

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2018 - 30th September, 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 30TH SEPTEMBER 2018

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2018	PERIOD ENDED 30TH SEPTEMBER 2018	QUARTER ENDED 30TH SEPTEMBER 2017	PERIOD ENDED 30TH SEPTEMBER 2017
1	Premiums earned (Net)	NL-4-Premium Schedule	89,679	201,586	116,894	253,518
2	Profit/ (Loss) on sale/redemption of Investments		548	1,379	2,512	2,788
3	Others: Exchange Gain / (Loss)		-	-	(1,993)	(1,993)
	Handling Charges		(184)	(1,405)	127	(668)
4	Interest, Dividend & Rent – Gross		21,186	41,837	16,425	32,867
	TOTAL (A)		111,229	243,397	133,965	286,512
1	Claims Incurred (Net)	NL-5-Claims Schedule	81,986	153,719	129,277	194,236
2	Commission	NL-6-Commission Schedule	(36,206)	(112,857)	(28,289)	(137,690)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	11,538	28,474	57,085	94,249
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		57,318	69,336	158,073	150,795
	Operating Profit/(Loss) from Fire Business C= (A - B)		53,911	174,061	(24,108)	135,717
	APPROPRIATIONS					
	Transfer to Shareholders' Account		53,911	174,061	(24,108)	135,717
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		53,911	174,061	(24,108)	135,717

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2018

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2018	PERIOD ENDED 30TH SEPTEMBER 2018	QUARTER ENDED 30TH SEPTEMBER 2017	PERIOD ENDED 30TH SEPTEMBER 2017
1	Premiums earned (Net)	NL-4-Premium Schedule	165,049	306,131	134,694	253,270
2	Profit/ (Loss) on sale/redemption of Investments		398	1,029	2,326	2,587
3	Others: Exchange Gain / (Loss)		-	-	-	-
	Handling Charges		(11)	(31)	(11)	(10)
4	Interest, Dividend & Rent – Gross		15,556	31,232	14,946	30,499
	TOTAL (A)		180,992	338,361	151,955	286,346
1	Claims Incurred (Net)	NL-5-Claims Schedule	68,226	170,934	109,428	161,315
2	Commission	NL-6-Commission Schedule	(10,728)	(7,529)	(24,984)	(26,768)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	21,520	47,398	41,184	92,002
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		79,018	210,803	125,628	226,549
	Operating Profit/(Loss) from Marine Business C= (A - B)		101,974	127,558	26,327	59,797
	APPROPRIATIONS					
	Transfer to Shareholders' Account		101,974	127,558	26,327	59,797
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		101,974	127,558	26,327	59,797

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2018

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2018	PERIOD ENDED 30TH SEPTEMBER 2018	QUARTER ENDED 30TH SEPTEMBER 2017	PERIOD ENDED 30TH SEPTEMBER 2017
1	Premiums earned (Net)	NL-4-Premium Schedule	9,969,197	18,816,796	7,410,463	14,678,698
2	Profit/ (Loss) on sale/redemption of Investments		26,705	67,442	129,676	144,147
3	Others: Transfer & Duplicate Fee		980	1,828	3,075	6,160
	Exchange Gain / (Loss)		(80)	15	633	447
	Handling Charges		133	664	239	500
4	Interest, Dividend & Rent – Gross		1,034,844	2,046,729	837,666	1,699,239
	TOTAL (A)		11,031,779	20,933,474	8,381,752	16,529,191
1	Claims Incurred (Net)	NL-5-Claims Schedule	9,185,910	17,044,905	5,707,402	11,268,831
2	Commission	NL-6-Commission Schedule	400,744	1,119,542	107,280	138,641
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,297,328	2,506,453	1,928,773	4,159,209
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		10,883,982	20,670,900	7,743,455	15,566,681
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		147,797	262,574	638,297	962,510
	APPROPRIATIONS					
	Transfer to Shareholders' Account		147,797	262,574	638,297	962,510
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		147,797	262,574	638,297	962,510

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 30TH SEPTEMBER 2018

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2018	PERIOD ENDED 30TH SEPTEMBER 2018	QUARTER ENDED 30TH SEPTEMBER 2017	PERIOD ENDED 30TH SEPTEMBER 2017
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		53,911	174,061	(24,108)	135,717
	(b) Marine Insurance		101,974	127,558	26,327	59,797
	(c) Miscellaneous Insurance		147,797	262,574	638,297	962,510
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		262,965	526,817	342,325	670,391
	(b) Profit on sale of investments		6,737	17,359	51,360	56,870
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	a) Miscellaneous Income		6,943	10,757	3,341	4,153
	b) Profit on Sale of Fixed Assets		68	90	17	18
	TOTAL (A)		580,395	1,119,216	1,037,559	1,889,456
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)		-	20,000	131	431

	(e) Expenses transferred from Policyholders' Account		-	-	-	-
	TOTAL (B)		-	20,000	131	431
	Profit Before Tax		580,395	1,099,216	1,037,428	1,889,025
	Less: Provision for Taxation					
	Current Tax		49,500	183,500	264,400	541,300
	Deferred Tax		73,700	77,000	1,500	(10,100)
	Less: Short / (Excess) provision for taxation for earlier years					
	Current Tax		138,800	138,800	-	-
	Deferred Tax		(136,700)	(136,700)	-	-
	Profit After Tax		455,095	836,616	771,528	1,357,825
	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			13,486,184		11,593,295
	Balance carried forward to Balance Sheet			14,322,800		12,951,120

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 30TH SEPTEMBER 2018

(₹ In 000)

	Schedule	AS AT 30TH SEPTEMBER 2018	AS AT 30TH SEPTEMBER 2017
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	2,742,183	2,693,215
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	18,843,787	15,521,075
FAIR VALUE CHANGE ACCOUNT			
- Shareholders		(1,043)	(1,278)
- Policyholders		(3,143)	(4,016)
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		21,581,784	18,208,996
APPLICATION OF FUNDS			
INVESTMENTS			
Investments - Shareholders	NL-12-Investment Schedule	19,130,159	16,628,524
Investments - Policyholders	NL-12(A)-Investment Schedule	57,656,097	52,282,322
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	393,315	312,546
DEFERRED TAX ASSET (NET)		228,200	255,800
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	684,132	1,111,909
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	18,268,954	5,175,683
Sub-Total (A)		18,953,086	6,287,592

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	55,721,519	42,286,646
	PROVISIONS	NL-18-Provisions Schedule	19,057,554	15,271,142
	Sub-Total (B)		74,779,073	57,557,788
	NET CURRENT ASSETS (C) = (A - B)		(55,825,987)	(51,270,196)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	TOTAL		21,581,784	18,208,996

CONTINGENT LIABILITIES

(₹ In 000)

	Particulars		AS AT 30TH SEPTEMBER 2018	AS AT 30TH SEPTEMBER 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		748,474	748,474
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	TOTAL		748,474	748,474

PERIODIC DISCLOSURES

FORM NL-4- PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2018				PERIOD ENDED 30TH SEPTEMBER 2018			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	679,123	411,042	17,428,258	18,518,423	1,940,869	843,090	31,996,406	34,780,365
	679,123	411,042	17,428,258	18,518,423	1,940,869	843,090	31,996,406	34,780,365
Add: Premium on reinsurance accepted	125,031	9,973	31,102	166,106	299,261	16,671	53,512	369,444
Less : Premium on reinsurance ceded	724,788	269,994	8,204,276	9,199,058	2,024,226	500,115	13,047,087	15,571,428
Net Premium	79,366	151,021	9,255,084	9,485,471	215,904	359,646	19,002,831	19,578,381
Adjustment for change in reserve for unexpired risks	(10,313)	(14,028)	(714,113)	(738,454)	14,318	53,515	186,035	253,868
Premium Earned (Net)	89,679	165,049	9,969,197	10,223,925	201,586	306,131	18,816,796	19,324,513

PREMIUM EARNED [NET]

Particulars	QUARTER ENDED 30TH SEPTEMBER 2017				PERIOD ENDED 30TH SEPTEMBER 2017			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	537,937	442,344	9,175,800	10,156,081	1,791,643	827,382	19,698,877	22,317,902
	537,937	442,344	9,175,800	10,156,081	1,791,643	827,382	19,698,877	22,317,902
Add: Premium on reinsurance accepted	194,503	5,593	24,749	224,845	330,418	15,280	45,005	390,703
Less : Premium on reinsurance ceded	523,754	296,816	2,133,735	2,954,305	1,778,769	507,479	4,598,507	6,884,755
Net Premium	208,686	151,121	7,066,814	7,426,621	343,292	335,183	15,145,375	15,823,850
Adjustment for change in reserve for unexpired risks	91,792	16,427	(343,649)	(235,430)	89,774	81,913	466,677	638,364
Premium Earned (Net)	116,894	134,694	7,410,463	7,662,051	253,518	253,270	14,678,698	15,185,486

PERIODIC DISCLOSURES

FORM NL-4 (A) - PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2018			PERIOD ENDED 30TH SEPTEMBER 2018		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	398,098	12,944	411,042	815,710	27,380	843,090
	398,098	12,944	411,042	815,710	27,380	843,090
Add: Premium on reinsurance accepted	9,973	-	9,973	16,671	-	16,671
Less : Premium on reinsurance ceded	258,852	11,142	269,994	478,475	21,640	500,115
Net Premium	149,219	1,802	151,021	353,906	5,740	359,646
Adjustment for change in reserve for unexpired risks	(13,633)	(395)	(14,028)	52,894	621	53,515
Premium Earned (Net)	162,852	2,197	165,049	301,012	5,119	306,131

PREMIUM EARNED [NET]

Particulars	QUARTER ENDED 30TH SEPTEMBER 2017			PERIOD ENDED 30TH SEPTEMBER 2017		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	426,885	15,459	442,344	798,502	28,880	827,382
	426,885	15,459	442,344	798,502	28,880	827,382
Add: Premium on reinsurance accepted	5,593	-	5,593	15,280	-	15,280
Less : Premium on reinsurance ceded	284,991	11,825	296,816	486,316	21,163	507,479
Net Premium	147,487	3,634	151,121	327,466	7,717	335,183
Adjustment for change in reserve for unexpired risks	18,846	(2,419)	16,427	77,817	4,096	81,913
Premium Earned (Net)	128,641	6,053	134,694	249,649	3,621	253,270

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

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 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	3,621,948	3,568,735	7,190,683	169,455	677	64,915	597,345	82,538	1,660,558	7,125,971	536,116	17,428,258
	3,621,948	3,568,735	7,190,683	169,455	677	64,915	597,345	82,538	1,660,558	7,125,971	536,116	17,428,258
Add: Premium on reinsurance accepted	-	-	-	1,533	-	-	-	8,764	-	-	20,805	31,102
Less : Premium on reinsurance ceded	557,960	538,202	1,096,162	134,952	633	3,336	86,468	40,173	92,972	6,420,497	329,083	8,204,276
Net Premium	3,063,988	3,030,533	6,094,521	36,036	44	61,579	510,877	51,129	1,567,586	705,474	227,838	9,255,084
Adjustment for change in reserve for unexpired risks	(177,219)	(201,548)	(378,767)	(8,527)	(51)	(8,865)	195,526	4,043	(327,841)	(191,694)	2,063	(714,113)
Premium Earned (Net)	3,241,207	3,232,081	6,473,288	44,563	95	70,444	315,351	47,086	1,895,427	897,168	225,775	9,969,197

