

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April-31st March, 2013

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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 YEAR ENDED 31ST MARCH 2013**

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2013	YEAR ENDED 31ST MARCH 2013	QUARTER ENDED 31ST MARCH 2012	YEAR ENDED 31ST MARCH 2012
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	115,748	516,933	134,224	513,148
2	Profit/ Loss on sale/redemption of Investments		168	1,161	323	1,706
3	Others (to be specified)		544	(4,256)	(11,158)	(7,252)
4	Interest, Dividend & Rent – Gross		14,558	66,465	17,261	70,636
	TOTAL (A)		131,019	580,303	140,650	578,238
1	Claims Incurred (Net)	NL-5-Claims Schedule	66,913	439,149	89,822	385,927
2	Commission	NL-6-Commission Schedule	14,906	(89,510)	4,225	(103,416)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	39,924	133,991	227,839	312,564
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		121,743	483,630	321,887	595,075
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		9,276	96,673	(181,237)	(16,837)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		9,276	96,673	(181,237)	(16,837)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		9,276	96,673	(181,237)	(16,837)

PERIODIC DISCLOSURES
FORM NL-1-B-RA
MARINE INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2013**

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2013 (Rs.'000)	YEAR ENDED 31ST MARCH 2013 (Rs.'000)	QUARTER ENDED 31ST MARCH 2012 (Rs.'000)	YEAR ENDED 31ST MARCH 2012 (Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	134,320	383,908	136,987	401,010
2	Profit/ Loss on sale/redemption of Investments		259	1,299	352	1,854
3	Others (to be specified)		603	9,554	(216)	574
4	Interest, Dividend & Rent – Gross		19,939	74,322	18,757	76,763
	TOTAL (A)		155,121	469,083	155,880	480,201
1	Claims Incurred (Net)	NL-5-Claims Schedule	201,200	438,129	77,623	381,541
2	Commission	NL-6-Commission Schedule	(10,142)	(24,163)	(13,647)	(43,371)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	13,774	92,253	131,982	233,000
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		204,832	506,219	195,957	571,170
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(49,711)	(37,136)	(40,077)	(90,969)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(49,711)	(37,136)	(40,077)	(90,969)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(49,711)	(37,136)	(40,077)	(90,969)

PERIODIC DISCLOSURES						
FORM NL-1-B-RA						
MISCELLANEOUS INSURANCE REVENUE ACCOUNT** FOR THE YEAR ENDED 31ST MARCH 2013						

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2013	YEAR ENDED 31ST MARCH 2013	QUARTER ENDED 31ST MARCH 2012	YEAR ENDED 31ST MARCH 2012
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	4,312,913	15,339,994	3,412,071	12,412,658
2	Profit/ Loss on sale/redemption of Investments		11,222	35,907	7,959	34,547
3	Others (to be specified)		3,234	9,481	478	6,174
4	Interest, Dividend & Rent – Gross		764,872	2,055,323	403,529	1,430,288
	TOTAL (A)		5,092,242	17,440,705	3,824,037	13,883,667
1	Claims Incurred (Net)	NL-5-Claims Schedule	3,225,517	11,577,199	4,713,793	11,569,184
2	Commission	NL-6-Commission Schedule	50,046	66,847	(124,594)	26,833
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,218,264	4,225,747	735,399	2,980,170
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		4,493,828	15,869,793	5,324,598	14,576,187
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		598,413	1,570,912	(1,500,560)	(692,520)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		598,413	1,570,912	(1,500,560)	(692,520)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		598,413	1,570,912	(1,500,560)	(692,520)

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 YEAR ENDED 31ST MARCH 2013

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2013	YEAR ENDED 31ST MARCH 2013	QUARTER ENDED 31ST MARCH 2012	YEAR ENDED 31ST MARCH 2012
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		9,276	96,673	(181,237)	(16,837)
	(b) Marine Insurance		(49,711)	(37,136)	(40,077)	(90,969)
	(c) Miscellaneous Insurance		598,413	1,570,912	(1,500,560)	(692,520)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		(105,249)	307,662	84,266	315,896
	(b) Profit on sale of investments		(2,523)	5,375	1,632	7,630
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		19,544	28,521	5,946	18,066
	TOTAL (A)		469,749	1,972,007	(1,630,031)	(458,734)
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		6,527	9,074	2,179	6,501
	(b) Bad debts written off			-		-
	(c) Others (To be specified)		24	97	529	1,050
	TOTAL (B)		6,551	9,171	2,708	7,551

	Profit Before Tax		463,198	1,962,836	(1,632,739)	(466,285)
	Provision for Taxation		142,315	614,915	(526,735)	(148,313)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ loss brought forward from last year		-	85,339	-	403,311
	Balance carried forward to Balance Sheet			1,433,260		85,339

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
- (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
- (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 31ST MARCH 2013

	Schedule	AS AT 31ST MARCH 2013	AS AT 31ST MARCH 2012
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	2,693,215	2,693,215
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	4,003,215	2,655,294
FAIR VALUE CHANGE ACCOUNT		166	325
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		6,696,596	5,348,834
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	19,584,368	14,770,000
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	274,278	269,772
DEFERRED TAX ASSET		64,500	396,000
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	12,144,502	8,984,618
Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	3,637,762	4,098,560
Sub-Total (A)		15,782,264	13,083,178

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	19,414,558	15,927,118
	PROVISIONS	NL-18-Provisions Schedule	9,594,256	7,242,998
	DEFERRED TAX LIABILITY		-	-
	Sub-Total (B)		29,008,814	23,170,116
	NET CURRENT ASSETS (C) = (A - B)		(13,226,550)	(10,086,938)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
	TOTAL		6,696,596	5,348,834

CONTINGENT LIABILITIES

	Particulars		AS AT 31ST MARCH 2013	AS AT 31ST MARCH 2012
			(Rs.'000)	(Rs.'000)
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		7,035	21,782
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others (to be specified)		-	-
	TOTAL		7,035	21,782

PERIODIC DISCLOSURES

FORM NL-4- PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Rs.'000)

Particulars	QUARTER ENDED 31ST MARCH 2013				YEAR ENDED 31ST MARCH 2013			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	291,092	241,202	6,391,845	6,924,140	1,731,715	1,017,464	22,901,129	25,650,308
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(150,252)	(87,964)	977,669	739,453	47,287	(20,947)	2,770,682	2,797,022
Gross Earned Premium	441,344	329,166	5,414,176	6,184,686	1,684,428	1,038,411	20,130,447	22,853,286
Add: Premium on reinsurance accepted	167,039	880	(8,423)	159,496	485,875	24,486	333,376	843,737
Less : Premium on reinsurance ceded	299,139	191,012	1,546,582	2,036,733	1,657,834	656,472	5,587,646	7,901,952
Net Premium	309,244	139,034	3,859,171	4,307,449	512,469	406,425	14,876,177	15,795,071
Adjustment for change in reserve for unexpired risks	193,496	4,714	(453,742)	(255,532)	(4,464)	22,517	(463,817)	(445,764)
Premium Earned (Net)	115,748	134,320	4,312,913	4,562,981	516,933	383,908	15,339,994	16,240,835

