	N.A	87.63	N.A	1,458.69
25	IFFCO KISAN BAZAR & LOGISTICS LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	12.43	13.18	13.00	13.00
26	IFFCO MC CROP SCIENCE LTD.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	25.21	52.48	33.47	38.71
			Claims paid on direct basis	0.25	2.47	0.65	1.47
27	IFFCO KISAN SEZ LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	5.02	5.90	7.19	7.19
			Claims paid on direct basis	0.81	1.46	-	-

PERIODIC DISCLOSURES

FORM NL-32

Products Information

Insurer:	IFFCO TOKIO GENERAL INSURANCE CO.LTD.	Date:	31 December 2018
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<i>Products Information</i>								
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List below the products and/or add-ons introduced during the period

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 October, 2018 to 31st December, 2018								
1	Health Protector	IFFCO-TOKIO/PRO/1008/2018-19	IFFHLIP19089V021819	Health Insurance	19(i) – Internal Tariff Rated	2018-06-18	2018-11-28	Yes
2	Family Health Protector	IFFCO-TOKIO/PRO/1008/2018-19	IFFHLIP19092V021819	Health Insurance	19(i) – Internal Tariff Rated	2018-06-18	2018-11-30	Yes
3	Swasthya Kavach (Family health) Policy	IFFCO-TOKIO/PRO/1008/2018-19	IFFHLIP19091V021819	Health Insurance	19(i) – Internal Tariff Rated	2018-06-18	2018-11-30	Yes
4	Individual Medishield Insurance Policy	IFFCO-TOKIO/PRO/1008/2018-19	IFFHLIP19090V021819	Health Insurance	19(i) – Internal Tariff Rated	2018-06-18	2018-11-28	Yes

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 DECEMBER 2018

Available Solvency Margin and Solvency Ratio

(₹ In Lakhs)

Item	Description	Amount
(A)	Policyholder's FUNDS	
	Available assets	6,53,706.81
	Deduct :	
(B)	Current Liabilities as per BS	4,41,579.93
(C)	Provisions as per BS	1,86,239.53
(D)	Other Liabilities	25,887.35
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	(0.00)
	Shareholder's FUNDS	
(F)	Available Assets	3,50,035.32
	Deduct :	
(G)	Other Liabilities	1,41,242.08
(H)	Excess in Shareholder's funds (F-G)	2,08,793.24
(I)	Total ASM (E+H)	2,08,793.24
(J)	Total RSM	1,30,278.64
(K)	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 October, 2018 to 31st December, 2018

BOD and Key Person information			
Sl. No.	Name of person	Role /Designation	Details of change in the period
1	Mr. K. Srinivasa Gowda	Chairman	No change
2	Mr. Akira Harashima	Vice Chairman	No change
3	Mr. Chisato Kojima	Director	No change
4	Mr. Shinjiro Hamada	Director	No change
5	Mr. Balvinder Singh Nakai	Director	No change
6	Dr. U.S. Awasthi	Director	No change
7	Mr. Rakesh Kapur	Director	No change
8	Dr. P.S. Gahlaut	Director	No change
9	Mrs. Mira Mehrishi	Independent Director	No change
10	Mr. Sudhakar Rao	Independent Director	No change
11	Mr. Amar Sinha	Independent Director	No change
12	Mr. Warendra Sinha	Managing Director & CEO	No change
13	Mrs. Anamika Roy Rashtrawar	Director (Marketing)	No change
14	Mr. Jun Matsui	Director (Operations)	No change
15	Mr. Jim Qin	Tokio Marine Nominee (Non Ex. Director)	Resigned
16	Mr. H.O. Suri	Financial Advisor & Chief of Internal Audit	No change
17	Mr. Sanjeev Chopra	Chief Finance Officer	No change
18	Mr. Vaibhav Tyagi	Appointed Actuary	No change
19	Mr. Komei Watanabe	Chief Risk Officer	No change
20	Mr. Amit Jain	Company Secretary & Chief Compliance Officer	No change
21	Mr. Abhishek Sharma	Chief Investment Officer	No change

