

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April - 31st December, 2017

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PERIODIC DISCLOSURES

FORM NL-1-B-RA

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

Registration No. 106 dated 4.12.2000

FIRE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2017

(` In 000)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2017	PERIOD ENDED 31ST DECEMBER 2017	QUARTER ENDED 31ST DECEMBER 2016	PERIOD ENDED 31ST DECEMBER 2016
1	Premiums earned (Net)	NL-4-Premium Schedule	107,808	361,326	86,510	282,968
2	Profit/ (Loss) on sale/redemption of Investments		305	3,093	11,293	36,457
3	Others: Exchange Gain / (Loss)		(1)	(1,994)	-	(1,935)
	Handling Charges		497	(171)	(921)	(4,245)
4	Interest, Dividend & Rent – Gross		18,566	51,433	17,689	55,392
	TOTAL (A)		127,175	413,687	114,571	368,637
1	Claims Incurred (Net)	NL-5-Claims Schedule	141,337	335,573	37,706	193,627
2	Commission	NL-6-Commission Schedule	40,934	(96,756)	(26,722)	(150,772)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	(291)	93,958	6,681	82,745
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		181,980	332,775	17,665	125,600
	Operating Profit/(Loss) from Fire Business C= (A - B)		(54,805)	80,912	96,906	243,037
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(54,805)	80,912	96,906	243,037
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		(54,805)	80,912	96,906	243,037

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2017

(' In 000)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2017	PERIOD ENDED 31ST DECEMBER 2017	QUARTER ENDED 31ST DECEMBER 2016	PERIOD ENDED 31ST DECEMBER 2016
1	Premiums earned (Net)	NL-4-Premium Schedule	139,864	393,134	130,446	362,876
2	Profit/ (Loss) on sale/redemption of Investments		180	2,767	11,134	33,666
3	Others: Exchange Gain / (Loss)		-	-	-	(64)
	Handling Charges		(52)	(62)	(29)	(357)
4	Interest, Dividend & Rent – Gross		15,517	46,016	17,391	51,151
	TOTAL (A)		155,509	441,855	158,942	447,272
1	Claims Incurred (Net)	NL-5-Claims Schedule	51,744	213,059	121,387	322,221
2	Commission	NL-6-Commission Schedule	1,776	(24,992)	(3,046)	(31,911)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	18,536	110,538	29,163	122,086
4	Premium Deficiency		-	-	-	(4,885)
	TOTAL (B)		72,056	298,605	147,504	407,511
	Operating Profit/(Loss) from Marine Business C= (A - B)		83,453	143,250	11,438	39,761
	APPROPRIATIONS					
	Transfer to Shareholders' Account		83,453	143,250	11,438	39,761
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		83,453	143,250	11,438	39,761

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2017

(' In 000)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2017	PERIOD ENDED 31ST DECEMBER 2017	QUARTER ENDED 31ST DECEMBER 2016	PERIOD ENDED 31ST DECEMBER 2016
1	Premiums earned (Net)	NL-4-Premium Schedule	7,969,435	22,648,133	8,780,390	23,714,776
2	Profit/ (Loss) on sale/redemption of Investments		13,058	157,205	550,563	1,659,326
3	Others: Transfer & Duplicate Fee		1,742	7,902	2,913	9,615
	Exchange Gain / (Loss)		6,186	6,633	(33)	(12)
	Handling Charges		509	1,009	73	114
4	Interest, Dividend & Rent – Gross		914,752	2,613,991	859,911	2,521,148
	TOTAL (A)		8,905,682	25,434,873	10,193,817	27,904,967
1	Claims Incurred (Net)	NL-5-Claims Schedule	6,988,069	18,256,900	7,443,746	19,784,676
2	Commission	NL-6-Commission Schedule	223,704	362,345	(201,209)	(310,365)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,678,190	5,837,399	2,198,801	6,164,314
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		8,889,963	24,456,644	9,441,338	25,638,625
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		15,719	978,229	752,479	2,266,342
	APPROPRIATIONS					
	Transfer to Shareholders' Account		15,719	978,229	752,479	2,266,342
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		15,719	978,229	752,479	2,266,342

PERIODIC DISCLOSURES

FORM NL-2-B-PL

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

Registration No. 106 dated 4.12.2000

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2017

(` In 000)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2017	PERIOD ENDED 31ST DECEMBER 2017	QUARTER ENDED 31ST DECEMBER 2016	PERIOD ENDED 31ST DECEMBER 2016
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		(54,805)	80,912	96,907	243,038
	(b) Marine Insurance		83,453	143,250	11,438	39,761
	(c) Miscellaneous Insurance		15,719	978,229	752,479	2,266,342
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		321,979	992,370	283,074	753,464
	(b) Profit on sale of investments		2,811	59,681	181,949	495,902
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	a) Miscellaneous Income		5,359	9,512	3,500	45,722
	b) Profit on Sale of Fixed Assets		65	83	-	60
	TOTAL (A)		374,581	2,264,037	1,329,347	3,844,289
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) For doubtful Advances		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	(2,458)	-
	(b) Bad debts written off		-	-	-	-
	(c) Loss on Sale of Fixed Assets		-	-	-	-
	(d) Expenses on Corporate Social Responsibility (CSR)		17,500	17,931	2,270	11,506
	TOTAL (B)		17,500	17,931	(188)	11,506
	Profit Before Tax		357,081	2,246,106	1,329,535	3,832,783

	Less: Provision for Taxation					
	Current Tax		102,300	643,600	376,200	1,084,500
	Deferred Tax		(1,900)	(12,000)	1,945	5,700
	Wealth Tax		-	-	-	-
	Less: Short / (Excess) provision for taxation for earlier years					
	Current Tax		(56,154)	(56,154)	-	-
	Deferred Tax		60,800	60,800	-	-
	Wealth Tax		-	-	-	-
	Profit After Tax		252,035	1,609,860	951,390	2,742,583
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year			11,593,295		7,325,117
	Balance carried forward to Balance Sheet			13,203,155		10,067,700

PERIODIC DISCLOSURES

FORM NL-3-B-BS

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

Registration No. 106 dated 4.12.2000

BALANCE SHEET AS AT 31ST DECEMBER 2017

(` In 000)

	Schedule	AS AT 31ST DECEMBER 2017	AS AT 31ST DECEMBER 2016
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	2,693,215	2,693,215
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	15,773,110	12,637,655
FAIR VALUE CHANGE ACCOUNT			
- Shareholders		(591)	(1,594)
- Policyholders		(1,789)	(6,488)
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		18,463,945	15,322,787
APPLICATION OF FUNDS			
INVESTMENTS			
Investments - Shareholders	NL-12-Investment Schedule	17,442,704	11,429,127
Investments - Policyholders	NL-12(A)-Investment Schedule	52,757,092	46,512,406
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	323,494	265,787
DEFERRED TAX ASSET (NET)		196,900	157,600
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	575,143	1,595,094
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	8,429,673	5,085,781
Sub-Total (A)		9,004,816	6,680,875

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	45,215,549	35,687,443
	PROVISIONS	NL-18-Provisions Schedule	16,045,512	14,035,565
	Sub-Total (B)		61,261,061	49,723,008
	NET CURRENT ASSETS (C) = (A - B)		(52,256,245)	(43,042,133)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	TOTAL		18,463,945	15,322,787

CONTINGENT LIABILITIES

(` In 000)

	Particulars		AS AT 31ST DECEMBER 2017	AS AT 31ST DECEMBER 2016
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debt by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		748,474	280,281
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	TOTAL		748,474	280,281

PERIODIC DISCLOSURES

FORM NL-4- PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2017				PERIOD ENDED 31ST DECEMBER 2017			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	408,328	295,868	13,717,137	14,421,333	2,199,971	1,123,250	33,416,014	36,739,235
	408,328	295,868	13,717,137	14,421,333	2,199,971	1,123,250	33,416,014	36,739,235
Add: Premium on reinsurance accepted	226,504	1,589	3,086	231,179	556,922	16,869	48,091	621,882
Less : Premium on reinsurance ceded	592,173	178,482	4,890,381	5,661,036	2,370,942	685,961	9,488,888	12,545,791
Net Premium	42,659	118,975	8,829,842	8,991,476	385,951	454,158	23,975,217	24,815,326
Adjustment for change in reserve for unexpired risks	(65,149)	(20,889)	860,407	774,369	24,625	61,024	1,327,084	1,412,733
Premium Earned (Net)	107,808	139,864	7,969,435	8,217,107	361,326	393,134	22,648,133	23,402,593

PREMIUM EARNED [NET]

Particulars	QUARTER ENDED 31ST DECEMBER 2016				PERIOD ENDED 31ST DECEMBER 2016			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	341,890	217,053	13,019,637	13,578,580	1,949,584	1,009,113	31,844,690	34,803,387
	341,890	217,053	13,019,637	13,578,580	1,949,584	1,009,113	31,844,690	34,803,387
Add: Premium on reinsurance accepted	31,837	103	15,005	46,945	311,877	10,577	115,680	438,134
Less : Premium on reinsurance ceded	337,396	95,874	4,365,184	4,798,454	1,958,547	572,672	9,396,405	11,927,624
Net Premium	36,331	121,282	8,669,458	8,827,071	302,914	447,018	22,563,965	23,313,897
Adjustment for change in reserve for unexpired risks	(50,179)	(9,165)	(110,931)	(170,275)	19,946	84,142	(1,150,811)	(1,046,723)
Premium Earned (Net)	86,510	130,447	8,780,389	8,997,346	282,968	362,876	23,714,776	24,360,620

PERIODIC DISCLOSURES

FORM NL-4 (A) - PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2017			PERIOD ENDED 31ST DECEMBER 2017		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	283,917	11,951	295,868	1,082,419	40,831	1,123,250
	283,917	11,951	295,868	1,082,419	40,831	1,123,250
Add: Premium on reinsurance accepted	1,589	-	1,589	16,869	-	16,869
Less : Premium on reinsurance ceded	170,160	8,322	178,482	656,476	29,485	685,961
Net Premium	115,346	3,629	118,975	442,812	11,346	454,158
Adjustment for change in reserve for unexpired risks	(18,790)	(2,099)	(20,889)	59,027	1,997	61,024
Premium Earned (Net)	134,136	5,728	139,864	383,785	9,349	393,134

PREMIUM EARNED [NET]

Particulars	QUARTER ENDED 31ST DECEMBER 2016			PERIOD ENDED 31ST DECEMBER 2016		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	202,161	14,892	217,053	965,691	43,422	1,009,113
	202,161	14,892	217,053	965,691	43,422	1,009,113
Add: Premium on reinsurance accepted	102	-	102	10,146	430	10,577
Less : Premium on reinsurance ceded	86,785	9,088	95,874	547,159	25,512	572,672
Net Premium	115,478	5,804	121,282	428,678	18,340	447,018
Adjustment for change in reserve for unexpired risks	(9,144)	(21)	(9,165)	78,392	5,749	84,142
Premium Earned (Net)	124,622	5,825	130,447	350,285	12,591	362,876

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

PREMIUM EARNED [NET]

(' In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	3,795,093	3,758,318	7,553,411	207,226	861	78,381	136,241	58,718	1,505,375	3,662,712	514,212	13,717,137
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-
	3,795,093	3,758,318	7,553,411	207,226	861	78,381	136,241	58,718	1,505,375	3,662,712	514,212	13,717,137
Add: Premium on reinsurance accepted	-	-	-	100	-	-	-	2,302	-	-	684	3,086
Less : Premium on reinsurance ceded	574,051	568,398	1,142,449	174,654	727	4,033	16,460	26,323	78,744	3,153,996	292,995	4,890,381
Net Premium	3,221,042	3,189,920	6,410,962	32,672	134	74,348	119,781	34,697	1,426,631	508,716	221,901	8,829,842
Adjustment for change in reserve for unexpired risks	217,973	334,345	552,318	(10,508)	113	5,883	(5,013)	(6,929)	347,613	(25,385)	2,315	860,407
Premium Earned (Net)	3,003,069	2,855,575	5,858,644	43,180	21	68,465	124,794	41,626	1,079,018	534,101	219,586	7,969,435