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

Particulars	QUARTER ENDED 31ST MARCH 2012				YEAR ENDED 31ST MARCH 2012			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	263,219	262,503	5,016,264	5,541,986	1,751,998	1,306,181	16,694,259	19,752,438
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(211,281)	(110,802)	418,742	96,659	(138,083)	(51,298)	682,973	493,592
Gross Earned Premium	474,500	373,305	4,597,522	5,445,327	1,890,081	1,357,479	16,011,286	19,258,846
Add: Premium on reinsurance accepted	102,147	(548)	603,435	705,034	285,554	17,696	2,430,491	2,733,741
Less : Premium on reinsurance ceded	210,182	189,127	1,843,841	2,243,150	1,525,686	825,636	5,901,879	8,253,201
Net Premium	366,464	183,630	3,357,116	3,907,211	649,949	549,539	12,539,898	13,739,386
Adjustment for change in reserve for unexpired risks	232,240	46,643	(54,955)	223,928	136,801	148,529	127,240	412,570
Premium Earned (Net)	134,224	136,987	3,412,071	3,683,282	513,148	401,010	12,412,658	13,326,816

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Rs.'000)

Particulars	QUARTER ENDED 31ST MARCH 2013				YEAR ENDED 31ST MARCH 2013			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	324,473	251,226	3,784,695	4,360,394	1,630,580	788,345	10,554,733	12,973,658
Add Claims Outstanding at the end of the year	30,039	31,772	308,957	370,768	408,703	474,314	7,948,972	8,831,989
Less Claims Outstanding at the beginning of the year	-	-	-	-	442,108	455,591	13,528,091	14,425,790
	354,512	282,998	4,093,652	4,731,162	1,597,175	807,068	4,975,614	7,379,857
Add :Re-insurance accepted to direct claims	275	-	376,120	376,395	110,533	-	10,139,157	10,249,690
Less :Re-insurance Ceded to claims paid	287,874	81,798	1,244,256	1,613,928	1,268,559	368,939	3,537,572	5,175,070
Total Claims Incurred	66,913	201,200	3,225,517	3,493,629	439,149	438,129	11,577,199	12,454,477

Particulars	QUARTER ENDED 31ST MARCH 2012				YEAR ENDED 31ST MARCH 2012			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	570,434	832,817	2,632,402	4,035,653	1,055,189	1,829,270	8,760,170	11,644,629
Add Claims Outstanding at the end of the year	(9,698)	(69,845)	2,255,327	2,175,784	442,108	455,591	13,528,091	14,425,790
Less Claims Outstanding at the beginning of the year	-	-	-	-	346,117	429,637	9,177,004	9,952,758
	560,736	762,972	4,887,729	6,211,438	1,151,180	1,855,224	13,111,257	16,117,661
Add :Re-insurance accepted to direct claims	41,717	3,899	612,781	658,397	69,664	20,985	1,158,422	1,249,071
Less :Re-insurance Ceded to claims paid	512,631	689,248	786,717	1,988,596	834,917	1,494,668	2,700,495	5,030,080
Total Claims Incurred	89,822	77,623	4,713,793	4,881,239	385,927	381,541	11,569,184	12,336,652

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management
- The surveyor fees, legal and other expenses shall also form part of claims cost.
- 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.'000)

Particulars	QUARTER ENDED 31ST MARCH 2013				YEAR ENDED 31ST MARCH 2013			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	12,444	13,466	272,941	298,851	62,209	61,348	1,028,042	1,151,599
Add: Re-insurance Accepted	16,902	9	5,457	22,368	29,650	2,489	12,236	44,375
Less: Commission on Re-insurance Ceded	14,440	23,618	228,351	266,409	181,369	88,000	973,431	1,242,800
Net Commission	14,906	(10,142)	50,046	54,810	(89,510)	(24,163)	66,847	(46,826)
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Agents	5,778	5,220	157,431	168,429	32,284	26,928	577,865	637,077
Brokers	4,112	7,991	92,662	104,765	20,689	33,150	368,302	422,141
Corporate Agency	2,554	255	22,847	25,656	9,236	1,270	81,875	92,381
Referral	-	-	-	-	-	-	-	-
TOTAL (B)	12,444	13,466	272,941	298,851	62,209	61,348	1,028,042	1,151,599

Particulars	QUARTER ENDED 31ST MARCH 2012				YEAR ENDED 31ST MARCH 2012			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	10,041	17,645	208,576	236,262	60,435	73,601	758,234	892,270
Add: Re-insurance Accepted	13,842	17	5,190	19,049	23,641	1,684	37,108	62,433
Less: Commission on Re-insurance Ceded	19,657	31,309	338,361	389,327	187,492	118,656	768,509	1,074,657
Net Commission	4,225	(13,647)	(124,594)	(134,016)	(103,416)	(43,371)	26,833	(119,954)
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Agents	6,814	(9,070)	126,950	124,694	28,842	30,900	475,122	534,864
Brokers	1,536	26,215	55,508	83,259	24,704	39,971	210,730	275,405
Corporate Agency	1,691	500	26,118	28,309	6,889	2,730	72,382	82,001
Referral	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
TOTAL (B)	10,041	17,645	208,576	236,262	60,435	73,601	758,234	892,270

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

(Rs.'000)

	Particulars	QUARTER ENDED 31ST MARCH 2013				YEAR ENDED 31ST MARCH 2013			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	4,947	994	148,720	154,661	21,498	14,805	677,760	714,063
2	Travel, conveyance and vehicle running expenses	5,987	3,859	187,972	197,818	7,804	5,375	246,040	259,219
3	Training expenses	53	17	1,622	1,693	181	124	5,702	6,007
4	Rents, rates & taxes	1,625	273	48,691	50,589	7,432	5,118	234,293	246,843
5	Repairs	1,093	557	33,864	35,514	2,435	1,677	76,767	80,879
6	Printing & stationery	602	263	18,523	19,388	1,640	1,129	51,697	54,466
7	Communication	650	289	20,036	20,975	1,746	1,203	55,057	58,006
8	Legal & professional charges	13,242	7,260	411,896	432,399	25,998	17,904	819,617	863,519
9	Auditors' fees, expenses etc								
	(a) as auditor	20	6	600	625	75	52	2,373	2,500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	9	6	285	300	9	6	285	300
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	999	188	29,991	31,178	4,428	3,050	139,608	147,086
11	Marketing and Support Services	5,562	(1,838)	158,319	162,043	44,445	30,607	1,401,169	1,476,221
12	Interest & Bank Charges	1,213	767	38,028	40,007	1,679	1,156	52,928	55,763
13	Others :								
	Information & Technology Expenses	1,572	676	48,303	50,551	4,351	2,995	137,139	144,485
	Others	1,557	165	47,196	48,918	7,730	5,303	245,227	258,260
14	Depreciation	792	291	24,220	25,303	2,540	1,749	80,085	84,374
	TOTAL	39,924	13,774	1,218,264	1,271,962	133,991	92,253	4,225,747	4,451,991