FORM NL-36-YIELD ON INVESTMENTS 1

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

Registration Number : 106

Statement as on : 31-12-2018

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

Rs. Lakhs

No	Category of Investment	Category Code	Current Quarter						Year to Date (current year)					Year to Date (previous year)				
			Investment (Rs.)		Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)	
			Book Value*	Market Value				Book Value*	Market Value				Book Value*	Market Value				
1	CENTRAL GOVERNMENT BONDS	CGSB	1,54,402.38	1,52,133.13	2,591.13	1.68	1.10	1,51,752.28	1,52,133.13	7,610.02	5.02	3.28	1,43,323.75	1,40,551.03	7,294.00	5.09	3.33	
2	SPECIAL DEPOSITS	CSPD	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	
3	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938	CDSS	843.69	865.53	17.52	2.08	1.36	844.14	865.53	52.56	6.23	4.07	845.96	892.52	52.56	6.21	4.06	
4	TREASURY BILLS	CTRB	21,970.65	37,869.15	365.98	1.67	1.09	16,708.92	37,869.15	448.53	5.01	3.28	2,498.56	2,497.13	2.87	0.11	0.08	
5	STATE GOVERNMENT BONDS	SGGB	86,766.45	90,363.66	1,637.88	1.89	1.23	80,791.89	90,363.66	4,716.55	5.84	3.82	68,276.92	71,104.23	4,014.79	5.88	3.85	
6	STATE GOVERNMENT GUARANTEED LOANS	SGGL	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	
7	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SGOA	3,269.51	3,320.81	66.48	2.03	1.33	3,260.67	3,320.81	199.44	6.12	4.00	3,225.25	3,357.85	199.44	6.18	4.04	
8	GUARANTEED EQUITY	SGGE	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	
9	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	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	
10	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	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	
11	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLSF	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	
12	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLH	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	
13	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	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	
14	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	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	
15	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	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	
16	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE /	HTDA	1,00,763.65	1,02,435.63	2,010.16	1.99	1.30	92,159.47	1,02,435.63	5,376.59	5.84	3.82	80,870.76	81,406.44	4,926.00	6.14	4.02	
17	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	9,844.03	9,893.85	146.37	1.49	1.49	9,872.07	9,893.85	439.05	4.45	4.45	9,361.11	9,867.84	435.00	4.66	4.66	

56	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN)	ELMI	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	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN)	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
58	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	17,431.71	26,100.00	140.77	4.64	3.03	17,095.45	26,100.00	146.53	4.64	3.03	3,092.98	3,092.98	179.00	5.77	3.77
59	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	4,863.87	4,959.65	85.44	1.76	1.15	4,342.67	4,959.65	121.02	5.28	3.45	2,485.87	2,471.33	28.68	1.15	0.75
60	DEPOSITS - REPO / REVERSE REPO - GOV'T SECURITIES	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
61	DEPOSITS - REPO / REVERSE REPO - CORPORATE SECURITIES	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
62	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	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
63	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
64	COMMERCIAL PAPERS	ECCP	4,301.64	4,973.87	80.48	1.87	1.22	4,084.50	4,973.87	139.05	5.61	3.67	4,017.00	4,011.41	65.67	1.63	1.07
65	APPLICATION MONEY	ECAM	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 OF TIER I & II CAPITAL ISSUED BY PSU BANKS	EUPD	1,001.03	963.38	20.47	2.05	1.34	1,001.10	963.38	61.19	6.11	4.00	1,001.33	994.36	33.38	3.33	2.18
67	EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO IRDA REGULATIONS)	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 DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY NON-PSU BANKS	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
69	PERPETUAL NON-CUM. P. SHARES & REDEEMABLE CUMULATIVE P. SHARES OF TIER 1 & 2 CAPITAL ISSUED BY PSU BANKS	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
70	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	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
71	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS / LOAN (PROMOTER GROUP)	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	PERPETUAL NON-CUM. P. SHARES & REDEEMABLE CUMULATIVE P. SHARES OF TIER 1 & 2 CAPITAL ISSUED BY NON-PSU BANKS	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
73	FOREIGN DEBT SECURITIES (INVESTED PRIOR TO IRDA REGULATIONS)	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
74	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	18,417.94	12,002.95	352.69	1.91	1.25	17,062.60	12,002.95	947.34	5.55	3.63	11,948.56	11,948.56	479.00	3.92	2.56

