

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April - 30th September, 2010

S.No.	Form No	Description
1	NL-1-B-RA	Revenue Account
2	NL-2-B-PL	Profit & Loss Account
3	NL-3-B-BS	Balance Sheet
4	NL-4-PREMIUM SCHEDULE	Premium
5	NL-5-CLAIMS SCHEDULE	Claims Incurred
6	NL-6-COMMISSION SCHEDULE	Commission
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus
11	NL-11-BORROWING SCHEDULE	Borrowings
12	NL-12-INVESTMENT SCHEDULE	Shareholders
13	NL-13-LOANS SCHEDULE	Loans
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities
18	NL-18-PROVISIONS SCHEDULE	Provisions
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure
21	NL-21-STATEMENT OF LIABILITIES	Statement of Liabilities
22	NL-22-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business
23	NL-23-REINSURANCE RISK CONCENTRATION	Reinsurance Risk Concentration
24	NL-24-AGEING OF CLAIMS	Ageing of Claims
25	NL-25-CLAIMS DATA	Claims Data

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

PERIODIC DISCLOSURES

FORM NL-1-B-RA

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

Registration No. 106 dated 4.12.2000

FIRE INSURANCE REVENUE ACCOUNT FOR THE HALF YEAR ENDED AS AT 30th SEPTEMBER 2010**

	Particulars	Schedule	FOR THE HALF YEAR	FOR THE HALF YEAR
			SEPT 2010	SEPT 2009
			(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	248,240	219,140
2	Profit/ Loss on sale/redemption of Investments		946	715
3	Others (to be specified)		(1,305)	(14,222)
4	Interest, Dividend & Rent – Gross		28,540	29,332
	TOTAL (A)		276,421	234,965
1	Claims Incurred (Net)	NL-5-Claims Schedule	276,499	230,844
2	Commission	NL-6-Commission Schedule	(79,613)	(105,360)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	209,083	180,068
4	Premium Deficiency		-	-
	TOTAL (B)		405,969	305,552
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(129,548)	(70,587)
	APPROPRIATIONS		-	-
	Transfer to Shareholders' Account		(129,548)	(70,587)
	Transfer to Catastrophe Reserve		-	-
	Transfer to Other Reserves (to be specified)		-	-
	TOTAL (C)		(129,548)	(70,587)

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT** FOR THE HALF YEAR ENDED AS AT 30th SEPTEMBER 2010

	Particulars	Schedule	FOR THE HALF YEAR SEPT 2010	FOR THE HALF YEAR SEPT 2009
			(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	155,138	183,066
2	Profit/ Loss on sale/redemption of Investments		887	686
3	Others (to be specified)		393	27,705
4	Interest, Dividend & Rent – Gross		26,757	28,140
	TOTAL (A)		183,175	239,597
1	Claims Incurred (Net)	NL-5-Claims Schedule	152,854	206,460
2	Commission	NL-6-Commission Schedule	(23,580)	(28,731)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	115,223	107,130
4	Premium Deficiency		-	-
	TOTAL (B)		244,497	284,859
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(61,322)	(45,262)
	APPROPRIATIONS			
	Transfer to Shareholders' Account		(61,322)	(45,262)
	Transfer to Catastrophe Reserve		-	-
	Transfer to Other Reserves (to be specified)		-	-
	TOTAL (C)		(61,322)	(45,262)

PERIODIC DISCLOSURES
FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE HALF YEAR ENDED AS AT 30th SEPTEMBER 2010**

	Particulars	Schedule	FOR THE HALF YEAR	FOR THE HALF YEAR
			SEPT 2010	SEPT 2009
			(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	4,835,682	3,953,918
2	Profit/ Loss on sale/redemption of Investments		14,974	10,389
3	Others (to be specified)		(362)	(2,740)
4	Interest, Dividend & Rent – Gross		451,859	426,180
	TOTAL (A)		5,302,153	4,387,747
1	Claims Incurred (Net)	NL-5-Claims Schedule	3,770,578	3,193,073
2	Commission	NL-6-Commission Schedule	196,135	201,031
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,045,446	811,794
4	Premium Deficiency		-	-
	TOTAL (B)		5,012,159	4,205,898
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		289,994	181,849
	APPROPRIATIONS			
	Transfer to Shareholders' Account		289,994	181,849
	Transfer to Catastrophe Reserve		-	-
	Transfer to Other Reserves (to be specified)		-	-
	TOTAL (C)		289,994	181,849

Note: See Notes appended at the end of Form NL-2-B-PL

** please refer Regulation 1 Part V- Preparation of Financial Statement of IRDA (Accounting) Regulation 2002

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 HALF YEAR ENDED AS ON 30TH SEPTEMBER 2010

Particulars	Schedule	FOR THE HALF YEAR SEPT 2010	FOR THE HALF YEAR SEPT 2009
		(Rs.'000)	(Rs.'000)
1 OPERATING PROFIT/(LOSS)			
(a) Fire Insurance		(129,548)	(70,587)
(b) Marine Insurance		(61,322)	(45,262)
(c) Miscellaneous Insurance		289,994	181,849
2 INCOME FROM INVESTMENTS			
(a) Interest, Dividend & Rent – Gross		80,151	63,502
(b) Profit on sale of investments		2,656	1,548
Less: Loss on sale of investments			
3 OTHER INCOME (To be specified)		12,133	-
TOTAL (A)		194,064	131,050
4 PROVISIONS (Other than taxation)			
(a) For diminution in the value of investments		-	-
(b) For doubtful debts		-	-
(c) Others (to be specified)		-	-
5 OTHER EXPENSES			
(a) Expenses other than those related to Insurance Business		2,666	1,576
(b) Bad debts written off		-	-
(c) Others (To be specified)		16	-
TOTAL (B)		2,682	1,576
Profit Before Tax		191,382	129,474
Provision for Taxation		66,536	44,000

	APPROPRIATIONS			
(a)	Interim dividends paid during the year		-	-
(b)	Proposed final dividend		-	-
(c)	Dividend distribution tax		(285)	-
(d)	Transfer to any Reserves or Other Accounts (to be specified)		-	-
	Balance of profit/ loss brought forward from last year		730,025	562,899
	Balance carried forward to Balance Sheet		855,156	648,373

Notes: to Form NL-1-B-RA and NL-2-B- PL

- (a) Premium income received from business concluded in and outside India shall be separately disclosed.
- (b) Reinsurance premiums whether on business ceded or accepted are to be brought into account gross (i.e. before deducting commissions) under the head reinsurance premiums.
- (c) Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end.,
- (d) Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
- (e) Fees and expenses connected with claims shall be included in claims.
- (f) Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.
- (g) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'..
- (h) Income from rent shall include only the realised rent. It shall not include any notional rent.

