

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2019 - 30th June, 2019

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PERIODIC DISCLOSURES

FORM NL-1-B-RA

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

Registration No. 106 dated 4.12.2000

FIRE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH JUNE 2019

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH JUNE 2019	PERIOD ENDED 30TH JUNE 2019	QUARTER ENDED 30TH JUNE 2018	PERIOD ENDED 30TH JUNE 2018
1	Premiums earned (Net)	NL-4-Premium Schedule	1,24,991	1,24,991	1,11,907	1,11,907
2	Profit/ (Loss) on sale/redemption of Investments		391	391	831	831
3	Others: Exchange Gain / (Loss)		-	-	-	-
	Handling Charges		368	368	(1,221)	(1,221)
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-
4	Interest, Dividend & Rent – Gross		24,203	24,203	20,651	20,651
	TOTAL (A)		1,49,953	1,49,953	1,32,168	1,32,168
1	Claims Incurred (Net)	NL-5-Claims Schedule	87,903	87,903	71,733	71,733
2	Commission	NL-6-Commission Schedule	(1,71,515)	(1,71,515)	(76,651)	(76,651)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	18,482	18,482	16,936	16,936
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		(65,130)	(65,130)	12,018	12,018
	Operating Profit/(Loss) from Fire Business C= (A - B)		2,15,083	2,15,083	1,20,150	1,20,150
	APPROPRIATIONS					
	Transfer to Shareholders' Account		2,15,083	2,15,083	1,20,150	1,20,150
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		2,15,083	2,15,083	1,20,150	1,20,150

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH JUNE 2019

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH JUNE 2019	PERIOD ENDED 30TH JUNE 2019	QUARTER ENDED 30TH JUNE 2018	PERIOD ENDED 30TH JUNE 2018
1	Premiums earned (Net)	NL-4-Premium Schedule	1,61,631	1,61,631	1,41,082	1,41,082
2	Profit/ (Loss) on sale/redemption of Investments		253	253	631	631
3	Others: Exchange Gain / (Loss)		-	-	-	-
	Handling Charges		48	48	(20)	(20)
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-
4	Interest, Dividend & Rent – Gross		15,660	15,660	15,676	15,676
	TOTAL (A)		1,77,592	1,77,592	1,57,369	1,57,369
1	Claims Incurred (Net)	NL-5-Claims Schedule	90,100	90,100	1,02,708	1,02,708
2	Commission	NL-6-Commission Schedule	(1,149)	(1,149)	3,199	3,199
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	27,214	27,214	25,878	25,878
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,16,165	1,16,165	1,31,785	1,31,785
	Operating Profit/(Loss) from Marine Business C= (A - B)		61,427	61,427	25,584	25,584
	APPROPRIATIONS					
	Transfer to Shareholders' Account		61,427	61,427	25,584	25,584
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		61,427	61,427	25,584	25,584

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH JUNE 2019

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH JUNE 2019	PERIOD ENDED 30TH JUNE 2019	QUARTER ENDED 30TH JUNE 2018	PERIOD ENDED 30TH JUNE 2018
1	Premiums earned (Net)	NL-4-Premium Schedule	1,00,32,503	1,00,32,503	88,47,599	88,47,599
2	Profit/ (Loss) on sale/redemption of Investments		18,989	18,989	40,737	40,737
3	Others: Transfer & Duplicate Fee		956	956	848	848
	Exchange Gain / (Loss)		(7)	(7)	95	95
	Handling Charges		148	148	531	531
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-
4	Interest, Dividend & Rent – Gross		11,73,995	11,73,995	10,11,885	10,11,885
	TOTAL (A)		1,12,26,584	1,12,26,584	99,01,695	99,01,695
1	Claims Incurred (Net)	NL-5-Claims Schedule	91,88,113	91,88,113	78,58,995	78,58,995
2	Commission	NL-6-Commission Schedule	10,15,496	10,15,496	7,18,798	7,18,798
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	14,76,337	14,76,337	12,09,125	12,09,125
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,16,79,946	1,16,79,946	97,86,918	97,86,918
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(4,53,362)	(4,53,362)	1,14,777	1,14,777
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(4,53,362)	(4,53,362)	1,14,777	1,14,777
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		(4,53,362)	(4,53,362)	1,14,777	1,14,777

PERIODIC DISCLOSURES

FORM NL-2-B-PL

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

Registration No. 106 dated 4.12.2000

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30TH JUNE 2019

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH JUNE 2019	PERIOD ENDED 30TH JUNE 2019	QUARTER ENDED 30TH JUNE 2018	PERIOD ENDED 30TH JUNE 2018
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		2,15,083	2,15,083	1,20,150	1,20,150
	(b) Marine Insurance		61,427	61,427	25,584	25,584
	(c) Miscellaneous Insurance		(4,53,362)	(4,53,362)	1,14,777	1,14,777
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		4,07,310	4,07,310	2,63,852	2,63,852
	(b) Profit on sale of investments		6,588	6,588	10,622	10,622
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	a) Miscellaneous Income		6,037	6,037	3,814	3,814
	b) Profit on Sale of Fixed Assets		9	9	22	22
	TOTAL (A)		2,43,092	2,43,092	5,38,821	5,38,821
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) For doubtful Advances		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Loss on Sale of Fixed Assets		-	-	-	-
	(d) Expenses on Corporate Social Responsibility (CSR)		-	-	20,000	20,000
	(e) Fines & penalties		-	-	-	-
	(f) Contribution to Policyholders' funds towards Excess EoM		-	-	-	-
	TOTAL (B)		-	-	20,000	20,000
	Profit Before Tax		2,43,092	2,43,092	5,18,821	5,18,821

	Less: Provision for Taxation					
	Current Tax		66,000	66,000	1,34,000	1,34,000
	Deferred Tax		3,600	3,600	3,300	3,300
	Less: Short / (Excess) provision for taxation for earlier years					
	Current Tax		-	-	-	-
	Deferred Tax		-	-	-	-
	Profit After Tax		1,73,492	1,73,492	3,81,521	3,81,521
	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			1,52,72,404		1,34,86,184
	Balance carried forward to Balance Sheet			1,54,45,896		1,38,67,705

PERIODIC DISCLOSURES

FORM NL-3-B-BS

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

Registration No. 106 dated 4.12.2000

BALANCE SHEET AS AT 30TH JUNE 2019

(₹ In 000)

	Schedule	AS AT 30TH JUNE 2019	AS AT 30TH JUNE 2018
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	27,42,183	27,42,183
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,99,66,883	1,83,88,692
FAIR VALUE CHANGE ACCOUNT			
- Shareholders		(1,474)	(1,428)
- Policyholders		(5,207)	(3,812)
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		2,27,02,385	2,11,25,635
APPLICATION OF FUNDS			
INVESTMENTS			
Investments - Shareholders	NL-12-Investment Schedule	1,99,43,952	1,94,46,083
Investments - Policyholders	NL-12(A)-Investment Schedule	7,04,54,647	5,18,63,876
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	6,21,005	3,75,283
DEFERRED TAX ASSET (NET)		3,81,000	1,65,200
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	5,76,724	4,18,056
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,30,35,633	1,33,90,380
Sub-Total (A)		1,36,12,357	1,38,08,436

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	5,88,65,508	4,47,37,233
	PROVISIONS	NL-18-Provisions Schedule	2,34,45,068	1,97,96,010
	Sub-Total (B)		8,23,10,576	6,45,33,243
	NET CURRENT ASSETS (C) = (A - B)		(6,86,98,219)	(5,07,24,807)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	TOTAL		2,27,02,385	2,11,25,635

CONTINGENT LIABILITIES

(₹ In 000)

	Particulars		AS AT 30TH JUNE 2019	AS AT 30TH JUNE 2018
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		20,84,301	7,48,474
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	TOTAL		20,84,301	7,48,474

