

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2017 - 31st March, 2018

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PERIODIC DISCLOSURES

FORM NL-1-B-RA

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

Registration No. 106 dated 4.12.2000

FIRE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST MARCH 2018

(In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2018	YEAR ENDED 31ST MARCH 2018	QUARTER ENDED 31ST MARCH 2017	YEAR ENDED 31ST MARCH 2017
1	Premiums earned (Net)	NL-4-Premium Schedule	120,087	481,413	120,349	403,317
2	Profit/ (Loss) on sale/redemption of Investments		1,911	5,004	4,244	40,701
3	Others: Exchange Gain / (Loss)		(1,821)	(3,815)	(1,474)	(3,409)
	Handling Charges		(1,667)	(1,838)	(1,064)	(5,309)
4	Interest, Dividend & Rent – Gross		18,664	70,097	15,530	70,922
	TOTAL (A)		137,174	550,861	137,585	506,222
1	Claims Incurred (Net)	NL-5-Claims Schedule	143,491	479,064	17,850	211,477
2	Commission	NL-6-Commission Schedule	48,153	(48,603)	(227,138)	(377,910)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	(2,457)	91,501	39,155	121,900
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		189,187	521,962	(170,133)	(44,533)
	Operating Profit/(Loss) from Fire Business C= (A - B)		(52,013)	28,899	307,718	550,755
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(52,013)	28,899	307,718	550,755
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		(52,013)	28,899	307,718	550,755

PERIODIC DISCLOSURES

FORM NL-1-B-RA

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

(In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2018	YEAR ENDED 31ST MARCH 2018	QUARTER ENDED 31ST MARCH 2017	YEAR ENDED 31ST MARCH 2017
1	Premiums earned (Net)	NL-4-Premium Schedule	182,939	576,073	171,394	534,270
2	Profit/ (Loss) on sale/redemption of Investments		1,570	4,337	4,233	37,899
3	Others: Exchange Gain / (Loss)		-	-	-	(64)
	Handling Charges		(149)	(211)	(21)	(378)
4	Interest, Dividend & Rent – Gross		14,737	60,753	14,888	66,039
	TOTAL (A)		199,097	640,952	190,494	637,766
1	Claims Incurred (Net)	NL-5-Claims Schedule	101,644	314,703	61,842	384,063
2	Commission	NL-6-Commission Schedule	8,927	(16,065)	(10,697)	(42,608)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	5,316	115,854	27,960	150,046
4	Premium Deficiency		-	-	-	(4,885)
	TOTAL (B)		115,887	414,492	79,105	486,616
	Operating Profit/(Loss) from Marine Business C= (A - B)		83,210	226,460	111,389	151,150
	APPROPRIATIONS					
	Transfer to Shareholders' Account		83,210	226,460	111,389	151,150
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		83,210	226,460	111,389	151,150

PERIODIC DISCLOSURES

FORM NL-1-B-RA

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

(In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2018	YEAR ENDED 31ST MARCH 2018	QUARTER ENDED 31ST MARCH 2017	YEAR ENDED 31ST MARCH 2017
1	Premiums earned (Net)	NL-4-Premium Schedule	8,657,466	31,305,599	10,457,622	34,172,398
2	Profit/ (Loss) on sale/redemption of Investments		98,086	255,291	255,602	1,914,928
3	Others: Transfer & Duplicate Fee		983	8,885	3,012	12,627
	Exchange Gain / (Loss)		(187)	6,446	(308)	(320)
	Handling Charges		(400)	609	1,280	1,394
4	Interest, Dividend & Rent – Gross		962,029	3,576,020	815,676	3,336,824
	TOTAL (A)		9,717,977	35,152,850	11,532,884	39,437,851
1	Claims Incurred (Net)	NL-5-Claims Schedule	7,776,411	26,033,311	8,396,946	28,181,622
2	Commission	NL-6-Commission Schedule	833,090	1,195,435	(1,131,210)	(1,441,575)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,092,414	6,929,813	2,684,268	8,848,582
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		9,701,915	34,158,559	9,950,004	35,588,629
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		16,062	994,291	1,582,880	3,849,222
	APPROPRIATIONS					
	Transfer to Shareholders' Account		16,062	994,291	1,582,880	3,849,222
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		16,062	994,291	1,582,880	3,849,222

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 MARCH 2018

(Rs. In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2018	YEAR ENDED 31ST MARCH 2018	QUARTER ENDED 31ST MARCH 2017	YEAR ENDED 31ST MARCH 2017
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		(52,013)	28,899	307,717	550,755
	(b) Marine Insurance		83,210	226,460	111,389	151,150
	(c) Miscellaneous Insurance		16,062	994,291	1,582,880	3,849,222
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		293,310	1,285,680	303,669	1,057,133
	(b) Profit on sale of investments		32,104	91,785	110,763	606,665
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	a) Miscellaneous Income		7,772	17,284	9,171	54,893
	b) Profit on Sale of Fixed Assets		137	220	37	97
	TOTAL (A)		380,582	2,644,619	2,425,626	6,269,915
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	41,621	41,621
	(c) For doubtful Advances		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Loss on Sale of Fixed Assets		-	-	-	-
	(d) Expenses on Corporate Social Responsibility (CSR)		39,852	57,783	21,288	32,794
	(e) Expenses transferred from Policyholders' Account		9,000	9,000	-	-
	TOTAL (B)		48,852	66,783	62,909	74,415
	Profit Before Tax		331,730	2,577,836	2,362,717	6,195,500
	Less: Provision for Taxation					
	Current Tax		20,300	663,900	929,800	2,014,300
	Deferred Tax		28,400	16,400	(90,200)	(84,500)
	Less: Short / (Excess) provision for taxation for earlier years					
	Current Tax		-	(56,154)	(4,578)	(4,578)
	Deferred Tax		-	60,800	2,100	2,100
	Profit After Tax		283,030	1,892,890	1,525,595	4,268,178
	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			13,486,185		11,593,295

PERIODIC DISCLOSURES

FORM NL-3-B-BS

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

Registration No. 106 dated 4.12.2000

BALANCE SHEET AS AT 31ST MARCH 2018

(In 000)

	Schedule	AS AT 31ST MARCH 2018	AS AT 31ST MARCH 2017
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	16,056,140	14,163,250
FAIR VALUE CHANGE ACCOUNT			
- Shareholders		(1,224)	(394)
- Policyholders		(4,552)	(1,481)
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		18,743,579	16,854,590
APPLICATION OF FUNDS			
INVESTMENTS			
Investments - Shareholders	NL-12-Investment Schedule	15,147,626	13,803,267
Investments - Policyholders	NL-12(A)-Investment Schedule	56,337,187	51,813,619
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	330,737	301,536
DEFERRED TAX ASSET (NET)		168,500	245,700
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,893,591	1,292,778
Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	11,699,569	4,512,298
Sub-Total (A)		13,593,160	5,805,076

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	48,029,944	40,481,829
	PROVISIONS	NL-18-Provisions Schedule	18,803,687	14,632,779
	Sub-Total (B)		66,833,631	55,114,608
	NET CURRENT ASSETS (C) = (A - B)		(53,240,471)	(49,309,532)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	TOTAL		18,743,579	16,854,590
CONTINGENT LIABILITIES				
				(In 000)
	Particulars		AS AT 31ST MARCH 2018	AS AT 31ST MARCH 2017
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debt by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		748,474	748,137
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	TOTAL		748,474	748,137

PERIODIC DISCLOSURES

FORM NL-4- PREMIUM SCHEDULE

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

Registration No. 106 dated 4.12.2000

PREMIUM EARNED [NET]

(Rs. In 000)

Particulars	QUARTER ENDED 31ST MARCH 2018				YEAR ENDED 31ST MARCH 2018			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	553,333	331,951	18,694,396	19,579,680	2,753,304	1,455,201	52,110,410	56,318,915
	553,333	331,951	18,694,396	19,579,680	2,753,304	1,455,201	52,110,410	56,318,915
Add: Premium on reinsurance accepted	73,781	8,470	49,166	131,417	630,703	25,339	97,257	753,299
Less : Premium on reinsurance ceded	545,217	201,943	7,245,272	7,992,432	2,916,159	887,904	16,734,160	20,538,223
Net Premium	81,897	138,478	11,498,290	11,718,665	467,848	592,636	35,473,507	36,533,991
Adjustment for change in reserve for unexpired risks	(38,190)	(44,461)	2,840,824	2,758,173	(13,565)	16,563	4,167,908	4,170,906
Premium Earned (Net)	120,087	182,939	8,657,466	8,960,492	481,413	576,073	31,305,599	32,363,085

PREMIUM EARNED [NET]

Particulars	QUARTER ENDED 31ST MARCH 2017				YEAR ENDED 31ST MARCH 2017			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	817,894	279,106	19,736,639	20,833,639	2,767,478	1,288,219	51,581,329	55,637,026
	817,894	279,106	19,736,639	20,833,639	2,767,478	1,288,219	51,581,329	55,637,026
Add: Premium on reinsurance accepted	233,430	18,109	30,710	282,249	545,307	28,686	146,390	720,383
Less : Premium on reinsurance ceded	891,473	174,461	8,744,996	9,810,930	2,850,020	747,133	18,141,401	21,738,554
Net Premium	159,851	122,754	11,022,353	11,304,958	462,765	569,772	33,586,318	34,618,855
Adjustment for change in reserve for unexpired risks	39,502	(48,640)	564,731	555,593	59,448	35,502	(586,080)	(491,130)
Premium Earned (Net)	120,349	171,394	10,457,622	10,749,365	403,317	534,270	34,172,398	35,109,985

PERIODIC DISCLOSURES

FORM NL-4 (A) - PREMIUM SCHEDULE

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

Registration No. 106 dated 4.12.2000

PREMIUM EARNED [NET]

(Rs. In 000)

Particulars	QUARTER ENDED 31ST MARCH 2018			YEAR ENDED 31ST MARCH 2018		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	318,734	13,217	331,951	1,401,153	54,048	1,455,201
	318,734	13,217	331,951	1,401,153	54,048	1,455,201
Add: Premium on reinsurance accepted	8,470	-	8,470	25,339	-	25,339
Less : Premium on reinsurance ceded	192,741	9,202	201,943	849,217	38,687	887,904
Net Premium	134,463	4,015	138,478	577,275	15,361	592,636
Adjustment for change in reserve for unexpired risks	(42,035)	(2,426)	(44,461)	16,992	(429)	16,563
Premium Earned (Net)	176,498	6,441	182,939	560,283	15,790	576,073

PREMIUM EARNED [NET]

Particulars	QUARTER ENDED 31ST MARCH 2017			YEAR ENDED 31ST MARCH 2017		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	265,496	13,610	279,106	1,231,187	57,032	1,288,219
	265,496	13,610	279,106	1,231,187	57,032	1,288,219
Add: Premium on reinsurance accepted	18,110	(0)	18,109	28,256	430	28,686
Less : Premium on reinsurance ceded	167,217	7,245	174,461	714,376	32,757	747,133
Net Premium	116,389	6,365	122,754	545,067	24,705	569,772
Adjustment for change in reserve for unexpired risks	(45,319)	(3,320)	(48,640)	33,073	2,429	35,502
Premium Earned (Net)	161,709	9,685	171,394	511,994	22,276	534,270

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

Name of the Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.
Registration No. 106 dated 4.12.2000
PREMIUM EARNED [NET]

(` In 000)

Particulars	QUARTER ENDED 31ST MARCH 2018											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	4,239,672	4,557,637	8,797,309	148,629	4,126	78,418	353,796	56,678	2,702,747	5,838,097	714,596	18,694,396
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-
	4,239,672	4,557,637	8,797,309	148,629	4,126	78,418	353,796	56,678	2,702,747	5,838,097	714,596	18,694,396
Add: Premium on reinsurance accepted	-	-	-	16,449	-	-	-	29,723	-	-	2,994	49,166
Less : Premium on reinsurance ceded	647,112	693,300	1,340,412	107,387	3,928	4,036	58,232	17,384	277,543	4,982,847	453,503	7,245,272
Net Premium	3,592,560	3,864,337	7,456,897	57,691	198	74,382	295,564	69,017	2,425,204	855,250	264,087	11,498,290
Adjustment for change in reserve for unexpired risks	570,303	883,178	1,453,481	14,390	116	4,723	141,265	13,539	1,064,340	133,924	15,046	2,840,824
Premium Earned (Net)	3,022,257	2,981,159	6,003,416	43,301	82	69,659	154,299	55,478	1,360,864	721,326	249,041	8,657,466

PREMIUM EARNED [NET]

(` In 000)