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 30TH SEPTEMBER 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	7,367,818	7,173,336	14,541,154	372,605	1,242	140,947	823,658	173,586	3,856,470	10,794,536	1,292,208	31,996,406
	7,367,818	7,173,336	14,541,154	372,605	1,242	140,947	823,658	173,586	3,856,470	10,794,536	1,292,208	31,996,406
Add: Premium on reinsurance accepted	-	-	-	8,743	-	-	-	17,010	-	-	27,759	53,512
Less : Premium on reinsurance ceded	1,124,502	1,089,175	2,213,677	300,915	1,198	7,244	127,234	82,308	280,972	9,183,779	849,760	13,047,087
Net Premium	6,243,316	6,084,161	12,327,477	80,433	44	133,703	696,424	108,288	3,575,498	1,610,757	470,207	19,002,831
Adjustment for change in reserve for unexpired risks	(167,326)	(321,689)	(489,015)	(11,428)	(145)	(7,454)	180,903	19,520	(86,613)	563,958	16,309	186,035
Premium Earned (Net)	6,410,642	6,405,850	12,816,492	91,861	189	141,157	515,521	88,768	3,662,111	1,046,799	453,898	18,816,796

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 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	3,181,512	2,991,816	6,173,328	377,542	766	62,954	143,678	53,921	1,313,815	589,222	460,574	9,175,800
	3,181,512	2,991,816	6,173,328	377,542	766	62,954	143,678	53,921	1,313,815	589,222	460,574	9,175,800
Add: Premium on reinsurance accepted	-	-	-	21,674	-	-	-	564	1	-	2,510	24,749
Less : Premium on reinsurance ceded	481,528	461,691	943,219	345,364	723	3,238	17,702	14,723	68,780	465,268	274,718	2,133,735
Net Premium	2,699,984	2,530,125	5,230,109	53,852	43	59,716	125,976	39,762	1,245,036	123,954	188,366	7,066,814
Adjustment for change in reserve for unexpired risks	(267,399)	(274,030)	(541,429)	17,758	37	(7,967)	6,949	292	180,900	24,433	(24,622)	(343,649)
Premium Earned (Net)	2,967,383	2,804,155	5,771,538	36,094	6	67,683	119,027	39,470	1,064,136	99,521	212,988	7,410,463

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 30TH SEPTEMBER 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	6,915,981	6,757,068	13,673,049	541,462	1,001	138,945	301,759	128,167	2,500,934	1,272,157	1,141,403	19,698,877
	6,915,981	6,757,068	13,673,049	541,462	1,001	138,945	301,759	128,167	2,500,934	1,272,157	1,141,403	19,698,877
Add: Premium on reinsurance accepted	-	-	-	34,258	-	-	-	5,045	1,876	-	3,826	45,005
Less : Premium on reinsurance ceded	1,061,635	1,042,597	2,104,232	478,176	958	7,145	37,590	42,936	220,621	986,038	720,811	4,598,507
Net Premium	5,854,346	5,714,471	11,568,817	97,544	43	131,800	264,169	90,276	2,282,189	286,119	424,418	15,145,375
Adjustment for change in reserve for unexpired risks	(11,743)	157,051	145,308	26,775	35	(6,187)	28,870	10,787	245,712	10,960	4,417	466,677
Premium Earned (Net)	5,866,089	5,557,420	11,423,509	70,769	8	137,987	235,299	79,489	2,036,477	275,159	420,001	14,678,698

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2018				PERIOD ENDED 30TH SEPTEMBER 2018			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	331,775	609,369	8,125,124	9,066,268	682,697	777,935	24,467,296	25,927,928
Add Claims Outstanding at the end of the year	43,611	(86,835)	2,671,691	2,628,467	768,720	526,774	37,466,108	38,761,602
Less Claims Outstanding at the beginning of the year	-	(1)	-	(1)	711,837	572,893	33,769,648	35,054,378
	375,386	522,535	10,796,815	11,694,736	739,580	731,816	28,163,756	29,635,152
Add :Re-insurance accepted	2,360	18,285	3	20,648	51,234	23,524	6,486	81,244
Less :Re-insurance Ceded	295,760	472,594	1,610,908	2,379,262	637,095	584,406	11,125,337	12,346,838
Total Claims Incurred	81,986	68,226	9,185,910	9,336,122	153,719	170,934	17,044,905	17,369,558

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2017				PERIOD ENDED 30TH SEPTEMBER 2017			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	567,568	345,205	5,153,915	6,066,688	941,774	480,152	14,587,806	16,009,732
Add Claims Outstanding at the end of the year	74,273	26,502	1,434,748	1,535,523	540,627	598,196	30,587,629	31,726,452
Less Claims Outstanding at the beginning of the year	(1)	-	1	-	458,455	582,400	29,176,482	30,217,337
	641,842	371,707	6,588,662	7,602,211	1,023,946	495,948	15,998,953	17,518,847
Add :Re-insurance accepted	39,008	976	735	40,719	39,588	995	1,261	41,844
Less :Re-insurance ceded	551,573	263,255	881,995	1,696,823	869,298	335,628	4,731,383	5,936,309
Total Claims Incurred	129,277	109,428	5,707,402	5,946,107	194,236	161,315	11,268,831	11,624,382

PERIODIC DISCLOSURES

FORM NL-5 (A) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2018			PERIOD ENDED 30TH SEPTEMBER 2018		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
Direct claims	213,435	395,934	609,369	379,326	398,609	777,935
Add Claims Outstanding at the end of the year	(53,398)	(33,437)	(86,835)	469,233	57,541	526,774
Less Claims Outstanding at the beginning of the year	(1)	-	(1)	480,819	92,074	572,893
	160,038	362,497	522,535	367,740	364,076	731,816
Add :Re-insurance accepted	18,285	-	18,285	23,524	-	23,524
Less :Re-insurance Ceded	110,194	362,400	472,594	221,126	363,280	584,406
Total Claims Incurred	68,129	97	68,226	170,138	796	170,934

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2017			PERIOD ENDED 30TH SEPTEMBER 2017		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
Direct claims	238,865	106,340	345,205	373,587	106,565	480,152
Add Claims Outstanding at the end of the year	28,115	(1,613)	26,502	533,237	64,959	598,196
Less Claims Outstanding at the beginning of the year	-	-	-	499,399	83,001	582,400
	266,980	104,727	371,707	407,425	88,523	495,948
Add :Re-insurance accepted	976	-	976	995	-	995
Less :Re-insurance ceded	163,327	99,928	263,255	235,606	100,022	335,628
Total Claims Incurred	104,629	4,799	109,428	172,814	(11,499)	161,315

PERIODIC DISCLOSURES

FORM NL-5 (B) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 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	2,667,299	2,204,699	4,871,998	59,124	(1)	20,374	189,188	11,673	2,007,326	754,637	210,805	8,125,124
Add Claims Outstanding at the end of the year	(11,958)	1,620,017	1,608,059	16,537	1,987	5,596	161,992	34,761	(82,795)	813,217	112,337	2,671,691
Less Claims Outstanding at the beginning of the year	(1)	-	(1)	-	-	-	-	-	-	-	1	-
	2,655,342	3,824,716	6,480,058	75,661	1,986	25,970	351,180	46,434	1,924,531	1,567,854	323,141	10,796,815
Add :Re-insurance accepted	-	-	-	-	-	-	-	-	3	-	-	3
Less :Re-insurance Ceded	406,714	430,906	837,620	25,844	-	1,139	(20,355)	5,489	154,635	522,840	83,696	1,610,908
Total Claims Incurred	2,248,628	3,393,810	5,642,438	49,817	1,986	24,831	371,535	40,945	1,769,899	1,045,014	239,445	9,185,910

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 30TH SEPTEMBER 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	4,874,321	3,723,101	8,597,422	137,999	81	37,743	330,343	13,567	3,555,670	11,367,838	426,633	24,467,296
Add Claims Outstanding at the end of the year	2,630,875	30,219,400	32,850,275	307,848	2,036	146,552	626,435	191,942	1,252,973	1,336,465	751,582	37,466,108
Less Claims Outstanding at the beginning of the year	2,382,925	26,466,316	28,849,241	251,903	430	118,770	342,306	131,341	1,036,994	2,446,010	592,653	33,769,648
	5,122,271	7,476,185	12,598,456	193,944	1,687	65,525	614,472	74,168	3,771,649	10,258,293	585,562	28,163,756
Add :Re-insurance accepted	-	-	-	6,183	291	-	-	-	12	-	-	6,486
Less :Re-insurance ceded	760,525	749,954	1,510,479	84,849	4	2,039	41,142	5,706	275,407	9,013,147	192,564	11,125,337
Total Claims Incurred	4,361,746	6,726,231	11,087,977	115,278	1,974	63,486	573,330	68,462	3,496,254	1,245,146	392,998	17,044,905

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 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	2,237,894	1,430,569	3,668,463	39,403	-	24,327	91,846	1,437	1,042,727	151,719	133,993	5,153,915
Add Claims Outstanding at the end of the year	150,807	1,432,492	1,583,299	17,417	10,744	5,643	12,357	374	(148,545)	(117,809)	71,268	1,434,748
Less Claims Outstanding at the beginning of the year	-	1	1	-	-	-	-	-	-	-	-	1
	2,388,701	2,863,060	5,251,761	56,820	10,744	29,970	104,203	1,811	894,182	33,910	205,261	6,588,662
Add :Re-insurance accepted	-	-	-	735	-	-	-	-	-	-	-	735
Less :Re-insurance ceded	483,929	250,113	734,042	24,393	-	1,441	10,030	99	92,973	(34,037)	53,054	881,995
Total Claims Incurred	1,904,772	2,612,947	4,517,719	33,162	10,744	28,529	94,173	1,712	801,209	67,947	152,207	5,707,402

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 30TH SEPTEMBER 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	4,360,671	2,245,842	6,606,513	113,885	(6,481)	42,702	162,360	1,921	2,123,879	5,262,241	280,786	14,587,806
Add Claims Outstanding at the end of the year	2,676,114	25,203,221	27,879,335	294,149	12,287	122,173	329,760	107,963	927,888	412,469	501,605	30,587,629
Less Claims Outstanding at the beginning of the year	2,212,587	21,868,002	24,080,589	243,864	941	104,453	215,140	87,799	1,333,699	2,657,709	452,288	29,176,482
	4,824,198	5,581,061	10,405,259	164,170	4,865	60,422	276,980	22,085	1,718,068	3,017,001	330,103	15,998,953
Add :Re-insurance accepted	-	-	-	735	526	-	-	-	-	-	-	1,261
Less :Re-insurance ceded	957,419	412,733	1,370,152	87,946	(6,222)	2,362	17,232	183	189,258	2,949,016	121,456	4,731,383
Total Claims Incurred	3,866,779	5,168,328	9,035,107	76,959	11,613	58,060	259,748	21,902	1,528,810	67,985	208,647	11,268,831

PERIODIC DISCLOSURES
FORM NL-6-COMMISSION SCHEDULE

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2018				PERIOD ENDED 30TH SEPTEMBER 2018			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	44,079	27,695	1,056,931	1,128,705	119,360	62,502	2,140,748	2,322,610
Add: Re-insurance Accepted	5,276	917	4,490	10,683	9,208	1,307	7,019	17,534
Less: Commission on Re-insurance Ceded	85,561	39,340	660,677	785,578	241,425	71,338	1,028,225	1,340,988
Net Commission	(36,206)	(10,728)	400,744	353,810	(112,857)	(7,529)	1,119,542	999,156
Break-up of the expenses (Gross) incurred to procure business:								
Agents	18,318	11,968	377,345	407,631	42,872	24,277	693,534	760,683
Brokers	23,121	15,690	674,788	713,599	71,363	38,217	1,436,642	1,546,222
Corporate Agency	2,640	37	4,798	7,475	5,125	8	10,572	15,705
Others	-	-	-	-	-	-	-	-
TOTAL (B)	44,079	27,695	1,056,931	1,128,705	119,360	62,502	2,140,748	2,322,610