PERIODIC DISCLOSURES

FORM NL-4- PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2019				PERIOD ENDED 30TH JUNE 2019			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	21,03,996	4,84,912	1,63,17,340	1,89,06,248	21,03,996	4,84,912	1,63,17,340	1,89,06,248
	21,03,996	4,84,912	1,63,17,340	1,89,06,248	21,03,996	4,84,912	1,63,17,340	1,89,06,248
Add: Premium on reinsurance accepted	3,01,126	5,066	15,321	3,21,513	3,01,126	5,066	15,321	3,21,513
Less : Premium on reinsurance ceded	22,42,648	2,50,738	33,54,112	58,47,498	22,42,648	2,50,738	33,54,112	58,47,498
Net Premium	1,62,474	2,39,240	1,29,78,549	1,33,80,263	1,62,474	2,39,240	1,29,78,549	1,33,80,263
Adjustment for change in reserve for unexpired risks	37,483	77,609	29,46,046	30,61,138	37,483	77,609	29,46,046	30,61,138
Premium Earned (Net)	1,24,991	1,61,631	1,00,32,503	1,03,19,125	1,24,991	1,61,631	1,00,32,503	1,03,19,125

PREMIUM EARNED [NET]

Particulars	QUARTER ENDED 30TH JUNE 2018				PERIOD ENDED 30TH JUNE 2018			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	12,61,746	4,32,048	1,45,68,148	1,62,61,942	12,61,746	4,32,048	1,45,68,148	1,62,61,942
	12,61,746	4,32,048	1,45,68,148	1,62,61,942	12,61,746	4,32,048	1,45,68,148	1,62,61,942
Add: Premium on reinsurance accepted	1,74,230	6,698	22,410	2,03,338	1,74,230	6,698	22,410	2,03,338
Less : Premium on reinsurance ceded	12,99,438	2,30,121	48,42,811	63,72,370	12,99,438	2,30,121	48,42,811	63,72,370
Net Premium	1,36,538	2,08,625	97,47,747	1,00,92,910	1,36,538	2,08,625	97,47,747	1,00,92,910
Adjustment for change in reserve for unexpired risks	24,631	67,543	9,00,148	9,92,322	24,631	67,543	9,00,148	9,92,322
Premium Earned (Net)	1,11,907	1,41,082	88,47,599	91,00,588	1,11,907	1,41,082	88,47,599	91,00,588

PERIODIC DISCLOSURES

FORM NL-4 (A) - PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2019			PERIOD ENDED 30TH JUNE 2019		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	4,71,731	13,181	4,84,912	4,71,731	13,181	4,84,912
	4,71,731	13,181	4,84,912	4,71,731	13,181	4,84,912
Add: Premium on reinsurance accepted	5,066	-	5,066	5,066	-	5,066
Less : Premium on reinsurance ceded	2,42,901	7,837	2,50,738	2,42,901	7,837	2,50,738
Net Premium	2,33,896	5,344	2,39,240	2,33,896	5,344	2,39,240
Adjustment for change in reserve for unexpired risks	75,564	2,045	77,609	75,564	2,045	77,609
Premium Earned (Net)	1,58,332	3,299	1,61,631	1,58,332	3,299	1,61,631

PREMIUM EARNED [NET]

Particulars	QUARTER ENDED 30TH JUNE 2018			PERIOD ENDED 30TH JUNE 2018		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	4,17,612	14,436	4,32,048	4,17,612	14,436	4,32,048
	4,17,612	14,436	4,32,048	4,17,612	14,436	4,32,048
Add: Premium on reinsurance accepted	6,698	-	6,698	6,698	-	6,698
Less : Premium on reinsurance ceded	2,19,623	10,498	2,30,121	2,19,623	10,498	2,30,121
Net Premium	2,04,687	3,938	2,08,625	2,04,687	3,938	2,08,625
Adjustment for change in reserve for unexpired risks	66,527	1,016	67,543	66,527	1,016	67,543
Premium Earned (Net)	1,38,160	2,922	1,41,082	1,38,160	2,922	1,41,082

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

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2019											
	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	42,36,302	40,99,234	83,35,536	2,58,691	764	82,768	2,47,573	1,18,326	41,13,976	22,55,132	9,04,574	1,63,17,340
	42,36,302	40,99,234	83,35,536	2,58,691	764	82,768	2,47,573	1,18,326	41,13,976	22,55,132	9,04,574	1,63,17,340
Add: Premium on reinsurance accepted	-	-	-	6,066	-	-	-	1,681	-	-	7,574	15,321
Less: Premium on reinsurance ceded	2,20,158	2,12,454	4,32,612	2,14,016	489	4,141	29,575	37,317	3,12,734	17,01,863	6,21,365	33,54,112
Net Premium	40,16,144	38,86,780	79,02,924	50,741	275	78,627	2,17,998	82,690	38,01,242	5,53,269	2,90,783	1,29,78,549
Adjustment for change in reserve for unexpired risks	5,09,936	2,47,255	7,57,191	(3,338)	(72)	6,799	56,064	28,848	15,68,737	4,79,412	52,405	29,46,046
Premium Earned (Net)	35,06,208	36,39,525	71,45,733	54,079	347	71,828	1,61,934	53,842	22,32,505	73,857	2,38,378	1,00,32,503

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 30TH JUNE 2019											
	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	42,36,302	40,99,234	83,35,536	2,58,691	764	82,768	2,47,573	1,18,326	41,13,976	22,55,132	9,04,574	1,63,17,340
	42,36,302	40,99,234	83,35,536	2,58,691	764	82,768	2,47,573	1,18,326	41,13,976	22,55,132	9,04,574	1,63,17,340
Add: Premium on reinsurance accepted	-	-	-	6,066	-	-	-	1,681	-	-	7,574	15,321
Less: Premium on reinsurance ceded	2,20,158	2,12,454	4,32,612	2,14,016	489	4,141	29,575	37,317	3,12,734	17,01,863	6,21,365	33,54,112
Net Premium	40,16,144	38,86,780	79,02,924	50,741	275	78,627	2,17,998	82,690	38,01,242	5,53,269	2,90,783	1,29,78,549
Adjustment for change in reserve for unexpired risks	5,09,936	2,47,255	7,57,191	(3,338)	(72)	6,799	56,064	28,848	15,68,737	4,79,412	52,405	29,46,046
Premium Earned (Net)	35,06,208	36,39,525	71,45,733	54,079	347	71,828	1,61,934	53,842	22,32,505	73,857	2,38,378	1,00,32,503

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 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	37,45,870	36,04,601	73,50,471	2,03,150	565	76,032	2,26,313	91,048	21,95,912	36,68,565	7,56,092	1,45,68,148
	37,45,870	36,04,601	73,50,471	2,03,150	565	76,032	2,26,313	91,048	21,95,912	36,68,565	7,56,092	1,45,68,148
Add: Premium on reinsurance accepted	-	-	-	7,210	-	-	-	8,246	-	-	6,954	22,410
Less : Premium on reinsurance ceded	5,66,542	5,50,973	11,17,515	1,65,963	565	3,908	40,766	42,135	1,88,000	27,63,282	5,20,677	48,42,811
Net Premium	31,79,328	30,53,628	62,32,956	44,397	-	72,124	1,85,547	57,159	20,07,912	9,05,283	2,42,369	97,47,747
Adjustment for change in reserve for unexpired risks	9,893	(1,20,141)	(1,10,248)	(2,901)	(94)	1,411	(14,623)	15,477	2,41,228	7,55,652	14,246	9,00,148
Premium Earned (Net)	31,69,435	31,73,769	63,43,204	47,298	94	70,713	2,00,170	41,682	17,66,684	1,49,631	2,28,123	88,47,599