Particulars	YEAR ENDED 31ST MARCH 2018											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	14,950,746	15,073,023	30,023,769	897,317	5,988	295,744	791,796	243,563	6,709,056	10,772,966	2,370,211	52,110,410
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-
	14,950,746	15,073,023	30,023,769	897,317	5,988	295,744	791,796	243,563	6,709,056	10,772,966	2,370,211	52,110,410
Add: Premium on reinsurance accepted	-	-	-	50,807	-	-	-	37,070	1,876	-	7,504	97,257
Less : Premium on reinsurance ceded	2,282,798	2,304,295	4,587,093	760,217	5,613	15,214	112,282	86,643	576,908	9,122,881	1,467,309	16,734,160
Net Premium	12,667,948	12,768,728	25,436,676	187,907	375	280,530	679,514	193,990	6,134,024	1,650,085	910,406	35,473,507
Adjustment for change in reserve for unexpired risks	776,533	1,374,574	2,151,107	30,657	264	4,419	165,122	17,397	1,657,665	119,499	21,778	4,167,908
Premium Earned (Net)	11,891,415	11,394,154	23,285,569	157,250	111	276,111	514,392	176,593	4,476,359	1,530,586	888,628	31,305,599

PREMIUM EARNED [NET]

(' In 000)

Particulars	QUARTER ENDED 31ST MARCH 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	4,130,177	3,737,027	7,867,204	184,409	3,599	74,538	135,931	46,626	1,605,818	9,222,116	596,399	19,736,639	
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	
	4,130,177	3,737,027	7,867,204	184,409	3,599	74,538	135,931	46,626	1,605,818	9,222,116	596,399	19,736,639	
Add: Premium on reinsurance accepted	-	0	0	21,665	-	-	0	3,398	(67)	-	5,713	30,710	
Less : Premium on reinsurance ceded	1,038,005	949,321	1,987,326	153,850	3,595	3,727	21,854	13,603	178,771	5,982,586	399,686	8,744,996	
Net Premium	3,092,172	2,787,706	5,879,879	52,224	5	70,811	114,078	36,421	1,426,980	3,239,530	202,425	11,022,353	
Adjustment for change in reserve for unexpired risks	218,695	120,548	339,243	15,743	(16)	368	(4,931)	(2,013)	206,609	11,463	(1,736)	564,730	
Premium Earned (Net)	2,873,477	2,667,159	5,540,636	36,482	21	70,443	119,009	38,434	1,220,370	3,228,067	204,162	10,457,623	

PREMIUM EARNED [NET]

(' In 000)

Particulars	YEAR ENDED 31ST MARCH 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	15,278,310	14,454,774	29,733,084	711,260	6,351	300,104	523,382	228,296	5,175,800	12,552,207	2,350,845	51,581,329	
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	
	15,278,310	14,454,774	29,733,084	711,260	6,351	300,104	523,382	228,296	5,175,800	12,552,207	2,350,845	51,581,329	
Add: Premium on reinsurance accepted	-	10,448	10,448	44,643	-	-	4,725	8,575	69,405	-	8,594	146,390	
Less : Premium on reinsurance ceded	3,813,847	3,631,742	7,445,589	607,772	6,293	15,005	70,208	76,356	450,359	7,882,395	1,587,424	18,141,401	
Net Premium	11,464,463	10,833,480	22,297,943	148,131	58	285,099	457,899	160,515	4,794,846	4,669,812	772,015	33,586,318	
Adjustment for change in reserve for unexpired risks	(695,760)	(11,923)	(707,683)	(22,612)	(45)	8,366	782	11,767	119,349	(5,712)	9,708	(586,080)	
Premium Earned (Net)	12,160,223	10,845,403	23,005,626	170,743	103	276,733	457,117	148,748	4,675,497	4,675,524	762,307	34,172,398	

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

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

Registration No. 106 dated 4.12.2000

CLAIMS INCURRED [NET]

(Rs. In 000)

Particulars	QUARTER ENDED 31ST MARCH 2018				YEAR ENDED 31ST MARCH 2018			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	423,725	373,014	8,565,537	9,362,276	1,530,959	1,028,618	29,175,505	31,735,082
Add Claims Outstanding at the end of the year	175,657	(7,835)	1,005,801	1,173,623	711,837	572,893	33,769,648	35,054,378
Less Claims Outstanding at the beginning of the year	-	-	-	-	458,456	582,400	29,176,481	30,217,337
	599,382	365,179	9,571,338	10,535,899	1,784,340	1,019,111	33,768,672	36,572,123
Add :Re-insurance accepted	29,032	1,220	(2,113)	28,139	79,937	2,325	32,191	114,453
Less :Re-insurance Ceded	484,923	264,755	1,792,814	2,542,492	1,385,213	706,733	7,767,552	9,859,498
Total Claims Incurred	143,491	101,644	7,776,411	8,021,546	479,064	314,703	26,033,311	26,827,078

CLAIMS INCURRED [NET]

(In 000)

Particulars	QUARTER ENDED 31ST MARCH 2017				YEAR ENDED 31ST MARCH 2017			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	397,030	230,888	7,063,867	7,691,785	1,133,511	770,727	23,681,007	25,585,245
Add Claims Outstanding at the end of the year	(35,201)	(65,422)	2,703,738	2,603,115	458,456	582,400	29,176,481	30,217,337
Less Claims Outstanding at the beginning of the year	-	-	-	-	458,295	539,961	20,093,200	21,091,456
	361,829	165,466	9,767,605	10,294,900	1,133,672	813,166	32,764,288	34,711,126
Add :Re-insurance accepted	9,682	6,866	26,305	42,853	47,515	22,575	276,149	346,239
Less :Re-insurance ceded	353,661	110,491	1,396,964	1,861,116	969,710	451,678	4,858,815	6,280,203
Total Claims Incurred	17,850	61,841	8,396,946	8,476,637	211,477	384,063	28,181,622	28,777,162

PERIODIC DISCLOSURES

FORM NL-5 (A) - CLAIMS SCHEDULE

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

Registration No. 106 dated 4.12.2000

CLAIMS INCURRED [NET]

(Rs. In 000)

Particulars	QUARTER ENDED 31ST MARCH 2018			YEAR ENDED 31ST MARCH 2018		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
Direct claims	370,823	2,191	373,014	918,073	110,545	1,028,618
Add Claims Outstanding at the end of the year	(30,323)	22,488	(7,835)	480,819	92,074	572,893
Less Claims Outstanding at the beginning of the year	-	-	-	499,399	83,001	582,400
	340,500	24,679	365,179	899,493	119,618	1,019,111
Add :Re-insurance accepted	952	268	1,220	2,057	268	2,325
Less :Re-insurance Ceded	262,928	1,827	264,755	604,582	102,151	706,733
Total Claims Incurred	78,524	23,120	101,644	296,968	17,735	314,703

CLAIMS INCURRED [NET]

(In 000)

Particulars	QUARTER ENDED 31ST MARCH 2017			YEAR ENDED 31ST MARCH 2017		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
Direct claims	230,342	546	230,888	737,530	33,197	770,727
Add Claims Outstanding at the end of the year	(50,475)	(14,947)	(65,422)	499,399	83,001	582,400
Less Claims Outstanding at the beginning of the year	-	-	-	424,533	115,428	539,961
	179,867	(14,401)	165,466	812,396	770	813,166
Add :Re-insurance accepted	6,866	-	6,866	22,575	-	22,575
Less :Re-insurance ceded	110,397	94	110,491	421,808	29,870	451,678
Total Claims Incurred	76,336	(14,495)	61,841	413,163	(29,100)	384,063

PERIODIC DISCLOSURES

FORM NL-5 (B) - CLAIMS SCHEDULE

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

Registration No. 106 dated 4.12.2000

CLAIMS INCURRED [NET]

(` In 000)

Particulars	QUARTER ENDED 31ST MARCH 2018											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	2,811,682	3,286,445	6,098,127	172,966	4,096	29,871	157,892	5,767	1,484,994	390,622	221,201	8,565,536
Add Claims Outstanding at the end of the year	(216,171)	49,519	(166,652)	(45,018)	(7,461)	(8,083)	25,770	(6,251)	29,096	1,168,762	15,639	1,005,802
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	(1)	(1)
	2,595,511	3,335,964	5,931,475	127,948	(3,365)	21,788	183,662	(484)	1,514,090	1,559,384	236,841	9,571,339
Add :Re-insurance accepted	-	-	-	633	(2,747)	-	-	-	-	-	-	(2,114)
Less :Re-insurance Ceded	541,580	588,005	1,129,585	117,014	4,078	1,605	15,798	2,957	126,116	309,690	85,971	1,792,814
Total Claims Incurred	2,053,931	2,747,959	4,801,890	11,567	(10,190)	20,183	167,864	(3,441)	1,387,974	1,249,694	150,870	7,776,411

CLAIMS INCURRED [NET]

(` In 000)

Particulars	YEAR ENDED 31ST MARCH 2018											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	9,715,492	7,297,475	17,012,967	351,346	(1,892)	84,817	436,073	9,080	4,685,133	5,842,352	755,629	29,175,505
Add Claims Outstanding at the end of the year	2,382,926	26,466,316	28,849,242	251,903	430	118,770	342,306	131,341	1,036,994	2,446,010	592,652	33,769,648
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	452,287	29,176,481
	9,885,831	11,895,789	21,781,620	359,385	(2,403)	99,134	563,239	52,622	4,388,428	5,630,653	895,994	33,768,672
Add :Re-insurance accepted	-	-	-	1,368	1,955	-	-	-	28,868	-	-	32,191
Less :Re-insurance ceded	2,022,690	1,319,747	3,342,437	250,472	(1,671)	4,765	44,629	3,608	409,712	3,393,077	320,523	7,767,552
Total Claims Incurred	7,863,141	10,576,042	18,439,183	110,281	1,223	94,369	518,610	49,014	4,007,584	2,237,576	575,471	26,033,311

CLAIMS INCURRED [NET]

(' In 000)

Particulars	QUARTER ENDED 31ST MARCH 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	2,975,756	1,696,711	4,672,467	96,135	-	20,317	174,014	12,829	1,418,699	516,081	153,326	7,063,867
Add Claims Outstanding at the end of the year	46,005	1,547,869	1,593,873	(52,477)	(7,172)	(6,479)	(50,377)	(30,208)	(84,392)	1,347,468	(6,499)	2,703,738
Less Claims Outstanding at the beginning of the year	1	(0)	0	(0)	0	0	(0)	(0)	1	0	(0)	0
	3,021,760	3,244,580	6,266,339	43,658	(7,172)	13,838	123,638	(17,379)	1,334,306	1,863,549	146,827	9,767,605
Add :Re-insurance accepted	-	0	0	2,916	0	-	987	687	21,714	-	(0)	26,305
Less :Re-insurance ceded	560,017	293,518	853,535	54,467	-	1,178	32,105	7,098	128,502	276,060	44,018	1,396,964
Total Claims Incurred	2,461,742	2,951,062	5,412,804	(7,893)	(7,172)	12,660	92,520	(23,790)	1,227,519	1,587,489	102,809	8,396,946

CLAIMS INCURRED [NET]

(' In 000)

Particulars	YEAR ENDED 31ST MARCH 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	10,082,405	5,266,043	15,348,448	302,550	-	78,063	384,914	58,357	5,015,568	1,254,717	1,238,390	23,681,007
Add Claims Outstanding at the end 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	452,287	29,176,481
Less Claims Outstanding at the beginning of the year	1,390,689	16,544,470	17,935,159	292,311	9,739	94,429	151,260	99,914	925,887	196,909	387,592	20,093,200
	10,904,303	10,589,575	21,493,878	254,103	(8,798)	88,087	448,794	46,242	5,423,380	3,715,517	1,303,085	32,764,288
Add :Re-insurance accepted	-	221,861	221,861	5,773	2,789	-	3,440	687	38,854	-	2,745	276,149
Less :Re-insurance ceded	1,281,850	1,023,560	2,305,410	191,157	-	4,256	64,166	23,579	496,952	866,959	906,336	4,858,815
Total Claims Incurred	9,622,453	9,787,876	19,410,329	68,719	(6,009)	83,831	388,068	23,350	4,965,282	2,848,558	399,494	28,181,622

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

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

Registration No. 106 dated 4.12.2000

COMMISSION (Rs. In 000)

Particulars	QUARTER ENDED 31ST MARCH 2018				YEAR ENDED 31ST MARCH 2018			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	72,632	35,829	1,539,133	1,647,594	164,534	97,850	3,113,429	3,375,813
Add: Re-insurance Accepted	9,226	85	2,860	12,171	39,304	775	7,538	47,617
Less: Commission on Re-insurance Ceded	33,705	26,987	708,903	769,595	252,441	114,690	1,925,532	2,292,663
Net Commission	48,153	8,927	833,090	890,170	(48,603)	(16,065)	1,195,435	1,130,767
Break-up of the expenses (Gross) incurred to procure business:								
Agents	23,091	14,098	647,509	684,698	50,657	37,461	1,263,760	1,351,878
Brokers	43,655	21,067	847,083	911,805	100,884	58,679	1,750,656	1,910,219
Corporate Agency	5,886	664	44,541	51,091	12,993	1,710	99,013	113,716
Others	-	-	-	-	-	-	-	-
TOTAL (B)	72,632	35,829	1,539,133	1,647,594	164,534	97,850	3,113,429	3,375,813