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2017				PERIOD ENDED 30TH SEPTEMBER 2017			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	26,554	21,320	389,724	437,598	62,392	45,126	830,061	937,579
Add: Re-insurance Accepted	14,864	111	3,150	18,125	19,597	533	4,207	24,337
Less: Commission on Re-insurance Ceded	69,707	46,415	285,594	401,716	219,679	72,427	695,627	987,733
Net Commission	(28,289)	(24,984)	107,280	54,007	(137,690)	(26,768)	138,641	(25,817)
Break-up of the expenses (Gross) incurred to procure business:								
Agents	9,148	9,929	172,921	191,998	18,027	17,062	352,495	387,584
Brokers	14,749	10,982	199,831	225,562	39,561	27,326	442,885	509,772
Corporate Agency	2,657	409	16,972	20,038	4,804	738	34,681	40,223
Others	-	-	-	-	-	-	-	-
TOTAL (B)	26,554	21,320	389,724	437,598	62,392	45,126	830,061	937,579

PERIODIC DISCLOSURES

FORM NL-6 (A) - COMMISSION SCHEDULE

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2018			PERIOD ENDED 30TH SEPTEMBER 2018		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Direct	26,215	1,480	27,695	59,085	3,417	62,502
Add: Re-insurance Accepted	917	-	917	1,307	-	1,307
Less: Commission on Re-insurance Ceded	38,242	1,098	39,340	69,034	2,304	71,338
Net Commission	(11,110)	382	(10,728)	(8,642)	1,113	(7,529)
Break-up of the expenses (Gross) incurred to procure business:						
Agents	10,782	1,186	11,968	21,512	2,765	24,277
Brokers	15,396	294	15,690	37,573	644	38,217
Corporate Agency	37	-	37	-	8	8
Others	-	-	-	-	-	-
TOTAL (B)	26,215	1,480	27,695	59,085	3,417	62,502

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2017			PERIOD ENDED 30TH SEPTEMBER 2017		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Direct	20,334	986	21,320	42,878	2,248	45,126
Add: Re-insurance Accepted	111	-	111	533	-	533
Less: Commission on Re-insurance Ceded	45,411	1,004	46,415	70,240	2,187	72,427
Net Commission	(24,966)	(18)	(24,984)	(26,829)	61	(26,768)
Break-up of the expenses (Gross) incurred to procure business:						
Agents	9,322	607	9,929	15,734	1,328	17,062
Brokers	10,637	345	10,982	26,533	793	27,326
Corporate Agency	375	34	409	611	127	738
Others	-	-	-	-	-	-
TOTAL (B)	20,334	986	21,320	42,878	2,248	45,126

PERIODIC DISCLOSURES

FORM NL-6 (B) - COMMISSION SCHEDULE

COMMISSION (₹ In 000)												
Particulars	QUARTER ENDED 30TH SEPTEMBER 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	700,194	64,374	764,568	21,762	8	13,211	52,848	15,039	113,708	-	75,787	1,056,931
Add: Re-insurance Accepted	-	-	-	62	-	-	-	1,340	-	-	3,088	4,490
Less: Commission on Re-insurance Ceded	126,771	107,574	234,345	10,271	6	487	9,477	2,253	10,120	331,419	62,299	660,677
Net Commission	573,423	(43,200)	530,223	11,553	2	12,724	43,371	14,126	103,588	(331,419)	16,576	400,744
Break-up of the expenses (Gross) incurred to procure business:												
Agents	203,030	44,016	247,046	10,880	-	9,246	9,726	3,175	65,794	-	31,478	377,345
Brokers	496,338	20,195	516,533	10,813	8	3,959	42,782	11,859	47,325	-	41,509	674,788
Corporate Agency	826	163	989	69	-	6	340	5	589	-	2,800	4,798
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	700,194	64,374	764,568	21,762	8	13,211	52,848	15,039	113,708	-	75,787	1,056,931

COMMISSION (₹ In 000)												
Particulars	PERIOD ENDED 30TH SEPTEMBER 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	1,419,258	119,639	1,538,897	50,817	(12)	29,548	85,134	33,252	252,307	-	150,805	2,140,748
Add: Re-insurance Accepted	-	-	-	137	-	-	-	2,479	-	-	4,403	7,019
Less: Commission on Re-insurance Ceded	257,763	214,177	471,940	27,925	6	1,057	13,260	8,507	29,684	349,625	126,221	1,028,225
Net Commission	1,161,495	(94,538)	1,066,957	23,029	(18)	28,491	71,874	27,224	222,623	(349,625)	28,987	1,119,542
Break-up of the expenses (Gross) incurred to procure business:												
Agents	376,240	82,591	458,831	24,184	-	20,076	6,607	7,029	115,102	-	61,705	693,534
Brokers	1,041,109	36,387	1,077,496	26,431	(12)	9,447	78,028	26,214	136,137	-	82,901	1,436,642
Corporate Agency	1,909	661	2,570	202	-	25	499	9	1,068	-	6,199	10,572
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	1,419,258	119,639	1,538,897	50,817	(12)	29,548	85,134	33,252	252,307	-	150,805	2,140,748

COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 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	241,936	10,302	252,238	9,196	5	6,830	8,724	5,283	66,732	-	40,716	389,724
Add: Re-insurance Accepted	-	-	-	2,498	-	-	-	128	(1)	-	525	3,150
Less: Commission on Re-insurance Ceded	103,427	81,241	184,668	23,656	6	472	2,356	1,958	7,577	39,018	25,883	285,594
Net Commission	138,509	(70,939)	67,570	(11,962)	(1)	6,358	6,368	3,453	59,154	(39,018)	15,358	107,280
Break-up of the expenses (Gross) incurred to procure business:												
Agents	105,623	8,612	114,235	3,654	-	4,198	3,996	593	35,222	-	11,023	172,921
Brokers	130,133	702	130,835	5,320	5	2,412	3,681	4,638	27,207	-	25,733	199,831
Corporate Agency	6,180	988	7,168	222	-	220	1,047	52	4,303	-	3,960	16,972
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	241,936	10,302	252,238	9,196	5	6,830	8,724	5,283	66,732	-	40,716	389,724

COMMISSION

(₹ In 000)

Particulars	PERIOD ENDED 30TH SEPTEMBER 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	529,797	28,496	558,293	21,778	5	14,954	17,849	12,058	130,556	-	74,568	830,061
Add: Re-insurance Accepted	-	-	-	2,656	-	-	-	753	151	-	647	4,207
Less: Commission on Re-insurance Ceded	226,336	184,520	410,856	35,773	(22)	1,042	5,012	5,791	23,450	112,335	101,390	695,627
Net Commission	303,461	(156,024)	147,437	(11,339)	27	13,912	12,837	7,020	107,257	(112,335)	(26,175)	138,641
Break-up of the expenses (Gross) incurred to procure business:												
Agents	206,649	25,279	231,928	8,012	-	8,864	8,276	1,415	71,719	-	22,281	352,495
Brokers	310,121	1,136	311,257	13,312	5	5,658	7,679	10,546	50,926	-	43,502	442,885
Corporate Agency	13,027	2,081	15,108	454	-	432	1,894	97	7,911	-	8,785	34,681
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	529,797	28,496	558,293	21,778	5	14,954	17,849	12,058	130,556	-	74,568	830,061

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2018				PERIOD ENDED 30TH SEPTEMBER 2018			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	3,985	7,493	453,813	465,291	10,182	16,962	896,226	923,370
2	Travel, conveyance and vehicle running expenses	281	521	31,060	31,862	662	1,103	58,258	60,023
3	Training expenses	5	14	1,127	1,146	47	78	4,117	4,242
4	Rents, rates & taxes	764	1,424	85,708	87,896	1,879	3,129	165,350	170,358
5	Repairs	344	626	36,725	37,695	735	1,224	64,674	66,633
6	Printing & stationery	126	244	15,097	15,467	367	612	32,314	33,293
7	Communication	299	540	31,322	32,161	599	998	52,716	54,313
8	Legal & professional charges	3,339	6,212	372,269	381,820	8,053	13,414	708,794	730,261
9	Auditors' fees, expenses etc								
	(a) as auditor	16	27	1,407	1,450	16	27	1,407	1,450
	(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)	4	6	340	350	4	6	340	350
10	Advertisement and publicity	661	1,152	64,372	66,185	1,036	1,725	91,139	93,900
11	Marketing and Support Services	-	-	-	-	-	-	-	-
12	Interest & Bank Charges	338	592	33,269	34,199	551	917	48,455	49,923
13	Others :								
	Policy Stamps	20	-	2,052	2,072	20	-	2,052	2,072
	Information & Technology Expenses	288	622	42,615	43,525	1,329	2,213	116,940	120,482
	Electricity & Water Charges	100	193	12,015	12,308	293	488	25,777	26,558
	Courtesies & Entertainment	106	191	10,970	11,267	200	334	17,672	18,206
	Others	199	342	18,927	19,468	288	479	25,312	26,079
14	Depreciation	402	734	43,070	44,206	862	1,436	75,892	78,190
15	Service Tax Expenses / GST Expense	261	587	41,170	42,018	1,351	2,253	119,018	122,622
	TOTAL	11,538	21,520	1,297,328	1,330,386	28,474	47,398	2,506,453	2,582,325

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2017				PERIOD ENDED 30TH SEPTEMBER 2017			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	9,988	6,741	318,228	334,957	17,690	17,273	780,473	815,436
2	Travel, conveyance and vehicle running expenses	664	449	21,200	22,313	1,170	1,141	51,588	53,899
3	Training expenses	40	24	1,138	1,202	81	80	3,593	3,754
4	Rents, rates & taxes	2,227	1,567	73,566	77,360	3,782	3,693	166,870	174,345
5	Repairs	733	532	24,853	26,118	1,203	1,175	53,086	55,464
6	Printing & stationery	357	232	11,014	11,603	658	643	29,055	30,356
7	Communication	471	331	15,547	16,349	800	781	35,282	36,863
8	Legal & professional charges	7,337	5,143	241,581	254,061	12,502	12,206	551,553	576,261
9	Auditors' fees, expenses etc								
	(a) as auditor	31	31	1,388	1,450	31	31	1,388	1,450
	(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)	8	7	335	350	8	7	335	350
10	Advertisement and publicity	245	117	5,848	6,210	555	541	24,470	25,566
11	Marketing and Support Services	31,146	23,420	1,089,884	1,144,450	49,023	47,866	2,162,824	2,259,713
12	Interest & Bank Charges	484	294	14,079	14,857	943	921	41,614	43,478
13	Others :								
	Policy Stamps	22	-	2,047	2,069	22	-	2,047	2,069
	Information & Technology Expenses	1,543	1,088	51,073	53,704	2,614	2,552	115,322	120,488
	Electricity & Water Charges	314	208	9,844	10,366	566	552	24,960	26,078
	Courtesies & Entertainment	198	146	6,807	7,151	316	308	13,920	14,544
	Others	(60)	(132)	(5,648)	(5,840)	129	126	5,691	5,946
14	Depreciation	735	561	26,042	27,338	1,137	1,111	50,161	52,409
15	Service Tax Expenses / GST Expense	602	425	19,947	20,974	1,019	995	44,977	46,991
	TOTAL	57,085	41,184	1,928,773	2,027,042	94,249	92,002	4,159,209	4,345,460