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	QUARTER ENDED 31ST MARCH 2012				YEAR ENDED 31ST MARCH 2012			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	41,738	23,012	90,347	155,097	59,864	44,631	570,426	674,921
2	Travel, conveyance and vehicle running expenses	13,263	8,845	86,841	108,949	15,594	11,626	148,592	175,812
3	Training expenses	935	591	4,864	6,390	1,174	876	11,189	13,239
4	Rents, rates & taxes	10,179	5,672	24,304	40,155	14,466	10,785	137,846	163,097
5	Repairs	4,696	2,732	15,588	23,016	6,415	4,783	61,130	72,328
6	Printing & stationery	2,767	1,629	9,919	14,315	3,737	2,786	35,609	42,132
7	Communication	5,048	3,024	20,026	28,098	6,704	4,999	63,884	75,587
8	Legal & professional charges	52,913	32,738	249,676	335,327	67,923	50,640	647,227	765,790
9	Auditors' fees, expenses etc							-	
	(a) as auditor	156	86	358	600	222	165	2,114	2,501
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	44	33	422	499	44	33	422	499
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	5,310	3,258	24,054	32,623	6,875	5,125	65,505	77,505
11	Marketing and Support Services	64,116	34,395	102,583	201,094	94,095	70,151	896,595	1,060,841
12	Interest & Bank Charges	3,051	1,816	11,685	16,552	4,077	3,039	38,847	45,963
13	Others :								
	Information & Technology Expenses	4,224	2,607	19,685	26,515	5,436	4,053	51,799	61,288
	Others	14,117	8,395	54,715	77,228	18,885	14,050	181,784	214,719
14	Depreciation	5,282	3,147	20,331	28,760	7,053	5,258	67,201	79,512
	TOTAL	227,839	131,982	735,399	1,095,219	312,564	233,000	2,980,170	3,525,734

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

	Particulars	AS AT 31ST MARCH 2013	AS AT 31ST MARCH 2012
		(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	2,693,215	2,693,215
3	Subscribed Capital		
	Equity Shares of Rs. 10each	2,693,215	2,693,215
4	Called-up Capital		
	Equity Shares of Rs.each	2,693,215	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	2,693,215	2,693,215

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 31ST MARCH 2013		AS AT 31ST MARCH 2012	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	199,297,910	74	199,297,910	74
· Foreign	70,023,590	26	70,023,590	26
Others	-	-	-	-
TOTAL	269,321,500	100	269,321,500	100

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

	Particulars	AS AT 31ST MARCH 2013	AS AT 31ST MARCH 2012
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	2,568,789	2,568,789
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	1,433,260	85,339
	TOTAL	4,003,215	2,655,294

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

	Particulars	AS AT 31ST MARCH 2013	AS AT 31ST MARCH 2012
		(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

	Particulars	AS AT 31ST MARCH 2013	AS AT 31ST MARCH 2012
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	10,553,315	7,699,030
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds (Housing)	3,163,955	2,116,522
	(e) Other Securities (Non convertible Debentures)	800,000	510,334
	(f) Subsidiaries	5,000	5,000
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	3,932,610	3,752,411
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	11,323
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	300,166	320,361
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds (Housing)	100,000	20,031
	(e) Other Securities (Non convertible Debentures)	114,310	150,000
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	615,012	184,988
5	Other than Approved Investments	-	-
	TOTAL	19,584,368	14,770,000

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

	Particulars	AS AT 31ST MARCH 2013 (Rs.'000).	AS AT 31ST MARCH 2012 (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	
	As At 1st April, 2012	Additions	Deductions	As At 31st March 2013	Upto 31st March 2012	For The Period	On Sales/ Adjustments	Upto 31st March 2013	As At 31st March, 2013	As At 31st March, 2012
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	121,951	49,998	-	171,949	100,816	24,170	-	124,986	46,963	21,135
Land-Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	403	200	-	603	11,648	11,848
Furniture & Fittings	238,902	9,500	-	248,402	172,947	15,745	-	188,693	59,709	65,955
Information Technology Equipment	413,794	28,591	-	442,385	348,437	40,084	-	388,521	53,864	65,357
Vehicles	7,185	-	-	7,185	1,619	683	-	2,301	4,884	5,566
Office Equipment	65,799	6,446	204	72,041	17,560	3,492	68	20,984	51,057	48,239
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	897,731	94,535	204	992,062	641,782	84,374	68	726,088	265,974	255,949
Capital Work in progress	13,823	8,304	13,823	8,304	-	-	-	-	8,304	13,823
Grand Total	911,554	102,839	14,027	1,000,366	641,782	84,374	68	726,088	274,278	269,772
PREVIOUS YEAR	802,550	126,383	17,379	911,554	565,373	79,512	3,103	641,782	269,773	237,174

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**

	Particulars	AS AT 31ST MARCH 2013	AS AT 31ST MARCH 2012
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	12,285	3,147
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	7,710,000	6,885,000
	(bb) Others	3,880,000	1,630,000
	(b) Current Accounts	542,217	466,471
	(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	12,144,502	8,984,618
	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

	Particulars	AS AT 31ST MARCH 2013 (Rs.'000).	AS AT 31ST MARCH 2012 (Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	155,775	35,194
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	113,331	205,325
6	MAT Credit Entitlement	68,900	-
7	Deposit towards Rent	46,978	52,264
8	Service Tax Recoverable	-	11,031
9	Others	172,592	43,300
	TOTAL (A)	557,576	347,114
	OTHER ASSETS		
1	Income accrued on investments	1,347,452	924,314
2	Outstanding Premiums	574,528	251,320
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	1,158,206	2,575,812
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others (to be specified)	-	-
	TOTAL (B)	3,080,186	3,751,446
	TOTAL (A+B)	3,637,762	4,098,560

Notes:

- 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.
- The term 'officer' should conform to the definition of that term as given under the Companies Act, 1956.
- Sundry Debtors will be shown under item 9(others)

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

	Particulars	AS AT 31ST MARCH 2013	AS AT 31ST MARCH 2012
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	106,918	74,287
2	Balances due to other insurance companies	1,930,065	269,895
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	161,940	470,539
5	Unallocated Premium	-	-
6	Sundry creditors	519,666	393,246
7	Due to subsidiaries/ holding company	42,168	1,978
8	Claims Outstanding *	16,224,464	14,425,790
9	Due to Officers/ Directors	-	-
10	Deposit Premium	168,855	102,261
11	Service Tax Payable	2,558	-
12	Employee Benefits	65,583	63,447
13	Policy Holder Dues	192,341	125,675
	TOTAL	19,414,558	15,927,118

* Current Year amount Includes Rs 73,92,475 thousand 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 during the year ended on 31st March 2013)

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

	Particulars	AS AT 31ST MARCH 2013	AS AT 31ST MARCH 2012
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	9,594,256	7,242,998
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others (to be specified)	-	-
6	Reserve for Premium Deficiency	-	-
	TOTAL	9,594,256	7,242,998

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

(To the extent not written off or adjusted)

	Particulars	AS AT 31ST MARCH 2013	AS AT 31ST MARCH 2012
		(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.