94	DERIVATIVE INSTRUMENTS	CCDI	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	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
96	INVESTMENT PROPERTIES - IMMOVABLE	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
97	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	167.36	169.50	0.00	0.00	0.00	168.36	169.50	0.00	0.00	0.00	311.77	311.77	16.55	5.31	5.31
98	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	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			8,17,117.80	8,29,910.71	13,612.56	1.79	1.25	7,97,760.56	8,29,910.71	40,274.14	5.05%	3.52%	6,96,512.44	7,01,648.29	38,480.11	5.54	3.90

PERIODIC DISCLOSURES

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on:

31st Dec 2018

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><i>During the Quarter ¹</i></u>								
	10.10% RCAM BS 22-04-2024	EPBT	1000	22-04-2014	CARE	CAREAAA	CAREAA	08-08-2018	
B.	<u><i>As on Date ²</i></u>								
	8.72% IL&FS BS 21-01-2025	IODS	1005	09-04-2015	CARE	CAREAAA	D	21-09-2018	
	8.80% IL&FS BS 21-09-2020	IODS	2013	12-10-2015	ICRA	LAAA	D	21-09-2018	
	9.00% IL&FS BS 29-12-2024	IODS	1500	29-12-2014	CARE	CAREAAA	D	21-09-2018	
	9.50% IL&FS BS 03-07-2019	IODS	3000	03-07-2014	FITCH	AAA(IND)	D	21-09-2018	
	9.50% IL&FS BS 28-07-2024	OLDB	1000	28-07-2014	CARE	CAREAAA	D	21-09-2018	
	9.55% IL&FS BS 13-08-2024	IODS	2697	23-09-2016	CARE	CAREAAA	D	21-09-2018	
	7.60% IL&FS BS 07-09-2020	IODS	2500	07-09-2017	CARE	CAREAAA	D	21-09-2018	
	8.06% IL&FS BS 08-06-2022	IODS	2500	06-06-2018	CARE	CAREAAA	D	21-09-2018	
	8.00% IL&FS FIN SER BS 25-07-2022	OLDB	2500	25-07-2018	CARE	CAREAAA	D	21-09-2018	
	8.65% SAIL BS 30-12-2019	EPBT	1000	31-03-2011	CARE	CAREAA+	CAREAA-	02-10-2017	
	10.10% RCAM BS 22-04-2024	EPBT	1000	22-04-2014	CARE	CAREAAA	CAREAA	08-08-2018	

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Insurer: IFFCO Tokio General Insurance Company Ltd Date: 1st Apr'18 31st Dec'18

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 previos year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	4,989.75	18197	4083.28	17926	24,398.44	60409	21999.71	60875
2	Cargo & Hull	3,787.55	7016	2958.68	6463	12,218.45	22133	11232.50	19966
3	Motor TP	45,929.59	235772	37583.18	285520	1,17,662.95	750472	78906.25	924544
4	Motor OD	41,615.90	1238508	37950.92	1217172	1,15,294.07	3663680	133358.37	3470919
5	Engineering	2,125.38	3926	2072.26	3260	5,851.43	11885	7486.88	9099
6	Workmen's Compensation	758.26	5840	783.81	5974	2,167.74	18209	2173.26	17287
7	Employer's Liability	1,171.51	1227	1211.44	1040	4,029.66	4116	3571.82	3221
8	Aviation	7.45	4	8.61	4	19.87	7	18.62	8
9	Personal Accident	2,512.45	47305	1362.41	48414	10,749.02	149060	4379.99	147033
10	Health	19,171.46	49837	15053.75	45341	57,736.16	148966	40063.10	149072
11	Others*	45,950.07	88234	41144.98	104355	1,65,695.22	282672	64201.87	329569