PERIODIC DISCLOSURES

FORM NL-7 (A) -OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2018			PERIOD ENDED 30TH SEPTEMBER 2018		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	7,401	92	7,493	16,691	271	16,962
2	Travel, conveyance and vehicle running expenses	514	7	521	1,085	18	1,103
3	Training expenses	14	-	14	77	1	78
4	Rents, rates & taxes	1,406	18	1,424	3,079	50	3,129
5	Repairs	617	9	626	1,204	20	1,224
6	Printing & stationery	241	3	244	602	10	612
7	Communication	533	7	540	982	16	998
8	Legal & professional charges	6,134	78	6,212	13,200	214	13,414
9	Auditors' fees, expenses etc						
	(a) as auditor	26	1	27	26	1	27
	(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)	6	-	6	6	-	6
10	Advertisement and publicity	1,135	17	1,152	1,697	28	1,725
11	Marketing and Support Services	-	-	-	-	-	-
12	Interest & Bank Charges	584	8	592	903	14	917
13	<u>Others :</u>						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	617	5	622	2,178	35	2,213
	Electricity & Water Charges	191	2	193	480	8	488
	Courtesies & Entertainment	189	2	191	329	5	334
	Others	338	4	342	472	7	479
14	Depreciation	724	10	734	1,413	23	1,436
15	Service Tax Expenses / GST Expense	582	5	587	2,217	36	2,253
	TOTAL	21,252	268	21,520	46,641	757	47,398

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2017			PERIOD ENDED 30TH SEPTEMBER 2017		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	6,577	164	6,741	16,875	398	17,273
2	Travel, conveyance and vehicle running expenses	438	11	449	1,115	26	1,141
3	Training expenses	23	1	24	78	2	80
4	Rents, rates & taxes	1,529	38	1,567	3,608	85	3,693
5	Repairs	519	13	532	1,148	27	1,175
6	Printing & stationery	226	6	232	628	15	643
7	Communication	323	8	331	763	18	781
8	Legal & professional charges	5,019	124	5,143	11,925	281	12,206
9	Auditors' fees, expenses etc						
	(a) as auditor	30	1	31	30	1	31
	(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)	7	-	7	7	-	7
10	Advertisement and publicity	114	3	117	529	12	541
11	Marketing and Support Services	22,860	560	23,420	46,764	1,102	47,866
12	Interest & Bank Charges	287	7	294	900	21	921
13	<u>Others :</u>						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	1,062	26	1,088	2,493	59	2,552
	Electricity & Water Charges	203	5	208	540	12	552
	Courtesies & Entertainment	143	3	146	301	7	308
	Others	(129)	(3)	(132)	123	3	126
14	Depreciation	548	13	561	1,085	26	1,111
15	Service Tax Expenses / GST Expense	414	11	425	972	23	995
	TOTAL	40,193	991	41,184	89,884	2,118	92,002

PERIODIC DISCLOSURES

FORM NL-7 (B) -OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 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	150,154	148,353	298,507	1,778	2	3,033	24,424	2,514	77,498	34,881	11,176	453,813
2	Travel, conveyance and vehicle running expenses	10,269	10,133	20,402	123	-	209	1,617	173	5,358	2,412	766	31,060
3	Training expenses	378	381	759	3	-	7	94	6	159	71	28	1,127
4	Rents, rates & taxes	28,349	27,991	56,340	337	1	575	4,544	475	14,706	6,619	2,111	85,708
5	Repairs	12,132	11,952	24,084	147	-	248	1,838	205	6,412	2,886	905	36,725
6	Printing & stationery	5,001	4,952	9,953	59	-	100	856	83	2,534	1,140	372	15,097
7	Communication	10,342	10,176	20,518	126	-	213	1,525	175	5,512	2,481	772	31,322
8	Legal & professional charges	123,111	121,514	244,625	1,467	2	2,497	19,570	2,066	64,044	28,827	9,171	372,269
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	462	451	913	6	-	10	52	8	264	119	35	1,407
	(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)	112	109	221	1	-	2	12	2	64	29	9	340
10	Advertisement and publicity	21,214	20,795	42,009	264	-	443	2,831	362	11,635	5,239	1,589	64,372
11	Marketing and Support Services	-	-	-	-	-	-	-	-	-	-	-	-
12	Interest & Bank Charges	10,967	10,757	21,724	136	-	228	1,487	187	5,989	2,697	821	33,269
13	Others :	-	-	-	-	-	-	-	-	-	-	-	-
	Policy Stamps	767	748	1,515	4	-	76	10	1	27	-	419	2,052
	Information & Technology Expenses	14,178	14,158	28,336	156	-	273	2,871	230	6,694	3,009	1,046	42,615
	Electricity & Water Charges	3,980	3,942	7,922	46	-	79	683	66	2,016	907	296	12,015
	Courtesies & Entertainment	3,620	3,558	7,178	44	-	74	521	62	1,944	877	270	10,970
	Others	6,234	6,104	12,338	78	-	131	806	106	3,448	1,553	467	18,927
14	Depreciation	14,229	14,016	28,245	172	-	291	2,156	239	7,519	3,385	1,063	43,070
15	Service Tax Expenses / GST Expense	13,712	13,719	27,431	149	-	262	2,880	222	6,358	2,858	1,010	41,170
	TOTAL	429,211	423,809	853,020	5,096	5	8,751	68,777	7,182	222,181	99,990	32,326	1,297,328

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	PERIOD ENDED 30TH SEPTEMBER 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	294,452	286,946	581,398	3,793	2	6,306	32,845	5,108	168,630	75,968	22,176	896,226
2	Travel, conveyance and vehicle running expenses	19,140	18,653	37,793	247	-	410	2,135	332	10,961	4,938	1,442	58,258
3	Training expenses	1,353	1,318	2,671	17	-	29	151	23	775	349	102	4,117
4	Rents, rates & taxes	54,325	52,940	107,265	700	1	1,164	6,060	942	31,111	14,016	4,091	165,350
5	Repairs	21,248	20,707	41,955	274	-	455	2,370	369	12,169	5,482	1,600	64,674
6	Printing & stationery	10,617	10,346	20,963	137	-	227	1,184	184	6,080	2,739	800	32,314
7	Communication	17,320	16,878	34,198	223	-	371	1,932	301	9,919	4,468	1,304	52,716
8	Legal & professional charges	232,872	226,935	459,807	3,000	2	4,987	25,976	4,039	133,364	60,080	17,539	708,794
9	Auditors' fees, expenses etc												
	(a) as auditor	462	451	913	6	-	10	52	8	264	119	35	1,407
	(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)	112	109	221	1	-	2	12	2	64	29	9	340
10	Advertisement and publicity	29,944	29,180	59,124	386	-	641	3,340	519	17,149	7,725	2,255	91,139
11	Marketing and Support Services	-	-	-	-	-	-	-	-	-	-	-	-
12	Interest & Bank Charges	15,920	15,514	31,434	205	-	341	1,776	276	9,117	4,107	1,199	48,455
13	Others :												
	Policy Stamps	767	748	1,515	4	-	76	10	1	27	-	419	2,052
	Information & Technology Expenses	38,420	37,441	75,861	495	-	823	4,286	666	22,003	9,912	2,894	116,940
	Electricity & Water Charges	8,469	8,253	16,722	109	-	181	945	147	4,850	2,185	638	25,777
	Courtesies & Entertainment	5,806	5,658	11,464	75	-	124	648	101	3,325	1,498	437	17,672
	Others	8,316	8,104	16,420	107	-	178	928	144	4,763	2,146	626	25,312
14	Depreciation	24,934	24,298	49,232	321	-	534	2,781	432	14,280	6,433	1,879	75,892
15	Service Tax Expenses / GST Expense	39,103	38,106	77,209	504	-	838	4,362	678	22,394	10,088	2,945	119,018
	TOTAL	823,580	802,585	1,626,165	10,604	5	17,697	91,793	14,272	471,245	212,282	62,390	2,506,453

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

Particulars		QUARTER ENDED 30TH SEPTEMBER 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	121,199	112,275	233,474	2,527	2	2,667	5,706	1,762	58,261	5,465	8,364	318,228
2	Travel, conveyance and vehicle running expenses	8,076	7,486	15,562	168	-	178	380	117	3,872	365	558	21,200
3	Training expenses	430	388	818	10	-	9	21	6	226	19	29	1,138
4	Rents, rates & taxes	28,071	26,183	54,254	570	-	619	1,315	412	13,167	1,279	1,950	73,566
5	Repairs	9,496	8,901	18,397	189	-	210	443	139	4,376	436	663	24,853
6	Printing & stationery	4,187	3,852	8,039	89	-	92	198	60	2,062	187	287	11,014
7	Communication	5,932	5,533	11,465	120	-	131	278	87	2,783	271	412	15,547
8	Legal & professional charges	92,167	85,922	178,089	1,876	2	2,034	4,318	1,350	43,316	4,198	6,398	241,581
9	Auditors' fees, expenses etc												
	(a) as auditor	536	524	1,060	9	-	12	24	9	209	26	39	1,388
	(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)	130	126	256	2	-	3	6	2	51	6	9	335
10	Advertisement and publicity	2,187	1,893	4,080	57	-	47	108	30	1,296	88	142	5,848
11	Marketing and Support Services	417,084	393,128	810,212	8,127	6	9,248	19,370	6,183	188,159	19,321	29,258	1,089,884
12	Interest & Bank Charges	5,334	4,847	10,181	119	-	116	255	76	2,737	233	362	14,079
13	Others :												
	Policy Stamps	732	715	1,447	2	-	74	10	-	34	-	480	2,047
	Information & Technology Expenses	19,490	18,187	37,677	396	1	431	912	285	9,128	888	1,355	51,073
	Electricity & Water Charges	3,746	3,460	7,206	79	-	82	176	54	1,820	169	258	9,844
	Courtesies & Entertainment	2,604	2,448	5,052	51	-	58	121	38	1,185	120	182	6,807
	Others	(2,227)	(2,322)	(4,549)	(25)	-	(51)	(95)	(37)	(599)	(120)	(172)	(5,648)
14	Depreciation	9,971	9,419	19,390	193	-	221	463	148	4,462	464	701	26,042
15	Service Tax Expenses / GST Expense	7,613	7,104	14,717	155	-	168	357	111	3,562	348	529	19,947
	TOTAL	736,758	690,069	1,426,827	14,714	11	16,349	34,366	10,832	340,107	33,763	51,804	1,928,773

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	PERIOD ENDED 30TH SEPTEMBER 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	301,687	294,479	596,166	5,027	2	6,792	13,613	4,652	117,606	14,744	21,871	780,473
2	Travel, conveyance and vehicle running expenses	19,941	19,464	39,405	332	-	449	900	307	7,774	975	1,446	51,588
3	Training expenses	1,389	1,356	2,745	23	-	31	63	21	541	68	101	3,593
4	Rents, rates & taxes	64,503	62,961	127,464	1,075	-	1,452	2,911	995	25,145	3,152	4,676	166,870
5	Repairs	20,520	20,030	40,550	342	-	462	926	316	7,999	1,003	1,488	53,086
6	Printing & stationery	11,231	10,963	22,194	187	-	253	507	173	4,378	549	814	29,055
7	Communication	13,638	13,312	26,950	227	-	307	615	210	5,317	667	989	35,282
8	Legal & professional charges	213,199	208,105	421,304	3,552	2	4,800	9,620	3,288	83,111	10,420	15,456	551,553
9	Auditors' fees, expenses etc			-									
	(a) as auditor	536	524	1,060	9	-	12	24	9	209	26	39	1,388
	(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)	130	126	256	2	-	3	6	2	51	6	9	335
10	Advertisement and publicity	9,458	9,233	18,691	158	-	213	427	146	3,687	462	686	24,470
11	Marketing and Support Services	836,025	816,051	1,652,076	13,930	6	18,822	37,724	12,892	325,906	40,859	60,609	2,162,824
12	Interest & Bank Charges	16,086	15,701	31,787	268	-	362	726	248	6,271	786	1,166	41,614
13	Others :			-									
	Policy Stamps	732	715	1,447	2	-	74	10	-	34	-	480	2,047
	Information & Technology Expenses	44,577	43,512	88,089	743	1	1,004	2,011	687	17,377	2,178	3,232	115,322
	Electricity & Water Charges	9,648	9,418	19,066	161	-	217	435	149	3,761	472	699	24,960
	Courtesies & Entertainment	5,381	5,252	10,633	89	-	121	243	83	2,098	263	390	13,920
	Others	2,200	2,147	4,347	37	-	50	99	34	857	108	159	5,691
14	Depreciation	19,389	18,926	38,315	323	-	436	875	299	7,559	948	1,406	50,161
15	Service Tax Expenses / GST Expense	17,386	16,970	34,356	290	-	391	785	268	6,777	850	1,260	44,977
	TOTAL	1,607,656	1,569,245	3,176,901	26,777	11	36,251	72,520	24,779	626,458	78,536	116,976	4,159,209