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

(Rs in '000's)

Particulars	As At 31st March 2013	As At 31st March 2012
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	28,486,808	23,707,478
Other receipts	28,521	18,066
Receipt from the re-insurers, net of commissions and claims	(922,395)	(1,912,328)
Payments to co-insurers, net of claims recovery	(40,553)	(450,655)
Payments of claims	(13,713,449)	(12,473,444)
Payments of commission and brokerage	(1,211,650)	(1,018,427)
Payments of other operating expenses	(4,568,334)	(3,848,400)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(83,816)	110,396
Income taxes paid (Net)	(260,322)	(104,317)
Service tax paid	(1,741,519)	(1,233,846)
Other payments	-	-
Cash flows before extraordinary items	5,973,291	2,794,524
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	5,973,291	2,794,524
Cash flows from investing activities:		
Purchase of fixed assets	(88,998)	(113,501)
Proceeds from sale of fixed assets	39	244
Purchases of investments	(43,720,931)	(39,811,340)
Loans disbursed	-	-
Sales of investments	38,930,082	37,399,863
Repayments received	-	-
Rents/Interests/ Dividends received	2,075,475	1,617,781
Investments in money market instruments and in liquid mutual funds (Net)*	-	-
Expenses related to investments	(9,074)	(6,501)
Net cash flow from investing activities	(2,813,407)	(913,454)
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	1,250,004
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	-	1,250,004
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	3,159,884	3,131,074
Cash and cash equivalents at the beginning of the year	8,984,618	5,853,544
Cash and cash equivalents at the end of the year	12,144,502	8,984,618

*Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net).

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

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

Date:

31st March 2013

(Rs in Lakhs)

Statement of Liabilities									
As At 31st March 2013						As At 31ST MARCH 2012			
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	3,585.88	2,651.49	1,435.54	7,672.91	3,157.65	3,741.99	679.10	7,578.74
2	Marine								
a	Marine Cargo	2,710.05	2,925.84	1,107.80	6,743.69	2,661.68	2,550.15	885.35	6,097.18
b	Marine Hull	344.92	361.68	347.82	1,054.43	377.60	779.75	340.66	1,498.01
3	Miscellaneous								
a	Motor	77,791.08	64,762.60	74,610.03	217,163.71	55,373.47	110,705.89	13,351.60	179,430.96
b	Engineering	996.61	2,051.16	678.38	3,726.16	1,000.45	1,935.88	559.73	3,496.06
c	Aviation	67.68	783.44	-	851.12	117.02	1,424.31	-	1,541.33
d	Liabilities	409.22	590.75	508.75	1,508.72	327.33	505.86	338.69	1,171.88
e	Others	6,236.81	4,353.22	2,215.15	12,805.19	5,393.27	2,777.33	1,452.31	9,622.91
4	Health Insurance	3,800.30	1,447.95	1,413.03	6,661.28	4,021.52	1,118.69	1,110.61	6,250.82
5	Total Liabilities	95,942.55	79,928.13	82,316.52	258,187.20	72,429.99	125,539.85	18,718.05	216,687.89