PREMIUM EARNED [NET]

(' In 000)

Particulars	PERIOD ENDED 31ST DECEMBER 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	10,711,074	10,515,386	21,226,460	748,688	1,862	217,326	438,000	186,885	4,006,309	4,934,869	1,655,615	33,416,014
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-
	10,711,074	10,515,386	21,226,460	748,688	1,862	217,326	438,000	186,885	4,006,309	4,934,869	1,655,615	33,416,014
Add: Premium on reinsurance accepted	-	-	-	34,358	-	-	-	7,347	1,876	-	4,510	48,091
Less : Premium on reinsurance ceded	1,635,686	1,610,995	3,246,681	652,830	1,685	11,178	54,050	69,259	299,365	4,140,034	1,013,806	9,488,888
Net Premium	9,075,388	8,904,391	17,979,779	130,216	177	206,148	383,950	124,973	3,708,820	794,835	646,319	23,975,217
Adjustment for change in reserve for unexpired risks	206,230	491,396	697,626	16,267	148	(304)	23,857	3,858	593,325	(14,425)	6,732	1,327,084
Premium Earned (Net)	8,869,158	8,412,995	17,282,153	113,949	29	206,452	360,093	121,115	3,115,495	809,260	639,587	22,648,133

PREMIUM EARNED [NET]

(' In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2016												
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous	
Premium from direct business written	4,151,258	3,700,596	7,851,854	162,715	486	78,664	113,939	53,941	1,017,441	3,318,223	422,374	13,019,637	
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	
	4,151,258	3,700,596	7,851,854	162,715	486	78,664	113,939	53,941	1,017,441	3,318,223	422,374	13,019,637	
Add: Premium on reinsurance accepted	-	10,448	10,448	1,010	-	-	-	1,547	1,567	-	433	15,005	
Less : Premium on reinsurance ceded	1,044,467	930,950	1,975,417	153,879	485	3,933	13,641	24,039	48,115	1,896,281	249,393	4,365,183	
Net Premium	3,106,791	2,780,094	5,886,884	9,847	0	74,731	100,298	31,448	970,894	1,421,942	173,414	8,669,459	
Adjustment for change in reserve for unexpired risks	63,604	(41,094)	22,511	(29,490)	(26)	5,255	(10,316)	(6,076)	(77,127)	(269)	(15,392)	(110,931)	
Premium Earned (Net)	3,043,186	2,821,187	5,864,374	39,336	27	69,476	110,614	37,524	1,048,021	1,422,211	188,806	8,780,390	

PREMIUM EARNED [NET]

(' In 000)

Particulars	PERIOD ENDED 31ST DECEMBER 2016												
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous	
Premium from direct business written	11,148,133	10,717,747	21,865,880	526,851	2,752	225,566	387,451	181,670	3,569,982	3,330,091	1,754,446	31,844,690	
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	
	11,148,133	10,717,747	21,865,880	526,851	2,752	225,566	387,451	181,670	3,569,982	3,330,091	1,754,446	31,844,690	
Add: Premium on reinsurance accepted	-	10,448	10,448	22,978	-	-	4,725	5,177	69,472	-	2,881	115,680	
Less : Premium on reinsurance ceded	2,775,842	2,682,421	5,458,263	453,922	2,698	11,278	48,354	62,753	271,588	1,899,809	1,187,738	9,396,405	
Net Premium	8,372,291	8,045,774	16,418,064	95,907	53	214,288	343,821	124,094	3,367,866	1,430,282	569,590	22,563,965	
Adjustment for change in reserve for unexpired risks	(914,455)	(132,471)	(1,046,926)	(38,355)	(29)	7,998	5,713	13,780	(87,260)	(17,175)	11,444	(1,150,810)	
Premium Earned (Net)	9,286,746	8,178,244	17,464,990	134,261	82	206,290	338,108	110,314	3,455,127	1,447,457	558,145	23,714,775	

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(` In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2017				PERIOD ENDED 31ST DECEMBER 2017			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	165,460	175,452	6,022,162	6,363,074	1,107,234	655,604	20,609,968	22,372,806
Add Claims Outstanding at the end of the year	(4,447)	(17,468)	2,176,218	2,154,303	536,180	580,728	32,763,847	33,880,755
Less Claims Outstanding at the beginning of the year	1	-	(1)	-	458,456	582,400	29,176,481	30,217,337
	161,012	157,984	8,198,381	8,517,377	1,184,958	653,932	24,197,334	26,036,224
Add :Re-insurance accepted	11,317	110	33,043	44,470	50,905	1,105	34,304	86,314
Less :Re-insurance Ceded	30,992	106,350	1,243,355	1,380,697	900,290	441,978	5,974,738	7,317,006
Total Claims Incurred	141,337	51,744	6,988,069	7,181,150	335,573	213,059	18,256,900	18,805,532

CLAIMS INCURRED [NET]

(` In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2016				PERIOD ENDED 31ST DECEMBER 2016			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	325,690	237,357	6,577,645	7,140,692	736,481	539,839	16,617,140	17,893,460
Add Claims Outstanding at the end of the year	(22,708)	35,104	2,352,338	2,364,734	493,657	647,822	26,472,743	27,614,222
Less Claims Outstanding at the beginning of the year	-	-	-	-	458,295	539,961	20,093,200	21,091,456
	302,982	272,461	8,929,983	9,505,426	771,843	647,700	22,996,683	24,416,226
Add :Re-insurance accepted	6,489	5,608	70,600	82,697	37,833	15,709	249,844	303,386
Less :Re-insurance ceded	271,765	156,681	1,556,837	1,985,283	616,049	341,187	3,461,851	4,419,087
Total Claims Incurred	37,706	121,388	7,443,746	7,602,840	193,627	322,222	19,784,676	20,300,525

PERIODIC DISCLOSURES

FORM NL-5 (A) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2017			PERIOD ENDED 31ST DECEMBER 2017		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
Direct claims	173,663	1,789	175,452	547,250	108,354	655,604
Add Claims Outstanding at the end of the year	(22,095)	4,627	(17,468)	511,142	69,586	580,728
Less Claims Outstanding at the beginning of the year	-	-	-	499,399	83,001	582,400
	151,568	6,416	157,984	558,993	94,939	653,932
Add :Re-insurance accepted	110	-	110	1,105	-	1,105
Less :Re-insurance Ceded	106,048	302	106,350	341,654	100,324	441,978
Total Claims Incurred	45,630	6,114	51,744	218,444	(5,385)	213,059

CLAIMS INCURRED [NET]

(In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2016			PERIOD ENDED 31ST DECEMBER 2016		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
Direct claims	208,147	29,210	237,357	507,188	32,651	539,839
Add Claims Outstanding at the end of the year	34,826	278	35,104	549,874	97,948	647,822
Less Claims Outstanding at the beginning of the year	-	-	-	424,533	115,428	539,962
	242,972	29,488	272,461	632,528	15,171	647,699
Add :Re-insurance accepted	5,607	-	5,607	15,709	-	15,709
Less :Re-insurance ceded	127,845	28,835	156,681	311,411	29,776	341,187
Total Claims Incurred	120,734	653	121,387	336,826	(14,605)	322,221

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

CLAIMS INCURRED [NET]

(` In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	2,543,139	1,765,188	4,308,327	64,495	493	12,244	115,821	1,392	1,076,260	189,489	253,642	6,022,163
Add Claims Outstanding at the end of the year	(77,017)	1,213,576	1,136,559	2,772	(4,396)	4,680	(13,224)	29,629	80,010	864,779	75,408	2,176,217
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-
	2,466,122	2,978,764	5,444,886	67,267	(3,903)	16,924	102,597	31,021	1,156,270	1,054,268	329,050	8,198,380
Add :Re-insurance accepted	-	-	-	-	4,176	-	-	-	28,868	-	-	33,044
Less :Re-insurance Ceded	523,691	319,009	842,700	45,512	473	798	11,599	468	94,338	134,371	113,096	1,243,355
Total Claims Incurred	1,942,431	2,659,755	4,602,186	21,755	(200)	16,126	90,998	30,553	1,090,800	919,897	215,954	6,988,069

CLAIMS INCURRED [NET]

(` In 000)

Particulars	PERIOD ENDED 31ST DECEMBER 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	6,903,810	4,011,030	10,914,840	178,380	(5,988)	54,946	278,181	3,313	3,200,139	5,451,730	534,428	20,609,969
Add Claims Outstanding at the end of the year	2,599,097	26,416,797	29,015,894	296,921	7,891	126,853	316,536	137,592	1,007,898	1,277,248	577,013	32,763,846
Less Claims Outstanding at the beginning of the year	2,212,587	21,868,002	24,080,589	243,864	941	104,453	215,140	87,799	1,333,699	2,657,709	452,288	29,176,482
	7,290,320	8,559,825	15,850,145	231,437	962	77,346	379,577	53,106	2,874,338	4,071,269	659,153	24,197,333
Add :Re-insurance accepted	-	-	-	735	4,702	-	-	-	28,868	-	-	34,305
Less :Re-insurance ceded	1,481,110	731,742	2,212,852	133,458	(5,749)	3,160	28,831	651	283,596	3,083,387	234,552	5,974,738
Total Claims Incurred	5,809,210	7,828,083	13,637,293	98,714	11,413	74,186	350,746	52,455	2,619,610	987,882	424,601	18,256,900

CLAIMS INCURRED [NET]

(' In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2016											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	2,534,670	1,569,227	4,103,897	66,335	-	21,460	93,334	154	1,458,264	55,653	778,547	6,577,645
Add Claims Outstanding at the end of the year	149,526	1,037,312	1,186,839	(3,301)	(2,400)	(211)	24,118	13,824	(34,170)	1,181,375	(13,735)	2,352,338
Less Claims Outstanding at the beginning of the year	(1)	0	(0)	0	(0)	(0)	0	0	(1)	(0)	0	(0)
	2,684,197	2,606,539	5,290,737	63,034	(2,400)	21,249	117,451	13,978	1,424,095	1,237,028	764,812	8,929,983
Add :Re-insurance accepted	-	52,668	52,668	(0)	2,288	-	(0)	-	15,645	-	0	70,600
Less :Re-insurance ceded	348,357	272,896	621,253	46,487	-	1,121	9,522	77	140,533	44,513	693,332	1,556,837
Total Claims Incurred	2,335,841	2,386,311	4,722,152	16,547	(112)	20,128	107,929	13,901	1,299,206	1,192,515	71,480	7,443,746

CLAIMS INCURRED [NET]

(' In 000)

Particulars	PERIOD ENDED 31ST DECEMBER 2016											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	7,106,649	3,569,332	10,675,981	206,415	-	57,746	210,900	45,528	3,596,869	738,636	1,085,064	16,617,140
Add Claims Outstanding at the end of the year	2,166,582	20,320,133	22,486,716	296,341	8,113	110,932	265,517	118,007	1,418,091	1,310,241	458,786	26,472,743
Less Claims Outstanding at the beginning of the year	1,390,688	16,544,470	17,935,159	292,311	9,739	94,429	151,260	99,914	925,886	196,909	387,592	20,093,200
	7,882,543	7,344,995	15,227,539	210,445	(1,626)	74,249	325,156	63,621	4,089,074	1,851,968	1,156,258	22,996,683
Add :Re-insurance accepted	-	221,861	221,861	2,857	2,789	-	2,453	-	17,140	-	2,745	249,844
Less :Re-insurance ceded	721,833	730,042	1,451,875	136,690	-	3,078	32,061	16,481	368,450	590,899	862,318	3,461,851
Total Claims Incurred	7,160,711	6,836,814	13,997,525	76,612	1,163	71,171	295,548	47,140	3,737,763	1,261,069	296,685	19,784,676