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 2010

	Schedule	FOR THE HALF YEAR SEPT 2010	FOR THE HALF YEAR SEPT 2009
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	2,470,000	2,470,000
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	2,398,322	2,191,539
FAIR VALUE CHANGE ACCOUNT		203	262
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		4,868,525	4,661,801
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	10,804,414	8,102,496
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	163,885	136,613
DEFERRED TAX ASSET		57,100	83,500
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	5,433,791	3,721,450
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	3,968,500	6,022,663
Sub-Total (A)		9,402,291	9,744,113
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	9,922,665	8,653,869
PROVISIONS	NL-18-Provisions Schedule	5,636,500	4,751,052
DEFERRED TAX LIABILITY			
Sub-Total (B)		15,559,165	13,404,921
NET CURRENT ASSETS (C) = (A - B)		(6,156,874)	(3,660,808)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		4,868,525	4,661,801

CONTINGENT LIABILITIES

Particulars		FOR THE HALF YEAR SEPT 2010	FOR THE HALF YEAR SEPT 2009
		(Rs.'000)	(Rs.'000)
1	Partly paid-up investments		
2	Claims, other than against policies, not acknowledged as debts by the company	6,786	6,786
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	-	-
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others (to be specified)	-	-
	TOTAL	6,786	6,786

PERIODIC DISCLOSURES
FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Rs. In '000')

Particulars	FOR THE HALF YEAR SEPT 2010				FOR THE HALF YEAR SEPT 2009			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	1,321,314	723,297	6,600,703	8,645,314	1,181,170	711,020	5,320,829	7,213,019
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	424,631	24,455	515,755	964,841	237,879	184,161	131,334	553,374
Gross Earned Premium	896,683	698,842	6,084,948	7,680,473	943,291	526,859	5,189,495	6,659,645
Add: Premium on reinsurance accepted	178,861	9,212	815,593	1,003,666	157,083	9,514	777,386	943,983
Less : Premium on reinsurance ceded	1,234,288	504,775	2,199,327	3,938,390	1,097,420	505,303	1,938,141	3,540,864
	-	-	-	-	-	-	-	-
Net Premium	(158,744)	203,279	4,701,214	4,745,749	2,954	31,070	4,028,740	4,062,764
				-				
Adjustment for change in reserve for unexpired risks	(406,984)	48,141	(134,468)	(493,311)	(216,186)	(151,996)	74,822	(293,360)
Premium Earned (Net)	248,240	155,138	4,835,682	5,239,060	219,140	183,066	3,953,918	4,356,124

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

PERIODIC DISCLOSURES
FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Rs. In '000')

Particulars	FOR THE HALF YEAR SEPT 2010				FOR THE HALF YEAR SEPT 2009			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	770,292	249,409	3,233,715	4,253,416	447,810	164,360	2,767,778	3,379,948
Add Claims Outstanding at the end of the year	387,058	375,250	7,813,187	8,575,495	330,549	343,460	6,005,126	6,679,136
Less Claims Outstanding at the beginning of the year	273,472	373,967	6,428,655	7,076,094	237,159	291,950	4,825,937	5,355,046
Gross Incurred Claims	883,878	250,692	4,618,247	5,752,817	541,200	215,870	3,946,967	4,704,038
Add :Re-insurance accepted to direct claims	77,258	30,118	50,097	157,473	3,856	8,249	35,087	47,190
Less :Re-insurance Ceded to claims paid	684,637	127,956	897,766	1,710,359	314,212	17,659	788,981	1,120,852
Total Claims Incurred	276,499	152,854	3,770,578	4,199,931	230,844	206,460	3,193,073	3,630,376

Not

es:

- a) *Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.*
- b) *Claims includes specific claims settlement cost but not expenses of management*
- c) *The surveyor fees, legal and other expenses shall also form part of claims cost.*
- d) *Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.*

PERIODIC DISCLOSURES
FORM NL-6-COMMISSION SCHEDULE

COMMISSION –

(Rs. In '000')

Particulars	FOR THE HALF YEAR SEPT 2010				FOR THE HALF YEAR SEPT 2009			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	50,266	37,201	389,047	476,514	54,574	40,648	340,315	435,537
Add: Re-insurance Accepted	20,034	1,921	31,743	53,698	17,095	1,813	99,603	118,511
Less: Commission on Re-	149,913	62,702	224,655	437,270	177,029	71,192	238,887	487,108
Net Commission	(79,613)	(23,580)	196,135	92,942	(105,360)	(28,731)	201,031	66,940
Break-up of the expenses (Gross) incurred to								
Agents	22,181	17,275	220,469	259,925	21,655	15,383	167,339	204,377
Brokers	19,499	16,479	91,099	127,077	20,286	23,232	87,394	130,912
Corporate Agency	5,258	3,440	67,805	76,503	9,724	2,030	78,201	89,955
Referral	3,328	7	9,674	13,009	2,909	3	7,381	10,293
TOTAL (B)	50,266	37,201	389,047	476,514	54,574	40,648	340,315	435,537

Note: The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	FOR THE HALF YEAR SEPT 2010				FOR THE HALF YEAR SEPT 2009			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	42,439	23,232	212,009	277,680	41,469	24,963	186,807	253,239
2	Travel, conveyance and vehicle running expenses	7,459	4,083	37,263	48,805	5,406	3,254	24,352	33,012
3	Training expenses	627	343	3,131	4,101	536	323	2,414	3,273
4	Rents, rates & taxes	10,965	6,002	54,777	71,744	10,989	6,615	49,503	67,107
5	Repairs	4,736	2,593	23,659	30,988	3,994	2,404	17,991	24,389
6	Printing & stationery	3,654	2,000	18,256	23,910	3,143	1,892	14,160	19,195
7	Communication	5,327	2,916	26,612	34,855	4,295	2,585	19,346	26,226
8	Legal & professional charges	102,582	56,154	512,456	671,192	82,943	49,929	373,634	506,506
9	Auditors' fees, expenses etc				-				-
	(a) as auditor	138	75	687	900	147	89	664	900
	(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	-	-	-	-	13	8	57	78
10	Advertisement and publicity	4,474	2,450	22,355	29,279	6,549	3,942	29,500	39,991
11	Interest & Bank Charges	2,343	1,282	11,703	15,328	1,492	898	6,721	9,111
12	Others	19,724	11,567	99,485	130,776	12,214	6,088	55,663	73,965
13	Depreciation	4,615	2,526	23,053	30,194	6,878	4,140	30,982	42,000
	TOTAL	209,083	115,223	1,045,446	1,369,752	180,068	107,130	811,794	1,098,992