PERIODIC DISCLOSURES

FORM NL-22

Geographical Distribution of Business

Insurer: IFFCO Tokio General Insurance Company Ltd

Date: 1st April to 31st March'13

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical		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	77.84	455.10	7.66	39.80	1.75	7.49	367.84	963.62	1,318.15	4,561.95	804.86	2,992.56	4.87	90.03	3.11	60.34	55.38	368.82	1.86	11.17	-	-	396.46	911.87	3,039.77	10,462.73
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bihar	-	-	-	-	-	-	0.51	0.51	140.04	259.65	44.19	96.54	-	-	-	-	0.11	0.18	-	-	-	-	3,639.44	8,798.92	3,824.28	9,157.78
Chhattisgarh	(6.52)	58.40	1.91	4.21	-	-	16.42	61.84	430.15	1,526.47	209.04	749.67	-	-	207.87	400.47	4.47	8.88	-	0.23	-	-	21.49	84.12	884.83	2,894.30
Goa	21.51	70.46	0.29	4.60	52.04	225.16	6.98	15.91	222.50	1,141.65	177.69	704.14	1.62	3.56	1.52	11.65	8.96	20.53	0.18	1.04	-	-	9.19	38.04	502.46	2,236.75
Gujarat	196.32	970.79	98.79	533.64	0.48	20.16	38.89	205.00	3,087.39	10,543.49	2,652.40	8,973.96	13.75	107.01	76.15	243.20	282.11	1,208.13	4.81	20.59	-	-	278.28	1,243.39	6,729.38	24,069.35
Haryana	283.40	3,471.55	30.30	341.82	-	22.56	119.17	560.77	1,272.48	2,599.76	532.11	1,699.07	5.54	50.35	277.32	1,031.00	3,333.32	3,473.54	1.97	8.20	-	-	(2,886.81)	(4,161.82)	2,968.78	9,096.80
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	-	0.08	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.24	0.49	-	-	-	-	-	0.28	205.85	620.74
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Karnataka	193.95	732.10	22.25	166.15	-	-	86.19	277.31	1,866.66	6,418.30	1,066.83	3,744.88	138.96	443.84	15.04	76.86	576.27	1,468.91	1.40	5.65	-	-	80.91	1,780.53	4,048.46	15,094.33
Kerala	65.87	226.56	0.14	2.90	-	-	4.89	22.04	941.91	3,815.50	209.64	849.07	0.11	1.67	1.26	6.45	16.85	57.87	0.26	1.40	-	-	89.26	301.35	1,330.20	5,284.80
Madhya Pradesh	36.28	164.92	48.56	199.09	-	-	13.15	82.84	1,393.92	4,477.46	833.13	2,654.14	0.06	11.16	(17.79)	28.73	81.77	176.83	2.79	4.34	-	-	116.56	438.49	2,508.43	8,237.98
Maharashtra	991.12	5,237.54	449.28	2,053.67	35.99	1,059.31	282.02	1,938.59	3,696.95	13,595.52	2,784.65	9,988.43	77.41	1,289.57	55.42	380.27	1,054.13	5,318.43	11.73	47.89	-	-	1,948.26	8,465.92	11,386.96	49,375.14
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	15.34	130.03	2.36	56.55	(0.06)	0.10	18.53	66.97	857.86	3,383.89	584.98	2,085.08	0.32	1.41	0.55	10.22	16.56	1,167.31	0.32	1.41	-	-	311.65	3,518.18	1,808.40	10,421.15
Punjab	6.57	45.05	0.62	12.36	-	-	0.00	2.34	1,809.98	5,203.17	1,068.14	3,153.59	1.95	3.59	1.51	18.75	13.78	39.50	0.86	4.31	-	-	16.49	211.33	2,919.93	8,693.99
Rajasthan	31.30	70.27	1.76	8.05	-	-	8.70	31.07	1,444.47	4,843.24	1,157.32	3,805.07	5.41	17.76	0.64	18.12	12.43	964.55	0.20	0.91	-	-	261.51	10,718.62	2,923.73	20,477.67
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	(31.04)	882.54	298.38	685.82	-	0.93	28.78	130.41	2,765.32	10,342.57	1,574.72	5,541.22	30.56	86.15	4.09	48.55	50.62	349.19	1.61	7.84	-	-	129.15	501.61	4,852.20	18,576.83
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	31.57	197.90	42.56	260.68	-	-	34.38	115.95	2,293.60	7,348.49	1,155.22	3,513.24	4.90	10.13	1.61	9.23	45.00	148.54	1.08	6.43	-	-	131.62	390.28	3,741.55	12,000.86
Uttarakhand	19.23	79.07	3.93	12.65	0.23	0.23	2.97	4.28	289.07	993.03	275.64	652.43	0.31	0.77	21.92	67.73	7.68	28.52	0.10	0.17	-	-	36.13	129.71	657.22	1,968.59
West Bengal	199.35	561.38	5.75	44.11	-	-	64.40	274.44	936.42	3,587.88	392.67	1,442.52	10.21	47.97	8.29	82.15	276.22	396.96	0.89	6.73	-	-	35.43	195.66	1,929.64	6,639.81
q	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	54.94	190.66	5.41	19.47	-	-	4.42	15.26	1,093.58	3,612.14	487.92	1,761.27	0.08	1.68	3.07	8.56	5.82	19.42	0.32	1.75	-	-	447.72	1,331.19	2,103.28	6,961.40
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	938.49	7,175.70	1,310.43	4,606.86	-	31.14	1,057.92	2,037.77	2,935.35	10,600.71	1,428.09	4,604.53	145.85	538.39	112.65	541.83	2,722.99	5,611.87	31.46	140.07	-	-	768.52	2,892.31	11,451.76	38,781.19
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	3,125.51	20,720.10	2,330.38	9,052.41	90.43	1,367.08	2,156.16	6,806.92	28,937.98	99,278.29	17,502.69	59,209.89	441.90	2,705.03	774.24	3,043.88	8,564.71	20,828.45	61.85	270.15	-	-	5,831.24	37,769.99	69,817.09	261,052.18

PERIODIC DISCLOSURES

FORM NL-23

Reinsurance Risk Concentration

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

Date:

PERIOD 01/04/2012 TO 31/03/2013

(Rs in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	2	7,677	243	1,191	11%
2	No. of Reinsurers with rating AA but less than AAA	36	3,499	335	3,179	9%
3	No. of Reinsurers with rating A but less than AA	90	38,252	2,253	14,192	68%
4	No. of Reinsurers with rating BBB but less than A	27	1,805	1,138	2,608	7%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0%
6	No. of Indian Reinsurers other than GIC	12	1,468	-	2,022	4%
Total		167	52,702	3,969	23,191	100%

PERIODIC DISCLOSURES

FORM NL-24

Ageing of Claims

Insurer: IFFCO Tokio General
Insurance Company Ltd

Date:

1st April to 31st March'13

(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	1	33	50	125	242	451	3,241.50
2	Marine Cargo	81	1678	1760	793	705	5017	2,517.60
3	Marine Hull	0	1	0	3	9	13	16.77
4	Engineering	2	48	67	107	227	451	605.76
5	Motor OD	12041	53709	8244	4632	1913	80539	14,077.17
6	Motor TP	1	18	96	363	4376	4854	8,930.18
7	Health	202	3568	2564	1174	1886	9394	6,158.81
8	Overseas Travel	0	1	13	8	0	22	57.16
9	Personal Accident	2	255	330	276	256	1119	404.15
10	Liability	0	1	0	0	17	18	119.10
11	Crop	0	0	0	0	0	0	-
12	Miscellaneous	32	353	627	520	519	2051	7,681.22

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PERIODIC DISCLOSURES

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

Insurer:	IFFCO Tokio General Insurance Company Ltd	Date:	1st April to 31st March'13
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No. of claims only

#REF!

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	1064	1497	80	1024	32758	35139	5290	269	1534	127	0	25	1813	80620
2	Claims reported during the period	377	4642	6	496	71196	4437	6670	144	847	19	0	25	1490	90349
3	Claims Settled during the period	451	5017	13	451	80539	4854	9394	22	1119	18	0	11	0	101889
4	Claims Repudiated during the period	16	68	0	29	1452	110	0	0	17	1	0	0	2040	3733
5	Claims closed during the period	38	160	3	68	3389	258	3	0	40	3	0	1	55	4018
6	Claims O/S at End of the period	936	894	70	972	18574	34354	2563	391	1205	124	0	38	1078	61199
	Less than 3months	95	445	3	155	13105	3254	2007	138	427	12	0	23	474	20138
	3 months to 6 months	127	110	0	103	2437	2840	94	83	276	4	0	7	132	6213
	6months to 1 year	154	130	4	172	1574	4552	409	138	217	10	0	7	181	7548
	1year and above	560	209	63	542	1458	23708	53	32	285	98	0	1	291	27300

PERIODIC DISCLOSURES
FORM NL-26 - CLAIMS INFORMATION - KG Table I
Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency for the Year ended as on 31st March 2013
Required solvency margin based on net premium and net incurred claims (Rs. in Lacs)