COMMISSION (` In 000)

Particulars	QUARTER ENDED 31ST MARCH 2017				YEAR ENDED 31ST MARCH 2017			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	27,609	13,861	410,078	451,548	91,453	69,097	1,485,323	1,645,873
Add: Re-insurance Accepted	15,878	870	3,595	20,343	33,236	1,443	14,238	48,917
Less: Commission on Re-insurance Ceded	270,624	25,428	1,544,884	1,840,936	502,599	113,148	2,941,136	3,556,883
Net Commission	(227,137)	(10,697)	(1,131,211)	(1,369,045)	(377,910)	(42,608)	(1,441,575)	(1,862,093)
Break-up of the expenses (Gross) incurred to procure business:								
Agents	9,724	6,876	190,177	206,777	39,360	28,903	618,242	686,505
Brokers	15,061	6,677	197,954	219,692	44,868	38,792	793,080	876,740
Corporate Agency	2,824	308	21,947	25,079	7,225	1,402	74,001	82,628
Others	-	-	-	-	-	-	-	-
TOTAL (B)	27,609	13,861	410,078	451,548	91,453	69,097	1,485,323	1,645,873

PERIODIC DISCLOSURES

FORM NL-6 (A) - COMMISSION SCHEDULE

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

Registration No. 106 dated 4.12.2000

COMMISSION

(Rs. In 000)

Particulars	QUARTER ENDED 31ST MARCH 2018			YEAR ENDED 31ST MARCH 2018		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Direct	33,532	2,297	35,829	92,269	5,581	97,850
Add: Re-insurance Accepted	85	-	85	775	-	775
Less: Commission on Re-insurance Ceded	25,837	1,150	26,987	110,360	4,330	114,690
Net Commission	7,780	1,147	8,927	(17,316)	1,251	(16,065)
Break-up of the expenses (Gross) incurred to procure business:						
Agents	12,595	1,503	14,098	33,982	3,479	37,461
Brokers	20,368	699	21,067	56,848	1,831	58,679
Corporate Agency	569	95	664	1,439	271	1,710
Others	-	-	-	-	-	-
TOTAL (B)	33,532	2,297	35,829	92,269	5,581	97,850

COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2017			YEAR ENDED 31ST MARCH 2017		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Direct	12,792	1,069	13,861	64,568	4,529	69,097
Add: Re-insurance Accepted	881	(11)	870	1,443	-	1,443
Less: Commission on Re-insurance Ceded	24,782	646	25,428	109,413	3,735	113,148
Net Commission	(11,109)	412	(10,697)	(43,402)	794	(42,608)
Break-up of the expenses (Gross) incurred to procure business:						
Agents	6,213	663	6,876	25,948	2,955	28,903
Brokers	6,304	373	6,677	37,311	1,481	38,792
Corporate Agency	275	33	308	1,309	93	1,402
Others	-	-	-	-	-	-
TOTAL (B)	12,792	1,069	13,861	64,568	4,529	69,097

PERIODIC DISCLOSURES

FORM NL-6 (B) - COMMISSION SCHEDULE

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

Registration No. 106 dated 4.12.2000

COMMISSION

(In 000)

Particulars	QUARTER ENDED 31ST MARCH 2018											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	1,007,699	101,541	1,109,240	28,740	548	19,984	49,643	13,299	226,318	-	91,361	1,539,133
Add: Re-insurance Accepted	-	-	-	1,692	-	-	-	516	-	-	652	2,860
Less: Commission on Re-insurance Ceded	137,814	126,989	264,803	9,896	822	588	6,081	1,959	28,749	331,514	64,491	708,903
Net Commission	869,885	(25,448)	844,437	20,536	(274)	19,396	43,562	11,856	197,569	(331,514)	27,522	833,090
Break-up of the expenses (Gross) incurred to procure business:												
Agents	393,121	75,772	468,893	12,829	-	13,300	23,361	2,604	93,304	-	33,218	647,509
Brokers	600,490	16,147	616,637	15,376	548	6,225	25,095	10,561	124,183	-	48,458	847,083
Corporate Agency	14,088	9,622	23,710	535	-	459	1,187	134	8,831	-	9,685	44,541
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	1,007,699	101,541	1,109,240	28,740	548	19,984	49,643	13,299	226,318	-	91,361	1,539,133

COMMISSION

(In 000)

Particulars	YEAR ENDED 31ST MARCH 2018											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	2,073,835	167,001	2,240,836	67,127	576	44,121	77,021	30,339	440,553	-	212,856	3,113,429
Add: Re-insurance Accepted	-	-	-	4,349	-	-	-	1,602	152	-	1,435	7,538
Less: Commission on Re-insurance Ceded	487,465	415,115	902,580	75,036	806	2,218	13,323	9,761	60,527	649,884	211,397	1,925,532
Net Commission	1,586,370	(248,114)	1,338,256	(3,560)	(230)	41,903	63,698	22,180	380,178	(649,884)	2,894	1,195,435
Break-up of the expenses (Gross) incurred to procure business:												
Agents	769,560	129,695	899,255	25,529	-	28,007	35,897	4,617	199,393	-	71,062	1,263,760
Brokers	1,269,740	21,339	1,291,079	40,303	576	14,954	37,513	25,435	220,637	-	120,159	1,750,656
Corporate Agency	34,535	15,967	50,502	1,295	-	1,160	3,611	287	20,523	-	21,635	99,013
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	2,073,835	167,001	2,240,836	67,127	576	44,121	77,021	30,339	440,553	-	212,856	3,113,429

COMMISSION

(C In 000)

Particulars	QUARTER ENDED 31ST MARCH 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	248,844	2,852	251,695	14,713	389	6,831	8,899	6,261	77,955	-	43,335	410,078
Add: Re-insurance Accepted	-	-	-	1,791	-	-	(0)	579	(13)	-	1,238	3,595
Less: Commission on Re-insurance Ceded	175,703	139,904	315,607	24,553	739	559	2,385	1,439	18,759	1,085,236	95,606	1,544,884
Net Commission	73,140	(137,052)	(63,911)	(8,049)	(350)	6,272	6,513	5,401	59,183	(1,085,236)	(51,033)	(1,131,210)
Break-up of the expenses (Gross) incurred to procure business:												
Agents	114,500	1,611	116,111	7,745	-	4,589	4,663	1,353	43,329	-	12,387	190,177
Brokers	126,476	891	127,367	6,551	389	2,003	3,715	4,855	27,589	-	25,485	197,955
Corporate Agency	7,868	350	8,217	417	-	239	522	53	7,037	-	5,462	21,947
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	248,844	2,852	251,695	14,713	389	6,831	8,899	6,261	77,955	-	43,335	410,078

COMMISSION

(C In 000)

Particulars	YEAR ENDED 31ST MARCH 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	897,667	16,088	913,755	46,677	389	27,635	33,352	28,770	275,603	-	159,142	1,485,323
Add: Re-insurance Accepted	-	-	-	3,575	-	-	47	1,434	7,404	-	1,778	14,238
Less: Commission on Re-insurance Ceded	721,653	610,935	1,332,588	65,829	839	2,251	8,643	7,805	47,837	1,233,396	241,948	2,941,136
Net Commission	176,014	(594,847)	(418,833)	(15,577)	(450)	25,384	24,756	22,399	235,170	(1,233,396)	(81,028)	(1,441,575)
Break-up of the expenses (Gross) incurred to procure business:												
Agents	357,998	13,417	371,415	19,769	-	16,532	14,625	4,885	144,916	-	46,100	618,242
Brokers	506,387	1,839	508,226	25,828	389	9,756	16,361	23,654	110,755	-	98,111	793,080
Corporate Agency	33,282	832	34,114	1,080	-	1,347	2,366	231	19,932	-	14,931	74,001
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	897,667	16,088	913,755	46,677	389	27,635	33,352	28,770	275,603	-	159,142	1,485,323

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

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

Registration No. 106 dated 4.12.2000

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs. In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2018				YEAR ENDED 31ST MARCH 2018			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	2,244	4,579	434,400	441,223	21,525	27,267	1,632,109	1,680,901
2	Travel, conveyance and vehicle running expenses	321	511	40,094	40,926	1,467	1,859	111,256	114,582
3	Training expenses	(3)	4	863	864	77	98	5,848	6,023
4	Rents, rates & taxes	278	725	77,852	78,855	4,421	5,600	335,210	345,231
5	Repairs	447	685	51,838	52,970	1,754	2,223	133,009	136,986
6	Printing & stationery	198	315	24,909	25,422	922	1,167	69,900	71,989
7	Communication	182	315	26,528	27,025	1,113	1,410	84,355	86,878
8	Legal & professional charges	4,115	6,538	513,947	524,600	18,857	23,886	1,429,740	1,472,483
9	Auditors' fees, expenses etc					-			
	(a) as auditor	3	7	715	725	37	47	2,816	2,900
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	1	1	173	175	9	11	680	700
10	Advertisement and publicity	1,256	1,657	105,279	108,192	1,990	2,520	150,851	155,361
11	Marketing and Support Services	(12,683)	(12,090)	(356,284)	(381,057)	31,497	39,898	2,388,201	2,459,596
12	Interest & Bank Charges	568	788	53,380	54,736	1,321	1,674	100,180	103,175
13	Others :					-			
	Policy Stamps	20	-	2,021	2,041	41	-	4,069	4,110
	Information & Technology Expenses	19	248	35,544	35,811	2,504	3,172	189,893	195,569
	Electricity & Water Charges	26	91	10,859	10,976	673	852	51,040	52,565
	Courtesies & Entertainment	168	252	18,926	19,346	623	789	47,251	48,663
	Others	81	129	10,250	10,460	380	481	28,805	29,666
14	Depreciation	297	483	38,969	39,749	1,500	1,899	113,713	117,112
15	Service Tax Expenses	5	78	11,151	11,234	790	1,001	59,887	61,678
16	Expenses transferred to Shareholders' Account	-	-	(9,000)	(9,000)	-	-	(9,000)	(9,000)
	TOTAL	(2,457)	5,316	1,092,414	1,095,273	91,501	115,854	6,929,813	7,137,168

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(` In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2017				YEAR ENDED 31ST MARCH 2017			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	5,993	4,364	411,396	421,753	18,324	22,561	1,329,915	1,370,800
2	Travel, conveyance and vehicle running expenses	484	365	33,345	34,194	1,430	1,760	103,783	106,973
3	Training expenses	22	25	1,589	1,636	32	40	2,344	2,416
4	Rents, rates & taxes	1,555	1,118	106,682	109,355	4,816	5,930	349,558	360,304
5	Repairs	524	386	36,009	36,919	1,587	1,954	115,178	118,719
6	Printing & stationery	294	230	20,308	20,832	832	1,024	60,390	62,246
7	Communication	452	368	31,323	32,143	1,224	1,507	88,830	91,561
8	Legal & professional charges	4,320	2,569	292,044	298,933	15,574	19,176	1,130,320	1,165,070
9	Auditors' fees, expenses etc					-	-	-	-
	(a) as auditor	16	12	1,072	1,100	39	47	2,814	2,900
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	3	3	243	250	9	12	679	700
10	Advertisement and publicity	248	154	16,782	17,184	864	1,064	62,692	64,620
11	Marketing and Support Services	22,644	16,531	1,554,723	1,593,898	69,071	85,043	5,013,009	5,167,123
12	Interest & Bank Charges	431	338	29,748	30,517	1,219	1,501	88,473	91,193
13	Others :								
	Policy Stamps	19	-	2,021	2,040	34	-	3,835	3,869
	Information & Technology Expenses	288	17	18,271	18,576	1,671	2,058	121,299	125,028
	Electricity & Water Charges	189	101	12,670	12,960	728	896	52,818	54,442
	Courtesies & Entertainment	245	201	16,973	17,419	657	809	47,682	49,148
	Others	222	165	15,230	15,617	658	809	47,709	49,176
14	Depreciation	474	380	32,842	33,696	1,308	1,611	94,960	97,879
15	Service Tax Expenses	732	633	50,996	52,361	1,823	2,244	132,294	136,361
16	Expenses transferred to Shareholders' Account	-	-	-	-	-	-	-	-
	TOTAL	39,155	27,961	2,684,267	2,751,383	121,900	150,046	8,848,582	9,120,528