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 30TH JUNE 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	37,45,870	36,04,601	73,50,471	2,03,150	565	76,032	2,26,313	91,048	21,95,912	36,68,565	7,56,092	1,45,68,148
	37,45,870	36,04,601	73,50,471	2,03,150	565	76,032	2,26,313	91,048	21,95,912	36,68,565	7,56,092	1,45,68,148
Add: Premium on reinsurance accepted	-	-	-	7,210	-	-	-	8,246	-	-	6,954	22,410
Less : Premium on reinsurance ceded	5,66,542	5,50,973	11,17,515	1,65,963	565	3,908	40,766	42,135	1,88,000	27,63,282	5,20,677	48,42,811
Net Premium	31,79,328	30,53,628	62,32,956	44,397	-	72,124	1,85,547	57,159	20,07,912	9,05,283	2,42,369	97,47,747
Adjustment for change in reserve for unexpired risks	9,893	(1,20,141)	(1,10,248)	(2,901)	(94)	1,411	(14,623)	15,477	2,41,228	7,55,652	14,246	9,00,148
Premium Earned (Net)	31,69,435	31,73,769	63,43,204	47,298	94	70,713	2,00,170	41,682	17,66,684	1,49,631	2,28,123	88,47,599

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2019				PERIOD ENDED 30TH JUNE 2019			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	6,81,694	1,97,480	1,06,35,060	1,15,14,234	6,81,694	1,97,480	1,06,35,060	1,15,14,234
Add Claims Outstanding at the end of the year	8,03,221	5,62,913	4,32,15,787	4,45,81,921	8,03,221	5,62,913	4,32,15,787	4,45,81,921
Less Claims Outstanding at the beginning of the year	8,15,656	5,62,250	4,03,82,090	4,17,59,996	8,15,656	5,62,250	4,03,82,090	4,17,59,996
	6,69,259	1,98,143	1,34,68,757	1,43,36,159	6,69,259	1,98,143	1,34,68,757	1,43,36,159
Add :Re-insurance accepted	14,932	66	-	14,998	14,932	66	-	14,998
Less :Re-insurance Ceded	5,96,288	1,08,109	42,80,644	49,85,041	5,96,288	1,08,109	42,80,644	49,85,041
Total Claims Incurred	87,903	90,100	91,88,113	93,66,116	87,903	90,100	91,88,113	93,66,116

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2018				PERIOD ENDED 30TH JUNE 2018			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	3,50,922	1,68,566	1,63,42,172	1,68,61,660	3,50,922	1,68,566	1,63,42,172	1,68,61,660
Add Claims Outstanding at the end of the year	7,25,109	6,13,609	3,47,94,417	3,61,33,135	7,25,109	6,13,609	3,47,94,417	3,61,33,135
Less Claims Outstanding at the beginning of the year	7,11,837	5,72,894	3,37,69,648	3,50,54,379	7,11,837	5,72,894	3,37,69,648	3,50,54,379
	3,64,194	2,09,281	1,73,66,941	1,79,40,416	3,64,194	2,09,281	1,73,66,941	1,79,40,416
Add :Re-insurance accepted	48,874	5,239	6,483	60,596	48,874	5,239	6,483	60,596
Less :Re-insurance ceded	3,41,335	1,11,812	95,14,429	99,67,576	3,41,335	1,11,812	95,14,429	99,67,576
Total Claims Incurred	71,733	1,02,708	78,58,995	80,33,436	71,733	1,02,708	78,58,995	80,33,436

PERIODIC DISCLOSURES

FORM NL-5 (A) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2019			PERIOD ENDED 30TH JUNE 2019		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
Direct claims	1,90,621	6,859	1,97,480	1,90,621	6,859	1,97,480
Add Claims Outstanding at the end of the year	4,90,383	72,530	5,62,913	4,90,383	72,530	5,62,913
Less Claims Outstanding at the beginning of the year	5,04,814	57,436	5,62,250	5,04,814	57,436	5,62,250
	1,76,190	21,953	1,98,143	1,76,190	21,953	1,98,143
Add :Re-insurance accepted	16	50	66	16	50	66
Less :Re-insurance Ceded	1,02,323	5,786	1,08,109	1,02,323	5,786	1,08,109
Total Claims Incurred	73,883	16,217	90,100	73,883	16,217	90,100

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2018			PERIOD ENDED 30TH JUNE 2018		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
Direct claims	1,65,891	2,675	1,68,566	1,65,891	2,675	1,68,566
Add Claims Outstanding at the end of the year	5,22,631	90,978	6,13,609	5,22,631	90,978	6,13,609
Less Claims Outstanding at the beginning of the year	4,80,820	92,074	5,72,894	4,80,820	92,074	5,72,894
	2,07,702	1,579	2,09,281	2,07,702	1,579	2,09,281
Add :Re-insurance accepted	5,239	-	5,239	5,239	-	5,239
Less :Re-insurance ceded	1,10,932	880	1,11,812	1,10,932	880	1,11,812
Total Claims Incurred	1,02,009	699	1,02,708	1,02,009	699	1,02,708

PERIODIC DISCLOSURES

FORM NL-5 (B) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2019											
	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	27,49,403	13,24,098	40,73,501	56,953	-	23,235	1,95,702	14,164	19,18,819	40,57,774	2,94,912	1,06,35,060
Add Claims Outstanding at the end of the year	23,78,386	3,63,13,774	3,86,92,160	2,39,364	1,861	1,47,430	5,66,844	1,86,858	17,53,155	10,06,151	6,21,964	4,32,15,787
Less Claims Outstanding at the beginning of the year	19,53,185	3,35,89,844	3,55,43,029	2,02,514	1,958	1,47,211	5,99,720	1,54,799	12,84,820	18,44,523	6,03,516	4,03,82,090
	31,74,604	40,48,028	72,22,632	93,803	(97)	23,454	1,62,826	46,223	23,87,154	32,19,402	3,13,360	1,34,68,757
Add :Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded	3,97,930	2,93,225	6,91,155	38,315	-	1,189	19,495	5,912	1,53,000	32,25,082	1,46,496	42,80,644
Total Claims Incurred	27,76,674	37,54,803	65,31,477	55,488	(97)	22,265	1,43,331	40,311	22,34,154	(5,680)	1,66,864	91,88,113

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 30TH JUNE 2019											
	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	27,49,403	13,24,098	40,73,501	56,953	-	23,235	1,95,702	14,164	19,18,819	40,57,774	2,94,912	1,06,35,060
Add Claims Outstanding at the end of the year	23,78,386	3,63,13,774	3,86,92,160	2,39,364	1,861	1,47,430	5,66,844	1,86,858	17,53,155	10,06,151	6,21,964	4,32,15,787
Less Claims Outstanding at the beginning of the year	19,53,185	3,35,89,844	3,55,43,029	2,02,514	1,958	1,47,211	5,99,720	1,54,799	12,84,820	18,44,523	6,03,516	4,03,82,090
	31,74,604	40,48,028	72,22,632	93,803	(97)	23,454	1,62,826	46,223	23,87,154	32,19,402	3,13,360	1,34,68,757
Add :Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance ceded	3,97,930	2,93,225	6,91,155	38,315	-	1,189	19,495	5,912	1,53,000	32,25,082	1,46,496	42,80,644
Total Claims Incurred	27,76,674	37,54,803	65,31,477	55,488	(97)	22,265	1,43,331	40,311	22,34,154	(5,680)	1,66,864	91,88,113

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 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	22,07,022	15,18,402	37,25,424	78,875	82	17,369	1,41,155	1,894	15,48,344	1,06,13,201	2,15,828	1,63,42,172
Add Claims Outstanding at the end of the year	26,42,833	2,85,99,383	3,12,42,216	2,91,311	49	1,40,956	4,64,443	1,57,181	13,35,768	5,23,248	6,39,245	3,47,94,417
Less Claims Outstanding at the beginning of the year	23,82,926	2,64,66,316	2,88,49,242	2,51,903	430	1,18,770	3,42,306	1,31,341	10,36,994	24,46,010	5,92,652	3,37,69,648
	24,66,929	36,51,469	61,18,398	1,18,283	(299)	39,555	2,63,292	27,734	18,47,118	86,90,439	2,62,421	1,73,66,941
Add :Re-insurance accepted	-	-	-	6,183	291	-	-	-	9	-	-	6,483
Less :Re-insurance ceded	3,53,811	3,19,048	6,72,859	59,005	4	900	61,497	217	1,20,772	84,90,307	1,08,868	95,14,429
Total Claims Incurred	21,13,118	33,32,421	54,45,539	65,461	(12)	38,655	2,01,795	27,517	17,26,355	2,00,132	1,53,553	78,58,995