PERIODIC DISCLOSURES
FORM NL-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

	Particulars	As at 30th Sept 2010	As at 30th Sept 2009
		(Rs.'000).	(Rs.'000).
1	Authorised Capital		
	Equity Shares of Rs. 10 each	4,000,000	4,000,000
2	Issued Capital		
	Equity Shares of Rs. 10each	2,470,000	2,470,000
3	Subscribed Capital		
	Equity Shares of Rs. 10each	2,470,000	2,470,000
4	Called-up Capital		
	Equity Shares of Rs.each	2,470,000	2,470,000
	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	2,470,000	2,470,000

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

Shareholder	As at 30th Sept 2010		As at 30th Sept 2009	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	182,780,000	74	182,780,000	74
· Foreign	64,220,000	26	64,220,000	26
Others	-	-	-	-
TOTAL	247,000,000	100	247,000,000	100

PERIODIC DISCLOSURES
FORM NL-10-RESERVE AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

	Particulars	As at 30th Sept 2010 (Rs.'000).	As at 30th Sept 2009 (Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,542,000	1,542,000
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	1,166	1,166
6	Other Reserves (to be specified)	-	
7	Balance of Profit in Profit & Loss Account	855,156	648,373
	TOTAL	2,398,322	2,191,539

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

	Particulars	As at 30th Sept 2010	As at 30th Sept 2009
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

a) *The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.*

b) *Amounts due within 12 months from the date of Balance Sheet should be shown separately*

PERIODIC DISCLOSURES
FORM NL-12-INVESTMENT SCHEDULE

Investments

	Particulars	As at 30th Sept 2010	As at 30th Sept 2009
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,342,686	3,781,308
2	Other Approved Securities	808,838	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds (Housing)	1,250,026	902,004
	(e) Other Securities (Non convertible Debentures)	804,362	-
	(f) Subsidiaries	5,000	5,000
	(g) Investment Properties-Real Estate		
4	Investments in Infrastructure and Social Sector	2,581,744	2,466,994
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	316,749	101,274
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	310,202	150,262
	(a) Derivative Instruments		
	(b) Debentures/ Bonds (Housing)	149,792	583,076
	(c) Other Securities (to be specified)	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	235,015	112,578
5	Other than Approved Investments	-	-
	TOTAL	10,804,414	8,102,496

Notes:

(a) Investments in subsidiary/holding companies, joint ventures and associates shall be separately disclosed, at cost.

(i) Holding company and subsidiary shall be construed as defined in the Companies Act, 1956:

(ii) Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.

(i) Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.

(ii) Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.

(iii) Significant influence (for the purpose of this schedule) - means participation in the financial and operating policy decisions of a company, but not control of those policies. Significant influence may be exercised in several ways, for example, by representation on the board of directors, participation in the policymaking process, material inter-company transactions, interchange of managerial personnel or dependence on technical information. Significant influence may be gained by share ownership, statute or agreement. As regards share ownership, if an investor holds, directly or indirectly through subsidiaries, 20 percent or more of the voting power of the investee, it is presumed that the investor does have significant influence, unless it can be clearly demonstrated that this is not the case. Conversely, if the investor holds, directly or indirectly through subsidiaries, less than 20 percent of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence is clearly demonstrated.

A substantial or majority ownership by another investor does not necessarily preclude an investor from having significant influence.

(b) Aggregate amount of company's investments other than listed equity securities and derivative instruments and also the market value thereof shall be disclosed.

(c) Investments made out of Catastrophe reserve should be shown separately.

(d) Debt securities will be considered as "held to maturity" securities and will be measured at historical cost subject to amortisation.

(e) Investment Property means a property [land or building or part of a building or both] held to earn rental income or for capital appreciation or for both, rather than for use in services or for administrative purposes.

(f) Investments maturing within twelve months from balance sheet date and investments made with the specific intention to dispose of within twelve months from balance sheet date shall be classified as short-term investments

PERIODIC DISCLOSURES
FORM NL-13-LOANS SCHEDULE

LOANS

	Particulars	As at 30th Sept 2010 (Rs.'000).	As at 30th Sept 2009 (Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	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	-	-

Notes:

(a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.

(b) Provisions against non-performing loans shall be shown separately.

(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.

(d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

PERIODIC DISCLOSURES
FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/	To Date	As at 30th Sept 2010	As at 30th Sept 2009
							Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	87,863	8,723	-	96,585	87,755	828	-	-	8,002	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	188,453	5,818	157	194,114	147,281	4,959	106	152,134	41,980	41,204
Information Technology Equipment	327,649	15,377	1,026	342,000	256,699	22,969	1,026	278,642	63,358	63,146
Vehicles	3,004	2,335	-	5,339	1,313	143	-	1,456	3,883	1,895
Office Equipment	44,411	4,840	81	49,169	11,344	1,296	29	12,611	36,558	30,368
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	651,380	37,093	1,264	687,207	504,392	30,195	1,161	444,843	153,781	136,613
Work in progress	4,594	10,104	4,594	10,104	-	-	-	-	10,104	-
Grand Total	655,974	47,197	5,858	697,311	504,392	30,195	1,161	444,843	163,885	136,613
PREVIOUS YEAR	570,058	47,463	1,373	616,148	437,868	42,000	334	479,534	136,613	

Note:

Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12-Investment Schedule.

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

	Particulars	As at 30th Sept 2010	As at 30th Sept 2009
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	47,202	26,313
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	5,360,000	3,622,370
	(bb) Others		
	(b) Current Accounts	26,589	72,767
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	5,433,791	3,721,450
	Balances with non-scheduled banks included in 2 and 3 above	-	-

Note : Bank balance may include remittances in transit. If so, the nature and amount should be separately stated.