- 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 Obligations (Quarterly Returns)

Insurer: Date:

(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	15435	905.44406	1792942.578
		Social			
2	Cargo & Hull	Rural	0	0	
		Social			
3	Motor TP	Rural	237871	18009.23892	350.65776
		Social			
4	Motor OD	Rural	504402	3935.74273	721592.879
		Social			
5	Engineering	Rural	3013	468.55527	159372.1212
		Social			
6	Workmen's Compensation	Rural	4000	398.9900218	105332.2604
		Social			
7	Employer's Liability	Rural	602	22.6013328	34076.14978
		Social			
8	Aviation	Rural	0	0	0
		Social			
9	Personal Accident	Rural	51990	1412.988274	2666488.105
		Social	18	44.52	178071.9816
10	Health	Rural	23987	8722.64	1582573.345
		Social	14	4425.56	481914.3001
11	Others	Rural	47401	150912.5	2656213.215
		Social	1361	28917.91	612490.1183

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

Insurer: IFFCO Tokio General Insurance Company Ltd Date: 1st Apr18 31st Dec'18

(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	1165064	46,993.83	986137	36,992.89	3518228	1,28,805.73	2522227	98,571.96
2	Corporate Agents-Banks	15405	408.25	11319	339.24	46338	1,202.17	34136	996.52
3	Corporate Agents -Others	5371	214.65	108452	3,826.15	20587	839.57	304198	10,576.91
4	Brokers	411066	61,721.26	373520	51,177.72	1199501	1,75,537.85	1098920	1,41,287.30
5	Micro Agents	42	0.26	515	9.17	216	3.91	1663	33.24
6	Direct Business	98918	58,681.27	255526	51,868.21	326739	2,09,434.13	1170449	1,15,926.55
	Total (A)	1695866	1,68,019.53	1735469	144213.3977	5111609	5,15,823.36	5131593	367392.4617
1	Referral (B)	-	-0.17	-	-0.07	-	-0.35	-	-0.12
	Grand Total (A+B)	1695866	1,68,019.36	1735469	144213.32	5111609	5,15,823.02	51,31,593.00	3,67,392.34

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

GRIEVANCE DISPOSAL

Insurer: IFFCO-TOKIO GENERAL INSURANCE CO. Ltd Date: October- December' 2018

GRIEVANCE DISPOSAL FOR THE PERIOD October to December' 2018 DURING THE FINANCIAL YEAR 2018-19

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Proposal related	0	0	0	0	0	0
b)	Claim	7	136	39	45	52	7
c)	Policy Related	0	21	12	5	3	1
d)	Premium	0	6	3	3	0	0
e)	Refund	0	2	0	0	1	1
f)	Coverage	2	1	1	1	1	0
g)	Cover note related	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0
i)	others	0	1	1	0	0	0
	Total Number of Complaints	9	167	56	54	57	9

2	Total No. of policies during previous year	69,71,291	2017-18
3	Total No. of Claims during previous year	7,69,509	2017-18
4	Total no. of policies during current year	16,96,446	Q3 - 2018-19
5	Total no. of claims during current year	2,12,934	Q3- 2018-19
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.12	Q3 - 2018-19
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	6.39	Q3 - 2018-19

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Up to 7 days	9	0	9
(b)	8-15 days	0	0	0
(c)	16-30 days	0	0	0
(d)	31-90 days	0	0	0
(e)	91 days and beyond	0	0	0
	Total Number of Complaints	9	0	9