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

COMMISSION

(` In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2017				PERIOD ENDED 31ST DECEMBER 2017			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	29,510	16,895	744,235	790,640	91,902	62,021	1,574,296	1,728,219
Add: Re-insurance Accepted	10,481	157	471	11,109	30,078	690	4,678	35,446
Less: Commission on Re-insurance Ceded	(943)	15,276	521,002	535,335	218,736	87,703	1,216,629	1,523,068
Net Commission	40,934	1,776	223,704	266,414	(96,756)	(24,992)	362,345	240,597
Break-up of the expenses (Gross) incurred to procure business:								
Agents	9,539	6,301	263,756	279,596	27,566	23,363	616,251	667,180
Brokers	17,668	10,286	460,688	488,642	57,229	37,612	903,573	998,414
Corporate Agency	2,303	308	19,791	22,402	7,107	1,046	54,472	62,625
Others	-	-	-	-	-	-	-	-
TOTAL (B)	29,510	16,895	744,235	790,640	91,902	62,021	1,574,296	1,728,219

COMMISSION

(` In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2016				PERIOD ENDED 31ST DECEMBER 2016			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	16,211	16,472	370,403	403,086	63,844	55,236	1,075,245	1,194,325
Add: Re-insurance Accepted	323	(33)	595	885	17,358	573	10,643	28,574
Less: Commission on Re-insurance Ceded	43,257	19,485	572,206	634,948	231,975	87,720	1,396,252	1,715,947
Net Commission	(26,723)	(3,046)	(201,208)	(230,977)	(150,773)	(31,911)	(310,364)	(493,048)
Break-up of the expenses (Gross) incurred to procure business:								
Agents	7,112	5,928	150,421	163,461	29,636	22,027	428,065	479,728
Brokers	7,739	10,156	202,453	220,348	29,807	32,115	595,126	657,048
Corporate Agency	1,360	388	17,529	19,277	4,401	1,094	52,054	57,549
Others	-	-	-	-	-	-	-	-
TOTAL (B)	16,211	16,472	370,403	403,086	63,844	55,236	1,075,245	1,194,325

PERIODIC DISCLOSURES

FORM NL-6 (A) -COMMISSION SCHEDULE

COMMISSION

(In 000)

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

COMMISSION

(In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2016			PERIOD ENDED 31ST DECEMBER 2016		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Direct	15,434	1,037	16,472	51,776	3,460	55,236
Add: Re-insurance Accepted	(33)	-	(33)	562	11	573
Less: Commission on Re-insurance Ceded	18,933	552	19,484	84,631	3,089	87,720
Net Commission	(3,531)	485	(3,046)	(32,293)	382	(31,911)
Break-up of the expenses (Gross) incurred to procure business:						
Agents	5,244	684	5,928	19,735	2,292	22,027
Brokers	9,832	324	10,156	31,007	1,108	32,115
Corporate Agency	359	29	388	1,034	60	1,094
Others	-	-	-	-	-	-
TOTAL (B)	15,434	1,037	16,472	51,776	3,460	55,236

PERIODIC DISCLOSURES

FORM NL-6 (B) -COMMISSION SCHEDULE

COMMISSION (In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	536,339	36,964	573,303	16,609	23	9,183	9,529	4,982	83,679	-	46,927	744,235
Add: Re-insurance Accepted	-	-	-	1	-	-	-	333	1	-	136	471
Less: Commission on Re-insurance Ceded	123,315	103,606	226,921	29,367	6	588	2,230	2,011	8,328	206,035	45,516	521,002
Net Commission	413,024	(66,642)	346,382	(12,757)	17	8,595	7,299	3,304	75,352	(206,035)	1,547	223,704
Break-up of the expenses (Gross) incurred to procure business:												
Agents	169,790	28,644	198,434	4,688	-	5,843	4,260	598	34,370	-	15,563	263,756
Brokers	359,129	4,056	363,185	11,615	23	3,071	4,739	4,328	45,528	-	28,199	460,688
Corporate Agency	7,420	4,264	11,684	306	-	269	530	56	3,781	-	3,165	19,791
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	536,339	36,964	573,303	16,609	23	9,183	9,529	4,982	83,679	-	46,927	744,235

COMMISSION (In 000)

Particulars	PERIOD ENDED 31ST DECEMBER 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	1,066,136	65,460	1,131,596	38,387	28	24,137	27,378	17,040	214,235	-	121,495	1,574,296
Add: Re-insurance Accepted	-	-	-	2,657	-	-	-	1,086	152	-	783	4,678
Less: Commission on Re-insurance Ceded	349,651	288,126	637,777	65,140	(16)	1,630	7,242	7,802	31,778	318,370	146,906	1,216,629
Net Commission	716,485	(222,666)	493,819	(24,096)	44	22,507	20,136	10,324	182,609	(318,370)	(24,628)	362,345
Break-up of the expenses (Gross) incurred to procure business:												
Agents	376,439	53,923	430,362	12,700	-	14,707	12,536	2,013	106,089	-	37,844	616,251
Brokers	669,250	5,192	674,442	24,927	28	8,729	12,418	14,874	96,454	-	71,701	903,573
Corporate Agency	20,447	6,345	26,792	760	-	701	2,424	153	11,692	-	11,950	54,472
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	1,066,136	65,460	1,131,596	38,387	28	24,137	27,378	17,040	214,235	-	121,495	1,574,296

COMMISSION (In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2016											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	243,382	3,847	247,228	10,195	-	7,036	6,809	6,540	56,472	-	36,122	370,403
Add: Re-insurance Accepted	-	-	-	18	-	-	-	327	174	-	76	595
Less: Commission on Re-insurance Ceded	205,565	164,257	369,822	14,181	4	590	1,818	2,038	5,486	147,598	30,670	572,207
Net Commission	37,816	(160,410)	(122,594)	(3,968)	(4)	6,446	4,991	4,830	51,160	(147,598)	5,528	(201,209)
Break-up of the expenses (Gross) incurred to procure business:												
Agents	91,858	3,348	95,206	3,657	-	4,961	3,040	639	32,686	-	10,233	150,422
Brokers	142,922	257	143,179	6,301	-	1,788	3,210	5,854	19,372	-	22,747	202,452
Corporate Agency	8,601	242	8,843	237	-	287	558	47	4,414	-	3,142	17,529
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	243,382	3,847	247,228	10,195	-	7,036	6,809	6,540	56,472	-	36,122	370,403

COMMISSION (In 000)

Particulars	PERIOD ENDED 31ST DECEMBER 2016											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	648,823	13,236	662,060	31,964	-	20,804	24,453	22,509	197,648	-	115,807	1,075,245
Add: Re-insurance Accepted	-	-	-	1,784	-	-	47	855	7,417	-	540	10,643
Less: Commission on Re-insurance Ceded	545,950	471,031	1,016,981	41,276	100	1,692	6,258	6,366	29,078	148,160	146,342	1,396,252
Net Commission	102,874	(457,795)	(354,922)	(7,528)	(100)	19,112	18,243	16,998	175,987	(148,160)	(29,995)	(310,365)
Break-up of the expenses (Gross) incurred to procure business:												
Agents	243,498	11,806	255,304	12,024	-	11,943	9,962	3,532	101,587	-	33,713	428,065
Brokers	379,911	948	380,859	19,277	-	7,753	12,646	18,799	83,166	-	72,626	595,125
Corporate Agency	25,414	482	25,897	663	-	1,108	1,844	178	12,895	-	9,469	52,054
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	648,823	13,236	662,060	31,964	-	20,804	24,453	22,509	197,648	-	115,807	1,075,245

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(' In 000)

	Particulars	QUARTER ENDED 31ST DECEMBER 2017				PERIOD ENDED 31ST DECEMBER 2017			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	1,591	5,415	417,236	424,242	19,281	22,688	1,197,709	1,239,678
2	Travel, conveyance and vehicle running expenses	(24)	207	19,574	19,757	1,146	1,348	71,162	73,656
3	Training expenses	(1)	14	1,392	1,405	80	94	4,985	5,159
4	Rents, rates & taxes	361	1,182	90,488	92,031	4,143	4,875	257,358	266,376
5	Repairs	104	363	28,085	28,552	1,307	1,538	81,171	84,016
6	Printing & stationery	66	209	15,936	16,211	724	852	44,991	46,567
7	Communication	131	314	22,545	22,990	931	1,095	57,827	59,853
8	Legal & professional charges	2,240	5,142	364,240	371,622	14,742	17,348	915,793	947,883
9	Auditors' fees, expenses etc					-	-	-	-
	(a) as auditor	3	9	713	725	34	40	2,101	2,175
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	-	3	172	175	8	10	507	525
10	Advertisement and publicity	179	322	21,102	21,603	734	863	45,572	47,169
11	Marketing and Support Services	(4,843)	4,122	581,661	580,940	44,180	51,988	2,744,485	2,840,653
12	Interest & Bank Charges	(190)	(35)	5,186	4,961	753	886	46,800	48,439
13	Others :					-	-	-	-
	Policy Stamps	(1)	-	1	-	21	-	2,048	2,069
	Information & Technology Expenses	(129)	372	39,027	39,270	2,485	2,924	154,349	159,758
	Electricity & Water Charges	81	209	15,221	15,511	647	761	40,181	41,589
	Courtesies & Entertainment	139	229	14,405	14,773	455	537	28,325	29,317
	Others	170	226	12,864	13,260	299	352	18,555	19,206
14	Depreciation	66	305	24,583	24,954	1,203	1,416	74,744	77,363
15	Service Tax Expenses	(234)	(72)	3,759	3,453	785	923	48,736	50,444
	TOTAL	(291)	18,536	1,678,190	1,696,435	93,958	110,538	5,837,399	6,041,895

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(In 000)

	Particulars	QUARTER ENDED 31ST DECEMBER 2016				PERIOD ENDED 31ST DECEMBER 2016			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	1,494	4,956	353,716	360,166	12,331	18,197	918,519	949,047
2	Travel, conveyance and vehicle running expenses	32	279	22,834	23,145	946	1,395	70,438	72,779
3	Training expenses	1	5	314	320	10	15	755	780
4	Rents, rates & taxes	270	1,157	86,963	88,390	3,261	4,812	242,876	250,949
5	Repairs	9	281	24,251	24,541	1,063	1,568	79,169	81,800
6	Printing & stationery	10	149	12,562	12,721	538	794	40,082	41,414
7	Communication	(40)	145	15,122	15,227	772	1,139	57,507	59,418
8	Legal & professional charges	1,179	4,296	313,152	318,627	11,254	16,607	838,276	866,137
9	Auditors' fees, expenses etc					-	-	-	-
	(a) as auditor	1	8	591	600	23	35	1,742	1,800
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	1	2	148	150	6	9	436	450
10	Advertisement and publicity	130	316	20,566	21,012	616	910	45,910	47,436
11	Marketing and Support Services	2,742	15,133	1,181,374	1,199,249	46,427	68,512	3,458,286	3,573,225
12	Interest & Bank Charges	26	234	19,075	19,335	788	1,163	58,725	60,676
13	Others :					-	-	-	-
	Policy Stamps	-	-	-	-	15	-	1,814	1,829
	Information & Technology Expenses	298	715	46,469	47,482	1,383	2,041	103,028	106,452
	Electricity & Water Charges	(19)	113	11,069	11,163	539	795	40,148	41,482
	Courtesies & Entertainment	84	208	13,644	13,936	412	608	30,709	31,729
	Others	59	182	12,791	13,032	436	644	32,479	33,559
14	Depreciation	47	270	21,120	21,437	834	1,231	62,118	64,183
15	Service Tax Expenses	357	714	43,041	44,112	1,091	1,611	81,298	84,000
	TOTAL	6,681	29,162	2,198,802	2,234,645	82,745	122,085	6,164,315	6,369,145