PERIODIC DISCLOSURES
FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

	Particulars	As at 30th Sept 2010 (Rs.'000).	As at 30th Sept 2009 (Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	190,985	18,541
4	Advances to Directors/Officers		
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	46,498	-
6	Others:		
	Deposit towards Rent	53,450	50,460
	Service Tax Recoverable	110,931	37,696
	Others	99,219	55,009
	TOTAL (A)	501,083	161,706
	OTHER ASSETS		
1	Income accrued on investments	433,989	402,753
2	Outstanding Premiums		
3	Agents' Balances		
4	Foreign Agencies Balances		
5	Due from other entities carrying on insurance business	2,957,143	5,370,951
6	Share in Motor Pool		
7	Due from subsidiaries/ holding	76,285	87,253
8	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]		
9	Others (to be specified)		
	TOTAL (B)	3,467,417	5,860,957
	TOTAL (A+B)	3,968,500	6,022,663

Notes:

- (a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.
- (b) The term 'officer' should conform to the definition of that term as given under the Companies Act, 1956.
- (c) Sundry Debtors will be shown under item 9(others)

PERIODIC DISCLOSURES
FORM NL-17-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

	Particulars	As at 30th Sept 2010	As at 30th Sept 2009
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	129,091	84,397
2	Balances due to other insurance companies	564,662	1,395,945
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	58,138	1
5	Unallocated Premium		
6	Sundry creditors	361,866	242,470
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	8,575,494	6,679,136
9	Due to Officers/ Directors	-	-
10	Others:		
	Deposit Premium	185,018	204,898
	Employee Benefits	48,396	47,022
	TOTAL	9,922,665	8,653,869

PERIODIC DISCLOSURES
FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

	Particulars	As at 30th Sept 2010	As at 30th Sept 2009
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	5,636,500	4,738,932
2	For taxation (less advance tax paid and taxes deducted at source)	-	12,120
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others (to be specified)	-	-
6	Reserve for Premium Deficiency	-	-
	TOTAL	5,636,500	4,751,052

PERIODIC DISCLOSURES
FORM NL-19 MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE
(To the extent not written off or adjusted)

	Particulars	As at 30th Sept 2010	As at 30th Sept 2009
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

(a) No item shall be included under the head "Miscellaneous Expenditure" and carried forward unless:

1. some benefit from the expenditure can reasonably be expected to be received in future, and
2. the amount of such benefit is reasonably determinable.

(b) The amount to be carried forward in respect of any item included under the head "Miscellaneous Expenditure" shall not exceed the expected future revenue/other benefits related to the expenditure.

PERIODIC DISCLOSURES
FORM NL-21: Statement of Liabilities

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 1st April - 30th Sept 2010

(Rs in Lakhs)

Statement of Liabilities									
		As At 30th SEPTEMBER 2010				As at 30th SEPTEMBER 2009			
Sl.No.	Particular	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	2,976	3,285	585	6,846	3,042	2,826	479	6,347
2	Marine								
a	Marine Cargo	2,440	2,508	579	5,526	2,160	2,328	645	5,133
b	Marine Hull	464	360	306	1,130	493	270	192	954
3	Miscellaneous								
a	Motor	39,548	59,455	5,679	104,681	31,367	44,071	5,333	80,771
b	Engineering	732	2,600	268	3,600	985	2,416	312	3,713
c	Aviation	307	955	-	1,262	411	553	-	965
d	Liabilities	377	403	371	1,150	318	426	209	953
e	Others	3,665	2,132	1,247	7,045	3,580	2,121	1,163	6,864
4	Health Insurance	5,856	2,633	2,391	10,879	5,033	1,292	2,155	8,480
5	Total Liabilities	56,365	74,330	11,425	142,120	47,389	56,304	10,488	114,181