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2018	AS AT 30TH SEPTEMBER 2017
1	Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each)	4,000,000	4,000,000
2	Issued Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	2,742,183	2,693,215
3	Subscribed Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	2,742,183	2,693,215
4	Called up Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	2,742,183	2,693,215
	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	2,742,183	2,693,215

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 30TH SEPTEMBER 2018		AS AT 30TH SEPTEMBER 2017	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	139,851,333	51	137,353,965	51
· Foreign	134,366,967	49	131,967,535	49
Others	-	-	-	-
TOTAL	274,218,300	100	269,321,500	100

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

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2018	AS AT 30TH SEPTEMBER 2017
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	2,568,789	2,568,789
	Additions during the year	1,951,032	-
	Closing Balance	4,519,821	2,568,789
4	General Reserves	-	-
5	Catastrophe Reserve	1,166	1,166
6	Other Reserve	-	-
7	Balance of Profit in Profit and Loss Account	14,322,800	12,951,120
	TOTAL	18,843,787	15,521,075

PERIODIC DISCLOSURES**FORM NL-11-BORROWINGS SCHEDULE**

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2018	AS AT 30TH SEPTEMBER 2017
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENTS SHAREHOLDERS

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2018	AS AT 30TH SEPTEMBER 2017
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	5,847,799	5,386,472
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	9,197	5,484
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	2,064,405	2,039,745
	Non Convertible Debenture/ Bonds	824,346	1,536,654
	Other Securities	-	-
	Subsidiaries	1,246	1,207
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	7,462,750	6,915,209
5	Other than approved investments		
	Mutual Funds	4,243	-
	Non Convertible Debenture/ Bonds	414,927	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	632,478	40,815
2	Other Approved Securities	311,419	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	-	96,598
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	524,161	241,893
	Non Convertible Debenture/ Bonds	578,617	217,477
	Others Securities - CD/CP	248,729	-
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	93,731	146,970
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture/ Bonds	112,111	-
	TOTAL	19,130,159	16,628,524

PERIODIC DISCLOSURES

FORM NL-12A-INVESTMENTS POLICYHOLDERS

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2018	AS AT 30TH SEPTEMBER 2017
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	17,624,592	16,935,795
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	27,720	17,241
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	6,221,879	6,413,235
	Non Convertible Debenture/ Bonds	2,484,485	4,831,448
	Other Securities	-	-
	Subsidiaries	3,754	3,793
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	22,491,869	21,742,348
5	Other than approved investments		
	Mutual Funds	12,788	-
	Non Convertible Debenture/ Bonds	1,250,543	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,906,217	128,330
2	Other Approved Securities	938,581	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	-	303,716
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	1,579,762	760,544
	Non Convertible Debenture/ Bonds	1,743,884	683,777
	Others Securities - CD/CP	749,639	-
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	282,495	462,095
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture/ Bonds	337,889	-
	TOTAL	57,656,097	52,282,322

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2018	AS AT 30TH SEPTEMBER 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 30th September, 2018	Upto 31st March 2018	For the Period	On sales / adjustments	Upto 30th September, 2018	As at 30th September, 2018	As At 30th September, 2017
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										
- Computer Software	316,539	71,077	-	387,616	246,507	30,573	-	277,080	110,536	33,401
Land - Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	1,610	101	-	1,711	10,540	10,742
Furniture & Fittings	349,438	10,844	663	359,619	263,388	8,735	643	271,480	88,139	70,516
Information Technology Equipment	692,829	42,549	285	735,093	601,308	34,721	285	635,744	99,349	77,048
Vehicles	10,892	4,061	-	14,953	3,940	885	-	4,825	10,128	3,011
Office Equipment	101,199	6,545	413	107,331	85,700	3,176	324	88,552	18,779	13,961
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	1,520,997	135,076	1,361	1,654,712	1,202,453	78,191	1,252	1,279,392	375,320	246,528
Capital Work In Progress	12,193	17,995	12,193	17,995	-	-	-	-	17,995	66,018
Grand Total	1,533,190	153,071	13,554	1,672,707	1,202,453	78,191	1,252	1,279,392	393,315	312,546
Previous Period Total	1,389,735	63,418	777	1,452,376	1,088,198	52,407	776	1,139,829	312,546	

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2018	AS AT 30TH SEPTEMBER 2017
1	Cash (including cheques, drafts and stamps)	27,026	26,792
2	Bank Balances	-	
	(a) Deposit Accounts	-	
	(aa) Short-term (due within 12 months)	-	200,000
	(bb) Others	-	-
	(b) Current Accounts	657,106	885,117
	(c) Others	-	-
3	Money at Call and Short Notice	-	
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	684,132	1,111,909
	Balances with non-scheduled banks included in 2 above	-	-

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2018	AS AT 30TH SEPTEMBER 2017
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	34,816	47,252
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	301,713	100,364
6	Deposit towards Rent	83,605	76,224
7	Service Tax Recoverable	17,229	473
8	Others	15,660	8,947
	TOTAL (A)	453,023	233,260
	OTHER ASSETS		
1	Income accrued on investments	2,257,017	2,299,967
2	Outstanding Premiums	12,688,502	1,324,602
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	1,519,810	1,171,611
6	Due from subsidiaries/ holding	-	146,243
7	Assets held for Unclaimed amount of Policyholders	287,176	-
	Add: Investment Income accruing on unclaimed amount	42,602	
8	Deposit with Reserve Bank of India	-	-
9	Unsettled Investment contract receivable	1,020,824	-
	TOTAL (B)	17,815,931	4,942,423
	TOTAL (A+B)	18,268,954	5,175,683

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

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2018	AS AT 30TH SEPTEMBER 2017
1	Agents' Balances	483,713	321,827
2	Balances due to other insurance companies (including reinsurers)	9,268,877	2,602,693
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	346,954	195,158
5	Unallocated Premium	1,633,739	1,295,186
6	Sundry creditors	1,709,937	1,880,008
7	Due to subsidiaries/ holding company	66,500	-
8	Claims Outstanding *	41,174,275	34,853,786
9	Due to Officers/ Directors	-	-
10	Deposit Premium	423,465	309,366
11	Goods & Service Tax Payable	18,200	247,886
12	Employee Benefits	285,417	289,077
13	Unclaimed Amount of Policyholders	267,840	267,902
	Add: Investment Income accruing on unclaimed amount	42,602	23,757
	TOTAL	55,721,519	42,286,646

* Claims Outstanding Includes ₹ 2,412,673 thousand (Previous Year ₹3,127,334 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 30TH SEPTEMBER 2018	AS AT 30TH SEPTEMBER 2017
1	Reserve for Unexpired Risk	19,015,933	15,229,521
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	19,057,554	15,271,142

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

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2018	AS AT 30TH SEPTEMBER 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 30TH SEPTEMBER 2018				AS AT 30TH SEPTEMBER 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	4,183.51	6,780.36	906.84	11,870.70	5,073.72	4,710.31	695.96	10,479.99
2	Marine								
a	Marine Cargo	2,473.44	3,310.13	1,382.20	7,165.76	2,552.75	4,306.89	1,025.48	7,885.12
b	Marine Hull	159.82	500.96	74.45	735.23	198.85	579.33	70.26	848.44
3	Miscellaneous								
a	Motor	131,475.23	123,157.06	229,472.43	484,104.71	116,307.39	113,142.27	196,924.43	426,374.09
b	Engineering	980.41	2,387.77	690.71	4,058.89	1,055.87	2,480.80	460.69	3,997.36
c	Aviation	1.25	20.36	-	21.61	0.40	122.87	-	123.27
d	Liabilities	1,039.85	1,075.51	843.91	2,959.27	778.55	467.14	612.48	1,858.17
e	Others	13,954.10	10,169.70	5,075.99	29,199.79	10,414	6,467.42	3,067.96	19,949.70
4	Health Insurance	28,912.92	6,347.17	6,182.56	41,442.65	15,659.51	5,773.51	3,505.38	24,938.40
5	Crop	6,978.81	(2,472.88)	15,837.53	20,343.46	253.85	3,701.61	423.07	4,378.54
6	Total Liabilities	190,159.33	151,276.14	260,466.61	601,902.08	152,295.21	141,752.15	206,785.71	500,833.07

FORM NL-22	Geographical Distribution of Business	PERIODIC
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Insurer: **IFFCO Tokio General Insurance Coi Date:** 1st Apr'18 to 30th Sep'18 1st Apr'18 to 30th Sep'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	
	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	287.80	743.57	2.33	5.27	-	-	37.67	64.84	1,307.45	2,510.61	889.86	1,786.71
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
Assam	24.04	71.88	0.49	3.34	-	-	4.33	7.06	340.41	639.17	330.01	639.88
Bihar	3.44	153.71	0.51	0.57	-	-	1.60	3.62	195.68	416.62	222.85	449.05
Chhattisgarh	105.08	237.54	7.21	11.63	-	-	36.05	69.09	774.39	1,568.51	724.33	1,449.21
Goa	10.72	66.84	3.49	4.81	29.41	55.91	4.05	10.48	460.55	837.27	476.87	893.81
Gujarat	665.11	4,919.10	242.68	530.47	3.71	8.93	139.81	388.39	3,168.06	6,387.58	4,430.08	9,219.12
Haryana	550.89	2,007.23	542.97	1,128.03	-	-	136.65	379.74	3,697.66	7,635.75	3,118.01	6,323.52
Himachal Pradesh	27.48	65.77	-	-	-	-	-	-	59.87	59.87	41.43	41.43
Jammu & Kashmir	1.57	18.39	-	0.04	-	-	0.64	0.80	448.83	736.68	301.92	532.41
Jharkhand	64.26	99.26	2.08	6.19	-	-	33.76	71.79	313.81	666.38	385.85	777.85
Karnataka	379.96	550.67	79.79	130.66	-	-	77.56	146.88	2,793.56	5,514.29	4,307.03	7,669.65
Kerala	40.52	112.67	4.28	5.07	1.75	2.49	0.89	3.20	1,542.88	2,742.39	650.12	1,153.65
Madhya Pradesh	115.86	520.95	41.92	85.82	-	-	31.75	64.35	1,886.69	3,898.69	2,928.78	5,897.72
Maharashtra	599.91	1,579.11	379.08	932.64	90.51	201.87	463.30	929.73	3,648.88	7,477.03	3,372.18	7,006.13
Manipur	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	4.36	4.36	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	548.90	2,081.00	23.51	47.78	0.35	0.35	59.50	101.73	667.19	1,306.03	1,245.27	2,527.14
Punjab	(386.79)	(96.46)	8.04	24.53	-	-	17.39	37.16	1,381.18	2,875.18	834.29	1,807.43
Rajasthan	392.95	789.29	10.37	20.43	-	0.54	46.42	94.11	1,628.94	3,019.37	2,050.14	3,975.89
Sikkim	0.05	(73.09)	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	563.10	970.04	171.43	402.26	3.71	3.71	63.48	131.17	3,479.43	6,941.72	2,844.00	5,595.14
Telangana	-	(0.06)	28.85	35.55	-	-	61.25	106.95	1,485.19	2,974.10	921.48	1,882.56
Tripura	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	2,269.13	3,023.62	51.39	123.96	-	-	35.04	88.26	2,579.08	5,578.19	2,000.65	4,280.25
Uttarakhand	173.97	358.90	2.56	6.18	-	-	4.67	6.52	350.74	781.65	427.63	890.91
West Bengal	144.07	585.37	12.17	54.87	-	-	37.20	73.37	520.25	1,055.53	544.04	1,099.97
Andaman & Nicobar Is.	0.14	0.22	-	-	-	-	-	-	-	-	-	-
Chandigarh	8.85	21.81	71.94	102.00	-	-	7.40	17.08	585.51	1,274.80	409.39	905.39
Dadra & Nagra Haveli	33.47	171.92	-	-	-	-	-	-	-	-	-	-
Daman & Diu	7.42	7.90	-	-	-	-	-	-	-	-	-	-
Delhi	152.80	412.97	2,291.31	4,492.24	-	-	390.39	923.96	2,522.41	5,944.41	1,927.42	4,307.65
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	2.17	4.22	1.60	2.79	-	-	3.79	5.77	380.85	836.35	303.74	620.91
Total	6,791.23	19,408.69	3,980.97	8,157.09	129.45	273.81	1,694.55	3,726.05	36,219.48	73,678.17	35,687.35	71,733.36