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

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(In 000)

	Particulars	QUARTER ENDED 31ST DECEMBER 2017			PERIOD ENDED 31ST DECEMBER 2017		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	5,246	169	5,415	22,121	567	22,688
2	Travel, conveyance and vehicle running expenses	199	8	207	1,314	34	1,348
3	Training expenses	14	-	14	92	2	94
4	Rents, rates & taxes	1,145	37	1,182	4,753	122	4,875
5	Repairs	351	12	363	1,499	39	1,538
6	Printing & stationery	203	6	209	831	21	852
7	Communication	305	9	314	1,068	27	1,095
8	Legal & professional charges	4,989	153	5,142	16,914	434	17,348
9	Auditors' fees, expenses etc				-	-	
	(a) as auditor	9	-	9	39	1	40
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	3	-	3	10	-	10
10	Advertisement and publicity	313	9	322	842	21	863
11	Marketing and Support Services	3,925	197	4,122	50,689	1,299	51,988
12	Interest & Bank Charges	(36)	1	(35)	864	22	886
13	Others :				-	-	
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	358	14	372	2,851	73	2,924
	Electricity & Water Charges	202	7	209	742	19	761
	Courtesies & Entertainment	223	6	229	524	13	537
	Others	220	6	226	343	9	352
14	Depreciation	296	9	305	1,381	35	1,416
15	Service Tax Expenses	(72)	-	(72)	900	23	923
	TOTAL	17,893	643	18,536	107,777	2,761	110,538

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST DECEMBER 2016			PERIOD ENDED 31ST DECEMBER 2016		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	4,719	237	4,956	17,450	747	18,197
2	Travel, conveyance and vehicle running expenses	265	14	279	1,338	57	1,395
3	Training expenses	4	1	5	14	1	15
4	Rents, rates & taxes	1,100	56	1,157	4,614	197	4,812
5	Repairs	266	15	281	1,504	64	1,568
6	Printing & stationery	141	8	149	761	33	794
7	Communication	137	9	145	1,093	47	1,139
8	Legal & professional charges	4,089	207	4,296	15,926	681	16,607
9	Auditors' fees, expenses etc				-	-	
	(a) as auditor	7	0	8	33	1	35
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	1	0	2	8	0	9
10	Advertisement and publicity	301	14	316	872	37	910
11	Marketing and Support Services	14,377	757	15,134	65,702	2,811	68,513
12	Interest & Bank Charges	223	12	234	1,116	48	1,163
13	Others :				-	-	
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	682	33	715	1,957	84	2,041
	Electricity & Water Charges	107	7	113	763	33	795
	Courtesies & Entertainment	198	10	208	583	25	608
	Others	173	8	181	617	26	643
14	Depreciation	256	13	270	1,180	50	1,231
15	Service Tax Expenses	683	31	714	1,545	66	1,611
	TOTAL	27,730	1,433	29,163	117,077	5,009	122,086

PERIODIC DISCLOSURES

FORM NL-7 (B) - OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(' In 000)

	Particulars	QUARTER ENDED 31ST DECEMBER 2017											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	453,371	444,829	302,034	1,478	7	3,506	5,568	1,591	67,672	24,963	10,417	417,236
2	Travel, conveyance and vehicle running expenses	26,937	26,430	13,962	55	1	163	240	64	3,234	1,384	471	19,574
3	Training expenses	1,887	1,851	993	4	-	12	17	5	230	97	34	1,392
4	Rents, rates & taxes	97,418	95,583	65,537	323	2	761	1,210	346	14,667	5,380	2,262	90,488
5	Repairs	30,726	30,147	20,323	99	1	236	374	107	4,558	1,688	699	28,085
6	Printing & stationery	17,031	16,710	11,547	57	-	134	214	62	2,582	943	397	15,936
7	Communication	21,889	21,477	16,416	87	-	190	311	91	3,628	1,250	572	22,545
8	Legal & professional charges	346,657	340,125	265,478	1,422	5	3,074	5,046	1,486	58,557	19,941	9,231	364,240
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	795	780	515	2	-	6	10	2	116	44	18	713
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	192	188	124	1	-	1	2	1	27	11	5	172
10	Advertisement and publicity	17,251	16,926	15,486	90	-	179	303	92	3,363	1,049	540	21,102
11	Marketing and Support Services	1,038,875	1,019,301	406,100	976	14	4,776	6,227	1,414	98,649	50,127	13,378	581,661
12	Interest & Bank Charges	17,715	17,381	3,309	(14)	-	40	23	(4)	969	766	97	5,186
13	Others :	-	-	-	-	-	-	-	-	-	-	-	-
	Policy Stamps	730	716	(1)	1	-	-	-	-	-	-	1	1
	Information & Technology Expenses	58,426	57,325	27,662	95	-	323	461	118	6,500	2,939	929	39,027
	Electricity & Water Charges	15,210	14,923	11,067	57	-	128	208	60	2,455	860	386	15,221
	Courtesies & Entertainment	10,722	10,520	10,609	65	-	123	211	65	2,284	676	372	14,405
	Others	7,024	6,892	9,569	64	-	110	198	63	2,013	507	340	12,864
14	Depreciation	28,293	27,760	17,738	83	1	207	322	91	4,003	1,530	608	24,583
15	Service Tax Expenses	18,448	18,100	2,192	(25)	-	28	(5)	(14)	762	766	55	3,759
	TOTAL	2,209,598	2,167,965	1,200,660	4,920	31	13,997	20,940	5,640	276,269	114,921	40,812	1,678,190

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(` In 000)

	Particulars	PERIOD ENDED 31ST DECEMBER 2017											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	453,371	444,829	898,200	6,505	9	10,298	19,181	6,243	185,278	39,707	32,288	1,197,709
2	Travel, conveyance and vehicle running expenses	26,937	26,430	53,367	387	1	612	1,140	371	11,008	2,359	1,917	71,162
3	Training expenses	1,887	1,851	3,738	27	-	43	80	26	771	165	135	4,985
4	Rents, rates & taxes	97,418	95,583	193,001	1,398	2	2,213	4,121	1,341	39,812	8,532	6,938	257,358
5	Repairs	30,726	30,147	60,873	441	1	698	1,300	423	12,557	2,691	2,187	81,171
6	Printing & stationery	17,031	16,710	33,741	244	-	387	721	235	6,960	1,492	1,211	44,991
7	Communication	21,889	21,477	43,366	314	-	497	926	301	8,945	1,917	1,561	57,827
8	Legal & professional charges	346,657	340,125	686,782	4,974	7	7,874	14,666	4,774	141,668	30,361	24,687	915,793
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	795	780	1,575	11	-	18	34	11	325	70	57	2,101
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	192	188	380	3	-	4	8	3	78	17	14	507
10	Advertisement and publicity	17,251	16,926	34,177	248	-	392	730	238	7,050	1,511	1,226	45,572
11	Marketing and Support Services	1,038,875	1,019,301	2,058,176	14,906	20	23,598	43,951	14,306	424,555	90,986	73,987	2,744,485
12	Interest & Bank Charges	17,715	17,381	35,096	254	-	402	749	244	7,240	1,552	1,263	46,800
13	Others :	-	-	-	-	-	-	-	-	-	-	-	-
	Policy Stamps	730	716	1,446	3	-	74	10	-	34	-	481	2,048
	Information & Technology Expenses	58,426	57,325	115,751	838	1	1,327	2,472	805	23,877	5,117	4,161	154,349
	Electricity & Water Charges	15,210	14,923	30,133	218	-	345	643	209	6,216	1,332	1,085	40,181
	Courtesies & Entertainment	10,722	10,520	21,242	154	-	244	454	148	4,382	939	762	28,325
	Others	7,024	6,892	13,916	101	-	160	297	97	2,870	615	499	18,555
14	Depreciation	28,293	27,760	56,053	406	1	643	1,197	390	11,562	2,478	2,014	74,744
15	Service Tax Expenses	18,448	18,100	36,548	265	-	419	780	254	7,539	1,616	1,315	48,736
	TOTAL	2,209,597	2,167,964	4,377,561	31,697	42	50,248	93,460	30,419	902,727	193,457	157,788	5,837,399

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(In 000)

Particulars		QUARTER ENDED 31ST DECEMBER 2016											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	126,775	113,475	240,249	406	0	3,050	4,097	1,286	39,661	57,884	7,082	353,716
2	Travel, conveyance and vehicle running expenses	8,095	7,075	15,170	4	0	191	239	70	2,301	4,436	421	22,834
3	Training expenses	113	102	216	0	0	3	4	1	37	48	6	314
4	Rents, rates & taxes	31,033	27,517	58,550	67	(0)	741	968	296	9,354	15,301	1,686	86,963
5	Repairs	8,564	7,418	15,982	(3)	0	200	243	69	2,343	4,985	433	24,251
6	Printing & stationery	4,443	3,863	8,306	(1)	0	105	129	36	1,235	2,524	228	12,562
7	Communication	5,276	4,443	9,718	(18)	0	120	133	33	1,271	3,620	243	15,122
8	Legal & professional charges	112,037	99,900	211,937	310	(0)	2,687	3,569	1,109	34,530	52,822	6,188	313,152
9	Auditors' fees, expenses etc												
	(a) as auditor	210	185	396	0	0	5	7	2	62	109	11	591
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	53	46	99	(0)	-	1	2	0	15	28	3	148
10	Advertisement and publicity	7,431	6,765	14,196	38	0	181	256	83	2,480	2,895	436	20,566
11	Marketing and Support Services	420,321	370,249	790,570	596	(1)	9,973	12,790	3,837	123,384	217,846	22,378	1,181,374
12	Interest & Bank Charges	6,764	5,913	12,676	4	0	160	200	59	1,925	3,698	352	19,075
13	Others :												
	Policy Stamps	12	(12)	(0)	(0)	0	(0)	0	0	0	-	0	0
	Information & Technology Expenses	16,794	15,303	32,097	88	(1)	410	579	190	5,621	6,497	988	46,469
	Electricity & Water Charges	3,877	3,295	7,172	(9)	0	89	102	27	975	2,528	185	11,069
	Courtesies & Entertainment	4,927	4,483	9,411	25	0	121	169	55	1,640	1,937	288	13,644
	Others	4,590	4,120	8,710	16	0	110	150	48	1,451	2,047	259	12,791
14	Depreciation	7,512	6,613	14,124	11	0	178	228	69	2,199	3,913	399	21,120
15	Service Tax Expenses	15,668	14,490	30,158	109	0	388	568	192	5,535	5,130	960	43,041
	TOTAL	784,495	695,243	1,479,738	1,643	(0)	18,713	24,431	7,463	236,019	388,248	42,546	2,198,801

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(In 000)