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 30TH JUNE 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	22,07,022	15,18,402	37,25,424	78,875	82	17,369	1,41,155	1,894	15,48,344	1,06,13,201	2,15,828	1,63,42,172
Add Claims Outstanding at the end of the year	26,42,833	2,85,99,383	3,12,42,216	2,91,311	49	1,40,956	4,64,443	1,57,181	13,35,768	5,23,248	6,39,245	3,47,94,417
Less Claims Outstanding at the beginning of the year	23,82,926	2,64,66,316	2,88,49,242	2,51,903	430	1,18,770	3,42,306	1,31,341	10,36,994	24,46,010	5,92,652	3,37,69,648
	24,66,929	36,51,469	61,18,398	1,18,283	(299)	39,555	2,63,292	27,734	18,47,118	86,90,439	2,62,421	1,73,66,941
Add :Re-insurance accepted	-	-	-	6,183	291	-	-	-	9	-	-	6,483
Less :Re-insurance ceded	3,53,811	3,19,048	6,72,859	59,005	4	900	61,497	217	1,20,772	84,90,307	1,08,868	95,14,429
Total Claims Incurred	21,13,118	33,32,421	54,45,539	65,461	(12)	38,655	2,01,795	27,517	17,26,355	2,00,132	1,53,553	78,58,995

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2019				PERIOD ENDED 30TH JUNE 2019			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	1,47,074	32,529	12,58,512	14,38,115	1,47,074	32,529	12,58,512	14,38,115
Add: Commission on Re-insurance Accepted	11,544	91	1,470	13,105	11,544	91	1,470	13,105
Less: Commission on Re-insurance Ceded	3,30,133	33,769	2,44,486	6,08,388	3,30,133	33,769	2,44,486	6,08,388
Net Commission	(1,71,515)	(1,149)	10,15,496	8,42,832	(1,71,515)	(1,149)	10,15,496	8,42,832
Break-up of the expenses (Gross) incurred to procure business:								
Agents	42,679	13,893	2,93,323	3,49,895	42,679	13,893	2,93,323	3,49,895
Brokers	97,385	18,565	8,17,150	9,33,100	97,385	18,565	8,17,150	9,33,100
Corporate Agency	6,792	26	11,584	18,402	6,792	26	11,584	18,402
Others (Web Aggregator, CSC, IMF, MISP and POS)	218	45	1,36,455	1,36,718	218	45	1,36,455	1,36,718
TOTAL (B)	1,47,074	32,529	12,58,512	14,38,115	1,47,074	32,529	12,58,512	14,38,115

COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2018				PERIOD ENDED 30TH JUNE 2018			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	75,281	34,807	10,83,817	11,93,905	75,281	34,807	10,83,817	11,93,905
Add: Commission on Re-insurance Accepted	3,932	390	2,529	6,851	3,932	390	2,529	6,851
Less: Commission on Re-insurance Ceded	1,55,864	31,998	3,67,548	5,55,410	1,55,864	31,998	3,67,548	5,55,410
Net Commission	(76,651)	3,199	7,18,798	6,45,346	(76,651)	3,199	7,18,798	6,45,346
Break-up of the expenses (Gross) incurred to procure business:								
Agents	24,413	12,282	2,34,759	2,71,454	24,413	12,282	2,34,759	2,71,454
Brokers	48,242	22,527	7,50,161	8,20,930	48,242	22,527	7,50,161	8,20,930
Corporate Agency	2,485	(29)	5,773	8,229	2,485	(29)	5,773	8,229
Others (Web Aggregator, CSC, IMF, MISP and POS)	141	27	93,124	93,292	141	27	93,124	93,292
TOTAL (B)	75,281	34,807	10,83,817	11,93,905	75,281	34,807	10,83,817	11,93,905

PERIODIC DISCLOSURES

FORM NL-6 (A) - COMMISSION SCHEDULE

COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2019			PERIOD ENDED 30TH JUNE 2019		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Direct	31,573	956	32,529	31,573	956	32,529
Add: Commission on Re-insurance Accepted	91	-	91	91	-	91
Less: Commission on Re-insurance Ceded	32,941	828	33,769	32,941	828	33,769
Net Commission	(1,277)	128	(1,149)	(1,277)	128	(1,149)
Break-up of the expenses (Gross) incurred to procure business:						
Agents	13,265	628	13,893	13,265	628	13,893
Brokers	18,237	328	18,565	18,237	328	18,565
Corporate Agency	26	-	26	26	-	26
Others (Web Aggregator, CSC, IMF, MISP and POS)	45	-	45	45	-	45
TOTAL (B)	31,573	956	32,529	31,573	956	32,529

COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2018			PERIOD ENDED 30TH JUNE 2018		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Direct	32,870	1,937	34,807	32,870	1,937	34,807
Add: Commission on Re-insurance Accepted	390	-	390	390	-	390
Less: Commission on Re-insurance Ceded	30,792	1,206	31,998	30,792	1,206	31,998
Net Commission	2,468	731	3,199	2,468	731	3,199
Break-up of the expenses (Gross) incurred to procure business:						
Agents	10,703	1,579	12,282	10,703	1,579	12,282
Brokers	22,177	350	22,527	22,177	350	22,527
Corporate Agency	(37)	8	(29)	(37)	8	(29)
Others (Web Aggregator, CSC, IMF, MISP and POS)	27	-	27	27	-	27
TOTAL (B)	32,870	1,937	34,807	32,870	1,937	34,807

PERIODIC DISCLOSURES
FORM NL-6 (B) -COMMISSION SCHEDULE

COMMISSION (₹ In 000)												
Particulars	QUARTER ENDED 30TH JUNE 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	8,17,304	61,134	8,78,438	28,632	-	16,120	26,683	23,742	2,03,713	-	81,184	12,58,512
Add: Commission on Re-insurance Accepted	-	-	-	92	-	-	-	277	-	-	1,101	1,470
Less: Commission on Re-insurance Ceded	33,044	10,578	43,622	24,039	2	621	4,075	4,309	32,139	61,244	74,435	2,44,486
Net Commission	7,84,260	50,556	8,34,816	4,685	(2)	15,499	22,608	19,710	1,71,574	(61,244)	7,850	10,15,496
Break-up of the expenses (Gross) incurred to procure business:												
Agents	1,29,977	28,544	1,58,521	12,255	-	10,831	9,111	3,429	63,245	-	35,931	2,93,323
Brokers	5,67,730	19,118	5,86,848	16,302	-	5,085	16,493	20,298	1,36,746	-	35,378	8,17,150
Corporate Agency	3,520	622	4,142	30	-	12	609	8	346	-	6,437	11,584
Others (Web Aggregator, CSC, IMF, MISP and POS)	1,16,077	12,850	1,28,927	45	-	192	470	7	3,376	-	3,438	1,36,455
TOTAL (B)	8,17,304	61,134	8,78,438	28,632	-	16,120	26,683	23,742	2,03,713	-	81,184	12,58,512

COMMISSION (₹ In 000)												
Particulars	PERIOD ENDED 30TH JUNE 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	8,17,304	61,134	8,78,438	28,632	-	16,120	26,683	23,742	2,03,713	-	81,184	12,58,512
Add: Commission on Re-insurance Accepted	-	-	-	92	-	-	-	277	-	-	1,101	1,470
Less: Commission on Re-insurance Ceded	33,044	10,578	43,622	24,039	2	621	4,075	4,309	32,139	61,244	74,435	2,44,486
Net Commission	7,84,260	50,556	8,34,816	4,685	(2)	15,499	22,608	19,710	1,71,574	(61,244)	7,850	10,15,496
Break-up of the expenses (Gross) incurred to procure business:												
Agents	1,29,977	28,544	1,58,521	12,255	-	10,831	9,111	3,429	63,245	-	35,931	2,93,323
Brokers	5,67,730	19,118	5,86,848	16,302	-	5,085	16,493	20,298	1,36,746	-	35,378	8,17,150
Corporate Agency	3,520	622	4,142	30	-	12	609	8	346	-	6,437	11,584
Others (Web Aggregator, CSC, IMF, MISP and POS)	1,16,077	12,850	1,28,927	45	-	192	470	7	3,376	-	3,438	1,36,455
TOTAL (B)	8,17,304	61,134	8,78,438	28,632	-	16,120	26,683	23,742	2,03,713	-	81,184	12,58,512

COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 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	7,19,064	55,265	7,74,329	29,055	(20)	16,337	32,286	18,213	1,38,599	-	75,018	10,83,817
Add: Commission on Re-insurance Accepted	-	-	-	75	-	-	-	1,139	-	-	1,315	2,529
Less: Commission on Re-insurance Ceded	1,30,992	1,06,603	2,37,595	17,654	-	570	3,783	6,254	19,564	18,206	63,922	3,67,548
Net Commission	5,88,072	(51,338)	5,36,734	11,476	(20)	15,767	28,503	13,098	1,19,035	(18,206)	12,411	7,18,798
Break-up of the expenses (Gross) incurred to procure business:												
Agents	1,02,610	32,084	1,34,694	13,253	-	10,605	(3,581)	3,845	49,050	-	26,893	2,34,759
Brokers	5,35,383	15,066	5,50,449	15,618	(20)	5,488	35,246	14,356	87,632	-	41,392	7,50,161
Corporate Agency	1,083	498	1,581	133	-	19	159	4	479	-	3,398	5,773
Others (Web Aggregator, CSC, IMF, MISP and POS)	79,988	7,617	87,605	51	-	225	462	8	1,438	-	3,335	93,124
TOTAL (B)	7,19,064	55,265	7,74,329	29,055	(20)	16,337	32,286	18,213	1,38,599	-	75,018	10,83,817

COMMISSION

(₹ In 000)

Particulars	PERIOD ENDED 30TH JUNE 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	7,19,064	55,265	7,74,329	29,055	(20)	16,337	32,286	18,213	1,38,599	-	75,018	10,83,817
Add: Commission on Re-insurance Accepted	-	-	-	75	-	-	-	1,139	-	-	1,315	2,529
Less: Commission on Re-insurance Ceded	1,30,992	1,06,603	2,37,595	17,654	-	570	3,783	6,254	19,564	18,206	63,922	3,67,548
Net Commission	5,88,072	(51,338)	5,36,734	11,476	(20)	15,767	28,503	13,098	1,19,035	(18,206)	12,411	7,18,798
Break-up of the expenses (Gross) incurred to procure business:												
Agents	1,02,610	32,084	1,34,694	13,253	-	10,605	(3,581)	3,845	49,050	-	26,893	2,34,759
Brokers	5,35,383	15,066	5,50,449	15,618	(20)	5,488	35,246	14,356	87,632	-	41,392	7,50,161
Corporate Agency	1,083	498	1,581	133	-	19	159	4	479	-	3,398	5,773
Others (Web Aggregator, CSC, IMF, MISP and POS)	79,988	7,617	87,605	51	-	225	462	8	1,438	-	3,335	93,124
TOTAL (B)	7,19,064	55,265	7,74,329	29,055	(20)	16,337	32,286	18,213	1,38,599	-	75,018	10,83,817

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH JUNE 2019				PERIOD ENDED 30TH JUNE 2019			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	8,652	12,740	6,91,158	7,12,550	8,652	12,740	6,91,158	7,12,550
2	Travel, conveyance and vehicle running expenses	752	1,108	60,099	61,959	752	1,108	60,099	61,959
3	Training expenses	62	91	4,918	5,071	62	91	4,918	5,071
4	Rents, rates & taxes	1,281	1,887	1,02,357	1,05,525	1,281	1,887	1,02,357	1,05,525
5	Repairs	357	525	28,505	29,387	357	525	28,505	29,387
6	Printing & stationery	234	344	18,659	19,237	234	344	18,659	19,237
7	Communication	289	426	23,119	23,834	289	426	23,119	23,834
8	Legal & professional charges	1,599	2,355	1,27,757	1,31,711	1,599	2,355	1,27,757	1,31,711
9	Auditors' fees, expenses etc								
	(a) as auditor	-	-	-	-	-	-	-	-
	(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)	-	-	-	-	-	-	-	-
10	Advertisement and publicity	2,816	4,147	2,24,959	2,31,922	2,816	4,147	2,24,959	2,31,922
11	Marketing and Support Services	-	-	-	-	-	-	-	-
12	Interest & Bank Charges	318	469	25,419	26,206	318	469	25,419	26,206
13	Others :								
	Policy Stamps	-	-	-	-	-	-	-	-
	Information & Technology Expenses	848	1,249	67,758	69,855	848	1,249	67,758	69,855
	Electricity & Water Charges	209	308	16,689	17,206	209	308	16,689	17,206
	Courtesies & Entertainment	150	220	11,959	12,329	150	220	11,959	12,329
	Others	182	265	14,400	14,847	182	265	14,400	14,847
14	Depreciation	601	885	48,016	49,502	601	885	48,016	49,502
15	Service Tax Expenses / GST Expense	132	195	10,565	10,892	132	195	10,565	10,892
	TOTAL	18,482	27,214	14,76,337	15,22,033	18,482	27,214	14,76,337	15,22,033

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH JUNE 2018				PERIOD ENDED 30TH JUNE 2018			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	6,197	9,469	4,42,413	4,58,079	6,197	9,469	4,42,413	4,58,079
2	Travel, conveyance and vehicle running expenses	381	582	27,198	28,161	381	582	27,198	28,161
3	Training expenses	42	64	2,990	3,096	42	64	2,990	3,096
4	Rents, rates & taxes	1,115	1,705	79,642	82,462	1,115	1,705	79,642	82,462
5	Repairs	391	598	27,949	28,938	391	598	27,949	28,938
6	Printing & stationery	241	368	17,217	17,826	241	368	17,217	17,826
7	Communication	300	458	21,394	22,152	300	458	21,394	22,152
8	Legal & professional charges	4,714	7,202	3,36,525	3,48,441	4,714	7,202	3,36,525	3,48,441
9	Auditors' fees, expenses etc								
	(a) as auditor	-	-	-	-	-	-	-	-
	(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)	-	-	-	-	-	-	-	-
10	Advertisement and publicity	375	573	26,767	27,715	375	573	26,767	27,715
11	Marketing and Support Services	-	-	-	-	-	-	-	-
12	Interest & Bank Charges	213	325	15,186	15,724	213	325	15,186	15,724
13	Others :								
	Policy Stamps	-	-	-	-	-	-	-	-
	Information & Technology Expenses	1,041	1,591	74,325	76,957	1,041	1,591	74,325	76,957
	Electricity & Water Charges	193	295	13,762	14,250	193	295	13,762	14,250
	Courtesies & Entertainment	94	143	6,702	6,939	94	143	6,702	6,939
	Others	89	137	6,385	6,611	89	137	6,385	6,611
14	Depreciation	460	702	32,822	33,984	460	702	32,822	33,984
15	Service Tax Expenses / GST Expense	1,090	1,666	77,848	80,604	1,090	1,666	77,848	80,604
	TOTAL	16,936	25,878	12,09,125	12,51,939	16,936	25,878	12,09,125	12,51,939

PERIODIC DISCLOSURES

FORM NL-7 (A) -OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH JUNE 2019			PERIOD ENDED 30TH JUNE 2019		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	12,456	284	12,740	12,456	284	12,740
2	Travel, conveyance and vehicle running expenses	1,083	25	1,108	1,083	25	1,108
3	Training expenses	89	2	91	89	2	91
4	Rents, rates & taxes	1,845	42	1,887	1,845	42	1,887
5	Repairs	514	11	525	514	11	525
6	Printing & stationery	336	8	344	336	8	344
7	Communication	417	9	426	417	9	426
8	Legal & professional charges	2,302	53	2,355	2,302	53	2,355
9	Auditors' fees, expenses etc						
	(a) as auditor	-	-	-	-	-	-
	(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)	-	-	-	-	-	-
10	Advertisement and publicity	4,054	93	4,147	4,054	93	4,147
11	Marketing and Support Services	-	-	-	-	-	-
12	Interest & Bank Charges	458	11	469	458	11	469
13	Others :						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	1,221	28	1,249	1,221	28	1,249
	Electricity & Water Charges	301	7	308	301	7	308
	Courtesies & Entertainment	216	4	220	216	4	220
	Others	260	5	265	260	5	265
14	Depreciation	865	20	885	865	20	885
15	Service Tax Expenses / GST Expense	190	5	195	190	5	195
	TOTAL	26,607	607	27,214	26,607	607	27,214