Item No.	Description	PREMIUM						RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	
1	Fire	22,175.90	5,597.56	21,008.61	4,391.49	2,217.59	3,151.29	3,151.29
2	Marine Cargo	9,052.41	3,509.86	8,843.95	4,596.66	1,086.29	1,591.91	1,591.91
3	Marine Hull	1,367.08	344.92	3,099.43	558.60	136.71	464.92	464.92
4	Motor	160,114.04	144,435.43	95,633.75	90,834.84	28,887.09	27,250.45	28,887.09
5	Engineering	7,120.52	1,820.12	2,699.40	1,227.57	712.05	404.91	712.05
6	Aviation	1,128.03	297.76	4,027.63	1,195.49	112.80	604.15	604.15
7	Laibilities	2,705.03	953.13	829.38	377.01	405.75	186.61	405.75
8	Others	39,685.83	12,623.47	17,404.15	6,495.89	5,556.02	3,654.87	5,556.02
9	Health	21,098.59	16,338.67	17,645.67	14,344.16	3,267.73	4,303.25	4,303.25
	Total	264,447.44	185,920.93	171,191.98	124,021.72	42,382.03	41,612.36	45,676.42

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April, 2012 - 31st March, 2013

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		74
2	No. of branches approved during the Quarter		0
3	No. of branches opened during the Quarter	Out of approvals of previous year	0
4		Out of approvals of this year	0
5	No. of branches closed during the Quarter		0
6	No of branches at the end of the Quarter		74
7	No. of branches approved but not opened		0
8	No. of rural branches		0
9	No. of urban branches		74

FORM - 3B

			(Rs.)
S NO.	PARTICULARS	SCH	AMOUNT
1	Investments	8	195,843.68
2	Loans	9	-
3	Fixed Assets	10	2,742.78
4	Current Assets		
	a. Cash & Bank Balance	11	121,445.02
	b. Advances & Other Assets	12	36,377.62
5	Current Liabilities		-
	a. Current Liabilities	13	194,145.58
	b. Provisions	14	95,942.56
	c. Misc. Exp not written off	15	
	d. Debit Balance of P&L A/c		
	Application of Funds as per balance Sheet (A)		646,497.24
	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	2,742.78
3	Cash & Bank Balance (if any)	11	5,545.01
4	Advances & Other Assets (if any)	12	36,377.62
5	Current Liabilities	13	194,145.58
6	Provisions	14	95,942.56
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		
		Total (B)	334,753.55
	Investment Assets* as per FORM 3B	(A-B)	311,743.69

Cont from prev page...

(Rs in Lakhs)

Investment represented as		Reg %	SH		PH	Book Value(SH+PH)	% ACTUAL	FVC Amount	Total	MARKET VALUE
			Balance	FRSM*	(c)	d=(b+c)		(e)	(d+e)	
			(a)	(b)						
Government Securities	Not less than 20%			8578.95	61225.35	69,804.30	22.39%		69804.30	70,287.74
Government Securities or other approved securities (including (I) above)	Not less than 30%			12970.02	92563.13	105,533.15	33.85%		105533.15	106,869.96
Investment subject to Exposure Norms										
1. Housing and Loans to SG for Housing and Fire Fighting Equipment, Infrastructure	Not less than 15%			9600.43	68515.34	78,115.77	25.06%		78115.77	79,647.16
2. Approved Investments	Not exceeding			15742.64	112350.46	128,093.10	41.09%	1.66	128094.76	128,195.52
3. Other Investments(not exceeding 25%)	exceeding					-	0.00%		0.00	
TOTAL INVESTMENT ASSETS	100%	0	0	38313.09	273428.93	311,742.02	100.00%	1.66	311743.68	314712.64

DATE:

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

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer:

Iffco Tokio Gener

Date:

31-Mar-13

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31.03.13	as % of total for this class	As at 31.03.12	as % of total for this class	As at 31.03.13	as % of total for this class	As at 31.03.12	as % of total for this class
Break down by credit rating							-	
AAA rated	82,654.03	0.93	60,951.19	0.92	81,258.87	0.93	62,142.54	0.94
AA or better	6,236.99	0.07	5,351.44	0.08	6,000.00	0.07	5,200.31	0.08
Rated below AA but above A		-		-		-		-
Rated below A but above B		-		-		-		-
Any other		-		-		-		-
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	88,440.72	0.28	75,687.33	0.33	88,394.89	0.28	75,713.77	0.33
more than 1 year and upto 3years	57,996.90	0.18	30,525.44	0.13	58,034.30	0.19	30,844.22	0.13
More than 3years and up to 7years	48,960.70	0.16	33,491.22	0.15	48,468.35	0.16	33,306.16	0.14
More than 7 years and up to 10 years	79,924.49	0.25	58,062.17	0.25	78,509.75	0.25	58,195.11	0.25
above 10 years	39,494.83	0.13	32,124.20	0.14	38,386.39	0.12	34,787.48	0.15
Breakdown by type of the issuer								
a. Central Government	70,393.06	0.37	50,725.79	0.62	69,804.30	0.37	52,214.30	0.64
b. State Government	33,544.97	0.17	24,458.31	0.30	32,658.88	0.17	24,889.23	0.30
c. Corporate Securities	88,891.02	0.46	6,498.00	0.08	87,258.87	0.46	6,603.34	0.08
						-		

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					
Sl.No.	Particular	For the Quarter Ended On 31st March 2013	Upto the Quarter Ended On 31st March 2013	For the Quarter Ended On 31st March 2012	Upto the Quarter Ended On 31st March 2012
1	Gross Direct Premium Growth Rate				
	FIRE	10.59%	-1.16%	-19.01%	-6.83%
	MARINE	-8.11%	-22.10%	-2.83%	2.06%
	MISCELLANEOUS	27.42%	37.18%	14.12%	13.79%
2	Gross Direct Premium to Net Worth Ratio	NA	3.83 Times	NA	3.69 Times
3	Growth rate of Net Worth	NA	25.21%	NA	21.11%
4	Net Retention Ratio				
	FIRE	34.70%	25.24%	42.47%	25.12%
	MARINE	21.10%	37.00%	27.80%	37.64%
	MISCELLANEOUS	75.77%	75.95%	67.19%	69.14%
5	Net Commission Ratio				
	FIRE	9.38%	-15.99%	2.72%	-20.20%
	MARINE	-19.86%	-6.27%	-2.27%	-8.70%
	MISCELLANEOUS	1.03%	0.38%	-3.30%	0.20%
6	Expense of Management to Gross Direct Premium Ratio	22.69%	21.85%	24.03%	22.37%
7	Combined Ratio	102.85%	100.38%	156.53%	116.50%
8	Technical Reserves to Net Premium ratio	NA	1.39 Times	NA	1.52 Times
9	Underwriting balance ratio	-5.64%	-3.81%	-58.62%	-18.13%
	FIRE	-5.18%	6.44%	-139.81%	-15.97%
	MARINE	-52.50%	-31.86%	-43.05%	-42.43%
	MISCELLANEOUS	-4.19%	-3.45%	-56.05%	-17.43%
10	Operating Profit Ratio	12.13%	9.95%	-46.45%	-6.00%
11	Liquid Assets to liabilities ratio	NA	0.51 Times	NA	0.44 Times
12	Net earning ratio	6.36%	7.25%	-27.62%	-2.23%
13	Return on Net worth ratio	NA	20.13%	NA	-5.94%
14	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.43	NA	1.22
15	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	NA	269,321,500	NA	269,321,500
2	(b) Percentage of shareholding (Indian / Foreign)	NA	74/26	NA	74/26
3	(c) % of Government holding (in case of public sector insurance companies)	NIL	NIL	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	NA	5.00	NA	- 1.29
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	5.00	NA	- 1.29
6	(iv) Book value per share (Rs)	NA	24.86	NA	19.86

Note

The Analytical Ratios has been calculated in accordance with the directions contained in IRDA's circular dated 5th October 2012. The Previous year Ratios has been recalculated so as to make them comparable.