	Particulars	PERIOD ENDED 31ST DECEMBER 2016											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	340,814	327,522	668,335	3,904	2	8,723	13,996	5,052	137,097	58,223	23,186	918,519
2	Travel, conveyance and vehicle running expenses	26,136	25,116	51,252	299	0	669	1,073	387	10,513	4,465	1,778	70,438
3	Training expenses	280	269	550	3	0	7	12	4	113	48	19	755
4	Rents, rates & taxes	90,118	86,604	176,722	1,032	1	2,307	3,701	1,336	36,251	15,395	6,131	242,876
5	Repairs	29,376	28,230	57,606	337	0	752	1,206	435	11,817	5,018	1,999	79,169
6	Printing & stationery	14,872	14,292	29,164	170	0	381	611	220	5,983	2,541	1,012	40,082
7	Communication	21,338	20,506	41,843	244	0	546	876	316	8,583	3,645	1,452	57,507
8	Legal & professional charges	311,040	298,909	609,949	3,563	2	7,961	12,773	4,610	125,120	53,137	21,161	838,276
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	646	621	1,268	7	0	17	27	10	260	110	44	1,742
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	162	155	317	2	-	4	7	2	65	28	11	436
10	Advertisement and publicity	17,035	16,370	33,405	195	0	436	700	252	6,852	2,910	1,159	45,910
11	Marketing and Support Services	1,283,186	1,233,143	2,516,329	14,699	8	32,843	52,696	19,019	516,179	219,213	87,299	3,458,286
12	Interest & Bank Charges	21,790	20,940	42,729	250	0	558	895	323	8,765	3,722	1,482	58,725
13	Others :	-	-	-	-	-	-	-	-	-	-	-	-
	Policy Stamps	635	611	1,246	2	0	74	5	0	44	-	443	1,814
	Information & Technology Expenses	38,228	36,737	74,965	438	0	978	1,570	567	15,378	6,531	2,601	103,028
	Electricity & Water Charges	14,897	14,316	29,213	171	0	381	612	221	5,992	2,545	1,013	40,148
	Courtesies & Entertainment	11,394	10,950	22,345	131	0	292	468	169	4,584	1,947	775	30,709
	Others	12,051	11,581	23,632	138	0	308	495	179	4,848	2,059	820	32,479
14	Depreciation	23,049	22,150	45,198	264	0	590	947	342	9,272	3,938	1,568	62,118
15	Service Tax Expenses	30,165	28,989	59,154	346	0	772	1,239	447	12,134	5,153	2,052	81,298
	TOTAL	2,287,212	2,198,011	4,485,223	26,195	15	58,599	93,907	33,892	919,850	390,628	156,005	6,164,314

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

(In 000)

	Particulars	AS AT 31ST DECEMBER 2017	AS AT 31ST DECEMBER 2016
1	Authorised Capital 400000000 Equity Shares of ` 10 each (Previous Year 400000000 Equity Shares of ` 10 each)	4,000,000	4,000,000
2	Issued Capital 269321500 Equity Shares of ` 10 each (Previous Year 269321500 Equity Shares of ` 10 each)	2,693,215	2,693,215
3	Subscribed Capital 269321500 Equity Shares of ` 10 each (Previous Year 269321500 Equity Shares of ` 10 each)	2,693,215	2,693,215
4	Called up Capital 269321500 Equity Shares of ` 10 each (Previous Year 269321500 Equity Shares of ` 10 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 DECEMBER 2017		AS AT 31ST DECEMBER 2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	137,353,965	51	199,297,910	74
· Foreign	131,967,535	49	70,023,590	26
Others	-	-	-	-
TOTAL	269,321,500	100	269,321,500	100

PERIODIC DISCLOSURES

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(` In 000)

	Particulars	AS AT 31ST DECEMBER 2017	AS AT 31ST DECEMBER 2016
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	2,568,789	2,568,789
4	General Reserves	-	-
5	Catastrophe Reserve	1,166	1,166
6	Other Reserve	-	-
7	Balance of Profit in Profit and Loss Account	13,203,155	10,067,700
	TOTAL	15,773,110	12,637,655

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

(` In 000)

	Particulars	AS AT 31ST DECEMBER 2017	AS AT 31ST DECEMBER 2016
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENTS SHAREHOLDERS

(` In 000)

	Particulars	AS AT 31ST DECEMBER 2017	AS AT 31ST DECEMBER 2016
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	5,545,830	3,493,519
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	14,288	10,023
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	2,021,265	1,168,352
	Non Convertible Debenture/ Bonds	1,458,555	577,658
	Other Securities	-	-
	Subsidiaries	1,242	986
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	7,380,485	4,855,682
5	Other than approved investments		
	Mutual Funds	9,404	-
	Non Convertible Debenture/ Bonds	24,847	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	94,078	120,342
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	236,266	160,013
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	212,184	549,792
	Non Convertible Debenture/ Bonds	310,640	286,009
	Others Securities	-	-
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	133,619	206,750
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture/ Bonds	-	-
	TOTAL	17,442,704	11,429,127

PERIODIC DISCLOSURES

FORM NL-12A-INVESTMENTS POLICYHOLDERS

(In 000)

	Particulars	AS AT 31ST DECEMBER 2017	AS AT 31ST DECEMBER 2016
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	16,773,883	14,217,357
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	43,217	40,791
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	6,113,504	4,754,768
	Non Convertible Debenture/ Bonds	4,411,535	2,350,857
	Other Securities	-	-
	Subsidiaries	3,758	4,014
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	22,322,968	19,760,867
5	Other than approved investments		
	Mutual Funds	28,443	-
	Non Convertible Debenture/ Bonds	75,153	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	284,548	489,750
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	714,609	651,195
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	641,771	2,237,456
	Non Convertible Debenture/ Bonds	939,560	1,163,952
	Other Securities	-	-
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	404,143	841,399
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture/ Bonds	-	-
	TOTAL	52,757,092	46,512,406

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2017	AS AT 31ST DECEMBER 2016
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(In 000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2017	Additions during the Period	Sales/ Adjustments during the Period	As at 31st December, 2017	Upto 31st March 2017	For the Period	On sales / adjustments	Upto 31st December, 2017	As at 31st December, 2017	As At 31st December, 2016
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										
- Computer Software	263,264	1,650	-	264,914	220,212	14,837	-	235,049	29,865	11,671
Land - Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	1,408	152	-	1,560	10,691	10,892
Furniture & Fittings	321,331	5,529	10	326,850	246,558	13,263	10	259,811	67,039	48,274
Information Technology Equipment	625,418	20,685	502	645,600	537,359	43,653	502	580,510	65,090	85,364
Vehicles	6,215	-	-	6,215	2,786	628	-	3,414	2,801	3,634
Office Equipment	94,529	2,699	723	96,505	79,874	4,830	723	83,981	12,524	11,718
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	1,360,856	30,563	1,235	1,390,184	1,088,197	77,363	1,235	1,164,325	225,859	209,402
Capital Work In Progress	28,877	68,758	-	97,635	-	-	-	-	97,635	56,385
Grand Total	1,389,733	99,321	1,235	1,487,819	1,088,197	77,363	1,235	1,164,325	323,494	265,787
Previous Period Total	1,220,024	121,355	17,133	1,324,245	999,329	64,183	5,053	1,058,458	265,787	

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

(In 000)

	Particulars	AS AT 31ST DECEMBER 2017	AS AT 31ST DECEMBER 2016
1	Cash (including cheques, drafts and stamps)	27,981	15,582
2	Bank Balances	-	
	(a) Deposit Accounts	-	
	(aa) Short-term (due within 12 months)	-	1,390,000
	(bb) Others	-	-
	(b) Current Accounts	547,162	189,512
	(c) Others	-	-
3	Money at Call and Short Notice	-	
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	575,143	1,595,094
	Balances with non-scheduled banks included in 2 above	-	-

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(` In 000)

	Particulars	AS AT 31ST DECEMBER 2017	AS AT 31ST DECEMBER 2016
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	15,950	15,381
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	399,525	244,489
6	Deposit towards Rent	77,019	71,234
7	Service Tax Recoverable	10,269	-
8	Others	28,745	41,464
	TOTAL (A)	531,508	372,568
	OTHER ASSETS		
1	Income accrued on investments	2,048,679	1,994,580
2	Outstanding Premiums	4,154,575	1,267,314
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	1,549,042	1,394,202
6	Due from subsidiaries/ holding	145,869	57,117
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others	-	-
	TOTAL (B)	7,898,165	4,713,213
	TOTAL (A+B)	8,429,673	5,085,781

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

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2017	AS AT 31ST DECEMBER 2016
1	Agents' Balances	520,552	130,548
2	Balances due to other insurance companies (including reinsurers)	4,313,038	2,180,439
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	-
5	Unallocated Premium	618,156	1,250,142
6	Sundry creditors	1,495,026	66,147
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding *	36,844,775	31,127,374
9	Due to Officers/ Directors	-	-
10	Deposit Premium	395,555	328,862
11	Service Tax Payable	-	158,353
12	Goods & Service Tax Payable	440,154	-
13	Employee Benefits	304,166	195,204
14	Unclaimed Amount of Policyholders	284,127	250,374
	TOTAL	45,215,549	35,687,443

* Claims Outstanding Includes ₹ 2,964,019 thousand (Previous Year ₹ 3,513,151 thousands) on account of settlement received from the IMTPIP towards the company's share of claim liability determined by the pool upto the date of dismantling (Net of claims paid upto reporting period)

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

(` In 000)

	Particulars	AS AT 31ST DECEMBER 2017	AS AT 31ST DECEMBER 2016
1	Reserve for Unexpired Risk	16,003,891	14,035,565
2	For Taxation (less advance tax paid and taxes deducted at source)	-	-
3	For Proposed Dividends	-	-
4	For Dividend Distribution Tax	-	-
5	For Premium Deficiency	-	-
6	For Doubtful Debt	41,621	-
	TOTAL	16,045,512	14,035,565

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

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2017	AS AT 31ST DECEMBER 2016
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

(` In Lakhs)

Sl.No.	Particular	AS AT 31ST DECEMBER 2017				AS AT 31ST DECEMBER 2016			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	4,422.23	4,423.94	937.86	9,784.04	3,780.96	4,334.74	601.83	8,717.53
2	Marine								
a	Marine Cargo	2,364.85	3,993.06	1,118.36	7,476.27	2,227.77	4,480.69	1,018.05	7,726.51
b	Marine Hull	177.87	574.34	121.52	873.72	191.10	630.23	349.25	1,170.59
3	Miscellaneous								
a	Motor	121,830.57	117,380.19	202,418.95	441,629.70	111,461.88	93,640.99	166,357.69	371,460.55
b	Engineering	950.79	2,521.79	447.42	3,920.00	630.69	2,588.82	374.60	3,594.10
c	Aviation	1.53	78.91	-	80.44	0.21	81.13	-	81.34
d	Liabilities	709.25	775.49	600.44	2,085.18	690.80	690.54	489.53	1,870.87
e	Others	10,446.16	6,949.16	3,254.86	20,650.18	10,206	5,881.10	2,471.25	18,558.65
4	Health Insurance	19,135.65	6,518.81	3,560.18	29,214.63	11,136.31	8,647.16	5,533.76	25,317.22
5	Crop	-	3,055.37	9,717.12	12,772.48	29.62	13,102.41	-	13,132.03
6	Total Liabilities	160,038.90	146,271.05	222,176.70	528,486.65	140,355.65	134,077.79	177,195.95	451,629.39

FORM NL-22 Geographical Distribution of Business

Insurer: IFFCO Tokio General Insurance Co Date: 1st Apr'17 to 31st Dec'17 1st Apr'17 to 31st Dec'17