PERIODIC DISCLOSURES
FORM NL-22: Geographical Distribution of Business

Insurer: **IFFCO TOKIO GENERAL INSURANCE CO. LTD.**

Date: **1st April - 30th September, 2010**

(Rs in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total		
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	
	Andhra Pradesh	44.97	149.85	4.41	8.85	86.8	87.44	313	444.52	834.27	1566	440	864.1	23.95	49.79	2.8	7.62	39.1	133.5	4.3	9.997	0	0	278	330.7	2070.4	3652
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Assam	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bihar	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chhattisgarh	1.522	57.311	0.54	0.67	0	0	1.2	4.406	168.45	323.3	79.4	162.96	0	0.471	0.5	1.18	0.11	0.264	0	0.078	0	0	16.7	212.6	268.44	763.209	
Goa	16.17	36.341	2.97	3.86	43.2	73.19	2.43	6.0383	145.83	257.9	67.2	123.01	0.201	1.596	2.7	4.51	3.49	6.61	0.4	1.139	0	0	6.77	13.51	291.34	527.656	
Gujarat	244.2	699.15	104	243	0.16	0.54	32.6	97.25	1572.8	3082	1017	2057.7	13.31	84.02	43	76.4	232	589.8	6.3	16.94	0	0	285	631.5	3550	7578.03	
Haryana	130.9	4146.8	277	655	0	679.8	84.4	132.05	2614.4	5411	487	1014.3	28.06	72.62	402	560	196	283.4	2.4	5.929	0	0	439	637.5	4661	13597.6	
Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jammu & Kashmir	0	0	0	0	0	0	0	0	17.042	17.04	10.2	10.196	0	0	0	0	0	0	0	0	0	0	0	0	27.238	27.2383	
Jharkhand	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Karnataka	87.65	280.13	20.5	58.1	0	0	15.8	37.311	574.53	1122	322	623.1	37.46	865.3	10	19.2	297	551.1	1.1	2.085	0	0	35.9	83.78	1402.1	3642.31	
Kerala	42.11	91.382	2.43	5.27	0	0.347	11	23.638	128.06	208	47.9	85.075	0.252	0.298	4.2	5.12	17	22.65	0.2	0.592	0	0	63.9	114.9	317.06	557.259	
Madhya Pradesh	19.67	94.752	47.2	98.6	0	0	31.7	45.407	494.19	968.6	246	504.25	0.6	5.764	1.6	4.13	16.4	56.83	0.9	1.675	0	0	75.8	399.6	933.55	2179.63	
Maharashtra	1446	5567.4	600	1554	793	1749	700	1463	2332.4	4404	1179	2380.2	786.2	1969	232	391	1359	2922	19	44.39	0	0	1945	4243	11392	26687.6	
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Orissa	44.08	89.018	8.69	24.8	14.3	14.37	32.9	47.182	379.51	688.2	173	323.04	6.947	7.468	6.2	6.38	7.38	9.329	0.4	1.091	0	0	20.9	36.63	693.82	1247.56	
Punjab	18.54	26.81	2.59	2.82	0	0	1.02	2.8116	430.24	785.1	223	424.39	1.077	1.595	6	8.9	8.04	10.53	0.6	1.566	0	0	55.1	167.6	746.23	1432.15	
Rajasthan	11.76	30.53	2.2	7.49	0	0	4.4	11.93	616.41	1185	392	771.48	4.425	7.971	1	2.34	8.26	12.6	0.4	0.618	0	0	79.5	162.5	1120	2192.21	
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tamil Nadu	147.4	347.51	122	211	0	0	38.9	96.053	1223.7	2350	657	1259	67.02	81.05	31	50.7	1959	1984	1.1	2.696	0	0	92.2	151.3	4338.7	6532.35	
Tripura	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Uttar Pradesh	66.4	176.33	73.7	148	46.4	84.25	29.2	68.465	951.65	1907	374	751.85	1.903	2.239	1.6	7.35	47.5	73.43	0.8	3.589	0	0	73.1	133.6	1665.9	3356.27	
Uttarakhand	28.06	45.441	2.01	2.06	0	0	1.3	1.9724	112.13	182.2	44.3	72.792	0.363	0.653	2.6	3.81	15.3	16.63	0	0.187	0	0	33.5	57.06	239.62	382.822	
West Bengal	155.6	478.77	58.3	177	0	17.59	47.8	165.57	410.81	797.5	109	221.85	5.696	25.98	2.3	20.3	52.7	140.4	1.8	4.182	0	0	46.7	102	890.27	2150.89	
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	18.94	26.104	4.99	8.05	0	0	0.54	0.543	276.96	554.3	151	304.51	0.034	0.124	2	2.42	3.46	5.668	0.3	0.741	0	0	22.4	28.4	480.19	930.876	
Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	253.4	869.54	722	1287	5.4	31.25	135	286.62	1904.2	3516	594	1109.9	92.83	137.2	36	176	455	1163	19	40.52	0	0	193	398	4409.4	9015.45	
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	2777	13213	2055	4495	989	2738	1482	2934.8	15188	29324	6611	13064	1070	3313	787	1347	4716	7981	59	138	0	0	3763	7905	39497	86453.1	

PERIODIC DISCLOSURES

FORM NL-23: Reinsurance Risk Concentration

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 1st April - 30th September, 2010

(Rs in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above					-
2	No. of Reinsurers with rating AA but less than AAA	48	2,880	192	4,462	18.71
3	No. of Reinsurers with rating A but less than AA	60	14,001	1,515	12,387	69.29
4	No. of Reinsurers with rating BBB but less than A	16	433	187	2,397	7.49
5	No. of Reinsurers with rating less than BBB					
6	No. of Indian Reinsurers other than GIC	11			1,814	4.50
	Total	135	17,314	1,894	21,061	100

PERIODIC DISCLOSURES
FORM NL-24: Ageing of Claims

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 1st April - 30th September, 2010

(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	3	70	112	108	198	491	7,702.92
2	Marine Cargo	4	643	1768	994	531	3940	2,251.50
3	Marine Hull	0	0	3	5	20	28	242.59
4	Engineering	3	103	137	159	168	570	1,112.46
5	Motor OD	7022	74107	11036	3477	1153	96795	14,058.12
6	Motor TP	0	14	62	236	2742	3054	6,229.41
7	Health	0	3316	2073	859	1152	7400	7,878.01
8	Overseas Travel	0	5	22	31	110	168	99.81
9	Personal Accident	9	235	534	370	332	1480	660.96
10	Liability	0	2	2	1	14	19	601.39
11	Crop	0	0	0	0	0	0	-
12	Miscellaneous	15	383	412	239	154	1203	1,682.73

PERIODIC DISCLOSURES

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

Insurer: **IFFCO TOKIO GENERAL INSURANCE CO. LTD.**

Date: 1st April - 30th September, 2010

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	701	2109	37	714	29772	24258	2192	99	2091	107	0	6	1376	63462
2	Claims reported during the period	681	4758	29	737	106333	7385	10427	219	2452	59	0	1	1732	134813
3	Claims Settled during the period	491	3940	28	570	96795	3054	7400	168	1480	19	0	2	1201	115148
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Claims closed during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	731	2223	39	706	26137	25255	2849	91	2157	126	0	5	1501	61820
	Less than 3months	139	335	4	151	16130	26	648	5	238	11	0	0	382	18069
	3 months to 6 months	189	627	2	171	5599	503	659	25	585	36	0	0	372	8768
	6months to 1 year	147	622	7	147	3006	2824	1209	15	634	9	0	0	363	8983
	1year and above	256	639	26	237	1402	21902	333	46	700	70	0	5	384	26000

PERIODIC DISCLOSURES**FORM NL-26 - CLAIMS INFORMATION - KG Table I****Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.****Solvency for the quarter ended as on 30th September 2010****Required solvency margin based on net premium and net incurred claims (Rs. in Lacs)**

Item No.	Description	PREMIUM		Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
		Gross Premium	Net Premium					
1	Fire	21857	4909	19552	5023	2186	2933	
2	Marine Cargo	7795	3567	7480	3887	935	1346	1346
3	Marine Hull	5837	373	4695	587	584	704	704
4	Motor	96402	78003	65828	51648	15601	15494	15601
5	Engineering	7113	2137	5	1505	711	452	711
6	Aviation	5070	1657	8385	1103	507	1258	1258
7	Laibilities	4188	780	1	183	628	55	628
8	Others	13346	5225	6949	3514	1868	1460	1868
9	Health	18473	14581	18000	15080	2916	4524	4524
	Total	180081	111232	130896	82529	25937	28226	26641

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April - 30th September, 2010