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH JUNE 2018			PERIOD ENDED 30TH JUNE 2018		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	9,290	179	9,469	9,290	179	9,469
2	Travel, conveyance and vehicle running expenses	571	11	582	571	11	582
3	Training expenses	63	1	64	63	1	64
4	Rents, rates & taxes	1,673	32	1,705	1,673	32	1,705
5	Repairs	587	11	598	587	11	598
6	Printing & stationery	361	7	368	361	7	368
7	Communication	449	9	458	449	9	458
8	Legal & professional charges	7,066	136	7,202	7,066	136	7,202
9	Auditors' fees, expenses etc						
	(a) as auditor	-	-	-	-	-	-
	(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)	-	-	-	-	-	-
10	Advertisement and publicity	562	11	573	562	11	573
11	Marketing and Support Services	-	-	-	-	-	-
12	Interest & Bank Charges	319	6	325	319	6	325
13	Others :						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	1,561	30	1,591	1,561	30	1,591
	Electricity & Water Charges	289	6	295	289	6	295
	Courtesies & Entertainment	140	3	143	140	3	143
	Others	134	3	137	134	3	137
14	Depreciation	689	13	702	689	13	702
15	Service Tax Expenses / GST Expense	1,635	31	1,666	1,635	31	1,666
	TOTAL	25,389	489	25,878	25,389	489	25,878

PERIODIC DISCLOSURES

FORM NL-7 (B) - OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH JUNE 2019											
		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	2,13,875	2,06,986	4,20,861	2,702	15	4,187	11,609	4,404	2,02,431	29,464	15,485	6,91,158
2	Travel, conveyance and vehicle running expenses	18,597	17,998	36,595	235	1	364	1,009	383	17,602	2,562	1,348	60,099
3	Training expenses	1,522	1,473	2,995	19	-	30	83	31	1,441	210	109	4,918
4	Rents, rates & taxes	31,674	30,653	62,327	400	2	620	1,719	652	29,979	4,363	2,295	1,02,357
5	Repairs	8,821	8,536	17,357	111	1	173	479	182	8,349	1,215	638	28,505
6	Printing & stationery	5,774	5,588	11,362	73	-	113	313	119	5,465	795	419	18,659
7	Communication	7,154	6,924	14,078	90	-	140	388	147	6,771	986	519	23,119
8	Legal & professional charges	39,534	38,260	77,794	499	3	774	2,146	814	37,418	5,446	2,863	1,27,757
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-
	(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)	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	69,612	67,371	1,36,983	880	5	1,363	3,779	1,433	65,887	9,590	5,039	2,24,959
11	Marketing and Support Services	-	-	-	-	-	-	-	-	-	-	-	-
12	Interest & Bank Charges	7,866	7,612	15,478	99	1	154	427	162	7,445	1,084	569	25,419
13	Others :	-	-	-	-	-	-	-	-	-	-	-	-
	Policy Stamps	-	-	-	-	-	-	-	-	-	-	-	-
	Information & Technology Expenses	20,967	20,293	41,260	265	1	410	1,138	432	19,845	2,889	1,518	67,758
	Electricity & Water Charges	5,164	4,998	10,162	65	-	101	280	106	4,888	711	376	16,689
	Courtesies & Entertainment	3,701	3,581	7,282	47	-	72	201	76	3,503	510	268	11,959
	Others	4,457	4,312	8,769	56	-	87	242	92	4,218	614	322	14,400
14	Depreciation	14,858	14,380	29,238	188	1	291	807	306	14,063	2,047	1,075	48,016
15	Service Tax Expenses / GST Expense	3,269	3,164	6,433	41	-	64	177	67	3,094	450	239	10,565
	TOTAL	4,56,845	4,42,129	8,98,974	5,770	30	8,943	24,797	9,406	4,32,399	62,936	33,082	14,76,337

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	PERIOD ENDED 30TH JUNE 2019											
		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	2,13,875	2,06,986	4,20,861	2,702	15	4,187	11,609	4,404	2,02,431	29,464	15,485	6,91,158
2	Travel, conveyance and vehicle running expenses	18,597	17,998	36,595	235	1	364	1,009	383	17,602	2,562	1,348	60,099
3	Training expenses	1,522	1,473	2,995	19	-	30	83	31	1,441	210	109	4,918
4	Rents, rates & taxes	31,674	30,653	62,327	400	2	620	1,719	652	29,979	4,363	2,295	1,02,357
5	Repairs	8,821	8,536	17,357	111	1	173	479	182	8,349	1,215	638	28,505
6	Printing & stationery	5,774	5,588	11,362	73	-	113	313	119	5,465	795	419	18,659
7	Communication	7,154	6,924	14,078	90	-	140	388	147	6,771	986	519	23,119
8	Legal & professional charges	39,534	38,260	77,794	499	3	774	2,146	814	37,418	5,446	2,863	1,27,757
9	Auditors' fees, expenses etc												
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-
	(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)	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	69,612	67,371	1,36,983	880	5	1,363	3,779	1,433	65,887	9,590	5,039	2,24,959
11	Marketing and Support Services	-	-	-	-	-	-	-	-	-	-	-	-
12	Interest & Bank Charges	7,866	7,612	15,478	99	1	154	427	162	7,445	1,084	569	25,419
13	Others :												
	Policy Stamps	-	-	-	-	-	-	-	-	-	-	-	-
	Information & Technology Expenses	20,967	20,293	41,260	265	1	410	1,138	432	19,845	2,889	1,518	67,758
	Electricity & Water Charges	5,164	4,998	10,162	65	-	101	280	106	4,888	711	376	16,689
	Courtesies & Entertainment	3,701	3,581	7,282	47	-	72	201	76	3,503	510	268	11,959
	Others	4,457	4,312	8,769	56	-	87	242	92	4,218	614	322	14,400
14	Depreciation	14,858	14,380	29,238	188	1	291	807	306	14,063	2,047	1,075	48,016
15	Service Tax Expenses / GST Expense	3,269	3,164	6,433	41	-	64	177	67	3,094	450	239	10,565
	TOTAL	4,56,845	4,42,129	8,98,974	5,770	30	8,943	24,797	9,406	4,32,399	62,936	33,082	14,76,337

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH JUNE 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	1,44,298	1,38,593	2,82,891	2,015	-	3,273	8,421	2,594	91,132	41,087	11,000	4,42,413
2	Travel, conveyance and vehicle running expenses	8,871	8,520	17,391	124	-	201	518	159	5,603	2,526	676	27,198
3	Training expenses	975	937	1,912	14	-	22	57	17	616	278	74	2,990
4	Rents, rates & taxes	25,976	24,949	50,925	363	-	589	1,516	467	16,405	7,397	1,980	79,642
5	Repairs	9,116	8,755	17,871	127	-	207	532	164	5,757	2,596	695	27,949
6	Printing & stationery	5,616	5,394	11,010	78	-	127	328	101	3,546	1,599	428	17,217
7	Communication	6,978	6,702	13,680	97	-	158	407	126	4,407	1,987	532	21,394
8	Legal & professional charges	1,09,761	1,05,421	2,15,182	1,533	-	2,490	6,406	1,973	69,320	31,253	8,368	3,36,525
9	Auditors' fees, expenses etc												
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-
	(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)	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	8,730	8,385	17,115	122	-	198	509	157	5,514	2,486	666	26,767
11	Marketing and Support Services	-	-	-	-	-	-	-	-	-	-	-	-
12	Interest & Bank Charges	4,953	4,757	9,710	69	-	113	289	89	3,128	1,410	378	15,186
13	Others :												
	Policy Stamps	-	-	-	-	-	-	-	-	-	-	-	-
	Information & Technology Expenses	24,242	23,283	47,525	339	-	550	1,415	436	15,309	6,903	1,848	74,325
	Electricity & Water Charges	4,489	4,311	8,800	63	-	102	262	81	2,834	1,278	342	13,762
	Courtesies & Entertainment	2,186	2,100	4,286	31	-	50	127	39	1,381	621	167	6,702
	Others	2,082	2,000	4,082	29	-	47	122	38	1,315	593	159	6,385
14	Depreciation	10,705	10,282	20,987	149	-	243	625	193	6,761	3,048	816	32,822
15	Service Tax Expenses / GST Expense	25,391	24,387	49,778	355	-	576	1,482	456	16,036	7,230	1,935	77,848
	TOTAL	3,94,369	3,78,776	7,73,145	5,508	-	8,946	23,016	7,090	2,49,064	1,12,292	30,064	12,09,125