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

(Rs in Lakhs) *GDP figures (Excluding pool)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability
	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
Andhra Pradesh	189.96	480.84	4.09	13.39	2.72	2.72	13.66	59.22	1,145.60	3,311.74	1,011.02	2,822.59	1.53
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	(5.50)	11.63	0.48	3.13	-	-	4.47	6.57	300.93	743.19	304.41	733.61	-
Bihar	33.78	36.32	0.15	0.34	-	-	3.09	7.33	246.74	730.23	225.80	639.98	0.02
Chhattisgarh	77.06	177.55	2.30	12.56	-	-	40.85	84.89	887.81	2,283.20	823.56	2,005.57	0.05
Goa	11.54	39.55	4.51	9.61	27.47	86.25	1.09	14.86	447.31	1,407.70	537.64	1,536.77	3.54
Gujarat	445.13	2,034.64	199.21	682.52	18.02	44.70	216.19	577.26	3,389.30	10,038.95	5,230.60	14,721.03	24.33
Haryana	230.50	1,634.27	417.54	1,516.53	-	-	796.18	991.80	3,164.78	8,689.37	2,364.47	6,743.36	47.57
Himachal Pradesh	85.45	207.00	-	-	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	3.39	5.79	0.07	0.13	-	-	-	0.46	718.08	1,153.79	401.04	774.58	-
Jharkhand	13.84	138.97	2.33	7.96	-	-	38.76	89.70	262.44	919.35	349.71	1,147.93	0.32
Karnataka	272.25	553.80	79.50	190.00	-	0.13	46.49	163.10	2,568.72	7,976.33	3,166.54	9,850.49	287.07
Kerala	56.76	129.89	1.16	2.15	1.23	5.09	0.62	4.39	1,265.70	4,105.67	476.87	1,446.88	0.82
Madhya Pradesh	90.13	427.59	51.46	122.36	-	-	32.76	84.22	2,116.92	6,069.37	3,087.05	8,227.77	3.94
Maharashtra	359.45	1,877.28	314.52	1,274.50	69.76	249.20	339.73	987.87	4,230.58	12,143.24	4,683.59	12,939.93	463.76
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	631.11	2,311.37	2.61	28.26	0.39	16.26	44.90	145.42	716.42	2,149.37	1,265.05	3,451.59	1.49
Punjab	449.73	581.57	7.74	32.41	-	-	10.21	144.86	1,563.98	4,170.99	977.48	3,289.97	1.16
Rajasthan	122.25	496.66	6.11	27.57	-	-	46.35	110.78	1,629.77	4,134.22	2,106.26	5,755.24	3.07
Sikkim	0.28	0.28	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	231.89	927.51	166.94	443.00	-	3.75	38.17	133.82	2,944.04	9,551.48	2,479.76	7,830.82	20.67
Telangana	-	-	17.03	47.76	47.31	-	47.31	135.58	1,471.86	4,442.15	1,171.97	3,173.59	22.36
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	384.77	4,508.08	46.50	197.69	-	-	35.85	123.93	2,594.40	6,841.81	1,971.93	5,668.56	10.25
Uttarakhand	24.87	318.29	2.59	7.26	-	-	1.88	3.72	345.39	859.30	369.46	1,016.51	0.24
West Bengal	184.13	4,677.61	16.62	64.47	-	-	33.90	72.25	570.12	1,822.58	557.57	1,693.98	9.31
Andaman & Nicobar	0.01	0.14	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	7.98	6.55	11.30	73.42	-	-	7.57	15.94	628.60	1,744.27	427.97	1,356.39	1.22
Dadra & Nagar Haveli	4.59	49.01	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	2.06	8.98	-	-	-	-	-	-	-	-	-	-	-
Delhi	187.10	353.46	1,473.25	6,065.19	0.21	0.21	309.15	3,525.02	3,629.16	10,584.71	2,351.02	7,594.89	286.14
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	2.65	5.08	0.96	1.99	-	-	0.60	3.89	376.60	1,237.73	240.84	731.82	0.04
Total	4,097.16	21,999.71	2,828.97	10,824.19	119.81	408.31	2,109.78	7,486.88	37,215.24	107,110.74	36,581.60	105,153.87	1,188.89

SURES

Insurance	Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total		
	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
	7.96	21.54	72.78	53.48	166.71	0.77	3.99	-	-	83.33	295.40	2,527.69	7,237.33
	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	0.55	1.83	10.78	28.78	0.06	0.13	-	-	4.28	11.01	620.44	1,539.87
	0.02	7.23	13.24	2.62	8.53	-	0.13	-	0.49	3.58	21.79	523.01	1,458.39
	0.19	11.97	94.86	9.73	32.58	0.09	0.33	12,743.81	17,519.65	23.90	100.93	14,621.12	22,312.30
	3.89	1.82	11.45	11.45	30.56	0.30	1.81	-	-	11.17	45.38	1,057.84	3,184.59
	93.34	167.97	664.50	1,047.97	3,872.64	9.01	32.54	22,255.85	26,118.68	760.82	2,454.22	33,764.39	61,335.02
	410.91	191.84	362.28	1,259.75	2,952.23	4.85	29.05	-	-	447.66	1,696.19	8,925.12	25,025.98
	-	-	-	-	-	-	-	-	-	-	-	85.45	207.00
	-	0.49	0.78	2.86	5.77	0.02	0.04	-	-	1.28	4.04	1,127.21	1,945.38
	0.55	0.45	1.92	6.57	19.06	0.19	1.74	-	-	9.48	33.16	684.09	2,360.34
	563.43	71.56	209.44	1,451.20	4,541.83	2.59	6.72	-	-	178.20	515.84	8,124.11	24,571.10
	1.86	7.89	22.07	23.50	60.81	0.75	10.23	-	-	15.53	38.20	1,850.82	5,827.24
	12.51	15.25	58.17	182.27	525.18	2.44	17.05	-	1,417.47	244.10	646.56	5,826.32	17,608.26
	1,164.32	263.28	743.22	5,532.85	10,878.93	7.90	35.02	1,625.00	599.86	1,501.79	6,284.80	19,392.20	49,178.15
	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-
	3.03	58.22	85.11	1,373.22	4,022.80	0.27	2.82	-	-	40.17	108.10	4,133.85	12,324.13
	48.62	13.71	102.69	133.67	247.51	1.77	6.95	-	-	97.62	395.71	3,257.07	9,021.28
	26.48	17.98	62.67	49.24	148.79	0.29	0.86	4.35	3,560.26	82.34	288.49	4,068.00	14,612.01
	-	-	-	-	-	-	-	-	-	-	-	0.28	0.28
	222.94	76.94	185.40	594.24	1,319.97	2.26	9.44	-	-	242.17	707.50	6,797.08	21,335.65
	84.17	76.20	202.75	1,028.09	2,228.42	1.49	4.67	-	-	81.01	200.21	3,917.32	10,519.31
	-	-	-	-	-	-	-	-	-	-	-	-	-
	22.24	40.96	90.24	150.18	402.87	1.67	6.12	-	-	91.90	371.37	5,328.40	18,232.90
	2.01	16.66	24.89	8.31	51.35	0.16	0.89	-	-	34.03	79.02	803.58	2,363.25
	36.98	39.71	134.08	156.03	1,040.03	0.81	4.58	-	5.41	45.68	156.00	1,613.86	9,707.98
	-	-	-	-	-	-	-	-	-	-	-	0.01	0.14
	11.61	65.86	150.35	75.03	204.74	0.61	1.75	2.38	152.07	37.41	157.57	1,265.92	3,874.66
	-	-	-	-	-	-	-	-	-	-	-	4.59	49.01
	-	-	-	-	-	-	-	-	-	-	-	2.06	8.98
	854.06	292.14	1,086.51	2,314.60	6,978.75	46.44	112.33	-	-	1,326.46	2,483.91	12,215.67	39,639.05
	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.70	1.27	2.03	1.87	4.82	0.07	0.26	-	-	8.00	29.16	632.90	2,017.47
	3,571.82	1,461.47	4,380.00	15,479.48	39,773.66	84.76	289.44	36,631.39	49,373.89	5,371.89	17,124.55	143,170.41	367,497.07

PERIODIC DISCLOSURES

FORM NL-23	Reinsurance Risk Concentration				
Insurer:	IFFCO TOKIO GENERAL INSURANCE CO.LTD.	Date:	01/04/2017 TO 31/12/2017		

FY-2017-18

Q3 Public Disclosure

(Rs in Lakhs)

Reinsurance Risk Concentration

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above					0%
2	No. of Reinsurers with rating AA but less than AAA	4	2,114	0.49	263	2%
3	No. of Reinsurers with rating A but less than AA	143	101,335	4,941	11,049	94%
4	No. of Reinsurers with rating BBB but less than A	20	3,306	342	58	3%
5	No. of Reinsurers with rating less than BBB		-	-		0%
6	No. of Indian Reinsurers other than GIC	14			2,049	2%
Total		181	106,756	5,283	13,419	100%

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

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

 Insurer: IFFCO Tokio General Insurance Com Date:

1st Apr'17 to 31st Dec'17
(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	137	179	166	136	143	761	11,540.73
2	Marine Cargo	7154	3674	1751	797	437	13813	5,483.56
3	Marine Hull	1	1	2	3	1	8	1,083.54
4	Engineering	114	368	199	148	79	908	1,783.80
5	Motor OD	170441	91593	22761	7368	2697	294860	67,503.09
6	Motor TP	301	537	1132	1906	6976	10852	39,898.04
7	Health	66304	109423	36398	14506	10701	237332	32,124.04
8	Overseas Travel	39	34	102	128	23	326	166.05
9	Personal Accident	658	1259	1360	790	603	4670	2,781.82
10	Liability	3	1	9	13	33	59	166.27
11	Crop	501	374	552	84	7	1518	54,592.30
12	Miscellaneous	4252	2799	1227	594	342	9214	5,747.74

PERIODIC DISCLOSURES

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

Insurer: IFFCO Tokio General Insurance Company Ltd Date: 1st Apr'17 to 31st Dec'17

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	1361	1770	64	1168	20536	37487	80669	219	1812	152		191	226	1532	147187
2	Claims reported during the period	943	14096	10	1082	315331	14609	210757	342	4398	80		1755	174	10848	574425
3	Claims Settled during the period	761	13813	8	908	294860	10852	237332	326	4670	59		1517	208	9007	574321
4	Claims Repudiated during the period	0	2	0	0	340	0	20821	3	1	0		0	0	3	21170
5	Claims closed during the period	237	1961	6	285	20918	0	0	81	1371	50		116	89	1890	27004
6	Claims O/S at End of the period	1589	2521	66	1359	43785	42518	56429	244	2022	181		505	214	3735	155168
	Less than 3months	122	1260	0	178	30138	3808	12604	160	877	23		118	49	1949	51286
	3 months to 6 months	199	541	4	131	6549	4150	3437	11	464	18		248	41	774	16567
	6months to 1 year	215	374	5	195	5086	7159	17825	71	428	43		35	53	512	32001
	1year and above	1053	346	57	855	2012	27401	22563	2	253	97		104	71	500	55314

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency AS AT 31ST DECEMBER 2017

Required solvency margin based on net premium and net incurred claims

(` In Lakhs)

Item No.	Description	PREMIUM						
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire	38,082.17	5,458.02	69,448.79	3,534.22	3,808.22	10,417.32	10,417.32
2	Marine Cargo	13,828.94	5,592.01	10,888.71	3,665.09	1,659.47	1,959.97	1,959.97
3	Marine Hull	544.40	177.11	885.86	208.63	54.44	132.88	132.88
4	Motor	290,936.64	238,596.57	244,572.47	190,500.98	47,719.31	57,150.29	57,150.29
5	Engineering	9,891.19	1,824.40	2,929.95	908.20	989.12	439.49	989.12
6	Aviation	54.61	1.82	(46.35)	42.40	5.46	12.72	12.72
7	Liabilities	2,442.55	1,613.93	271.69	286.65	366.38	85.99	366.38
8	Others	31,280.32	16,237.32	13,068.23	10,575.23	4,379.25	3,172.57	4,379.25
9	Health	56,139.36	51,358.00	43,442.76	38,889.88	10,271.60	11,666.96	11,666.96
10	Crop	141,569.85	40,343.65	113,929.28	25,753.71	14,156.99	17,089.39	17,089.39
	Total	584,770.04	361,202.83	499,391.38	274,364.99	83,410.24	102,127.59	104,164.28

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.
Quarter - 3

Date: 1st October, 2017 - 31st December, 2017

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	91	
2	No. of branches approved during the Quarter	0	
3	No. of branches opened during the Quarter	Out of approvals of previous quarters	1
4		Out of approvals of this quarter	0
5	No. of branches closed during the Quarter	0	
6	No of branches at the end of the Quarter	92	
7	No. of branches approved but not open	2	
8	No. of rural branches	0	
9	No. of urban branches	92	