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the quarter	60	
2	No. of branches approved during the quarter	6	
3	No. of branches opened during the quarter	Out of approvals of previous year	0
4		Out of approvals of this year	6
5	No. of branches closed during the quarter	0	
6	No of branches at the end of the quarter	66	
7	No. of branches approved but not opened	0	
8	No. of rural branches	0	
9	No. of urban branches	66	

PERIODIC DISCLOSURES

FORM - 3B

COMPANY NAME & CODE: IFFCO-TOKIO GENERAL INSURANCE CO LTD & 106
STATEMENT AS ON : 30TH SEPTEMBER 10
STATEMENT OF INVESTMENT ASSETS (General Insurer, Re-Insurer)
(Business within India)

(Rs in Lakhs)

S NO.	PARTICULARS	SCH	AMOUNT
1	Investments	8	161,644
2	Loans	9	-
3	Fixed Assets	10	1,639
4	Current Assets		
	a. Cash & Bank Balance	11	54,338
	b. Advances & Other Assets	12	39,685
5	Current Liabilities		
	a. Current Liabilities	13	99,227
	b. Provisions	14	56,365
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per balance Sheet (A)		101,714
	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	1,639
3	Cash & Bank Balance (if any)	11	54,338
4	Advances & Other Assets (if any)	12	39,685
5	Current Liabilities	13	99,227
6	Provisions	14	56,365
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		
		Total (B)	(59,930)
	Investment Assets' as per FORM 3B	(A-B)	161,644

Cont to next page...

PERIODIC DISCLOSURES

Cont from prev page...

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%		6359	40236	46,594	28.83%		46,594	46,199
2	Government Securities or other approved securities (including (I) above)	Not less than 30%		7463	47220	54,683	33.83%		54,683	54,339
3	Investment subject to Exposure Norms									
	1. Housing and Loans to SG for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%		5754	36411	42,166	26.09%		42,166	42,661
	2. Approved Investments	Not exceeding 55%		8843	55951	64,794	40.08%	2	64,796	64,996
	3. Other Investments(not exceeding 25%)					-	0.00%		-	-
	TOTAL INVESTMENT ASSETS	100%	0	22060	139582	161642	100.00%	2	161644	161996

❖ 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)

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed

DATE: 10th November 2010

Note:

(*) FRSM refers 'Funds representing solvency margin'

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

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

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

PERIODIC DISCLOSURES

FORM NL-29: Detail regarding debt securities

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April - 30th September, 2010

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30.09.10	as % of total for this class	as at 31.09.09 Of the previous year	as % of total for this class	As at 30.09.10	as % of total for this class	as at 30.09.09 Of the previous year	as % of total for this class
Break down by credit rating			-		-		-	
AAA rated	43,135	0.85	41,255	0.99	42,407	0.84	40,343	0.99
AA or better	7,463	0.15	-	-	7,500	0.15	-	-
Rated below AA but above A	306	0.01	310	0.01	302	0.01	304	0.01
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	-	-	-	-	-	-	-	-
	-		-		-		-	
BREAKDOWN BY RESIDUAL MATURITY	-		-		-		-	
Up to 1 year	7,093	0.07	9,124	0.11	7,016	0.07	8,969	0.11
more than 1 year and upto 3years	14,268	0.14	16,208	0.20	14,078	0.13	15,494	0.19
More than 3years and up to 7years	26,280	0.25	19,040	0.23	26,147	0.25	18,800	0.24
More than 7 years and up to 10 years	25,382	0.24	14,849	0.18	25,022	0.24	14,474	0.18
above 10 years	32,219	0.31	21,839	0.27	32,630	0.31	21,735	0.27
	-		-		-		-	
Breakdown by type of the insurer	-		-		-		-	
a. Central Government	46,199	0.44	39,495	0.49	46,594	0.44	38,826	0.49
b. State Government	8,141	0.08	-	-	8,088	0.08	-	-
c. Corporate Securities	50,904	0.48	41,565	0.51	50,209	0.48	40,647	0.51
	-						-	

PERIODIC DISCLOSURES
FORM NL-30: Analytical Ratios

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 1st April - 30th September, 2010
(Rs in Lakhs)

Analytical Ratios for Non-Life companies			
Sl.No.	Particular	As on 30th sept 2010	As on 30th sept 2009
1	Gross Premium Growth Rate		
	FIRE	12%	-7%
	MARINE	2%	18%
	MISCELLANEOUS	24%	0%
2	Gross Premium to shareholders' fund ratio	178%	155%
3	Growth rate of shareholders'fund	4%	58%
4	Net Retention Ratio		
	FIRE	20%	20%
	MARINE	31%	30%
	MISCELLANEOUS	79%	78%
5	Net Commission Ratio		
	FIRE	4%	5%
	MARINE	5%	6%
	MISCELLANEOUS	6%	6%
6	Expense of Management to Gross Direct Premium Ratio	21%	21%
7	Combined Ratio	71%	68%
8	Technical Reserves to net premium ratio	249%	247%
9	Underwriting balance ratio	-7%	-10%
10	Operating Profit Ratio	3%	3%
11	Liquid Assets to liabilities ratio	45%	40%
12	Net earning ratio	2%	2%
13	return on net worth ratio	3%	2%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.61	1.79
15	NPA Ratio		
	Gross NPA Ratio	0	0
	Net NPA Ratio	0	0

PERIODIC DISCLOSURES
FORM NL-30: Analytical Ratios

Equity Holding Pattern for Non-Life Insurers		(Rs in Lakhs)	
1	(a) No. of shares	247000000	247000000
2	(b) Percentage of shareholding (Indian / Foreign)	74/26	74/26
3	(c) %of Government holding (in case of public sector insurance companies)	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.51	0.35
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.51	0.35
6	(iv) Book value per share (Rs)	19.71	18.87

Note

1. Net Premium = Gross Direct Premium in India + Reinsurance Premium Acceptance - Reinsurance Premium Ceded
2. Net Commission Ratio= Gross Commission Paid/Gross Direct Premium in India

PERIODIC DISCLOSURES

FORM NL-31: Related Party Transactions

Insurer: **IFFCO TOKIO General Insurance Co.Ltd.**

Date: **30th September 2010**

(Rs in Lakhs)

Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*	
				up to the Quarter 30th Sept 2010	up to the Quarter 30th Sept 2009
1	INDIAN FARMERS FERTILISER COOP LTD	Promoters with more then 20% voting rights	Premium collected from direct bussiness	4979.12	4349.9
			Claims paid on direct bussiness	2825.82	1088.92
			Payments of Rent and other Expenses	126.03	130.88
			Payment of Dividend	538.26	538.26
2	TOKIO MARINE & FIRE NICHIDO INSURANCE CO.LTD	Associate of Promoters with more then 20% voting rights	Premium of cession to re-insurers	595.94	684.49
			Commission earned on premium cession	126.42	125.63
			Losses recoverd from Reinsurers	534.13	361.65
			Payments of Dividend	192.68	192.68
4	TOKIO MARINE GLOBAL RE LTD	Associate of Promoters with more then 20% voting rights	Premium of cession to re-insurers	720.53	706.42

			Commission earned on premium cession	157.97	148.13
			Losses recoverd from Reinsurers	242.51	294.7
5	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Medicclaim/PA Claims received	10.50	3.08
			Commission	255.47	289.61
			Service Charges	1367.45	1355.7
			Medicclaim/PA Premium Paid	20.61	15.42

*including the premium flow through Associates/ Group companies as an agent

PERIODIC DISCLOSURES

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

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

Solvency for the Quarter ended on 30th September 2010

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		144,552
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		142,120
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		2,432
4	Excess in Policyholders' Funds (1-2-3)		-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		59,785
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		12,301
7	Excess in Shareholders' Funds (5-6)		47,484
8	Total Available Solvency Margin [ASM] (4+7)		47,484
9	Total Required Solvency Margin [RSM]		29,574
10	Solvency Ratio (Total ASM/Total RSM)		1.61

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Persons

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April, 2010 to 30th September, 2010

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. Takashi Yoshikawa	Vice Chairman	No change
3	Mr. Surinder Kumar Jakhar	Director	No change
4	Dr. B.S. Vishwanathan	Director	No change
5	Dr. U.S. Awasthi	Director	No change
6	Mr. Rakesh Kapur	Director	No change
7	Dr. P.S. Gahlaut	Director	No change
8	Mr. S.K. Kanwar*	Director	w.e.f. 25th May, 2010
9	Mr. Bahushrut Lugani*	Director	w.e.f. 25th May, 2010
10	Mr. S. Narayanan	Managing Director & CEO	No change
11	Mr. N.K. Kedia	Director (Marketing)	No change
12	Mr. Yasunobu Fukuda	Director (Operations)	No change
13	Mr. K.K. Wadhwa	Appointed Actuary	No change
14	Mr. H.O. Suri	Chief Investment Officer	No change
15	Mr. M.S. Sethi	Chief of Internal Audit	No change
16	Mr. Sanjeev Chopra	Chief Finance Officer	No change

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

2 * Earlier appointed as Additional Director w.e.f. 1st April, 2010

PERIODIC DISCLOSURES
FORM NL-35-NON PERFORMING ASSETS-7A

Company Name & Code: IFFCO TOKIO General Insurance Company Ltd (106)

Statement as on: 30th September 2010

Name of the Fund _____

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Note:

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

C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT																
C01	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C02	Loans to State Government for Fire Fighting Equipment	HLSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C03	Term Loan-HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C05	Housing - Securitised Assets	HMBS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TAXABLE BONDS																	
C07	Bonds/Debentures issued by HUDCO	HTHD	302	306	7	9.41%	6.28%	302	306	14	9.35%	6.24%	303	312	28	9.29%	6.20%
C08	Bonds/Debentures issued by NHB / Institutions accredited by NHB	HTDN	-	-	-	-	-	-	-	-	6.42%	4.29%	350	351	19	5.50%	3.67%
C09	Bonds/Debentures issued by Authority constituted under any Housing/Building Scheme approved by Central/State/any authority or Body constituted by Central/State Act	HTDA	13,696	14,095	285	9.35%	6.24%	13,696	14,095	531	8.95%	5.98%	12,206	14,688	1,224	9.13%	6.10%
TAXFREE BONDS OF																	
C10	Bonds/Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C11	Bonds/Debentures issued by NHB / Institutions accredited by NHB	HFDN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C12	Bonds/Debentures issued by Authority constituted under any Housing/Building Scheme approved by Central/State/any authority or Body constituted by Central/State Act	HFDA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (3a)			13,998	14,401	292			13,998	14,401	545			12,859	15,351	1,272		

E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																	
E01	PSU - Equity shares - quoted	EAEQ												-		-	-	
E02	Corporate Securities - Equity shares (Ordinary) - quoted	EACE												-		-	-	
E03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES												-		-	-	
E04	Equity Shares - (incl. Equity related Instruments) - Promoter Group	EEPG												-		-	-	
E05	Corporate Securities-Bonds-(Taxable)	EPBT	8,044	8,244	192	9.55%	6.38%	8,044	8,244	382	9.51%	6.35%	8,024	7,179	577	9.80%	6.54%	
E06	Corporate Securities - Bonds - (Tax Free)	EPBF												-		-	-	
E07	Corporate Securities - Preference Shares	EPNQ												-		-	-	
E08	Corporate Securities - Investment in Subsidiaries	ECIS	50	50	-	-	50	50	-				50	50	-	-	-	
E09	Corporate Securities - Debentures	ECOS												-		-	-	
E10	Corporate Securities - Debentures / Bonds / CPs / Loan - (Promoter Group)	EDPG												-		-	-	
E11	Corporate Securities - Derivative Instruments	ECDI												-		-	-	
E12	Investment Properties - Immovable	EINP												-		-	-	
E13	Loans - Policy Loans	ELPL												-		-	-	
E14	Loans-Secured Loans-Mortgage of property in India(Term Loan)	ELMI												-		-	-	
E15	Loans-Secured Loans-Mortgage of property outside India(Term Loan)	ELMO												-		-	-	