PERIODIC DISCLOSURES

FORM NL-7 (A) -OPERATING EXPENSES SCHEDULE

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

Registration No. 106 dated 4.12.2000

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs. In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2018			YEAR ENDED 31ST MARCH 2018		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	4,439	140	4,579	26,560	707	27,267
2	Travel, conveyance and vehicle running expenses	497	14	511	1,811	48	1,859
3	Training expenses	3	1	4	95	3	98
4	Rents, rates & taxes	702	23	725	5,455	145	5,600
5	Repairs	666	19	685	2,165	58	2,223
6	Printing & stationery	306	9	315	1,137	30	1,167
7	Communication	305	10	315	1,373	37	1,410
8	Legal & professional charges	6,353	185	6,538	23,267	619	23,886
9	Auditors' fees, expenses etc						
	(a) as auditor	7	-	7	46	1	47
	(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	-	1	11	-	11
10	Advertisement and publicity	1,613	44	1,657	2,455	65	2,520
11	Marketing and Support Services	(11,825)	(265)	(12,090)	38,864	1,034	39,898
12	Interest & Bank Charges	766	22	788	1,630	44	1,674
13	Others :						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	239	9	248	3,090	82	3,172
	Electricity & Water Charges	88	3	91	830	22	852
	Courtesies & Entertainment	245	7	252	769	20	789
	Others	126	3	129	469	12	481
14	Depreciation	469	14	483	1,850	49	1,899
15	Service Tax Expenses	75	3	78	975	26	1,001
16	Expenses transferred to Shareholders' Account	-	-	-	-	-	-
	TOTAL	5,075	241	5,316	112,852	3,002	115,854

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2017			YEAR ENDED 31ST MARCH 2017		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	4,133	231	4,364	21,583	978	22,561
2	Travel, conveyance and vehicle running expenses	346	19	365	1,684	76	1,760
3	Training expenses	24	1	25	38	2	40
4	Rents, rates & taxes	1,059	60	1,118	5,673	257	5,930
5	Repairs	365	21	386	1,869	85	1,954
6	Printing & stationery	219	11	230	980	44	1,024
7	Communication	348	19	368	1,441	66	1,507
8	Legal & professional charges	2,418	151	2,569	18,344	832	19,176
9	Auditors' fees, expenses etc						
	(a) as auditor	12	1	12	45	2	47
	(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	1	3	11	1	12
10	Advertisement and publicity	146	9	154	1,018	46	1,064
11	Marketing and Support Services	15,654	876	16,530	81,356	3,687	85,043
12	Interest & Bank Charges	320	17	338	1,436	65	1,501
13	Others :						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	12	5	17	1,969	89	2,058
	Electricity & Water Charges	94	6	101	857	39	896
	Courtesies & Entertainment	191	10	201	774	35	809
	Others	157	9	166	774	35	809
14	Depreciation	361	20	380	1,541	70	1,611
15	Service Tax Expenses	602	31	633	2,147	97	2,244
16	Expenses transferred to Shareholders' Account	-	-	-	-	-	-
	TOTAL	26,463	1,497	27,960	143,540	6,506	150,046

PERIODIC DISCLOSURES

FORM NL-7 (B) -OPERATING EXPENSES SCHEDULE

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

Registration No. 106 dated 4.12.2000

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs. In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2018											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	129,472	142,651	272,123	2,140	8	2,609	12,083	2,682	96,944	36,212	9,599	434,400
2	Travel, conveyance and vehicle running expenses	12,794	13,617	26,411	202	-	268	991	238	8,230	2,816	938	40,094
3	Training expenses	201	254	455	4	-	3	32	6	240	107	16	863
4	Rents, rates & taxes	22,289	25,076	47,365	378	2	438	2,300	492	18,152	7,060	1,665	77,852
5	Repairs	16,773	17,730	34,503	263	-	354	1,248	304	10,443	3,496	1,227	51,838
6	Printing & stationery	7,931	8,450	16,381	126	1	166	618	147	5,127	1,760	583	24,909
7	Communication	8,235	8,887	17,122	133	1	170	690	160	5,641	2,007	604	26,528
8	Legal & professional charges	163,918	174,512	338,430	2,600	8	3,432	12,721	3,045	105,561	36,145	12,005	513,947
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	210	234	444	4	-	4	20	5	162	61	15	715
	(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)	51	57	108	1	-	1	5	1	39	15	3	173
10	Advertisement and publicity	36,619	37,373	73,992	551	2	801	2,159	587	19,035	5,506	2,646	105,279
11	Marketing and Support Services	(186,024)	(159,666)	(345,690)	(2,255)	5	(4,712)	1,796	(1,246)	(11,591)	20,103	(12,694)	(356,284)
12	Interest & Bank Charges	18,060	18,679	36,739	277	1	390	1,170	304	10,083	3,108	1,308	53,380
13	Others :	-	-	-	-	-	-	-	-	-	-	-	-
	Policy Stamps	761	787	1,548	4	-	81	10	1	28	-	349	2,021
	Information & Technology Expenses	9,387	11,027	20,414	168	1	175	1,166	233	8,959	3,716	712	35,544
	Electricity & Water Charges	3,017	3,449	6,466	52	1	59	335	70	2,610	1,042	224	10,859
	Courtesies & Entertainment	6,152	6,488	12,640	96	-	130	451	110	3,789	1,259	451	18,926
	Others	3,262	3,476	6,738	52	-	68	255	61	2,111	725	240	10,250
14	Depreciation	12,315	13,171	25,486	196	-	256	981	232	8,101	2,812	905	38,969
15	Service Tax Expenses	2,938	3,456	6,394	52	1	55	367	73	2,817	1,170	222	11,151
16	Expenses transferred to Shareholders' Account	-	-	-	-	-	-	-	-	(9,000)	-	-	(9,000)
	TOTAL	268,361	329,708	598,069	5,044	31	4,748	39,398	7,505	287,481	129,120	21,018	1,092,414

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(' In 000)

	Particulars	YEAR ENDED 31ST MARCH 2018											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	582,843	587,480	1,170,323	8,645	17	12,907	31,264	8,925	282,222	75,919	41,887	1,632,109
2	Travel, conveyance and vehicle running expenses	39,731	40,047	79,778	589	1	880	2,131	609	19,238	5,175	2,855	111,256
3	Training expenses	2,088	2,105	4,193	31	-	46	112	32	1,011	272	151	5,848
4	Rents, rates & taxes	119,707	120,659	240,366	1,776	4	2,651	6,421	1,833	57,964	15,592	8,603	335,210
5	Repairs	47,499	47,877	95,376	704	1	1,052	2,548	727	23,000	6,187	3,414	133,009
6	Printing & stationery	24,962	25,160	50,122	370	1	553	1,339	382	12,087	3,252	1,794	69,900
7	Communication	30,124	30,364	60,488	447	1	667	1,616	461	14,586	3,924	2,165	84,355
8	Legal & professional charges	510,575	514,637	1,025,212	7,574	15	11,306	27,387	7,819	247,229	66,506	36,692	1,429,740
9	Auditors' fees, expenses etc												
	(a) as auditor	1,005	1,014	2,019	15	-	22	54	16	487	131	72	2,816
	(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)	243	245	488	4	-	5	13	4	117	32	17	680
10	Advertisement and publicity	53,870	54,299	108,169	799	2	1,193	2,889	825	26,085	7,017	3,872	150,851
11	Marketing and Support Services	852,851	859,635	1,712,486	12,651	25	18,886	45,747	13,060	412,964	111,089	61,293	2,388,201
12	Interest & Bank Charges	35,775	36,060	71,835	531	1	792	1,919	548	17,323	4,660	2,571	100,180
13	Others :												
	Policy Stamps	1,491	1,503	2,994	7	-	155	20	1	62	-	830	4,069
	Information & Technology Expenses	67,813	68,352	136,165	1,006	2	1,502	3,638	1,038	32,836	8,833	4,873	189,893
	Electricity & Water Charges	18,227	18,372	36,599	270	1	404	978	279	8,826	2,374	1,309	51,040
	Courtesies & Entertainment	16,874	17,008	33,882	250	-	374	905	258	8,171	2,198	1,213	47,251
	Others	10,286	10,368	20,654	153	-	228	552	158	4,981	1,340	739	28,805
14	Depreciation	40,608	40,931	81,539	602	1	899	2,178	622	19,663	5,290	2,919	113,713
15	Service Tax Expenses	21,386	21,556	42,942	317	1	474	1,147	327	10,356	2,786	1,537	59,887
16	Expenses transferred to Shareholders' Account	-	-	-	-	-	-	-	-	(9,000)	-	-	(9,000)
	TOTAL	2,477,958	2,497,672	4,975,630	36,741	73	54,996	132,858	37,924	1,190,208	322,577	178,806	6,929,813

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(' In 000)

	Particulars	QUARTER ENDED 31ST MARCH 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	113,144	101,450	214,595	1,962	1	2,566	4,135	1,304	52,764	126,687	7,383	411,396
2	Travel, conveyance and vehicle running expenses	9,289	8,360	17,649	159	(0)	212	342	109	4,303	9,965	608	33,345
3	Training expenses	520	487	1,006	7	(0)	13	20	7	222	278	35	1,589
4	Rents, rates & taxes	29,201	26,148	55,349	510	0	660	1,065	334	13,653	33,207	1,904	106,682
5	Repairs	9,939	8,922	18,861	171	(0)	226	364	115	4,626	10,996	649	36,009
6	Printing & stationery	5,742	5,187	10,929	96	(0)	132	212	69	2,638	5,856	376	20,308
7	Communication	8,984	8,147	17,132	148	(0)	208	335	108	4,098	8,706	590	31,323
8	Legal & professional charges	74,787	65,683	140,470	1,422	0	1,634	2,637	792	36,247	104,022	4,820	292,044
9	Auditors' fees, expenses etc												
	(a) as auditor	314	287	600	6	(0)	6	12	4	141	282	20	1,072
	(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)	70	64	134	1	-	2	2	1	32	66	5	243
10	Advertisement and publicity	4,364	3,852	8,216	81	(0)	96	155	48	2,098	5,807	282	16,782
11	Marketing and Support Services	427,971	383,835	811,806	7,410	1	9,710	15,649	4,939	199,488	477,791	27,930	1,554,723
12	Interest & Bank Charges	8,410	7,597	16,008	140	(0)	193	311	100	3,866	8,579	552	29,748
13	Others :												
	Policy Stamps	808	752	1,560	2	(0)	73	10	1	33	-	342	2,021
	Information & Technology Expenses	3,177	2,388	5,565	97	(0)	52	84	13	1,939	10,334	187	18,271
	Electricity & Water Charges	3,132	2,721	5,853	62	(0)	67	108	32	1,548	4,799	201	12,670
	Courtesies & Entertainment	4,882	4,430	9,311	79	(0)	113	182	59	2,223	4,683	321	16,973
	Others	4,234	3,808	8,042	73	(0)	97	155	49	1,963	4,574	277	15,230
14	Depreciation	9,365	8,480	17,846	155	(0)	216	348	111	4,285	9,265	615	32,842
15	Service Tax Expenses	14,992	13,683	28,675	238	(0)	351	565	185	6,753	13,241	989	50,996
16	Expenses transferred to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	733,325	656,281	1,389,606	12,819	0	16,627	26,693	8,379	342,920	839,138	48,086	2,684,268

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(' In 000)

	Particulars	YEAR ENDED 31ST MARCH 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	453,958	428,972	882,930	5,866	3	11,289	18,131	6,356	189,861	184,910	30,569	1,329,915
2	Travel, conveyance and vehicle running expenses	35,425	33,476	68,901	458	-	881	1,415	496	14,816	14,430	2,386	103,783
3	Training expenses	800	756	1,556	10	-	20	32	11	335	326	54	2,344
4	Rents, rates & taxes	119,319	112,752	232,071	1,542	1	2,967	4,766	1,670	49,904	48,602	8,035	349,558
5	Repairs	39,315	37,152	76,467	508	-	978	1,570	550	16,443	16,014	2,648	115,178
6	Printing & stationery	20,614	19,479	40,093	266	-	513	823	289	8,621	8,397	1,388	60,390
7	Communication	30,322	28,653	58,975	392	-	754	1,211	424	12,681	12,351	2,042	88,830
8	Legal & professional charges	385,827	364,592	750,419	4,985	2	9,595	15,410	5,402	161,367	157,159	25,981	1,130,320
9	Auditors' fees, expenses etc			-									
	(a) as auditor	960	908	1,868	13	-	23	39	14	401	392	64	2,814
	(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)	232	219	451	3	-	6	9	3	97	94	16	679
10	Advertisement and publicity	21,399	20,222	41,621	276	-	532	855	300	8,950	8,717	1,441	62,692
11	Marketing and Support Services	1,711,157	1,616,978	3,328,135	22,109	9	42,553	68,345	23,958	715,667	697,004	115,229	5,013,009
12	Interest & Bank Charges	30,200	28,537	58,737	390	-	751	1,206	423	12,631	12,301	2,034	88,473
13	Others :			-									
	Policy Stamps	1,443	1,363	2,806	4	-	147	15	1	77	-	785	3,835
	Information & Technology Expenses	41,405	39,125	80,530	535	-	1,030	1,654	580	17,317	16,865	2,788	121,299
	Electricity & Water Charges	18,029	17,037	35,066	233	-	448	720	253	7,540	7,344	1,214	52,818
	Courtesies & Entertainment	16,276	15,380	31,656	210	-	405	650	228	6,807	6,630	1,096	47,682
	Others	16,285	15,389	31,674	211	-	405	650	228	6,811	6,633	1,097	47,709
14	Depreciation	32,414	30,630	63,044	419	-	806	1,295	453	13,557	13,203	2,183	94,960
15	Service Tax Expenses	45,157	42,672	87,829	584	-	1,123	1,804	632	18,887	18,394	3,041	132,294
16	Expenses transferred to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	3,020,537	2,854,292	5,874,829	39,014	15	75,226	120,600	42,271	1,262,770	1,229,766	204,091	8,848,582