PERIODIC DISCLOSURES

FORM - 3B

FORM - NL 28 STATEMENT OF ASSETS

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

STATEMENT AS ON : 31st December 2017

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

(Business within India)

PERIODICITY OF SUBMISSION: QUARTERLY

(Rs. in Lacs)

S NO.	PARTICULARS	SCH	AMOUNT
1	Investments	8	701,997.96
2	Loans	9	-
3	Fixed Assets	10	3,234.94
4	Current Assets		-
	a. Cash & Bank Balance	11	8,883.22
	b. Advances & Other Assets	12	84,296.73
5	Current Liabilities		-
	a. Current Liabilities	13	455,287.29
	b. Provisions	14	160,455.12
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per balance Sheet (A)		1,414,155.26
	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	3,234.94
3	Cash & Bank Balance (if any)	11	8,883.22
4	Advances & Other Assets (if any)	12	84,296.73
5	Current Liabilities	13	455,287.29
6	Provisions	14	160,455.12
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		-
	Total (B)		712,157.31
	Investment Assets' as per FORM 3B	(A-B)	701,997.96

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(Rs in Lakhs)

S.No.	'Investment' represented as	Reg %	SH		PH (c)	Book Value(SH+PH) d=(b+c)	% ACTUAL	FVC Amount (e)	Total (d+e)	MARKET VALUE
			Balance (a)	FRSM* (b)						
1	Government Securities	Not less than 20%		36525.52	110474.87	147,000.39	20.94%	0.00	147000.39	140,314.85
2	Government Securities or other approved securities (including (l) above)	Not less than 30%		56399.09	170584.31	226,983.40	32.33%	0.00	226983.40	221,010.73
3	Investment subject to Exposure Norms									
	1. Housing and Loans to SG for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%		97476.19	294822.83	392,299.01	55.88%	0.00	392299.01	387,610.00
	2. Approved Investments	Not exceeding 55%		20210.39	61126.31	81,336.69	11.59%	0.00	81336.69	81,296.81
	3. Other Investments(not exceeding 25%)			342.04	1036.43	1,378.47	0.20%	0.00	1378.47	1,389.47
	TOTAL INVESTMENT ASSETS	100%	0	174427.70	527569.88	701,997.58	100.00%	0.00	701997.58	691307.02

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: _____

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)

Signature: _____

Full name: _____

Designation: _____

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer:

Iffco Tokio General Insurance Co. Ltd.

Date:

31-Dec-2017

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31.12.2017	as % of total for this class	As at 31.12.16	as % of total for this class	As at 31.12.2017	as % of total for this class	As at 31.12.16	as % of total for this class
Break down by credit rating								
AAA rated	427,128.09	92.20%	393,793.11	98.92%	428,163.37	92.18%	383,370.50	98.93%
AA or better	35,145.88	7.59%	4,306.04	1.08%	35,337.53	7.61%	4,164.92	1.07%
Rated below AA but above A	1,011.28	-	-	-	1,000.00	-	-	0.00%
Rated below A but above B	-	-	-	-	-	-	-	0.00%
Any other	-	-	-	-	-	-	-	0.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	37,340.92	5.39%	73,115.12	12.20%	39,705.43	5.66%	72,854.51	12.46%
more than 1 year and upto 3years	118,474.98	17.09%	69,646.73	11.62%	116,208.37	16.58%	68,899.30	11.78%
More than 3years and up to 7years	142,151.43	20.51%	151,646.82	25.31%	141,115.32	20.13%	147,318.20	25.20%
More than 7 years and up to 10 years	226,933.03	32.74%	155,174.28	25.90%	231,347.35	33.00%	150,309.78	25.71%
above 10 years	168,262.24	24.27%	149,565.76	24.96%	172,657.85	24.63%	145,263.32	24.85%
Breakdown by type of the issuer								
a. Central Government	140,596.61	20.53%	123,414.58	21.09%	147,000.39	21.26%	123,747.19	21.68%
b. State Government	81,098.75	11.84%	63,734.99	10.89%	79,983.01	11.57%	59,462.49	10.42%
c. Corporate Securities	463,285.25	67.63%	398,099.15	68.02%	464,500.91	67.17%	387,535.43	67.90%

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Analytical Ratios for Non-Life companies

S.No.	Particular	Quarter Ended on 31ST DECEMBER 2017	Period Ended on 31ST DECEMBER 2017	Quarter Ended on 31ST DECEMBER 2016	Period Ended on 31ST DECEMBER 2016
1	Gross Direct Premium Growth Rate	6.21%	5.56%	NA	31.17%
	Fire	19.43%	12.84%	NA	19.16%
	Marine Total	36.31%	11.31%	NA	13.92%
	Miscellaneous Total	5.36%	4.93%	NA	32.63%
	Marine Cargo	40.44%	12.09%	NA	14.16%
	Marine Hull	-19.75%	-5.97%	NA	8.73%
	Motor OD	-8.58%	-3.92%	NA	15.21%
	Motor TP	1.56%	-1.89%	NA	38.76%
	Motor Total	-3.80%	-2.92%	NA	25.67%
	Engineering	27.36%	42.11%	NA	9.50%
	Aviation	77.29%	-32.34%	NA	-25.55%
	Workmen Compensation	-0.36%	-3.65%	NA	5.00%
	Personal Accident	19.57%	13.05%	NA	12.95%
	Public / Product Liability	8.86%	2.87%	NA	15.40%
	Health	47.96%	12.22%	NA	12.15%
	Crop	10.38%	48.19%	NA	190.61%
	Other Miscellaneous	21.74%	-5.63%	NA	62.21%
2	Gross Direct Premium to Net Worth Ratio	NA	1.99	NA	2.27
3	Growth rate of Net Worth	NA	20.45%	NA	24.08%
4	Net Retention Ratio	61.36%	66.42%	64.78%	66.15%
	Fire	6.72%	14.00%	9.72%	13.39%
	Marine Total	40.00%	39.83%	55.85%	43.84%
	Miscellaneous Total	64.36%	71.64%	66.51%	70.60%
	Marine Cargo	40.40%	40.28%	57.09%	43.93%
	Marine Hull	30.37%	27.79%	38.97%	41.82%
	Motor OD	84.87%	84.73%	74.84%	75.10%
	Motor TP	84.88%	84.68%	74.91%	75.00%
	Motor Total	84.88%	84.70%	74.87%	75.05%
	Engineering	15.76%	16.63%	6.01%	17.44%
	Aviation	15.56%	9.49%	0.10%	1.93%
	Workmen Compensation	94.85%	94.86%	95.00%	95.00%
	Personal Accident	87.92%	87.66%	88.03%	87.67%
	Public / Product Liability	56.86%	64.34%	56.68%	66.41%
	Health	94.77%	92.53%	95.28%	92.54%
	Crop	13.89%	16.11%	42.85%	42.95%
	Other Miscellaneous	43.10%	38.93%	41.01%	32.41%

5	Net Commission Ratio	2.96%	0.97%	-2.62%	-2.11%
	Fire	95.96%	-25.07%	-73.55%	-49.77%
	Marine Total	1.49%	-5.50%	-2.51%	-7.14%
	Miscellaneous Total	2.53%	1.51%	-2.32%	-1.38%
	Marine Cargo	1.50%	-5.67%	-3.06%	-7.53%
	Marine Hull	1.18%	0.91%	8.36%	2.08%
	Motor OD	12.82%	7.89%	1.22%	1.23%
	Motor TP	-2.09%	-2.50%	-5.77%	-5.69%
	Motor Total	5.40%	2.75%	-2.08%	-2.16%
	Engineering	-39.05%	-18.50%	-40.29%	-7.85%
	Aviation	12.69%	24.79%	-749.99%	-188.66%
	Workmen Compensation	11.56%	10.92%	8.63%	8.92%
	Personal Accident	6.09%	5.24%	4.98%	5.31%
	Public / Product Liability	9.52%	8.26%	15.36%	13.70%
	Health	5.28%	4.92%	5.27%	5.23%
	Crop	-40.50%	-40.05%	-10.38%	-10.36%
	Other Miscellaneous	0.70%	-3.81%	3.19%	-5.27%
6	Expense of Management to Gross Direct Premium Ratio	17.25%	21.15%	19.43%	21.73%
7	Expense of Management to Net Written Premium Ratio	27.66%	31.31%	29.88%	32.44%
8	Net Incurred Claims to Net Earned Premium	87.39%	80.36%	84.50%	83.33%
9	Combined Ratio	109.22%	105.67%	107.20%	108.54%
10	Technical Reserves to Net Premium ratio	NA	2.13	NA	1.94
11	Underwriting balance ratio	-11.28%	-7.20%	-6.77%	-7.45%
	FIRE	-68.80%	7.90%	79.58%	55.61%
	MARINE	48.48%	24.04%	-13.08%	-13.65%
	MISCELLANEOUS	-11.55%	-7.99%	-7.53%	-8.11%
12	Operating Profit Ratio	0.43%	5.08%	9.55%	10.43%
13	Liquid Assets to liabilities ratio	NA	0.09	NA	0.18
14	Net earning ratio	2.80%	6.49%	10.78%	11.76%
15	Return on Net worth ratio	NA	8.72%	NA	17.90%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.63	NA	1.62
17	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	51/49	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	5.98	NA	10.18
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	5.98	NA	10.18
6	(iv) Book value per share (Rs)	NA	68.57	NA	56.92

Note

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

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

Date: 31ST DECEMBER 2017

(` In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 31ST DECEMBER 2017	PERIOD ENDED 31ST DECEMBER 2017	QUARTER ENDED 31ST DECEMBER 2016	PERIOD ENDED 31ST DECEMBER 2016
1	INDIAN FARMERS FERTILISER COOP LTD	Promoters with more than 20% voting rights	Premium collected from direct business	1,282.25	6,276.38	1,259.40	7,267.83
			Claims paid on direct basis	218.65	690.30	373.96	991.47
			Payment of Rent and other expenses	509.84	1,352.59	520.07	1,513.97
			Deposit of Insurance Premium	-	25.00	-	25.00
			Payment of Dividend	-	-	-	-
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	247.86	416.71	23.19	533.40
			Deposit of Insurance Premium	-	1.00	-	1.00
			Claims paid on direct basis	12.97	851.74	20.61	464.84
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Professional Fee	-	-	-	-
			Payment of Fee	20.05	30.02	0.76	14.81
			Claim/Reimbursement of Expenses	0.00	0.81	-	-
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,042.19	2,392.15	672.87	2,704.38
			Commission Earned on Premium Ceded	308.12	640.42	179.97	638.09
			Losses Recovered from Re-insurer	473.60	6,278.36	1,899.92	4,564.68
			Claim/Reimbursement of Expenses	-	1.24	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	140.32	N.A	(750.59)
5	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	0.81	3.75	-	-
			Commission Earned on Premium Ceded	0.04	0.20	-	-
			Losses Recovered from Re-insurer	0.97	3.69	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(20.30)	-	-
6	Tokio Marine Insurance Sinagapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	495.35	1,440.48	8.43	812.27
			Commission Earned on Premium Ceded	71.33	206.01	37.68	154.21
			Losses Recovered from Re-insurer	107.36	389.05	108.75	276.29
			Claim/Reimbursement of Expenses	-	-	-	4.43
			Payment of Fee	-	-	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	356.40	N.A	163.68
7	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	-	-	-	-
			Commission Earned on Premium Ceded	-	-	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	1.16	N.A	1.16
8	Tokio Marine Kiln Regional Underwriting Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	-	-	(0.32)	23.79
			Commission Earned on Premium Ceded	-	-	(0.08)	5.93
			Losses Recovered from Re-insurer	-	-	1.22	2.79
			Amount Payable/ (Receivable) at Balance sheet date	N.A	-	N.A	(1.03)
9	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	84.87	210.50	4.75	39.47
			Commission Earned on Premium Ceded	11.51	34.79	1.32	5.98
			Losses Recovered from Re-insurer	-	-	-	-