DISCLOSURES

Liability insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total	
For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
6.57	7.07	3.94	38.37	40.47	184.22	0.44	0.91	-	(4.76)	152.97	218.12	2,729.48	5,554.93
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	0.58	1.83	12.89	325.47	0.19	0.24	-	1.26	4.18	5.73	717.12	1,695.85
-	-	0.49	4.96	3.69	6.67	0.04	0.04	-	-	4.03	18.76	432.33	1,054.00
-	0.12	51.14	66.12	9.72	23.58	0.49	0.79	-	96.55	35.18	32.79	1,743.58	3,555.93
0.07	0.30	1.89	3.59	18.31	30.28	0.35	1.22	-	71.10	13.46	24.51	1,019.15	2,000.11
35.34	92.29	305.01	591.52	1,375.87	3,633.72	8.17	24.14	705.93	705.93	956.04	1,814.30	12,035.80	28,315.49
292.92	414.05	57.60	179.55	1,249.09	2,883.49	26.87	81.93	(25,000.00)	10,000.00	524.51	969.64	(14,802.84)	32,002.92
-	-	0.96	0.96	0.89	0.89	0.01	0.01	-	-	0.89	0.89	131.53	169.81
0.05	0.05	0.70	0.83	2.30	4.36	-	-	-	-	1.42	2.72	757.42	1,296.28
0.87	1.06	1.12	3.17	8.95	15.78	0.16	0.28	-	-	7.12	16.08	817.97	1,657.84
169.08	364.30	175.02	268.62	1,008.61	2,677.40	2.19	4.15	-	-	189.71	355.38	9,182.49	17,681.99
2.22	6.38	8.74	18.77	18.38	52.86	0.23	1.11	-	-	15.82	45.03	2,285.83	4,143.62
4.22	18.63	20.59	42.11	214.13	422.48	17.91	31.76	267.38	390.14	264.54	503.80	5,793.76	11,876.45
424.92	885.51	4,054.33	4,807.34	4,295.93	10,905.74	8.20	22.19	93,952.99	93,968.97	1,436.82	5,154.93	112,727.05	133,871.19
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	4.36	4.36
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.77	9.01	248.87	252.09	1,360.84	3,166.18	0.85	3.34	-	-	34.31	64.77	4,191.36	9,559.41
3.43	12.85	46.05	87.27	53.52	104.59	1.65	3.92	-	-	87.16	295.16	2,045.91	5,151.63
27.51	36.85	16.71	32.06	51.25	96.61	1.46	1.77	1,333.42	2,666.83	84.03	165.82	5,643.19	10,899.58
-	-	-	-	-	-	-	-	-	-	-	-	0.05	(73.09)
80.89	184.87	85.53	162.27	395.16	1,107.80	2.35	6.53	-	-	205.43	556.48	7,894.49	16,061.99
50.39	92.75	89.05	189.78	3,051.48	4,094.78	0.77	2.05	-	-	45.05	129.28	5,734.51	9,507.75
-	-	-	-	-	-	-	-	-	-	-	-	-	-
8.41	16.42	47.03	84.89	109.42	250.64	1.54	5.61	-	-	98.11	281.86	7,199.79	13,733.69
1.08	1.51	11.59	18.29	19.89	50.62	0.33	0.91	-	-	27.31	47.78	1,019.76	2,163.26
11.40	32.56	23.71	149.00	207.24	1,088.06	0.99	3.51	-	-	49.97	109.34	1,551.04	4,251.60
-	-	-	-	-	-	-	-	-	-	-	-	0.14	0.22
4.42	10.43	20.53	41.83	84.04	120.60	0.31	1.83	-	49.33	49.85	129.61	1,242.25	2,674.71
-	-	-	-	-	-	-	-	-	-	-	-	33.47	171.92
-	-	-	-	-	-	-	-	-	-	-	-	7.42	7.90
339.32	669.11	702.04	1,190.21	2,929.11	7,087.78	7.38	27.44	-	-	1,083.99	2,249.42	12,346.16	27,305.18
-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.01	2.03	0.23	1.14	1.41	3.86	0.13	0.57	-	-	4.71	29.46	699.63	1,507.09
1,465.88	2,858.15	5,973.44	8,236.58	16,522.57	38,338.44	83.01	226.25	71,259.71	107,945.36	5,376.59	13,221.68	185,184.23	347,803.64

PERIODIC DISCLOSURES

FORM NL-23		Reinsurance Risk Concentration		
Insurer:	IFFCO TOKIO GENERAL INSURANCE CO.LTD.	Date:	01/04/2018 TO 30/09/2018	
FY	2018-19			

(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	2,043	24	141	1%
3	No. of Reinsurers with rating A but less than AA	127	105,134	8,240	10,015	79%
4	No. of Reinsurers with rating BBB but less than A	24	7,810	469	17,352	16%
5	No. of Reinsurers with rating less than BBB					0%
6	No. of Indian Reinsurers other than GIC	13	2,566	240	1,679	3%
Total		168	117,554	8,973	29,187	100%

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 30th Sep'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	107	112	100	119	360	798	7,339.30
2	Marine Cargo	5082	1528	496	382	293	7781	4,028.50
3	Marine Hull	0	0	0	2	14	16	3,986.09
4	Engineering	277	126	139	128	186	856	1,441.82
5	Motor OD	153746	34231	6639	2979	2300	199895	48,743.24
6	Motor TP	212	611	1082	1522	6367	9794	37,231.01
7	Health	47582	71672	31787	5176	13901	170118	35,473.16
8	Overseas Travel	26	54	98	32	2	212	83.66
9	Personal Accident	590	1245	858	346	353	3392	3,303.44
10	Liability	2	8	5	5	29	49	178.14
11	Crop	3609	276	12	78	9	3984	113,678.38
12	Miscellaneous	7868	2459	1271	887	306	12791	4,605.01

PERIODIC DISCLOSURES

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

Insurer: IFFCO Tokio General Insurance Company Ltd

Date: 1st Apr'17 to 30th Sep'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	783	8197	6	901	213066	9672	166388	201	3639	58	4213	193	12883	420200
3	Claims Settled during the period	798	7781	16	856	199895	9794	170118	212	3392	49	3984	158	12633	409686
4	Claims Repudiated during the period	2	10	0	4	729	0	21251	14	143	0	0	0	39	22192
5	Claims closed during the period	398	857	4	546	13727	560	0	64	1127	41	362	77	2404	20167
6	Claims O/S at End of the period	1450	2040	53	1330	31617	38490	24768	45	2069	191	715	266	3100	106134
	Less than 3months	260	1084	3	265	24425	3741	20032	36	1232	23	241	68	1814	53224
	3 months to 6 months	229	344	3	183	4066	4018	3021	4	451	23	94	63	580	13079
	6months to 1 year	81	256	6	120	2048	5691	1376	1	240	35	143	67	267	10331
	1year and above	880	356	41	762	1078	25040	339	4	146	110	237	68	439	29500

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency AS AT 30TH SEPTEMBER 2018

Required solvency margin based on net premium and net incurred claims

(₹ In Lakhs)

Item No.	Description	PREMIUM		Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
		Gross Premium	Net Premium					
1	Fire	35,020.76	3,404.60	66,495.98	4,385.46	3,502.08	9,974.40	9,974.40
2	Marine Cargo	14,450.91	6,037.15	9,061.60	3,701.00	1,734.11	1,631.09	1,734.11
3	Marine Hull	525.49	133.84	6,028.49	300.31	52.55	904.27	904.27
4	Motor	308,918.73	261,953.36	250,322.95	204,920.52	52,390.67	61,476.16	61,476.16
5	Engineering	7,537.52	1,707.97	4,006.86	1,486.00	753.75	601.03	753.75
6	Aviation	62.29	3.75	(38.64)	(20.50)	6.23	(5.80)	6.23
7	Liabilities	3,380.18	2,120.03	1,753.83	955.75	507.03	394.61	507.03
8	Others	41,638.95	23,503.97	28,515.14	16,918.08	5,829.45	5,988.18	5,988.18
9	Health	80,645.92	74,273.34	65,145.98	59,750.29	14,854.67	17,925.09	17,925.09
10	Crop	202,953.45	29,747.23	196,772.74	34,147.37	20,295.34	29,515.91	29,515.91
	Total	695,134.20	402,885.24	628,064.94	326,544.28	99,925.88	128,404.94	128,785.12

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st July, 2018 - 30th September, 2018

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	94	
2	No. of branches approved during the Quarter	195	
3	No. of branches opened during the Quarter	Out of approvals of previous quarters	0
4		Out of approvals of this quarter	190
5	No. of branches closed during the Quarter	0	
6	No of branches at the end of the Quarter	284	
7	No. of branches approved but not opened	5	
8	No. of rural branches	1	
9	No. of urban branches	283	

PERIODIC DISCLOSURES

FORM - NL 28 STATEMENT OF ASSETS

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

STATEMENT AS ON : 30th Sep 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	767,862.56
2	Loans	9	-
3	Fixed Assets	10	3,933.15
4	Current Assets		-
	a. Cash & Bank Balance	11	6,841.32
	b. Advances & Other Assets	12	182,689.54
5	Current Liabilities		-
	a. Current Liabilities	13	557,215.19
	b. Provisions	14	190,575.54
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per balance Sheet (A)		1,709,117.30
	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	3,933.15
3	Cash & Bank Balance (if any)	11	6,841.32
4	Advances & Other Assets (if any)	12	182,689.54
5	Current Liabilities	13	557,215.19
6	Provisions	14	190,575.54
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		-
	Total (B)		941,254.74
	(A-B)		767,862.56

Investment Assets' as per FORM 3B

Cont to next page...

Cont from prev page...

(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%		43444.59	130937.00	174,381.60	22.71%	0.00	174381.60	1,620.57
2	Government Securities or other approved securities (including (l) above)	Not less than 30%		64802.77	195308.08	260,110.85	33.87%	0.00	260110.85	2,450.74
3	Investment subject to Exposure Norms									
	1. Housing and Loans to SG for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%		101450.47	305760.05	407,210.52	53.03%	0.00	407210.52	3,893.28
	2. Approved Investments	Not exceeding 55%		19735.54	59480.63	79,216.17	10.32%	0.00	79216.17	782.42
	3. Other Investments(not exceeding 25%)			5312.81	16012.20	21,325.01	2.78%	0.00	21325.01	167.77
	TOTAL INVESTMENT ASSETS	100%	0	191301.59	576560.96	767,862.55	100.00%	0.00	767862.55	7294.22

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

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer:

Iffco Tokio General Insurance Co. Ltd.