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

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

Registration No. 106 dated 4.12.2000

(` In 000)

S.No	Particulars	AS AT 31ST MARCH 2018	AS AT 31ST MARCH 2017
1	Authorised Capital 400000000 Equity Shares of ` 10 each (Previous Year 400000000 Equity Shares of ` 10 each)	4,000,000	4,000,000
2	Issued Capital 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

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

Registration No. 106 dated 4.12.2000

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 31ST MARCH 2018		AS AT 31ST MARCH 2017	
	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

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

Registration No. 106 dated 4.12.2000

(` In 000)

	Particulars	AS AT 31ST MARCH 2018	AS AT 31ST MARCH 2017
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	13,486,185	11,593,295
	TOTAL	16,056,140	14,163,250

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

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

Registration No. 106 dated 4.12.2000

(` In 000)

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

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENTS SHAREHOLDERS

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

Registration No. 106 dated 4.12.2000

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2018	AS AT 31ST MARCH 2017
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,811,613	4,247,393
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	7,446	5,435
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	1,775,159	1,549,474
	Non Convertible Debenture/ Bonds	1,212,874	511,370
	Other Securities	-	-
	Subsidiaries	1,059	1,052
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,550,333	6,097,681
5	Other than approved investments		
	Mutual Funds	3,313	-
	Non Convertible Debenture/ Bonds	21,190	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	69,124	75,709
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	210,117	263,022
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	180,658	336,898
	Non Convertible Debenture/ Bonds	158,911	316,171
	Others Securities - CD/CP	52,819	104,967
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	93,010	294,095
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture/ Bonds	-	-
	TOTAL	15,147,626	13,803,267

Note (Sch 8 & Sch 8A): Aggregate amount of company's investment other than listed equity securities and derivative instruments is ₹ 71,449,673 thousand (Previous year ₹ 65,591,052 thousand)

Market value of such investments as at 31.03.2018 is ₹ 70,092,565 thousand (Previous year ₹ 65,342,357 thousand)

PERIODIC DISCLOSURES

FORM NL-12A-INVESTMENTS POLICYHOLDERS

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

Registration No. 106 dated 4.12.2000

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2018	AS AT 31ST MARCH 2017
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	17,895,394	15,943,532
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	27,693	20,400
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	6,602,189	5,816,294
	Non Convertible Debenture/ Bonds	4,510,930	1,919,542
	Other Securities	-	-
	Subsidiaries	3,941	3,948
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	24,362,057	22,888,994
5	Other than approved investments		
	Mutual Funds	12,320	-
	Non Convertible Debenture/ Bonds	78,810	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	257,086	284,190
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	781,470	987,312
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	671,904	1,264,622
	Non Convertible Debenture/ Bonds	591,024	1,186,818
	Others Securities - CD/CP	196,447	394,018
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	345,922	1,103,949
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture/ Bonds	-	-
	TOTAL	56,337,187	51,813,619

PERIODIC DISCLOSURES**FORM NL-13-LOANS SCHEDULE**

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

Registration No. 106 dated 4.12.2000

(In 000)

	Particulars	AS AT 31ST MARCH 2018	AS AT 31ST MARCH 2017
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES
FORM NL-14-FIXED ASSETS SCHEDULE

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

Registration No. 106 dated 4.12.2000

FIXED ASSETS

(Rs. 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 March, 2018	Upto 31st March 2017	For the Period	On sales / adjustments	Upto 31st March, 2018	As at 31st March, 2018	As At 31st March, 2017
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:	-	-	-	-	-	-	-	-	-	-
- Computer Software	263,264	53,275	-	316,539	220,212	26,295	-	246,507	70,032	43,052
Land - Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	1,408	202	-	1,610	10,641	10,843
Furniture & Fittings	321,331	29,487	1,380	349,438	246,559	18,209	1,380	263,388	86,050	74,772
Information Technology Equipment	625,418	68,117	706	692,829	537,359	64,655	706	601,308	91,521	88,058
Vehicles	6,215	4,677	-	10,892	2,786	1,154	-	3,940	6,952	3,429
Office Equipment	94,529	7,443	773	101,199	79,874	6,599	773	85,700	15,499	14,655
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	1,360,857	162,999	2,859	1,520,997	1,088,198	117,114	2,859	1,202,453	318,544	272,658
Capital Work In Progress	28,878	12,193	28,878	12,193	-	-	-	-	12,193	28,878
Grand Total	1,389,735	175,192	31,737	1,533,190	1,088,198	117,114	2,859	1,202,453	330,737	301,536
Previous Period Total	1,220,025	190,829	21,119	1,389,735	999,330	97,879	9,011	1,088,198	301,536	

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

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

Registration No. 106 dated 4.12.2000

(Rs. In 000)

S.No	Particulars	AS AT 31ST MARCH 2018	AS AT 31ST MARCH 2017
1	Cash (including cheques, drafts and stamps)	30,032	35,235
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	480,000
	(bb) Others	-	-
	(b) Current Accounts	1,863,559	777,543
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	1,893,591	1,292,778
	Balances with non-scheduled banks included in 2 above	-	-

Note: Balance with Banks in current accounts above, includes liquid flexi term deposit of ` 1,437,900 thousand (Previous year ` 362,900 thousand)

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

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

Registration No. 106 dated 4.12.2000

(Rs. In 000)

S.no	Particulars	AS AT 31ST MARCH 2018	AS AT 31ST MARCH 2017
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	84,606	52,640
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	376,465	17,164
6	Deposit towards Rent	78,565	70,480
7	Service Tax Recoverable	12,854	6,354
8	Others	38,390	5,742
	TOTAL (A)	590,880	152,380
	OTHER ASSETS		
1	Income accrued on investments	2,589,447	2,423,691
2	Outstanding Premiums	6,762,345	1,303,427
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	1,468,944	632,800
6	Due from subsidiaries/ holding	2,953	-
7	Assets held for Unclaimed amount of Policyholders	252,535	-
	Add: Investment Income accruing on unclaimed amount	32,465	-
8	Deposit with Reserve Bank of India	-	-
9	Others	-	-
	TOTAL (B)	11,108,689	4,359,918
	TOTAL (A+B)	11,699,569	4,512,298

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

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

Registration No. 106 dated 4.12.2000

(Rs. In 000)

S.No	Particulars	AS AT 31ST MARCH 2018	AS AT 31ST MARCH 2017
1	Agents' Balances	419,021	167,249
2	Balances due to other insurance companies (including reinsurers)	6,556,057	4,469,078
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	626,984	310,096
5	Unallocated Premium	125,342	-
6	Sundry creditors	1,525,498	879,301
7	Due to subsidiaries/ holding company	-	18,858
8	Claims Outstanding *	37,787,976	33,559,216
9	Due to Officers/ Directors	-	-
10	Deposit Premium	423,898	394,918
11	Goods & Service Tax Payable	14,702	-
12	Employee Benefits	265,479	258,898
13	Unclaimed Amount of Policyholders	252,522	405,686
	Add: Investment Income accruing on unclaimed amount	32,465	18,529
	TOTAL	48,029,944	40,481,829

* Claims Outstanding Includes ` 2,733,598 thousand (Previous Year ` 3,341,879 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

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

Registration No. 106 dated 4.12.2000

(Rs. In 000)

S.No	Particulars	AS AT 31ST MARCH 2018	AS AT 31ST MARCH 2017
1	Reserve for Unexpired Risk	18,762,065	14,591,157
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	41,622	41,622
	TOTAL	18,803,687	14,632,779

PERIODIC DISCLOSURES

FORM NL-19 MISC EXPENDITURE SCHEDULE

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

Registration No. 106 dated 4.12.2000

(` In 000)

S.No	Particulars	AS AT 31ST MARCH 2018	AS AT 31ST MARCH 2017
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE (DIRECT BASIS) FOR THE YEAR ENDED 31st MARCH, 2018

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

Registration No. 106 dated 4.12.2000

(Rs. in '000')

Particulars	Year Ended 31st March, 2018	Year Ended 31st March, 2017
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	59,130,986	62,948,308
Other receipts	17,284	54,893
Payments to re-insurers, net of commission and claims	(7,032,013)	(8,475,579)
Payments to co-insurers, net of claims recovery	445,712	94,624
Payments of claims	(34,271,217)	(27,142,403)
Payments of commission and brokerage	(3,666,499)	(1,869,853)
Payments of other operating expenses	(8,259,505)	(9,424,697)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(347,544)	(22,476)
Income taxes paid (Net)	(967,047)	(1,795,707)
Service tax/ GST paid	(3,496,473)	(3,098,712)
Other payments	-	-
Cash flows before extraordinary items	1,553,684	11,268,397
Cash flows from extraordinary operations	-	-
Net cash flows from operating activities	1,553,684	11,268,397
Cash flows from investing activities:		
Purchase of fixed assets	(148,490)	(170,909)
Proceeds from sale of fixed assets	220	191
Purchases of investments	(125,211,238)	(258,485,033)
Loans disbursed	-	-
Sales of investments	119,367,298	236,296,943
Repayments received	-	-
Rents/Interests/ Dividends received	5,039,339	4,243,822
Investments in money market instruments and in liquid mutual funds (Net)	-	-
Expenses related to investments	-	-
Net cash flow from investing activities	(952,871)	(18,114,985)
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	-	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	600,813	(6,846,589)
Cash and cash equivalents at the beginning of the year	1,292,778	8,139,366
Cash and cash equivalents at the end of the year	1,893,591	1,292,778

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

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

Registration No. 106 dated 4.12.2000

(Rs. In Lakhs)

Sl.No.	Particular	AS AT 31ST MARCH 2018				AS AT 31ST MARCH 2017			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	4,040.33	6,424.46	693.91	11,158.70	4,175.98	4,057.36	527.20	8,760.54
2	Marine								
a	Marine Cargo	1,944.49	3,754.18	1,054.02	6,752.69	1,774.58	4,054.68	939.31	6,768.56
b	Marine Hull	153.61	844.66	76.08	1,074.35	157.90	598.19	231.82	987.90
3	Miscellaneous								
a	Motor	136,365.38	107,693.86	208,134.53	452,193.77	114,854.31	96,311.60	177,913.07	389,078.98
b	Engineering	1,094.69	2,020.53	498.50	3,613.73	788.12	2,107.85	330.78	3,226.76
c	Aviation	2.69	4.30	-	6.99	0.05	9.41	-	9.46
d	Liabilities	844.65	719.11	594.30	2,158.06	670.68	488.50	389.49	1,548.67
e	Others	13,395.75	7,023.93	3,513.36	23,933.03	10,143	5,014.78	2,704.03	17,862.13
4	Health Insurance	29,779.05	6,378.39	3,991.54	40,148.99	13,202.40	9,792.99	3,544.00	26,539.39
5	Crop	-	20,516.15	3,943.95	24,460.10	144.25	26,577.09	-	26,721.34
6	Total Liabilities	187,620.65	155,379.57	222,500.19	565,500.42	145,911.57	149,012.45	186,579.70	481,503.73