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

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

Date: **31st March 2013**

(Rs in '000)

Related Party Transactions					
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Up to the 31st March 2013	Up to the 31st March 2012
1	INDIAN FARMERS FERTILISER COOP LTD	Promoters with more than 20% voting rights	Premium accounted from direct business	652,450	668,309
			Claims paid on direct basis	172,504	730,902
			Payment of Rent and other expenses	161,097	74,613
			Deposit of Insurance Premium	2,500	2,500
			Amount Payable / (Receivable) at the Balance Sheet Date	107,628	1,186
			Infusion of Capital Including Share Premium	-	908,003
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	73,872	60,240
			Claims paid on direct basis	85,197	5,287
			Payment of Rent and other expenses	1,820	1,611
			Deposit of Insurance Premium	100	100
			Infusion of Capital Including Share Premium	-	17,000
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Fee	2,518.00	3,355.00
			Infusion of Capital Including Share Premium	-	325,001
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	199,708	207,125
			Commission Earned on Premium Ceded	42,736	47,057
			Payment of Fees	310	202
			Amount Payable / (Receivable) at the Balance Sheet	8,639	(6,744)
			Losses Recovered from Re-insurer	200,969	156,163
5	Tokio Marine Claim Service Asia Pte Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	1,837	348
6	Tokio Marine Global Re Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	52,607	100,882
			Commission Earned on Premium Ceded	10,730	19,037
			Losses Recovered from Re-insurer	58,472	72,665
			Amount Payable / (Receivable) at the Balance Sheet Date	6,626	7,810
7	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fees	213	709
8	Tokio Marine Newa Insurance Co Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	117	-
9	Tokio Marine Sri Muang Insurance Co Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	176
10	TM Claims Service Europe Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	1,265.00	223.00

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

11	Tokio Marine Management Pty Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	453.00
12	Tokio Marine & Nichido Risk consultaning Co Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	49.00
13	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	95.00	53.00
14	TM Management Services	Associate of Promoters with more than 20% Voting rights	Payment of Fees	1,009.00	833.00
15	Tokio Marine Compania de Seguros S.A. de C.V.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	38.00	992.00
16	K. Srinwasa Gowda	Chairman	Payment of Rent on office Building	2,880.00	2,400.00
17	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	3,064.00	3,491.00
			Claims paid on direct basis	2,284.00	2,734.00
			Payment of -Commission	55,689.00	52,897.00
			-Service Charges	445,440.00	378,265.00
			Recovery of Expenses	6,807.00	6,192.00
			Amount Payable / (Receivable) at the Balance Sheet Date	42,168.00	1,978.00

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

PERIODIC DISCLOSURES

FORM NL-32

Products Information

Insurer:

IFFCO TOKIO GENERAL INSURANCE CO.LTD.

Date:

3/31/2013

Products Information

List below the products and/or add-ons introduced during the period

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval	Applicability of Para 19
1st October 2012 to 30th December 2012								
1	Swasthya Kavach			Health Insurance		15-Feb-13		

PERIODIC DISCLOSURES
FORM NL-33 - SOLVENCY MARGIN - KGII

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

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

Solvency for the period ended on 31st March 2013
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):		263,418.57
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		258,187.20
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		5,231.37
4	Excess in Policyholders' Funds (1-2-3)		-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		99,079.47
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		33,552.97
7	Excess in Shareholders' Funds (5-6)		65,526.50
8	Total Available Solvency Margin [ASM] (4+7)		65,526.50
9	Total Required Solvency Margin [RSM]		45,676.42
10	Solvency Ratio (Total ASM/Total RSM)		1.43

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Persons

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April, 2012 to 31st March, 2013

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. Lee King Chi Arthur	Vice Chairman	No change
3	Mr. Balvinder Singh Nakai	Director	No change
4	Dr. B.S. Vishwanathan	Director	No change
5	Dr. U.S. Awasthi	Director	No change
6	Mr. Rakesh Kapur	Managing Director & CEO	Appointment - 21st June, 2012,
7	Dr. P.S. Gahlaut	Director	No change
8	Mr. S.K. Kanwar	Director	No change
9	Mr. Bahushrut Lugani	Director	No change
10	Mr. S. Narayanan	Managing Director & CEO	Cessation w.e.f - 15th May, 2012
11	Mr. Yogesh Lohiya	Managing Director & CEO	Appointment -16th May, 2012,
12	Mr. N.K. Kedia	Director (Marketing)	Cessation w.e.f - 31st October, 2012
13	Mr. H.O. Suri	Director (Marketing)	Appointment - 1st November, 2012
14	Mr. Yasunobu Fukuda	Director (Operations)	Cessation w.e.f.- 30th June, 2012
15	Mr. Ichiro Maeda	Director (Operations)	Appointment w.e.f -2nd July, 2012
16	Mr. K.K. Wadhwa	Appointed Actuary	Cessation - 31st December, 2012
17	Mr. Khushwant Pahwa	Appointed Actuary	Appointment - 15th February, 2013
18	Mr. M.S. Sethi	Chief of Internal Audit	Cessation - 28th February, 2013
19	Mr. V. Rajaraman	Chief of Internal Audit	Appointment - 1st March, 2013
20	Mr. Sanjeev Chopra	Chief Finance Officer	No change

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

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

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

Statement as on: 31st March 2013

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 Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			

Nil

Note:

- A. Category of Investmet (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.