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	PERIOD ENDED 30TH JUNE 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	1,44,298	1,38,593	2,82,891	2,015	-	3,273	8,421	2,594	91,132	41,087	11,000	4,42,413
2	Travel, conveyance and vehicle running expenses	8,871	8,520	17,391	124	-	201	518	159	5,603	2,526	676	27,198
3	Training expenses	975	937	1,912	14	-	22	57	17	616	278	74	2,990
4	Rents, rates & taxes	25,976	24,949	50,925	363	-	589	1,516	467	16,405	7,397	1,980	79,642
5	Repairs	9,116	8,755	17,871	127	-	207	532	164	5,757	2,596	695	27,949
6	Printing & stationery	5,616	5,394	11,010	78	-	127	328	101	3,546	1,599	428	17,217
7	Communication	6,978	6,702	13,680	97	-	158	407	126	4,407	1,987	532	21,394
8	Legal & professional charges	1,09,761	1,05,421	2,15,182	1,533	-	2,490	6,406	1,973	69,320	31,253	8,368	3,36,525
9	Auditors' fees, expenses etc												
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-
	(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)	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	8,730	8,385	17,115	122	-	198	509	157	5,514	2,486	666	26,767
11	Marketing and Support Services	-	-	-	-	-	-	-	-	-	-	-	-
12	Interest & Bank Charges	4,953	4,757	9,710	69	-	113	289	89	3,128	1,410	378	15,186
13	Others :												
	Policy Stamps	-	-	-	-	-	-	-	-	-	-	-	-
	Information & Technology Expenses	24,242	23,283	47,525	339	-	550	1,415	436	15,309	6,903	1,848	74,325
	Electricity & Water Charges	4,489	4,311	8,800	63	-	102	262	81	2,834	1,278	342	13,762
	Courtesies & Entertainment	2,186	2,100	4,286	31	-	50	127	39	1,381	621	167	6,702
	Others	2,082	2,000	4,082	29	-	47	122	38	1,315	593	159	6,385
14	Depreciation	10,705	10,282	20,987	149	-	243	625	193	6,761	3,048	816	32,822
15	Service Tax Expenses / GST Expense	25,391	24,387	49,778	355	-	576	1,482	456	16,036	7,230	1,935	77,848
	TOTAL	3,94,369	3,78,776	7,73,145	5,508	-	8,946	23,016	7,090	2,49,064	1,12,292	30,064	12,09,125

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2019	AS AT 30TH JUNE 2018
1	Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each)	40,00,000	40,00,000
2	Issued Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	27,42,183	27,42,183
3	Subscribed Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	27,42,183	27,42,183
4	Called up Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	27,42,183	27,42,183
	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	27,42,183	27,42,183

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 30TH JUNE 2019		AS AT 30TH JUNE 2018	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	13,98,51,333	51	13,98,51,333	51
· Foreign	13,43,66,967	49	13,43,66,967	49
Others	-	-	-	-
TOTAL	27,42,18,300	100	27,42,18,300	100

PERIODIC DISCLOSURES

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2019	AS AT 30TH JUNE 2018
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	45,19,821	25,68,789
	Additions during the year	-	19,51,032
	Closing Balance	45,19,821	45,19,821
4	General Reserves	-	-
5	Catastrophe Reserve	1,166	1,166
6	Other Reserve	-	-
7	Balance of Profit in Profit and Loss Account	1,54,45,896	1,38,67,705
	TOTAL	1,99,66,883	1,83,88,692

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2019	AS AT 30TH JUNE 2018
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENTS SHAREHOLDERS

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2019	AS AT 30TH JUNE 2018
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	64,46,489	62,22,617
2	Other Approved Securities	2,20,512	-
3	Other Investments		
	Equity Shares	6,435	9,824
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	24,01,750	24,69,248
	Non Convertible Debenture/ Bonds	3,87,735	11,24,132
	Other Securities	-	-
	Subsidiaries	1,103	1,364
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	63,51,359	86,02,403
5	Other than approved investments		
	Mutual Funds	4,083	4,535
	Non Convertible Debenture	3,66,978	27,270
	Less: Provision for diminution in the value of investments	(68,393)	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,99,185	-
2	Other Approved Securities	14,95,863	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	2,30,281	1,85,499
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	4,41,496	1,22,340
	Non Convertible Debenture/ Bonds	6,82,072	5,74,098
	Others Securities - CD/CP	1,63,775	-
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	4,56,535	1,02,753
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture	1,76,550	-
	Less: Provision for diminution in the value of investments	(19,856)	-
	TOTAL	1,99,43,952	1,94,46,083

PERIODIC DISCLOSURES

FORM NL-12A-INVESTMENTS POLICYHOLDERS

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2019	AS AT 30TH JUNE 2018
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,27,73,074	1,65,96,095
2	Other Approved Securities	7,78,988	-
3	Other Investments		
	Equity Shares	22,733	26,201
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	84,84,500	65,85,633
	Non Convertible Debenture/ Bonds	13,69,726	29,98,128
	Other Securities	-	-
	Subsidiaries	3,897	3,637
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,24,37,016	2,29,43,127
5	Other than approved investments		
	Mutual Funds	14,422	12,096
	Non Convertible Debenture	12,96,398	72,730
	Less: Provision for diminution in the value of investments	(2,41,607)	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	7,03,648	-
2	Other Approved Securities	52,84,336	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	8,13,499	4,94,738
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	15,59,641	3,26,289
	Non Convertible Debenture/ Bonds	24,09,508	15,31,154
	Others Securities - CD/CP	5,78,556	-
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	16,12,769	2,74,048
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture	6,23,687	-
	Less: Provision for diminution in the value of investments	(70,144)	-
	TOTAL	7,04,54,647	5,18,63,876

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2019	AS AT 30TH JUNE 2018
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES
FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(₹ In 000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2019	Additions during the Period	Sales/ Adjustments during the Period	As at 30th June, 2019	Upto 31st March 2019	For the Period	On sales / adjustments	Upto 30th June, 2019	As at 30th June, 2019	As At 30th June, 2018
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										
- Computer Software	4,61,242	10,156	-	4,71,398	3,16,084	20,800	-	3,36,884	1,34,514	86,780
Land - Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	1,812	50	-	1,862	10,389	10,591
Furniture & Fittings	4,02,179	7,115	-	4,09,294	2,82,433	4,789	-	2,87,222	1,22,072	84,441
Information Technology Equipment	8,05,455	26,752	57	8,32,150	6,73,257	21,320	57	6,94,520	1,37,630	80,771
Vehicles	14,953	-	-	14,953	5,620	387	-	6,007	8,946	6,598
Office Equipment	1,20,432	1,253	5	1,21,680	91,911	2,156	3	94,064	27,616	14,815
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	18,54,361	45,276	62	18,99,575	13,71,117	49,502	60	14,20,559	4,79,016	3,21,845
Capital Work In Progress	1,01,846	40,143	-	1,41,989	-	-	-	-	1,41,989	53,438
Grand Total	19,56,207	85,419	62	20,41,564	13,71,117	49,502	60	14,20,559	6,21,005	3,75,283
Previous Period Total	15,33,190	78,540	116	16,11,614	12,02,453	33,984	106	12,36,331	3,75,283	