PERIODIC DISCLOSURES

FORM NL-22		Geographical Distribution of Business																											
Insurer: IFCO Tokio General Insurance Co. Date: 1st Apr'17 to 31st Mar'18		1st Apr'17 to 31st Mar'18																											
GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:																													
(In Lakhs)	*DDP Inwards (Exclusive pool)		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas Medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total				
STATES	For the yr	Until the yr	For the yr	Until the yr	For the yr	Until the yr	For the yr	Until the yr	For the yr	Until the yr	For the yr	Until the yr	For the yr	Until the yr	For the yr	Until the yr	For the yr	Until the yr	For the yr	Until the yr	For the yr	Until the yr	For the yr	Until the yr	For the yr	Until the yr			
Andhra Pradesh	49.22	543.74	3.42	16.81	-	-	2.72	29.13	68.34	1,355.89	4,687.62	1,235.37	4,087.05	-	7.36	77.33	160.11	405.77	672.48	0.08	4.84	12,402.06	12,402.06	78.77	374.17	15,811.23	23,088.54		
Assam	41.29	57.89	0.32	3.39	-	-	-	4.12	10.89	363.84	1,108.83	419.63	1,147.84	-	-	0.91	2.74	4.34	44.11	-	-	-	-	4.26	13.27	843.67	2,383.49		
Bihar	10.37	46.70	0.42	0.76	-	-	-	4.51	11.84	252.84	883.07	305.89	845.84	0.23	0.24	0.74	13.98	4.85	13.38	-	0.13	-	0.45	33.14	639.19	2,050.51			
Chhattisgarh	249.02	1,17.24	3.01	15.56	-	-	-	89.87	147.36	849.26	3,107.48	799.01	2,809.56	0.19	0.31	14.24	142.39	11.84	43.54	0.29	0.62	5,293.99	38,814.04	186.94	269.87	11,445.11	36,712.47		
Goa	17.98	51.31	2.98	12.97	21.13	107.38	2.97	17.43	443.90	1,851.86	549.09	2,000.88	2.38	6.38	2.39	19.98	13.25	43.81	1.46	3.27	1,443.88	1,443.88	19.80	44.07	2,511.46	5,691.05			
Gujarat	649.97	2,684.69	211.25	853.77	3.49	48.12	139.29	799.52	3,951.98	13,499.23	6,817.37	21,448.45	93.89	1,861.97	277.54	942.04	1,896.19	5,769.19	7.86	40.25	10,889.38	37,059.54	766.90	3,220.12	25,768.95	87,043.92			
Haryana	445.10	2,862.37	638.32	2,214.86	-	-	59.65	7,051.45	3,726.44	12,415.81	3,344.03	10,879.89	27.52	438.42	18.42	381.03	852.66	3,854.63	20.39	49.44	-	-	701.46	2,367.65	9,937.43	34,043.81			
Himachal Pradesh	274.61	294.41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	274.61	294.41		
Jammu & Kashmir	3.74	15.47	0.04	0.14	-	-	-	0.66	329.28	1,833.04	268.61	1,889.38	0.06	0.06	1.04	1.30	8.47	0.09	0.09	-	-	-	-	-	-	14.17	7.41	868.81	2,424.04
Jharkhand	109.65	248.62	0.38	8.33	-	-	43.52	193.22	299.77	1,259.12	440.01	1,588.44	0.02	1.17	0.43	15.32	34.38	0.14	1.89	11,105.52	11,105.52	11,105.52	11,105.52	11,105.52	11,105.52	11,105.52	11,105.52		
Karnataka	598.64	1,152.84	110.03	303.83	0.15	169.24	21.24	2,688.08	11,826.14	3,102.28	19,891.28	147.80	721.22	39.89	260.51	1,094.49	5,619.23	7.48	8.17	-	-	289.36	260.51	2,600.24	35,860.54				
Kerala	42.54	172.43	1.81	3.98	1.04	6.12	3.08	7.45	1,011.24	5,997.51	539.08	1,855.38	10.42	19.22	3.97	30.24	32.26	112.31	0.73	10.49	-	-	79.02	174.23	1,897.01	2,724.24			
Madhya Pradesh	273.03	703.62	48.01	169.37	-	-	31.44	115.67	2,182.45	8,251.83	3,319.09	11,547.72	4.98	17.50	24.48	82.65	27.41	799.56	6.85	23.85	4,373.18	5,790.85	484.65	1,131.22	11,822.30	28,430.54			
Maharashtra	889.14	2,668.48	387.47	1,656.97	106.49	304.83	308.12	1,366.99	4,874.81	17,418.11	5,395.49	18,336.15	219.19	1,384.64	2,242.61	2,977.26	9,445.38	20,424.36	8.38	43.81	3,769.19	4,364.59	1,542.84	7,447.42	29,827.71	79,480.84			
Manipur	10.98	10.98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.98	10.98		
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Odisha	298.18	2,283.14	2.48	31.14	0.16	16.41	68.37	181.80	897.28	2,936.44	1,843.82	5,205.41	1.88	4.81	9.32	89.83	1,793.88	5,256.46	0.86	3.67	34.90	143.02	4,468.77	16,799.88					
Punjab	89.45	671.01	17.32	49.73	-	-	12.47	167.33	1,874.26	6,486.24	1,339.07	4,829.34	5.73	53.85	17.73	120.42	83.37	330.47	1.42	8.37	57.86	448.47	3,434.14	12,414.41					
Rajasthan	144.81	881.94	11.04	38.82	-	-	41.41	482.19	2,095.13	6,189.35	2,788.75	6,541.92	4.83	31.31	14.05	26.87	37.54	228.31	0.02	0.03	100.01	349.56	111.10	389.58	5,173.71	16,460.82			
Sikkim	699.59	699.59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	699.59	699.59		
Tamil Nadu	639.71	1,660.22	238.49	681.49	3.75	62.67	198.39	3,516.90	13,086.33	3,178.23	11,009.54	78.41	301.36	69.71	262.10	1,225.77	2,445.74	3.88	13.42	-	-	379.26	1,089.78	9,339.55	30,729.21				
Telangana	-	-	8.46	54.91	-	-	38.06	181.83	1,126.01	6,198.18	1,363.29	4,507.36	36.49	121.00	30.34	233.09	365.56	1,164.38	0.17	-	-	-	86.15	280.36	4,302.17	14,814.44			
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Uttar Pradesh	251.66	4,759.74	41.08	239.87	-	-	44.26	168.19	3,189.65	10,811.48	2,874.41	8,342.87	21.26	49.49	38.01	126.25	239.92	842.70	1.58	7.61	195.11	568.48	6,675.80	24,009.74					
Uttarakhand	49.65	369.84	1.02	9.19	-	-	4.69	421.17	1,283.47	4,641.40	1,519.91	4,572.11	0.06	2.07	89.22	111.21	44.72	98.07	0.69	1.64	29.37	108.39	1,134.95	3,495.12					
West Bengal	69.49	4,542.21	30.09	103.04	-	-	31.96	103.97	606.49	2,389.21	687.42	2,389.39	36.37	79.39	13.09	147.18	492.19	1,412.21	1.54	6.13	104.83	54.31	239.32	1,939.12	11,687.11				
Andaman & Nicobar	0.48	0.48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.48	0.48		
Chandigarh	18.14	16.66	12.05	85.47	-	-	1.15	17.08	786.46	2,839.72	535.33	1,881.73	20.37	31.98	19.84	170.19	129.89	334.61	0.20	1.85	6,010.97	5,163.94	61.14	208.71	6,677.56	10,462.14			
Chennai	10.11	81.13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.11	81.13		
Daman & Diu	0.81	14.53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.81	14.53		
Delhi	89.83	443.11	1,350.01	7,416.09	0.21	250.24	3,774.26	4,030.34	14,816.61	3,087.72	10,862.61	218.25	1,070.31	490.68	1,577.19	7,824.73	14,803.51	4.43	116.61	-	-	2,376.61	4,862.52	19,704.28	59,243.31				
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Puducherry	1.71	6.79	0.89	2.88	-	-	2.53	6.41	432.07	1,869.81	369.51	1,101.33	1.73	2.43	0.82	2.89	7.32	2.48	-	-	-	-	39.38	64.74	847.71	2,864.74			
Total	5,939.34	27,893.04	3,187.34	14,811.91	139.17	449.48	1,489.29	8,973.17	43,398.72	146,997.41	45,976.36	156,736.24	910.29	4,522.11	3,537.89	7,871.96	28,393.32	66,736.95	64.16	353.95	58,989.96	197,729.85	7,857.80	24,712.45	195,798.82	665,398.19			

PERIODIC DISCLOSURES

FORM NL-23		Reinsurance Risk Concentration			
Insurer:	IFFCO TOKIO GENERAL INSURANCE CO.LTD.		Date:	01/01/2018 TO 31/03/2018	
FY	2017-18				

(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	2,913	0	263	2%
3	No. of Reinsurers with rating A but less than AA	143	170,340	8,976.12	14,070	100%
4	No. of Reinsurers with rating BBB but less than A	20	5,843	475	86	3%
5	No. of Reinsurers with rating less than BBB		-	-	-	0%
6	No. of Indian Reinsurers other than GIC	16	-	-	2,414	1%
Total		183	179,097	9,451	16,833	106%

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 Mar'18
(Rs in Lakhs)

Ageing of Claims								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	231	223	212	289	203	1158	16,045.26
2	Marine Cargo	9982	4929	2510	1218	537	19176	9,201.30
3	Marine Hull	1	3	2	5	9	20	1,108.13
4	Engineering	413	464	326	365	142	1710	3,513.75
5	Motor OD	254204	118552	30729	13269	4440	421194	97,154.97
6	Motor TP	587	1206	2117	3796	13265	20971	72,974.75
7	Health	103264	134767	43609	19100	41045	341785	46,919.63
8	Overseas Travel	52	134	241	200	22	649	220.41
9	Personal Accident	1041	2004	1878	1146	752	6821	4,360.73
10	Liability	5	3	11	20	52	91	243.85
11	Crop	726	634	557	182	15	2114	58,423.52
12	Miscellaneous	5938	5859	2145	1157	563	15662	8,252.04

PERIODIC DISCLOSURES

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

Insurer: IFFCO Tokio General Insurance Company Ltd Date: 1st Apr'17 to 31st Mar'18

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total	
1	Claims O/S at the beginning of the period	1361	1770	64	1168	20536	37487	80669	219	1812	152		191	226	1532	147187
2	Claims reported during the period	1203	18424	19	1790	415826	19455	287303	474	6164	107		2394	281	16069	769509
3	Claims Settled during the period	1158	19176	20	1710	421194	20971	341785	649	6821	91		2114	310	15352	831351
4	Claims Repudiated during the period	2	8	0	0	380	0	50988	3	15	0		0	0	21	51417
5	Claims closed during the period	374	2616	14	569	32799	0	0	108	2003	79		158	140	3080	41940
6	Claims O/S at End of the period	1448	1364	63	1260	17172	37430	27605	50	1559	181		475	220	2568	91395
	Less than 3months	90	537	7	203	11092	3336	11805	24	847	22		60	72	1120	29215
	3 months to 6 months	91	241	0	94	2397	3459	2377	20	212	20		122	45	490	9568
	6months to 1 year	188	221	5	134	2218	6279	893	3	271	41		191	45	497	10986
	1year and above	1079	365	51	829	1465	24356	12530	3	229	98		102	58	461	41626

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency AS AT 31ST MARCH 2018

Required solvency margin based on net premium and net incurred claims

(RS In Lakhs)

Item No.	Description	PREMIUM						RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	
1	Fire	33,840.08	4,678.48	61,748.22	4,790.64	3,384.01	9,262.23	9,262.23
2	Marine Cargo	14,264.92	5,772.76	8,811.36	3,631.35	1,711.79	1,586.05	1,711.79
3	Marine Hull	540.48	153.61	5,101.18	177.35	54.05	765.18	765.18
4	Motor	300,237.69	254,366.76	233,380.17	184,391.82	50,873.35	55,317.55	55,317.55
5	Engineering	9,481.24	1,879.08	3,141.02	1,102.81	948.12	471.15	948.12
6	Aviation	59.88	3.75	(4.48)	12.23	5.99	3.67	5.99
7	Liabilities	2,806.33	1,939.90	661.98	490.14	420.95	148.95	420.95
8	Others	34,652.55	18,704.49	18,112.01	11,884.50	4,851.36	3,803.52	4,851.36
9	Health	67,109.33	61,340.25	48,163.92	43,574.76	12,268.05	13,072.43	13,072.43
10	Crop	107,729.65	16,500.85	140,288.31	22,375.77	10,772.97	21,043.25	21,043.25
	Total	570,722.17	365,339.93	519,403.69	272,431.37	85,290.63	105,473.97	107,398.84

PERIODIC DISCLOSURES**FORM NL-27: Offices information for Non-Life****Insurer: IFFCO TOKIO General Insurance Co. Ltd.****Statement****As on 31st March 2018**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		92
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		93
7	No. of branches approved but not open		1
8	No. of rural branches		0
9	No. of urban branches		93

PERIODIC DISCLOSURES

FORM - NL 28 STATEMENT OF ASSETS (General Insurer, Re-Insurer)

COMPANY NAME & CODE: IFFCO-TOKIO GENEAL INSURANCE CO LTD & 106
STATEMENT AS ON : 31st March 2018

(Rs. in Lacs)

S NO.	PARTICULARS	SCH	AMOUNT
1	Investments	8	714,848.13
2	Loans	9	-
3	Fixed Assets	10	3,307.37
4	Current Assets		-
	a. Cash & Bank Balance	11	18,935.91
	b. Advances & Other Assets	12	116,995.69
5	Current Liabilities		-
	a. Current Liabilities	13	480,299.44
	b. Provisions	14	188,036.87
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per balance Sheet (A)		1,522,423.41
	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	3,307.37
3	Cash & Bank Balance (if any)	11	18,935.91
4	Advances & Other Assets (if any)	12	116,995.69
5	Current Liabilities	13	480,299.44
6	Provisions	14	188,036.87
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		-
	Total (B)		807,575.28
	Investment Assets' as per FORM 3B (A-B)		714,848.13