E16	Deposits-Deposit with scheduled banks, Fis (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	53,600	53,600	991	6.95%	4.64%	53,600	53,600	1,901	7.06%	4.71%	46,466	46,466	3,232	8.69%	5.80%
E17	Deposits - CDs with Scheduled Banks	EDCD											-	-	-	-	
E18	Deposits - Repo / Reverse Repo	ECMR											-	-	-	-	
E19	Deposit with Primary Dealers duly recognised by Reserve bank of India	EDPD											-	-	-	-	
E20	CCIL - CBLO	ECBO											-	-	-	-	
E21	Commercial Papers	ECCP											-	-	-	-	
E22	Application Money	ECAM											-	-	-	-	
E23	Perpetual Debt Instruments of Tier I & II capital issued by PSU Banks	EUPD											-	-	-	-	
E24	Perpetual Debt Instruments of Tier I & II capital issued by Non - PSU Banks	EPPD											-	-	-	-	
E25	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II capital issued by PSU Banks	EUPS											-	-	-	-	
E26	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II capital issued by Non-PSU Banks	EPPS											-	-	-	-	
E27	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS											-	-	-	-	
E28	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	3,100	3,102	86	5.30%	3.54%	3,100	3,102	195	5.22%	3.49%	-	-	234	5.38%	3.59%
E29	Mutual Funds - (under Insurer's Promoter Group)	EMPG											-	-	-	-	
E30	Net Current Assets (Only in respect of ULIP Business)	ENCA											-	-	-	-	
	TOTAL (3c)		64,794	64,996	1,269			64,794	64,996	2,478			54,539	53,694	4,044		

F	OTHER INVESTMENTS														
F01	Bonds - PSU - Taxable	OBPT											-	-	-
F02	Bonds - PSU - Tax Free	OBPF											-	-	-
F03	Equity Shares (incl. Co-op Societies)	OESH											-	-	-
F04	Equity Shares (PSUs & Unlisted)	OEPU											-	-	-
F05	Equity Shares (incl. Equity Related Instruments) - Promoter Group	OEPG											-	-	-
F06	Debentures	OLDB											-	-	-
F07	Debentures / Bonds / CPs / Loans etc. - (Promoter Group)	ODPG											-	-	-
F08	Commercial Papers	OACP											-	-	-
F09	Preference Shares	OPSH											-	-	-
F10	Venture Fund	OVNF											-	-	-
F11	Short term Loans (Unsecured Deposits)	OSLU											-	-	-
F12	Term loans (without Charges)	OTLW											-	-	-
F13	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS											-	-	-
F14	Mutual Funds - (under Insurer's Promoter Group)	OMPG											-	-	-
F15	Derivative Instruments	OCDI											-	-	-
F16	Securitized Assets	OPSA											-	-	-
F17	Investment Properties - Immovable	OIPI											-	-	-
	TOTAL (3d)												-	-	-
	TOTAL (3a)+(3b)+(3c)+(3d)		106,959	107,656	2,081		106,959	107,656	3,943		86,690	86,692	6,856		
	GRAND TOTAL(1+2+3)		161,642	161,995	3,099		161,642	161,995	5,831		127,948	128,213	9,912		

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed

DATE: 10th November 2010

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

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

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

Company Name & Code: IFFCO TOKIO General Insurance Company Ltd (106)

Statement as on: 30th September

Statement of Down Graded Investments

Rs. in 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</u> ¹								
B.	<u>As on Date</u> ²								

Nil**CERTIFICATION**

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Note:

- 1 Provide details of Down Graded Investments during the Quarter.*
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter*
- 3 FORM-2 shall be prepared in respect of each fund.*
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04*

PERIODIC DISCLOSURES**FORM NL-38: Business Returns across lines of Business**

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 1st April - 30th September, 2010

(Rs in Lakhs)

Business Returns across lines of Business			
Sl.No.	Line of Business		
		Premium	No. of Policies
1	Fire	13,213.13	43397
2	Cargo & Hull	7,232.98	6369
3	Motor TP	13,063.65	30334
4	Motor OD	29,324.34	1697919
5	Engineering	2,934.77	2879
6	Workmen's Compensation	567.18	4644
7	Employer's Liability	3,313.49	1788
8	Aviation	1,321.48	137
9	Personal Accident	1,347.44	22532
10	Health	8,118.77	31590
11	Others*	6,015.90	45565

Note:

1. Premium stands for amount of premium
2. The line of business which are not applicable for any company should be filled up with NA.
Figure '0' in those fields will imply no business in the segment.

*any other segment contributing more than 5% of the total premium needs to be shown separately

PERIODIC DISCLOSURES

FORM NL-39: Rural & Social Sector Obligations

Insurer: IFFCO TOKIO General Insurance Company Ltd.

Date: 1st April - 30th September 2010

(Rs in Lakhs)

Rural & Social Obligations (Half Yearly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	5,148	174.58	401,853.02
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	-	1,570.87	-
		Social	-	-	-
4	Motor OD	Rural	193,016	3,255.87	428,787.20
		Social	-	-	-
5	Engineering	Rural	117	28.68	5,470.02
		Social	-	-	-
6	Workmen's Compensation	Rural	101	7.71	505.00
		Social	-	-	-
7	Employer's Liability	Rural	93	3.34	741.54
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	7,942	565.08	2,147,095.25
		Social	168	33.67	131,520.20
10	Health	Rural	225	3,913.66	2,442,993.30
		Social	-	-	-
11	Others	Rural	13,378	804.56	313,942.65
		Social	2,553	315.75	6,000.55

PERIODIC DISCLOSURES**FORM NL-40: Business Acquisition through different channels**

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 1st July - 30th September, 2010

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels		
	Channels	Upto Quarter	
		No. of Policies	Premium
1	Individual agents	1457737	51,553.32
2	Corporate Agents-Banks	0	-
3	Corporate Agents -Others	192391	9,169.61
4	Brokers	119807	16,492.24
5	Micro Agents	49882	926.72
6	Direct Business	865	6,820.71
	Total (A)	1820682	84,962.59
1	Referral (B)	66472	1,490.54
	Grand Total (A+B)	1887154	86,453.14

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

PERIODIC DISCLOSURES
FORM NL-41: GREIVANCE DISPOSAL

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April - 30th September, 2010

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved	Complaints Pending
1	Complaints made by customers				
a)	Sales Related		109	96	13
b)	Policy Administration Related	51	399	388	62
c)	Insurance Policy Coverage related		4	4	0
d)	Claims related	90	346	331	105
e)	others	27	54	47	34
d)	Total Number	168	912	866	214

3	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	53		53
b)	Greater than 15 days	161		161
	Total Number	214		214