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

			Amount Payable/ (Receivable) at Balance sheet date	N.A	179.73	N.A	33.49
10	Tokio Marine & Nichido Risk Consulting Co. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	5.27	10.19
11	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fees	0.51	0.51	3.20	5.84
			Claim/Reimbursement of Expenses	0.43	0.43	-	0.07
12	Tokio Marine Indonesia	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	-	-
			Claim/Reimbursement of Expenses	-	-	0.96	4.30
13	Tokio Marine Services Europe Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	-	10.66	32.79
			Claim/Reimbursement of Expenses	-	-	4.57	17.56
14	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	0.23	65.53	30.79	86.15
			Payment of Fees	1.44	15.51	6.07	25.30
15	Tokio Marine Management Australasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	1.55	3.30	0.66	4.84
			Claim/Reimbursement of Expenses	(0.16)	22.56	2.97	10.07
16	TM Claim Service Asia PTE Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	-	-
			Payment of Fee	(0.00)	3.82	-	-
17	TM Claim Service Europe Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	1.56	100.69	-	-
			Payment of Fee	0.63	22.10	-	-
18	Tokio Marine Insurance (Thailand) Public Co. Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	1.37	10.20	-	-
			Payment of Fee	0.46	17.83	-	-
19	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	1.47	3.96	-	-
			Claims paid on direct basis	-	0.16	-	-
20	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	2.29	2.75
			Payment of Fees	0.15	0.15	0.54	0.81
21	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	1.42	7.09	1.09	7.48
			Claims paid on direct basis	4.72	19.50	4.86	22.14
22	K. Srinivasa Gowda	Chairman	Honorarium Charges	1.50	4.50	-	-
			Payment of Rent on office Building	9.20	42.80	12.00	36.00
23	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	-	63.00	-	53.50
			Claims paid on direct basis	15.31	28.05	17.00	28.10
			Recovery of Expenses	0.00	45.69	29.02	78.87
			Payment of -Commission	167.59	434.59	141.12	419.44
			-Service Charges	1,991.08	5,333.38	1,879.08	5,472.37
			Amount Payable/ (Receivable) at Balance sheet date	N.A	1,458.69	N.A	(571.17)
24	IFFCO KISAN BAZAR & LOGISTICS LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	13.00	13.00	11.92	12.67
25	IFFCO MC CROP SCIENCE LTD.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	33.47	38.71	15.31	16.84
			Claims paid on direct basis	0.65	1.47	-	-
26	IFFCO KISAN SEZ LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	7.19	7.19	3.02	7.41
			Claims paid on direct basis	-	-	2.81	2.81
27	INDIAN FARM FORESTRY DEVELOPMENT COOPERATIVE LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	4.62	18.39	0.25	10.86
			Claims paid on direct basis	-	0.30	0.45	2.16
			Payment for CSR activity-IFFDC being implementation agency	-	-	22.69	115.06
28	IFFCO CHHATTISGARH POWER LIMITED	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	(1.20)	2.25	(0.16)	4.40
			Claims paid on direct basis	-	0.24	0.30	0.98

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

29	YOGESH LOHIYA	Managing Director & Chief Executive Officer (Up to 14/02/2017)	Remuneration-Key Management Personnel	-	-	29.85	103.67
	Warendra Sinha	Managing Director & Chief Executive Officer (w.e.f 28/03/2017)		33.23	109.68	-	-
	H.O. Suri	Director-Marketing		13.57	50.24	11.87	37.50
	Hiroshi Yasui	Director-Operations		14.93	44.80	13.69	39.26
	Sanjeev Chopra	Chief Financial Officer		14.56	44.75	9.24	30.84
	Amit Jain	Company Secretary		7.45	27.98	6.64	20.29

PERIODIC DISCLOSURES

FORM NL-33 - SOLVENCY MARGIN - KGII

FORM NL-33 - SOLVENCY MARGIN - KGII

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

Solvency AS AT 31ST DECEMBER 2017

Available Solvency Margin and Solvency Ratio

(` In Lakhs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds		527,570.92
	Deduct:		
2	Liabilities		528,486.65
3	Other Liabilities		(915.73)
4	Excess in Policyholders' Funds (1-2-3)		-
5	Available Assets in Shareholders' Funds		258,450.22
	Deduct:		
6	Other Liabilities		88,171.49
7	Excess in Shareholders' Funds (5-6)		170,278.73
8	Total Available Solvency Margin [ASM] (4+7)		170,278.73
9	Total Required Solvency Margin [RSM]		104,164.28
10	Solvency Ratio (Total ASM/Total RSM)		1.63

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Persons

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st October, 2017 to 31st December, 2017

BOD and Key Person information			
Sl. No.	Name of person	Role /Designation	Details of change in the period
1	Mr. K. Srinivasa Gowda	Chairman	No change
2	Mr. Akira Harashima	Vice Chairman	No change
3	Mr. Chisato Kojima	Director	No change
4	Mr. Shinjiro Hamada	Director	No change
5	Mr. Balvinder Singh Nakai	Director	No change
6	Dr. U.S. Awasthi	Director	No change
7	Mr. Rakesh Kapur	Director	No change
8	Dr. P.S. Gahlaut	Director	No change
9	Mrs. Mira Mehrishi	Independent Director	Reappointment w.e.f - 24.11.2017
10	Mr. Sudhakar Rao	Independent Director	No change
11	Mr. Ashwani Kumar	Independent Director	No change
12	Mr. Warendra Sinha	Managing Director & CEO	No change
13	Mr. H.O. Suri	Director (Marketing) & Chief Investment Officer	No change
14	Mr. Hiroshi Yasui	Director (Operations) & Chief Risk Officer	No change
15	Mr. Harbhajan Singh	Chief of Internal Audit	No change
16	Mr. Sanjeev Chopra	Chief Finance Officer	No change
17	Mr. Vaibhav Tyagi	Appointed Actuary	No change
18	Mr. Amit Jain	Company Secretary & Chief Compliance Officer	No change

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

PERIODIC DISCLOSURES

FORM NL-35-NON PERFORMING ASSETS-7A

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 31st Dec 2017

Name of the Fund _____

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

NIL

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:

Signature _____
Full Name & Designation

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.

J HARI NARAYAN, CHAIRMAN
[ADVT/III/IV/161/Exty.]

PERIODIC DISCLOSURES

FORM NL-37-DOWN GRADING OF INVESTMENT-2

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Company Name & Code:

Iffco Tokio General Insurance Company Ltd (106)

Statement as on:

31st Dec 2017

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>								
	10.09% MRF BS 27-05-2019	EPBT	1000	5/27/2011	CRISIL	LAAA	AA+	10/30/2013	
	8.65% SAIL BS 30-12-2019	EPBT	1000	3/31/2011	CARE	CAREAA+	CAREAA-	10/2/2017	

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.

Signature _____

Full Name and Designation

Date:

Note:

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

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Insurer: IFFCO Tokio General Insurance Company L Date: 1st Apr'17 31st Dec'17

Gross Direct Premium (Rs in Lakhs) (Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		upto the period		same period of the previos year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	4,097.16	17926	3,402.29	16728	21,999.71	60875	19,495.86	55970
2	Cargo & Hull	2,948.77	6463	3,001.75	5789	11,232.50	19966	10,091.14	18367
3	Motor TP	36,581.60	285520	35,707.07	317140	78,906.25	924544	107,177.42	1016633
4	Motor OD	37,215.24	1217172	40,505.27	1247168	133,358.37	3470919	111,481.34	3514201
5	Engineering	2,109.78	3260	1,788.32	2698	7,486.88	9099	5,268.52	8248
6	Workmen's Compensation	803.36	5974	782.53	5007	2,173.26	17287	2,358.59	16894
7	Employer's Liability	1,188.89	1040	-	0	3,571.82	3221	-	0
8	Aviation	8.61	4	4.86	0	18.62	8	27.52	5
9	Personal Accident	1,461.47	48414	1,065.98	40412	4,379.99	147033	3,874.60	110560
10	Health	15,564.23	45341	10,146.77	46831	40,063.10	149072	35,699.65	159422
11	Others*	41,191.31	104355	38,024.37	107533	64,306.57	329569	52,559.27	405417

Note:

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

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

3. Premium is Gross Direct Premium

PERIODIC DISCLOSURES**FORM NL-39****Rural & Social Obligation**Form **Rural & Social Obligations (Quarterly Returns)**Insurer: **IFFCO TOKIO General Insurance Company** Date: **Apr 2017- Dec 2017***(Rs in Lakhs)*

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	13,706	856.13	1,624,176.09
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	-	15,037.01	-
		Social	-	-	-
4	Motor OD	Rural	676,685	4,245.57	677,675.79
		Social	-	-	-
5	Engineering	Rural	1,428	249.93	87,349.14
		Social	-	-	-
6	Workmen's Compensation	Rural	3,268	243.88	53,042.36
		Social	-	-	-
7	Employer's Liability	Rural	381	12.87	8,658.24
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	32,489	1,525.20	6,748,515.28
		Social	18	38.92	155,650.06
10	Health	Rural	20,305	8,923.52	81,511.66
		Social	-	5,958.71	-
11	Others	Rural	47,557	51,570.21	1,856,682.92
		Social	6,895	44,419.57	439,762.00

PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer:

IFFCO Tokio General Insurance C

Date:

1st Apr17

31st Dec'17

(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	986137	36,992.89	809727	30,926.48	2522227	98,571.96	2396437	94,509.43
2	Corporate Agents-Banks	11319	339.24	2233	62.50	34136	996.52	6306	162.28
3	Corporate Agents -Others	108452	3,826.15	111439	4,164.03	304198	10,576.91	347003	12,445.00
4	Brokers	373520	51,177.72	401410	47,467.09	1098920	141,287.30	1150659	137,823.09
5	Micro Agents	515	9.17	137	3.34	1663	33.24	421	14.53
6	Direct Business	255526	50,825.31	464360	51,805.92	1170449	116,031.28	1404891	103,079.68
	Total (A)	1735469	143,170.49	1789306	134,429.37	5131593	367,497.20	5305717	348,034.01
1	Referral (B)	-	-0.07	-	-0.17	-	-0.12	-	-0.21
	Grand Total (A+B)	1735469	143,170.42	1789306	134,429.20	5131593	367,497.08	5305717	348,033.80

Note:

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

PERIODIC DISCLOSURES

FORM NL-41

GRIEVANCE DISPOSAL

Insurer: IFFCO-TOKIO GENERAL INSURANCE CO. Ltd

Date: October'- December' 2017

GRIEVANCE DISPOSAL FOR THE PERIOD October'- December"2017 DURING THE FINANCIAL YEAR 2017-18

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Proposal related	0	0	0	0	0	0
b)	Claim	13	139	60	30	45	17
c)	Policy Related	4	17	14	3	3	1
d)	Premium	0	0	0	0	0	0
e)	Refund	0	3	2	0	0	1
f)	Coverage	0	2	2	0	0	0
g)	Cover note related	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0
i)	others	1	3	1	2	1	0
	Total Number of Complaints	18	164	79	35	49	19

2	Total No. of policies during previous year	7,123,775	2016-17
3	Total No. of Claims during previous year	906,625	2016-17
4	Total no. of policies during current year	1,735,600	Q3 - 2017-18
5	Total no. of claims during current year	184,155	Q3 - 2017-18
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.10	Q3 - 2017-18
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	7.55	Q3 - 2017-18

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Up to 7 days	7	0	7
(b)	7-15 days	7	0	7
(c)	15-30 days	3	0	3
(d)	30-90 days	1	0	1
(e)	90 days and beyond	1	0	1
	Total Number of Complaints	19	0	19