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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%		32011.46	119057.32	151,068.78	21.13%	0.00	151068.78	143,718.53
2	Government Securities or other approved securities (including (I) above)	Not less than 30%		48807.37	181524.79	230,332.16	32.22%	0.00	230332.16	222,525.87
3	Investment subject to Exposure Norms									
	1. Housing and Loans to SG for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%		85991.31	319819.64	405,810.94	56.77%	0.00	405810.94	400,175.31
	2. Approved Investments			16432.27	61115.05	77,547.32	10.85%	0.00	77547.32	77,424.05
	3. Other Investments(not exceeding 25%)	Not exceeding 55%		245.03	911.30	1,156.33	0.16%	0.00	1156.33	1,163.56
	TOTAL INVESTMENT ASSETS	100%	0	151475.97	563370.79	714,846.75	100.00%	0.00	714846.75	701288.78

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

PERIODIC DISCLOSURES

FORM NL-29 Detail regarding debt securities

Insurer: **Iffco Tokio General Insurance Co. Ltd.**
Date: **quarter ended 31/03/2018**

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31.03.2018	as % of total for this class	As at 31.03.17	as % of total for this class	As at 31.03.2018	as % of total for this class	As at 31.03.17	as % of total for this class
Break down by credit rating								
AAA rated	432,197.74	62.56%	437,180.09	99.46%	437,727.15	62.14%	434,684.76	99.28%
AA or better	35,072.61	5.08%	3,265.25	0.54%	35,313.86	5.01%	3,164.18	0.72%
Rated below AA but above A	1,007.23	-	-	-	1,000.00	-	-	0.00%
Rated below A but above B	-	-	-	-	-	-	-	0.00%
Any other	222,525.87	32.21%	210,263.33	-	230,332.16	-	210,308.24	0.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	26,220.82	3.80%	58,604.45	23.84%	26,169.05	3.72%	58,414.36	32.03%
more than 1 year and upto 3 years	118,145.28	17.10%	85,112.14	17.97%	118,643.22	16.84%	84,279.68	22.64%
More than 3 years and up to 7 years	145,391.23	21.05%	140,796.73	28.43%	146,462.92	20.79%	138,530.94	19.44%
More than 7 years and up to 10 years	228,119.38	33.02%	205,460.34	14.64%	234,774.21	33.33%	204,614.96	10.53%
above 10 years	172,926.74	25.03%	160,735.01	15.13%	178,323.76	25.32%	162,317.22	15.36%
Breakdown by type of the issuer								
a. Central Government	143,718.53	20.80%	138,467.62	27.80%	151,068.78	21.45%	141,513.93	10.13%
b. State Government	78,807.34	11.41%	66,995.70	12.93%	79,263.38	11.25%	63,994.31	8.82%
c. Corporate Securities	468,277.58	67.79%	445,245.34	59.26%	474,041.00	67.30%	442,648.94	81.05%

Note

- 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.
- 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 MARCH 2018	Year Ended on 31ST MARCH 2018	Quarter Ended on 31ST MARCH 2017	Year Ended on 31ST MARCH 2017
1	Gross Direct Premium Growth Rate	-6.02%	1.23%	100.70%	50.72%
	Fire	-32.35%	-0.51%	-20.08%	4.06%
	Marine Total	18.93%	12.96%	-0.85%	10.35%
	Miscellaneous Total	-5.28%	1.03%	117.46%	55.90%
	Marine Cargo	20.05%	13.81%	6.28%	12.36%
	Marine Hull	-2.88%	-5.23%	-57.07%	-20.39%
	Motor OD	2.65%	-2.14%	14.29%	14.96%
	Motor TP	21.96%	4.28%	22.21%	34.07%
	Motor Total	11.82%	0.98%	17.92%	23.52%
	Engineering	-19.40%	26.16%	17.99%	11.58%
	Aviation	14.63%	-5.71%	-7.27%	-16.18%
	Workmen Compensation	5.21%	-1.45%	12.77%	6.83%
	Personal Accident	160.28%	51.28%	-9.42%	6.14%
	Public / Product Liability	21.56%	6.69%	5.73%	13.28%
	Health	68.31%	29.62%	40.66%	19.68%
	Crop	-36.69%	-14.17%	1933.89%	1283.76%
	Other Miscellaneous	19.82%	0.82%	53.37%	8.70%
2	Gross Direct Premium to Net Worth Ratio	NA	3.00	NA	3.30
3	Growth rate of Net Worth	NA	11.23%	NA	33.91%
4	Net Retention Ratio	59.45%	64.01%	53.54%	61.43%
	Fire	13.06%	13.83%	15.20%	13.97%
	Marine Total	40.68%	40.03%	41.30%	43.27%
	Miscellaneous Total	61.35%	67.95%	55.76%	64.93%
	Marine Cargo	41.09%	40.47%	41.04%	43.28%
	Marine Hull	30.38%	28.42%	46.77%	42.99%
	Motor OD	84.74%	84.73%	74.87%	75.04%
	Motor TP	84.79%	84.71%	74.60%	74.89%
	Motor Total	84.76%	84.72%	74.74%	74.97%
	Engineering	34.95%	19.82%	25.34%	19.60%
	Aviation	4.80%	6.27%	0.14%	0.92%
	Workmen Compensation	94.85%	94.86%	95.00%	95.00%
	Personal Accident	83.54%	85.82%	83.92%	86.71%
	Public / Product Liability	79.88%	69.13%	72.81%	67.76%
	Health	89.73%	91.40%	88.87%	91.41%
	Crop	14.65%	15.32%	35.13%	37.20%
	Other Miscellaneous	36.80%	38.29%	33.62%	32.72%

5	Net Commission Ratio	7.60%	3.10%	-12.11%	-5.38%
	Fire	58.80%	-10.39%	-142.09%	-81.66%
	Marine Total	6.45%	-2.71%	-8.71%	-7.48%
	Miscellaneous Total	7.25%	3.37%	-10.26%	-4.29%
	Marine Cargo	5.79%	-3.00%	-9.54%	-7.96%
	Marine Hull	28.57%	8.15%	6.47%	3.21%
	Motor OD	24.21%	12.52%	2.37%	1.54%
	Motor TP	-0.66%	-1.94%	-4.92%	-5.49%
	Motor Total	11.32%	5.26%	-1.09%	-1.88%
	Engineering	35.60%	-1.89%	-15.41%	-10.52%
	Aviation	-138.38%	-61.20%	-7121.19%	-771.76%
	Workmen Compensation	26.08%	14.94%	8.86%	8.90%
	Personal Accident	14.74%	9.37%	5.71%	5.41%
	Public / Product Liability	17.18%	11.43%	14.83%	13.95%
	Health	8.15%	6.20%	4.15%	4.90%
	Crop	-38.76%	-39.38%	-33.50%	-26.41%
	Other Miscellaneous	10.42%	0.32%	-25.21%	-10.50%
6	Expense of Management to Gross Direct Premium Ratio	14.01%	18.67%	15.37%	19.35%
7	Expense of Management to Net Written Premium Ratio	23.41%	28.78%	28.33%	31.10%
8	Net Incurred Claims to Net Earned Premium	89.52%	82.89%	78.86%	81.96%
9	Combined Ratio	106.46%	105.52%	91.08%	102.93%
10	Technical Reserves to Net Premium ratio	NA	1.55	NA	1.39
11	Underwriting balance ratio	-11.68%	-8.44%	8.28%	-2.64%
	FIRE	-57.54%	-8.42%	241.37%	111.04%
	MARINE	36.65%	28.05%	53.85%	8.01%
	MISCELLANEOUS	-12.06%	-9.11%	4.85%	-4.14%
12	Operating Profit Ratio	0.56%	3.83%	18.61%	12.94%
13	Liquid Assets to liabilities ratio	NA	0.10	NA	0.16
14	Net earning ratio	2.42%	5.18%	13.49%	12.33%
15	Return on Net worth ratio	NA	10.10%	NA	25.32%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.62	NA	1.60
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	7.03	NA	15.85
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	7.03	NA	15.85
6	(iv) Book value per share (Rs)	NA	69.62	NA	62.59

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 MARCH 2018**

(Rs. In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 31ST MARCH 2018	YEAR ENDED 31ST MARCH 2018	QUARTER ENDED 31ST MARCH 2017	YEAR ENDED 31ST MARCH 2017
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	Premium collected from direct business	471.27	6,747.65	(821.78)	6,446.05
			Claims paid on direct basis	586.69	1,276.99	(180.74)	810.73
			Payment of Rent and other expenses	580.40	1,932.99	793.41	2,307.38
			Deposit of Insurance Premium	-	25.00	-	25.00
			Amount Payable/ (Receivable) at Balance sheet date	N.A	5.76	N.A	3.17
			Payment of Dividend	-	-	-	-
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	382.33	799.04	-	533.40
			Deposit of Insurance Premium	-	1.00	-	1.00
			Claims paid on direct basis	76.90	928.64	194.83	659.67
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(1.50)	N.A	(1.50)
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Professional Fee	-	-	20.80	20.80
			Payment of Fee	-	30.02	(4.81)	10.00
			Claim/Reimbursement of Expenses	-	0.81	10.30	10.30
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	712.64	3,104.79	664.89	3,369.27
			Commission Earned on Premium Ceded	148.16	788.58	161.49	799.58
			Losses Recovered from Re-insurer	2,579.26	8,857.62	1,354.10	5,918.78
			Claim/Reimbursement of Expenses	-	1.24	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	1,167.69	N.A	(759.82)
5	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	(2.99)	0.76	19.22	19.22
			Commission Earned on Premium Ceded	(0.16)	0.04	4.78	4.78
			Losses Recovered from Re-insurer	(3.69)	-	2.94	2.94
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(17.70)	(16.53)	(16.53)
6	Tokio Marine Insurance Sinagapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	387.30	1,827.78	704.68	1,516.95
			Commission Earned on Premium Ceded	(41.81)	164.20	59.72	213.93
			Losses Recovered from Re-insurer	259.75	648.80	191.34	467.63
			Claim/Reimbursement of Expenses	-	-	(3.66)	0.77
			Payment of Fee	-	-	3.74	3.74
			Amount Payable/ (Receivable) at Balance sheet date	N.A	111.47	N.A	341.01
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	-	-	-	-

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

			Amount Payable/ (Receivable) at Balance sheet date	N.A	1.16	N.A	1.16
8	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	7.77	7.77	(23.79)	-
			Commission Earned on Premium Ceded	0.39	0.39	(5.93)	-
			Losses Recovered from Re-insurer	3.74	3.74	(2.79)	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(1.35)	N.A	-
9	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	28.22	238.72	78.31	117.78
			Commission Earned on Premium Ceded	3.09	37.88	17.48	23.46
			Amount Payable/ (Receivable) at Balance sheet date	N.A	130.72	N.A	63.00
10	Tokio Marine & Nichido Risk Consulting Co. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	(0.52)	9.67
11	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fees	0.18	0.69	0.14	5.98
			Claim/Reimbursement of Expenses	-	0.43	0.48	0.55
12	Tokio Marine Indonesia	Associate of Promoters with more than 20% Voting rights	Payment of Fee	1.21	1.21	1.45	1.45
			Claim/Reimbursement of Expenses	-	-	(1.39)	2.91
13	Tokio Marine Services Europe Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	-	(32.63)	0.16
			Claim/Reimbursement of Expenses	-	-	(17.56)	-
14	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	36.39	101.92	15.75	101.90
			Payment of Fees	9.44	24.95	5.17	30.47
15	Tokio Marine Management Australasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	0.09	3.39	0.71	5.55
			Claim/Reimbursement of Expenses	7.67	30.23	1.08	11.15
16	TM Claim Service Asia PTE Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	1.21	1.21
			Payment of Fee	4.11	7.93	5.13	5.13
17	TM Claim Service Europe Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	100.69	19.46	19.46
			Payment of Fee	0.20	22.30	35.34	35.34
18	Tokio Marine Insurance (Thailand) Public Co. Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	10.20	3.59	3.59
			Payment of Fee	8.07	25.90	-	-
19	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	0.88	4.84	0.86	0.86
			Claims paid on direct basis	1.86	2.02	0.15	0.15
20	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	1.74	4.49
			Payment of Fees	0.01	0.16	0.04	0.85
21	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	33.26	40.35	11.89	19.37
			Claims paid on direct basis	3.49	22.99	2.44	24.58
22	K. Srinivasa Gowda	Chairman	Honorarium Charges	1.50	6.00	6.00	6.00
			Payment of Rent on office Building	18.40	61.20	12.00	48.00
23	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	(9.83)	53.17	(6.32)	47.18
			Claims paid on direct basis	3.69	31.74	17.78	45.88
			Recovery of Expenses	63.14	108.83	10.63	89.50
			Payment of -Commission	199.82	634.41	138.92	558.36

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

			-Service Charges	2,638.75	7,972.13	1,768.75	7,241.12
			Amount Payable/ (Receivable) at Balance sheet date	N.A	29.53	N.A	188.58
24	IFFCO KISAN BAZAR & LOGISTICS LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	13.00	-	12.67
25	IFFCO MC CROP SCIENCE LTD.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	5.02	43.73	-	16.84
			Claims paid on direct basis	0.56	2.03	0.24	0.24
26	IFFCO KISAN SEZ LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	7.19	(5.42)	1.99
			Claims paid on direct basis	0.05	0.05	2.21	5.02
27	INDIAN FARM FORESTRY DEVELOPMENT COOPERATIVE LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.08	18.47	-	10.86
			Claims paid on direct basis	0.00	0.30	0.07	2.23
			Payment for CSR activity-IFFDC being implementation agency	445.00	445.00	67.67	182.73
28	IFFCO CHHATTISGARH POWER LIMITED	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.01	2.26	-	4.40
			Claims paid on direct basis	1.25	1.49	0.19	1.17
29	YOGESH LOHIYA	Managing Director & Chief Executive Officer (Up to 14/02/2017)	Remuneration-Key Management Personnel	-	-	43.33	147.00
	Warendra Sinha	Managing Director & Chief Executive Officer (w.e.f 28/03/2017)		39.37	149.05	1.43	1.43
	H.O. Suri	Director-Marketing		13.58	63.82	19.73	57.23
	Jun Matsui	Director-Marketing (w.e.f 30/01/2018) *		12.69	12.69	-	-
	Hiroshi Yasui	Director-Operations (upto 30/01/2018)		4.98	49.78	14.14	53.40
	Sanjeev Chopra	Chief Financial Officer		12.04	56.79	10.85	41.69
	Amit Jain	Company Secretary		7.47	35.45	7.17	27.46

* includes salary drawn by Mr Jun Matsui as OSD (Officer on Special Duty) for period from 01.01.2018 to 29.01.2018.