Date:

30-Sep-2018

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30.09.2018	as % of total for this class	As at 30.09.17	as % of total for this class	As at 30.09.2018	as % of total for this class	As at 30.09.17	as % of total for this class
Break down by credit rating								
AAA rated	417,570.83	57.29%	431,160.24	62.03%	435,741.82	56.79%	423,551.92	61.66%
AA or better	37,080.59	5.09%	36,494.65	5.25%	37,765.71	4.92%	36,361.74	5.29%
Rated below AA but above A	989.23	0.14%	-	-	1,000.00	0.13%	-	0.00%
Rated below A but above B	-	-	-	-	-	-	-	0.00%
Any other	273,181.97	37.48%	227,409.23	32.72%	292,815.55	38.16%	226,964.13	33.04%
Total	728,822.62	100.00%	695,064.12	100.00%	767,323.08	100.00%	686,877.79	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	99,635.06	13.67%	28,997.43	23.84%	100,397.13	13.08%	28,819.01	4.20%
more than 1 year and upto 3years	100,013.32	13.72%	110,134.24	17.97%	103,122.62	13.44%	109,078.32	15.88%
More than 3years and up to 7years	140,538.29	19.28%	137,054.08	28.43%	149,308.92	19.46%	133,780.54	19.48%
More than 7 years and up to 10 years	225,515.39	30.94%	241,613.54	14.64%	238,760.08	31.12%	239,879.58	34.92%
above 10 years	163,120.56	22.38%	177,264.83	15.13%	175,734.33	22.90%	175,320.34	25.52%
Total	728,822.62	100.00%	695,064.12	100.00%	767,323.08	100.00%	686,877.79	100.00%
Breakdown by type of the issuer								
a. Central Government	161,997.21	22.23%	144,799.16	20.83%	174,381.60	22.73%	147,269.89	21.44%
b. State Government	83,016.95	11.39%	80,560.08	11.59%	85,729.26	11.17%	77,644.24	11.30%
c. Corporate Securities	483,808.46	66.38%	469,704.88	67.58%	507,212.22	66.10%	461,963.66	67.26%
Total	728,822.62	100.00%	695,064.12	100.00%	767,323.08	100.00%	686,877.79	100.00%

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 30th September 2018	Period Ended on 30th September 2018	Quarter Ended on 30th September 2017	Period Ended on 30th September 2017
1	Gross Direct Premium Growth Rate	82.34%	55.84%	2.14%	5.15%
	Fire	26.25%	8.33%	42.68%	11.44%
	Marine Total	-7.08%	1.90%	1.14%	4.46%
	Miscellaneous Total	89.94%	62.43%	0.52%	4.64%
	Marine Cargo	-6.74%	2.15%	0.56%	4.58%
	Marine Hull	-16.27%	-5.19%	20.28%	1.23%
	Motor OD	13.84%	6.53%	-5.56%	-1.16%
	Motor TP	19.28%	6.16%	-11.58%	-3.71%
	Motor Total	16.48%	6.35%	-8.58%	-2.43%
	Engineering	-55.12%	-31.19%	100.74%	48.70%
	Aviation	-11.62%	24.07%	14.32%	-55.82%
	Workmen Compensation	3.11%	1.44%	-5.27%	-5.42%
	Personal Accident	315.75%	172.95%	2.93%	10.33%
	Public / Product Liability	53.07%	35.44%	-14.48%	0.34%
	Health	26.39%	54.20%	6.04%	-2.02%
	Crop	1109.39%	748.52%	7307.72%	10619.07%
	Other Miscellaneous	16.40%	13.21%	-31.41%	-14.31%
2	Gross Direct Premium to Net Worth Ratio	NA	1.61	NA	1.23
3	Growth rate of Net Worth	NA	18.51%	NA	26.67%
4	Net Retention Ratio	50.77%	55.70%	71.54%	69.68%
	Fire	9.87%	9.64%	28.49%	16.18%
	Marine Total	35.87%	41.83%	33.74%	39.78%
	Miscellaneous Total	53.01%	59.29%	76.81%	76.71%
	Marine Cargo	36.57%	42.52%	34.10%	40.24%
	Marine Hull	13.92%	20.96%	23.51%	26.72%
	Motor OD	84.60%	84.74%	84.86%	84.65%
	Motor TP	84.92%	84.82%	84.57%	84.57%
	Motor Total	84.76%	84.78%	84.72%	84.61%
	Engineering	21.08%	21.09%	13.49%	16.94%
	Aviation	6.50%	3.51%	5.74%	4.34%
	Workmen Compensation	94.86%	94.86%	94.86%	94.86%
	Personal Accident	85.52%	84.55%	87.68%	87.54%
	Public / Product Liability	56.00%	56.82%	72.98%	67.77%
	Health	94.40%	92.71%	94.76%	91.19%
	Crop	9.90%	14.92%	21.04%	22.49%
	Other Miscellaneous	40.91%	35.62%	40.68%	37.06%

5	Net Commission Ratio	3.73%	5.10%	0.73%	-0.16%	
	Fire	-45.62%	-52.27%	-13.56%	-40.11%	
	Marine Total	-7.10%	-2.09%	-16.53%	-7.99%	
	Miscellaneous Total	4.33%	5.89%	1.52%	0.92%	
	Marine Cargo	-7.45%	-2.44%	-16.93%	-8.19%	
	Marine Hull	21.20%	19.40%	-0.50%	0.79%	
	Motor OD	18.71%	18.60%	5.13%	5.18%	
	Motor TP	-1.43%	-1.55%	-2.80%	-2.73%	
	Motor Total	8.70%	8.66%	1.29%	1.27%	
	Engineering	32.06%	28.63%	-22.21%	-11.62%	
	Aviation	4.55%	-40.49%	-2.27%	62.54%	
	Workmen Compensation	20.66%	21.31%	10.65%	10.56%	
	Personal Accident	8.49%	10.32%	5.05%	4.86%	
	Public / Product Liability	27.63%	25.14%	8.68%	7.78%	
	Health	6.61%	6.23%	4.75%	4.70%	
	Crop	-46.98%	-21.71%	-31.48%	-39.26%	
	Other Miscellaneous	7.28%	6.16%	8.15%	-6.17%	
6	Expense of Management to Gross Direct Premium Ratio	13.28%	14.10%	24.27%	23.67%	
7	Expense of Management to Net Written Premium Ratio	25.92%	25.05%	33.19%	33.39%	
8	Net Incurred Claims to Net Earned Premium	91.32%	89.88%	77.60%	76.55%	
9	Combined Ratio	109.07%	108.18%	105.63%	103.85%	
10	Technical Reserves to Net Premium ratio	NA	3.07	NA	3.17	
11	Underwriting balance ratio	-7.79%	-8.42%	-4.77%	-5.00%	
	FIRE	36.09%	65.61%	-35.23%	40.52%	
	MARINE	52.12%	31.14%	6.73%	10.55%	
	MISCELLANEOUS	-9.18%	-9.85%	-4.49%	-6.05%	
12	Operating Profit Ratio	2.96%	2.91%	8.33%	7.60%	
13	Liquid Assets to liabilities ratio	NA	0.18	NA	0.08	
14	Net earning ratio	4.80%	4.27%	10.39%	8.58%	
15	Return on Net worth ratio	NA	3.88%	NA	7.45%	
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.57	NA	1.79	
17	NPA Ratio					
	Gross NPA Ratio	-	-	-	-	
	Net NPA Ratio	-	-	-	-	

Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	NA	274,218,300	NA	269,321,500
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	3.05	NA	5.04
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	3.05	NA	5.04
6	(iv) Book value per share (Rs)	NA	78.72	NA	67.63

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: 30TH SEPTEMBER 2018

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 30TH SEPTEMBER 2018	PERIOD ENDED 30TH SEPTEMBER 2018	QUARTER ENDED 30TH SEPTEMBER 2017	PERIOD ENDED 30TH SEPTEMBER 2017
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	Premium collected from direct business	836.19	5,813.39	93.93	4,994.13
			Claims paid on direct basis	570.35	1,333.27	293.43	471.65
			Payment of Rent and other expenses	650.65	1,002.01	215.82	842.75
			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	124.52	361.22	-	168.85
			Deposit of Insurance Premium	-	1.00	-	1.00
			Claims paid on direct basis	57.12	86.16	64.34	838.77
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Professional Fee	-	-	-	-
			Payment of Fee	3.36	14.63	-	9.97
			Claim/Reimbursement of Expenses	1.18	1.18	0.81	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	710.57	1,653.78	668.29	1,349.96
			Commission Earned on Premium Ceded	210.76	466.38	189.92	332.30
			Losses Recovered from Re-insurer	642.80	1,366.31	3,814.11	5,804.76
			Claim/Reimbursement of Expenses	-	-	-	1.24
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(2,321.01)	N.A	(1,895.48)
5	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	-	-	1.96	2.94
			Commission Earned on Premium Ceded	-	-	0.12	0.16
			Losses Recovered from Re-insurer	0.40	0.40	2.69	2.72
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(4.55)	(3.41)	(20.79)
6	Tokio Marine Insurance Sinagapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	484.66	1,184.14	314.20	945.13
			Commission Earned on Premium Ceded	58.21	151.53	43.49	134.68
			Losses Recovered from Re-insurer	208.79	479.19	131.42	281.69
			Claim/Reimbursement of Expenses	-	-	-	-
			Payment of Fee	-	0.25	-	-
Amount Payable/ (Receivable) at Balance sheet date	N.A	232.46	N.A	161.09			
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	1.10	3.02	-	-
			Commission Earned on Premium Ceded	0.08	0.19	-	-
			Losses Recovered from Re-insurer	0.50	1.44	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(1.48)	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	238.73	419.62	75.03	125.63
			Commission Earned on Premium Ceded	36.14	71.72	13.53	23.28
			Losses Recovered from Re-insurer	-	24.34	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	390.71	N.A	150.66
10	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fees	0.32	0.64	-	-
			Claim/Reimbursement of Expenses	-	-	-	-
11	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	32.02	117.20	65.30	65.30
			Payment of Fees	21.94	32.87	14.07	14.07
12	Tokio Marine Management Australasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	-	1.25	1.75
			Claim/Reimbursement of Expenses	-	-	20.01	22.72
13	TM Claim Service Asia PTE Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	-	-
			Payment of Fee	-	-	-	3.82
14	TM Claim Service Europe Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	59.34	99.13
			Payment of Fee	0.92	9.05	13.60	21.47
15	Tokio Marine Insurance (Thailand) Public Co. Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	0.20	8.84
			Payment of Fee	0.55	0.72	0.03	17.37
16	Tokio Marine Egypt General Takful S.A.E	Associate of Promoters with more than 20% Voting rights	Payment of Fee	0.10	0.10	-	-
17	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	0.71	13.40	-	2.49
			Claims paid on direct basis	0.31	1.63	-	0.16
18	Tokio Marine Holdings INC	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	13.32	-	-
19	Tokio Marine Newa Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	0.09	2.13	-	-
20	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.98	5.25	-	5.67
			Claims paid on direct basis	5.21	15.55	8.04	14.78
21	K. Srinivasa Gowda	Chairman	Honorarium Charges	1.50	3.00	1.50	3.00
			Payment of Rent on office Building	13.80	27.60	13.80	33.60
22	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	-	76.51	2.50	63.00
			Claims paid on direct basis	2.93	12.51	8.97	12.74
			Recovery of Expenses	(2.50)	26.53	45.69	45.69
			Payment of -Commission	0.53	11.59	140.75	267.00
			-Service Charges	1,641.31	3,237.39	1,413.38	3,342.30
			Amount Payable/ (Receivable) at Balance sheet date	N.A	665.00	N.A	1,462.43
23	IFFCO KISAN BAZAR & LOGISTICS LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	0.75	-	-
24	IFFCO MC CROP SCIENCE LTD.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	18.17	27.27	2.40	5.24
			Claims paid on direct basis	1.97	2.22	0.76	0.82
25	IFFCO KISAN SEZ LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.86	0.89	-	-
			Claims paid on direct basis	0.36	0.65	-	-