COMPANY NAME & CODE: IFFCO-TOKIO GENERAL INSURANCE CO LTD & 106
STATEMENT AS ON : 31st March 2013
STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT
PERIODICITY OF SUBMISSION: QUARTERLY

NAME OF THE FUND :

Rs In Lakhs

[illegible]

[illegible]

61	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-		-	-	-	-		-	-	-					
62	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	3,393.48	3,001.66	70.26	8.40%	8.40%	3,248.58	3,001.66	292.05	8.92%	8.92%	2,302.68	1,801.04	193.95	9.01%	6.09%
63	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-		-	-	N			-	-	-					
64	Net Current Assets (Only in respect of ULIP Business)	ENCA	-		-	-	-			-	-	-					
65	Bonds - PSU - Taxable	OBPT	-		-	-	-			-	-	-					
66	Bonds - PSU - Tax Free	OBPF	-		-	-	-			-	-	-					
67	Equity Shares (incl. Co-op Societies)	OESH	-		-	-	-			-	-	-					
68	Equity Shares (PSUs & Unlisted)	OEPU	-		-	-	-			-	-	-					
69	Equity Shares (incl. Equity Related Instruments) - Promoter Group	OEPG	-		-	-	-			-	-	-					
70	Debentures	OLDB	-		-	-	-			-	-	-					
71	Debentures / Bonds / CPs / Loans etc. - (Promoter Group)	ODPG	-		-	-	-			-	-	-					
72	Commercial Papers	OACP	-		-	-	-			-	-	-					
73	Preference Shares	OPSH	-		-	-	-			-	-	-					
74	Venture Fund	OVNF	-		-	-	-			-	-	-					
75	Short term Loans (Unsecured Deposits)	OSLU	-		-	-	-			-	-	-					
76	Term loans (without Charges)	OTLW	-		-	-	-			-	-	-					
77	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	1,638.57	-	20.99	8.99%	8.99%	2,132.44	3,400.80	145.36	9.28%	9.28%	3,224.74		263.43	8.72%	5.89%
78	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-		-	-	-			-	-	-					
79	Derivative Instruments	OCDI	-		-	-	-			-	-	-					
80	Securitized Assets	OPSA	-		-	-	-			-	-	-					
81	Investment Properties - Immovable	OIPI	-		-	-	-			-	-	-					
	TOTAL		305,104.57	314,712.63	6,780.70	9.15%	6.18%	278,239.64	318,113.43	25,222.70	9.16%	6.19%	211,851.65	212,464.00	19,108.31	9.05%	6.11%

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

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FORM NL-37-DOWN GRADING OF INVESTMENT-2

Statement as on: 31st March 2013

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>								
B.	<u>As on Date ²</u>								

Note:

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

PERIODIC DISCLOSURES

FORM NL-38

Quarterly Business Returns across line of Business

Insurer:

IFFCO Tokio General Insurance Company Ltd

Date:

1st April to 31st March'13

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	Current Quarter		upto the period		same period of the previos year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	3,125.51	17370	20,720.10	60915	19,434.78	75860
2	Cargo & Hull	2,420.81	2855	10,419.49	10115	13,236.36	11118
3	Motor TP	17,502.69	24782	59,209.89	63800	36,704.27	28927
4	Motor OD	28,937.98	991359	99,278.29	3869522	74,531.04	3584474
5	Engineering	2,156.16	1524	6,806.92	5249	6,680.77	4951
6	Workmen's Compensation	361.61	2720	1,328.78	10208	1,314.39	9583
7	Employer's Liability	-	0	-	0	-	0
8	Aviation	512.56	17	1,128.03	132	2,370.06	332
9	Personal Accident	774.24	7042	3,043.88	25022	2,728.32	27525
10	Health	8,626.56	15582	21,098.59	40186	16,244.28	70872
11	Others*	5,398.97	120015	38,018.20	419411	28,173.16	170555

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 Obligation

Form Rural & Social Obligations (Quarterly Returns)

Insurer: IFFCO TOKIO General Insurance Company Limited Date: (Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)				
Sl.No.	Line of Business	Particular	Premium Collected	Sum Assured
1	Fire	Rural	274.85	792,298.60
		Social		
2	Cargo & Hull	Rural	-	0.00
		Social		
3	Motor TP	Rural	5,204.03	0.00
		Social		
4	Motor OD	Rural	6,305.58	490,433.85
		Social		
5	Engineering	Rural	31.57	8,428.80
		Social		
6	Workmen's Compensation	Rural	33.93	2,855.00
		Social		
7	Employer's Liability	Rural	11.13	2,084.25
		Social		
8	Aviation	Rural	-	0.00
		Social		
9	Personal Accident	Rural	1,546.17	4,519,863.47
		Social	239.76	636,597.49
10	Health	Rural	5,513.28	869,018.70
		Social	4,995.26	832,766.30
11	Others	Rural	21,894.81	1,551,225.69
		Social	18,300.70	235,870.35

PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer: IFFCO Tokio General Insurance Co. Ltd. Date: _____

(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	373520	13,752.47	288202	7,951.28	1371643	47,807.56	1053908	28,471.26
2	Corporate Agents-Banks	5551	122.19	60868	1,640.34	23873	691.31	118795	3,544.43
3	Corporate Agents -Others	93523	1,055.50	8292	199.11	311925	5,427.51	18113	478.68
4	Brokers	155209	21,289.38	89255	11,791.75	584925	78,878.97	335603	44,030.46
5	Micro Agents	4677	35.39	17355	55.63	16355	147.39	18649	62.72
6	Direct Business	550786	33,561.44	584130	34,207.42	2194510	128,098.98	2424487	124,817.90
	Total (A)	1183266	69,816.37	1048102	55,845.52	4503231	261,051.73	3969555	201,405.45
1	Referral (B)	0	0.73	0	(1.70)	24	0.40	10	11.98
	Grand Total (A+B)	1183266	69,817.10	1048102	55,843.82	4503255	261,052.13	3969565	201,417.43

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**

Date: **1st April 2012 to 31st March 2013**

GRIEVANCE DISPOSAL FOR THE PERIOD UP TO JAN - MARCH DURING THE FINANCIAL YEAR 2012-13

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Proposal related	0	3	2	1	0	0
b)	Claim	20	356	314	25	33	4
c)	Policy Related	13	467	403	66	8	3
d)	Premium	0	12	7	2	1	2
e)	Refund	1	13	13	1	0	0
f)	Coverage	1	5	4	2	0	0
g)	Cover note related	1	10	11	0	0	0
h)	Product	0	0	0	0	0	0
i)	others	7	80	52	21	11	3
	Total Number of Complaints	43	946	806	118	53	12

2	Total No. of policies during previous year	3,969,885	2011-12
3	Total No. of Claims during previous year	306,883	2011-12
4	Total no. of policies during current year	4,440,760	2012-13
5	Total no. of claims during current year	329,524	2012-13
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	4.40	4th Qtr
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	39.40	4th Qtr

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Up to 7 days	10	0	10
(b)	7-15 days	1	0	1
(c)	15-30 days	1	0	1
(d)	30-90 days	0	0	0
(e)	90 days and beyond	0	0	0
	Total Number of Complaints	12	0	12

* Opening balance should tally with the closing balance of the previous financial year.