PERIODIC DISCLOSURES								
FORM NL-32		Products Information						
Insurer:	IFFCO TOKIO GENERAL INSURANCE CO.LTD.							
Period:	01/01/2018 to 31.03.2018							
Products Information								
<i>List below the products and/or add-ons introduced during the period</i>								
S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval	Applicability of Para 19
1st January, 2018 to 31st March, 2018								
1	Extended Warranty Insurance	IFFCO-TOKIO/PRO/1008/2017-18	IRDAN106P0002V01201718	Miscellaneous Insurance	Internal tariff rated	23/05/2016	23/11/2017	Yes
1	Jan Kavach Yojna	IFFCO-TOKIO/PRO/1008/2017-18	IRDAN106 P0010V0120 1718	Miscellaneous Insurance	Internal tariff rated	01/11/2018	30/01/2018	Yes
2	CSC-Health Protector	IFFCO-TOKIO/PRO/1008/2017-18	IFFHCSP18107V011718	Health	Internal tariff rated	09/01/2018	24/01/2018	Yes
3	CSC-Family Health Protector	IFFCO-TOKIO/PRO/1008/2017-18	IFFHCSP18108V011718	Health	Internal tariff rated	09/01/2018	24/01/2018	Yes
4	POS-Health Protector	IFFCO-TOKIO/PRO/1008/2017-18	IFFHLIP14003V011314	Health	Internal tariff rated	31/01/2018	09/02/2018	Yes
5	POS-Family Health Protector	IFFCO-TOKIO/PRO/1008/2017-18	IFFHLIP14001V011314	Health	Internal tariff rated	31/01/2018	09/02/2018	Yes
6	Public Offering of Securites Insurance	IFFCO-TOKIO/PRO/1008/2017-18	IRDAN106P0013V01201718	Miscellaneuos	Internal tariff rated	16/11/2017	14/03/2018	Yes
7	Employment Practices Liability Insurance	IFFCO-TOKIO/PRO/1008/2017-18	IRDAN106P0012V01201718	Miscellaneuos	Internal tariff rated	16/11/2017	14/03/2018	Yes
8	Investment Management Insurance	IFFCO-TOKIO/PRO/1008/2017-18	IRDAN106P0011V01201718	Miscellaneuos	Internal tariff rated	16/11/2017	14/03/2018	Yes
9	Commercial and Political Risk Insurance	IFFCO-TOKIO/PRO/1008/2017-18	IRDAN106P0014V01201718	Miscellaneuos	Internal tariff rated	16/11/2017	14/03/2018	Yes
10	Swasthya Sathi	IFFCO-TOKIO/PRO/1008/2017-18	IFFHLGP19001V01 1819	Health	Internal tariff rated	28/03/2018	10/4/2018	Yes

PERIODIC DISCLOSURES**FORM NL-33 - SOLVENCY MARGIN - KGII**

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

Solvency AS AT 31ST MARCH 2018

Available Solvency Margin and Solvency Ratio

(Rs. In Lakhs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds		563,371.87
	Deduct:		
2	Liabilities		565,500.42
3	Other Liabilities		(2,128.55)
4	Excess in Policyholders' Funds (1-2-3)		-
5	Available Assets in Shareholders' Funds		279,279.52
	Deduct:		
6	Other Liabilities		104,964.43
7	Excess in Shareholders' Funds (5-6)		174,315.09
8	Total Available Solvency Margin [ASM] (4+7)		174,315.09
9	Total Required Solvency Margin [RSM]		107,398.84
10	Solvency Ratio (Total ASM/Total RSM)		1.62

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Persons

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st January, 2018 to 31st March, 2018

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

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

Statement as on: 31st March 2018

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

61	DEPOSITS - REPO / REVERSE	ECCR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
62	DEPOSIT WITH PRIMARY DEALERS	EDPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
63	CCIL - CBLO	ECBO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
64	COMMERCIAL PAPERS	ECCP	4,773.87	4,764.22	20.88	1.67	1.10	4,168.37	0.00	86.54	6.67	4.40	4,646.37	4,837.30	57.88	1.19	0.78	0.00
65	APPLICATION MONEY	ECAM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
66	PERPETUAL DEBT INSTRUMENTS	EUPD	1,001.24	973.49	20.03	2.00	1.32	1,001.30	983.96	53.41	8.10	5.34	0.00	0.00	0.00	0.00	0.00	0.00
67	EQUITY SHARES - COMPANIES	EFES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
68	PERPETUAL DEBT INSTRUMENTS	EPPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
69	EQUITY SHARES (INCL. EQUITY	EEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
70	PERPETUAL NON-CUM. P.SHARES	EUPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
71	CORPORATE SECURITIES -	EDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
72	PERPETUAL NON-CUM. P.SHARES	EPPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
73	FOREIGN DEBT SECURITIES	EFDS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
74	MUTUAL FUNDS - GILT / G SEC /	EGMF	9,984.45	9,984.45	165.95	1.66	1.10	11,467.21	9,915.87	644.35	5.62	3.70	9,475.30	9,475.30	653.96	6.90	4.51	0.00
75	MUTUAL FUNDS - (UNDER	EMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
76	NET CURRENT ASSETS (ONLY IN	ENCA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
77	PASSIVELY MANAGED EQUITY ETF	EETF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
78	PASSIVELY MANAGED EQUITY ETF	EETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
79	BONDS - PSU - TAXABLE	OBPT	0.00	0.00	0.00	0.00	0.00	1,000.00	1,007.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
80	BONDS - PSU - TAX FREE	OBPF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
81	EQUITY SHARES (INCL CO-OP	OESH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
82	DEBENTURES	OLDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
83	MUNICIPAL BONDS	OMUN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
84	COMMERCIAL PAPERS	OACP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
85	PREFERENCE SHARES	OPSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
86	VENTURE FUND / SEBI APPROVED	OVNF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
87	SHORT TERM LOANS	OSLU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
88	EQUITY SHARES (PSUS &	OEPU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
89	EQUITY SHARES (INCL. EQUITY	OEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
90	TERM LOANS (WITHOUT CHARGE)	OTLW	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
91	DEBENTURES / BONDS/ CPS /	ODPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
92	MUTUAL FUNDS - DEBT / INCOME /	OMGS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
93	MUTUAL FUNDS - (UNDER	OMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
94	DERIVATIVE INSTRUMENTS	OCDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
95	SECURITISED ASSETS	OPSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
96	INVESTMENT PROPERTIES -	OIPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
97	PASSIVELY MANAGED EQUITY ETF	OETF	193.27	193.27	12.49	6.46	4.26	266.00	156.33	29.04	10.92	7.20	424.38	424.38	68.71	16.19	16.19	0.00
98	PASSIVELY MANAGED EQUITY ETF	OETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total		722,512.97	707,728.24	13,839.76	1.92	1.36	706,157.35	701,277.12	52,331.04	7.42	5.24	583,720.67	596,210.28	70,228.94	12.03	8.82	0.00

PERIODIC DISCLOSURES

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Company Name & Code:

Iffco Tokio General Insurance Company Ltd (106)

Statement as on:

31st March 2018

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter ¹</u>								
	-	-	-	-	-	-	-	-	-
B.	<u>As on Date ²</u>								
	8.65% SAIL BS 30-12-2019	EPBT	1000	3/31/2011	CARE	CAREAA+	CAREAA-	10/2/2017	

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Insurer: IFFCO Tokio General Insurance Company Ltd Date: 1st Apr'17 31st Mar'18

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

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		upto the period		same period of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	5,533.34	21344	8178.94	21250	27,533.05	82219	27674.79854	77220
2	Cargo & Hull	3,319.51	7562	2791.05	6415	14,552.01	27528	12882.19367	24782
3	Motor TP	45,576.36	354637	37370.28	393274	124,482.61	1279181	144547.6996	1409907
4	Motor OD	42,396.72	1236212	41301.77	1162451	175,755.10	4707131	152783.1008	4676652
5	Engineering	1,486.29	4367	1844.08	2992	8,973.17	13466	7112.605001	11240
6	Workmen's Compensation	784.18	5801	745.38	5525	2,957.44	23088	3016.072483	22419
7	Employer's Liability	950.29	1320	0.00	0	4,522.10	4541	0	0
8	Aviation	41.27	10	36.00	4	59.88	18	63.512307	9
9	Personal Accident	3,537.96	55266	1359.31	54823	7,917.95	202299	5233.908572	165383
10	Health	27,027.48	54662	16058.17	57088	67,090.58	203734	51757.82545	216510
11	Others*	65,143.42	98109	98651.40	112930	129,345.25	427678	151298.5791	518347

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- Mar 2018***(Rs in Lakhs)***Rural & Social Obligations (Quarterly Returns)**

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	20,794	1,253.78	1,897,881.97
		Social			
2	Cargo & Hull	Rural			-
		Social			
3	Motor TP	Rural		19,504.19	-
		Social			
4	Motor OD	Rural	850,639	5,607.72	876,349.87
		Social			
5	Engineering	Rural	2,831	435.18	127,818.99
		Social			
6	Workmen's Compensation	Rural	4,904	380.17	84,342.63
		Social			
7	Employer's Liability	Rural	613	20.85	18,463.44
		Social			
8	Aviation	Rural			-
		Social			
9	Personal Accident	Rural	56,812	2,480.83	10,954,672.27
		Social	24	54.85	219,397.11
10	Health	Rural	30,253	11,604.16	121,694.85
		Social	-	8,093.61	-
11	Others	Rural	67,953	110,855.81	3,516,550.38
		Social	11,546	90,197.71	1,013,856.78

PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer: IFFCO Tokio General Insurance Co Date:

1st Apr17

31st Mar'18

(Rs in Lakhs)

Business Acquisition through different channels									
Sl.No.	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	1196628	48,647.41	883906	33,672.56	3718855	147,219.36	3280343	128,181.98
2	Corporate Agents-Banks	13442	453.47	2695	98.45	47578	1,449.99	9001	260.73
3	Corporate Agents -Others	114802	4,764.96	117607	4,749.61	419000	15,341.87	464610	17,194.60
4	Brokers	396647	67,259.70	354258	42,453.65	1495567	208,546.99	1504917	180,276.74
5	Micro Agents	367	13.68	344	11.41	2030	46.91	765	25.94
6	Direct Business	117404	74,657.62	457942	127,350.70	1287853	190,584.16	1862833	230,430.38
	Total (A)	1839290	195,796.83	1816752	208336.3806	6970883	563,189.29	7122469	556370.391
1	Referral (B)	-	-0.01	-	-	-	-0.13	-	-0.21
	Grand Total (A+B)	1839290	195,796.82	1816752	208336.3806	6970883	563,189.16	7122469	556370.181

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: January'- March' 2018

GRIEVANCE DISPOSAL FOR THE PERIOD January'- March'2018 DURING THE FINANCIAL YEAR 2017-18

SI 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	17	116	47	32	48	6
c)	Policy Related	1	16	10	6	1	0
d)	Premium	0	1	0	0	1	0
e)	Refund	1	6	2	4	1	0
f)	Coverage	0	1	0	1	0	0
g)	Cover note related	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0
i)	others	0	5	1	2	2	0
	Total Number of Complaints	19	145	60	45	53	6

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	1,824,251	Q4 - 2017-18
5	Total no. of claims during current year	195,084	Q4 - 2017-18
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.09	Q4 - 2017-18
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	5.95	Q4 - 2017-18

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Up to 7 days	0	0	0
(b)	7-15 days	0	0	0
(c)	15-30 days	0	2	2
(d)	30-90 days	6	0	6
(e)	90 days and beyond	0	0	0
	Total Number of Complaints	6	2	8