PERIODIC DISCLOSURES

FORM NL-32

Products Information

Insurer:	IFFCO TOKIO GENERAL INSURANCE CO.LTD.	Date:	30.09.2018
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Products Information

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 July, 2018 to 30th September, 2018								
1	Jan Kavach Yojna	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106P0010V01201718	Miscellaneous Insurance	19(ii) - Package or Customized Product	01/11/2018	30/01/2018	Yes
2	5 year Stand Alone Third Party Long term Two wheeler Insurance policy	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0005V01201819	Motor Insurance	Internal Tariff Rated Product	30/08/2018	31/08/2018	Yes
3	5 year Long term standard Motor Package policy for two wheeler	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0006V01201819	Motor Insurance	Internal Tariff Rated Product	30/08/2018	31/08/2018	Yes
4	Bundled cover with one year term for own damage and five years motor third party insurance policy for 2-wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0007V01201819	Motor Insurance	Internal Tariff Rated Product	30/08/2018	31/08/2018	Yes
5	3 year Private Car Act Policy	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0008V01201819	Motor Insurance	Internal Tariff Rated Product	30/08/2018	31/08/2018	Yes
6	3 year Private Car Package policy	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0009V01201819	Motor Insurance	Internal Tariff Rated Product	30/08/2018	31/08/2018	Yes
7	Bundled cover with one year term for own damage and three years motor third party insurance policy for private cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0010V01201819	Motor Insurance	Internal Tariff Rated Product	30/08/2018	31/08/2018	Yes
Note- Date of filing of the product mentioned above from S. No 2 to 7 is the date of filing on BAP. However, hard copy of the applications were filed on 12th October, 2018								
Note-2. All stand alone TP products comes under the Government sponsored category but for package or bundle products, the OD portion is under internal tariff rated category and TP portion is under government sponsored category.								

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 30TH SEPTEMBER 2018

Available Solvency Margin and Solvency Ratio

(₹ In Lakhs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds		576,560.97
	Deduct:		
2	Liabilities		601,902.08
3	Other Liabilities		(25,341.11)
4	Excess in Policyholders' Funds (1-2-3)		0.00
5	Available Assets in Shareholders' Funds		373,635.91
	Deduct:		
6	Other Liabilities		171,229.76
7	Excess in Shareholders' Funds (5-6)		202,406.15
8	Total Available Solvency Margin [ASM] (4+7)		202,406.15
9	Total Required Solvency Margin [RSM]		128,785.12
10	Solvency Ratio (Total ASM/Total RSM)		1.57

PERIODIC DISCLOSURES
FORM NL-34: Board of Directors & Key Persons

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st July, 2018 to 30th September, 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. Warendra Sinha	Managing Director & CEO	No change
12	Mrs. Anamika Roy Rashtrawar	Director (Marketing)	No change
13	Mr. Jun Matsui	Director (Operations)	No change
14	Mr. Jim Qin	Tokio Marine Nominee (Non Ex. Director)	No change
15	Mr. H.O. Suri	Financial Advisor & Chief of Internal Audit	No change
16	Mr. Sanjeev Chopra	Chief Finance Officer	No change
17	Mr. Vaibhav Tyagi	Appointed Actuary	No change
18	Mr. Komei Watanabe	Chief Risk Officer	No change
19	Mr. Amit Jain	Company Secretary & Chief Compliance Officer	No change
20	Mr. Abhishek Sharma	Chief Investment Officer	No change

1 Key Persons as defined in IRDAI (Registration of Indian Insurance Companies) (Seventh Amendment) Regulations, 2016

66	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	EUPD	956.11	961.67	20.47	2.14	1.40	956.18	961.67	40.72	4.28	2.80	1,001.37	999.59	12.91	4.06	2.66
67	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
68	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
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	10,929.14	0.00	341.64	2.64	1.73	12,929.14	0.00	594.64	4.60	3.01	13,278.35	13,278.35	335.12	3.25	2.13
75	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
76	NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP BUSINESS)	ENCA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
77	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
78	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
79	BONDS - PSU - TAXABLE	OBPT	1,000.00	989.23	21.20	2.17	1.42	1,000.00	989.23	43.37	4.34	2.84	0.00	0.00	0.00	0.00	0.00
80	BONDS - PSU - TAX FREE	OBPF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
81	EQUITY SHARES (INCL CO-OP SOCIETIES)	OESH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
82	DEBENTURES	OLDB	4,490.59	3,941.58	15.31	2.13	1.40	4,489.71	3,941.58	15.31	4.26	2.79	0.00	0.00	0.00	0.00	0.00

83	MUNICIPAL BONDS	OMUN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
84	COMMERCIAL PAPERS	OACP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
85	PREFERENCE SHARES	OPSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
86	VENTURE FUND / SEBI APPROVED ALTERNATE INVESTMENT FUND	OVNF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
87	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
88	EQUITY SHARES (PSUS & UNLISTED)	OEPU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
89	TERM LOANS (WITHOUT CHARGE)	OTLW	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
90	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	OEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
91	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECURITIES	OMGS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
92	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
93	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
94	DERIVATIVE INSTRUMENTS	OCDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	161.83	170.32	0.00	0.00	0.00	161.85	170.32	0.00	0.00	0.00	115.15	115.15	0.00	0.00	0.00
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			737,306.49	729,421.58	13,309.02	1.81	1.26	738,830.11	729,421.58	26,689.06	3.62	2.52	687,755.80	693,248.95	25,909.09	3.82	2.69

PERIODIC DISCLOSURES

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Company Name & Code:

Iffco Tokio General Insurance Company Ltd (106)

Statement as on:

30th Sep 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>During the Quarter ¹</u>								
	10.10% RCAM BS 22-04-2024	EPBT	1000	4/22/2014	CARE	CAREAAA	CAREAA+	8/8/2018	
	8.72% IL&FS BS 21-01-2025	IODS	1005	4/9/2015	CARE	CAREAAA	D	9/21/2018	
	8.75% IL&FS FIN SER BS 03-12-2018	OLDB	1500	6/3/2016	FITCH	AAA(IND)	D	9/17/2018	
	8.80% IL&FS BS 21-09-2020	IODS	2013	10/12/2015	ICRA	LAAA	D	9/21/2018	
	9.00% IL&FS BS 29-12-2024	IODS	1500	12/29/2014	CARE	CAREAAA	D	9/21/2018	
	9.50% IL&FS BS 03-07-2019	IODS	3000	7/3/2014	FITCH	AAA(IND)	D	9/21/2018	
	9.50% IL&FS BS 28-07-2024	OLDB	1000	7/28/2014	CARE	CAREAAA	D	9/21/2018	
	9.55% IL&FS BS 13-08-2024	IODS	2697	9/23/2016	CARE	CAREAAA	D	9/21/2018	
	7.60% IL&FS BS 07-09-2020	IODS	2500	9/7/2017	CARE	CAREAAA	D	9/21/2018	
	8.06% IL&FS BS 08-06-2022	IODS	2500	6/6/2018	CARE	CAREAAA	D	9/21/2018	
	8.00% IL&FS FIN SER BS 25-07-2022	OLDB	2500	7/25/2018	CARE	CAREAAA	D	9/21/2018	
B.	<u>As on Date ²</u>								
	8.65% SAIL BS 30-12-2019	EPBT	1000	3/31/2011	CARE	CAREAA+	CAREAA-	10/2/2017	

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Insurer: IFFCO Tokio General Insurance Company Date: 1st Apr'18 30th Sep'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	6,791.23	21249	5365.48	21793	19,408.69	42212	17902.54	42949
2	Cargo & Hull	4,110.42	7596	4433.35	6192	8,430.90	15117	8283.73	13503
3	Motor TP	35,687.35	248155	4672.13	248106	71,733.36	514700	42324.65	639024
4	Motor OD	36,219.48	1173386	58798.44	1030447	73,678.18	2425172	96143.13	2253747
5	Engineering	1,694.55	3762	3737.90	2773	3,726.05	7959	5377.10	5839
6	Workmen's Compensation	649.16	5721	610.00	5009	1,409.47	12369	1369.90	11313
7	Employer's Liability	1,465.88	1300	1264.61	1067	2,858.15	2889	2382.93	2181
8	Aviation	6.77	3	7.66	4	12.42	3	10.01	4
9	Personal Accident	5,973.44	50136	1337.71	46867	8,236.58	101755	2918.53	98619
10	Health	16,605.58	51228	12627.68	50870	38,564.70	99129	24498.87	103731
11	Others*	75,980.37	94857	9853.48	107738	119,745.15	194438	23115.26	225214

Note:

- Premium stands for amount of premium
- 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
- Premium is Gross Direct Premium

PERIODIC DISCLOSURES

FORM NL Rural & Social Obligations (Quarterly Returns)

Insurer: **IFFCO TOKIO General Insurance Company**

Date:

Apr 2018- Sept 2018

(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	11,225	678.79	1,452,204.49
		Social			
2	Cargo & Hull	Rural	-		
		Social			
3	Motor TP	Rural	157,302	10,624.91	214.38
		Social			
4	Motor OD	Rural	346,979	2,427.79	428,676.47
		Social			
5	Engineering	Rural	1,990	313.86	104,265.72
		Social			
6	Workmen's Compensation	Rural	2,729	268.50	66,656.67
		Social			
7	Employer's Liability	Rural	473	18.79	29,964.82
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	36,463	910.26	1,827,343.71
		Social	12	27.71	110,812.43
10	Health	Rural	16,695	5,425.89	1,556,257.46
		Social	-	-	-
11	Others	Rural	33,013	109,443.76	1,914,996.15
		Social	891	10,889.85	448,288.82

PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer: IFFCO Tokio General Insurance C Date: 1st Apr18 30th Sep'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	1133977	39,058.59	676192	27,849.57	2353164	81,811.90	1536090	61,579.07
2	Corporate Agents-Banks	17785	451.44	11242	336.10	30933	793.92	22817	657.27
3	Corporate Agents -Others	3112	157.28	95587	3,318.88	15216	624.92	195746	6,750.76
4	Brokers	377829	57,450.57	305466	42,595.32	788435	113,816.58	725400	90,109.57
5	Micro Agents	62	0.86	309	8.14	174	3.65	1148	24.06
6	Direct Business	124628	88,065.62	432070	28,600.44	227821	150,752.85	914923	65,205.97
	Total (A)	1657393	185,184.36	1520866	102708.44	3415743	347,803.83	3396124	224326.70
1	Referral (B)	-	-0.13	-	-	-	-0.18	-	-0.05
	Grand Total (A+B)	1657393	185,184.23	1520866	102708.44	3415743	347,803.65	3396124	224326.66

Note:

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

PERIODIC DISCLOSURES

FORM NL-41

GREIVANCE DISPOSAL

Insurer: IFFCO-TOKIO GENERAL INSURANCE CO. Ltd Date: July'- September' 2018

GRIEVANCE DISPOSAL FOR THE PERIOD April to June'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	1	0	0	1	0
b)	Claim	9	165	48	49	70	7
c)	Policy Related	5	29	29	5	0	0
d)	Premium	1	5	4	2	0	0
e)	Refund	0	0	0	0	0	0
f)	Coverage	1	6	3	1	1	2
g)	Cover note related	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0
i)	others	0	0	0	0	0	0
	Total Number of Complaints	16	206	84	57	72	9

2	Total No. of policies during previous year	6,971,291	2017-18
3	Total No. of Claims during previous year	769,509	2017-18
4	Total no. of policies during current year	1,757,465	Q2 - 2018-19
5	Total no. of claims during current year	221,011	Q2- 2018-19
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.17	Q2 - 2018-19
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	7.47	Q2 - 2018-19

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Up to 7 days	6	0	6
(b)	8-15 days	3	0	3
(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