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

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2019	AS AT 30TH JUNE 2018
1	Cash (including cheques, drafts and stamps)	18,538	25,694
2	Bank Balances		-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	5,58,186	3,92,362
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	5,76,724	4,18,056
	Balances with non-scheduled banks included in 2 above	-	-

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2019	AS AT 30TH JUNE 2018
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	56,040	52,154
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	3,37,564	3,92,465
6	Deposit towards Rent	92,021	82,018
7	Service Tax/ GST Recoverable	18,327	16,257
8	Others	1,18,787	26,502
	TOTAL (A)	6,22,739	5,69,396
	OTHER ASSETS		
1	Income accrued on investments/ FDRs	25,25,997	21,53,485
2	Outstanding Premiums	67,30,741	83,08,846
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	27,93,645	20,02,879
6	Due from subsidiaries/ holding	45,824	66,595
7	Assets held for Unclaimed amount of Policyholders	2,60,063	2,52,176
	Add: Investment Income accruing on unclaimed amount	56,624	37,003
8	Deposit with Reserve Bank of India	-	-
9	Unsettled Investment contract receivable	-	-
	TOTAL (B)	1,24,12,894	1,28,20,984
	TOTAL (A+B)	1,30,35,633	1,33,90,380

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

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2019	AS AT 30TH JUNE 2018
1	Agents' Balances	5,24,781	5,23,156
2	Balances due to other insurance companies (including reinsurers)	56,27,135	26,87,796
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	46,57,015	-
5	Unallocated Premium	69,228	1,16,858
6	Sundry creditors	8,31,764	11,77,455
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding *	4,58,07,206	3,87,05,255
9	Due to Officers/ Directors	-	-
10	Deposit Premium	4,20,915	6,17,355
11	Goods & Service Tax Payable	2,58,017	3,38,496
12	Employee Benefits	3,84,343	2,78,080
13	Unclaimed Amount of Policyholders	2,28,480	2,55,779
	Add: Investment Income accruing on unclaimed amount	56,624	37,003
	TOTAL	5,88,65,508	4,47,37,233

* Claims Outstanding Includes ₹ 1,225,285 thousand (Previous Year ₹ 2,572,120 thousands) on account of settlement received from the IMTPIP towards the company's share of claim liability determined by the pool upto the date of dismantling (Net of claims paid upto reporting period)

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

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2019	AS AT 30TH JUNE 2018
1	Reserve for Unexpired Risk	2,33,96,368	1,97,54,389
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	48,700	41,621
	TOTAL	2,34,45,068	1,97,96,010

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

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2019	AS AT 30TH JUNE 2018
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

(₹ In Lakhs)

Sl.No.	Particular	AS AT 30TH JUNE 2019				AS AT 30TH JUNE 2018			
		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	5,232.53	7,369.19	663.02	13,264.74	4,286.64	6,406.81	844.28	11,537.73
2	Marine								
a	Marine Cargo	2,784.64	3,845.16	1,058.68	7,688.47	2,609.76	4,057.70	1,168.61	7,836.07
b	Marine Hull	137.89	586.45	138.85	863.19	163.77	845.97	63.82	1,073.56
3	Miscellaneous								
a	Motor	1,58,737.79	1,27,523.64	2,71,650.81	5,57,912.24	1,35,262.89	1,17,531.96	2,20,611.39	4,73,406.24
b	Engineering	1,195.68	1,826.75	566.89	3,589.33	1,065.69	2,235.04	678.07	3,978.80
c	Aviation	1.29	18.61	-	19.90	1.76	0.49	-	2.25
d	Liabilities	1,211.83	1,065.55	803.03	3,080.41	999.42	862.11	709.70	2,571.23
e	Others	9,048.84	4,998.95	2,694.98	16,742.77	12,066.86	8,618.89	3,827.56	24,513.30
4	Health & PA	50,250.19	11,341.47	11,858.52	73,450.18	32,191.33	8,507.15	4,850.53	45,549.01
5	Crop	5,363.01	9,923.12	138.39	15,424.53	8,895.76	55.20	5,177.28	14,128.24
6	Total Liabilities	2,33,963.68	1,68,498.89	2,89,573.17	6,92,035.74	1,97,543.88	1,49,121.31	2,37,931.24	5,84,596.43

PERIODIC DISCLOSURES

FORM NL-22 Geographical Distribution of Business

PERIODIC DISCLOSURES

FORM NL-22 Geographical Distribution of Business

Insurer: IFFCO Tokio General In Date: 1st Apr'19 to 30th Jun'19

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

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

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal	Accident	Medical Insurance		Overseas medical		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh	729.57	729.57	3.53	3.53	-	-	41.72	41.72	1,381.85	1,381.85	913.18	913.18	0.06	0.06	36.83	36.83	124.30	124.30	0.92	0.92	-	-	67.25	67.25	3,299.21	3,299.21
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	723.09	723.09	0.48	0.48	-	-	4.35	4.35	511.68	511.68	522.39	522.39	5.06	5.06	0.09	0.09	382.83	382.83	0.07	0.07	-	-	1.31	1.31	2,151.34	2,151.34
Bihar	12.69	12.69	1.42	1.42	-	-	2.13	2.13	267.02	267.02	260.76	260.76	-	-	1.85	1.85	2.71	2.71	0.01	0.01	-	-	18.68	18.68	567.26	567.26
Chhattisgarh	405.15	405.15	5.55	5.55	-	-	22.95	22.95	713.94	713.94	858.87	858.87	0.45	0.45	16.14	16.14	87.52	87.52	-	-	-	-	24.85	24.85	2,135.40	2,135.40
Goa	39.24	39.24	1.20	1.20	35.36	35.36	7.65	7.65	263.83	263.83	384.09	384.09	0.24	0.24	0.89	0.89	9.65	9.65	0.91	0.91	-	-	9.41	9.41	752.47	752.47
Gujarat	5,852.79	5,852.79	379.45	379.45	3.79	3.79	326.37	326.37	3,171.18	3,171.18	4,015.78	4,015.78	110.42	110.42	339.98	339.98	3,460.98	3,460.98	13.08	13.08	-	-	1,222.91	1,222.91	18,896.72	18,896.72
Haryana	2,545.48	2,545.48	879.35	879.35	-	-	136.58	136.58	6,230.00	6,230.00	5,098.47	5,098.47	150.45	150.45	167.34	167.34	1,676.74	1,676.74	27.12	27.12	21,452.06	21,452.06	305.34	305.34	38,668.93	38,668.93
Himachal Pradesh	100.87	100.87	0.22	0.22	-	-	0.09	0.09	184.64	184.64	247.80	247.80	-	-	1.22	1.22	3.22	3.22	0.04	0.04	-	-	10.18	10.18	548.29	548.29
Jammu & Kashmir	336.23	336.23	0.48	0.48	-	-	3.01	3.01	800.74	800.74	832.66	832.66	0.05	0.05	0.64	0.64	3.83	3.83	-	-	-	-	208.25	208.25	2,185.89	2,185.89
Jharkhand	54.47	54.47	3.55	3.55	-	-	31.63	31.63	358.44	358.44	374.74	374.74	0.07	0.07	3.66	3.66	6.87	6.87	0.25	0.25	740.37	740.37	10.74	10.74	1,584.78	1,584.78
Karnataka	974.33	974.33	81.65	81.65	-	-	62.67	62.67	2,633.10	2,633.10	3,797.69	3,797.69	297.17	297.17	317.63	317.63	1,789.31	1,789.31	1.65	1.65	-	-	253.41	253.41	10,208.60	10,208.60
Kerala	70.24	70.24	4.19	4.19	0.69	0.69	2.33	2.33	1,461.93	1,461.93	753.31	753.31	3.49	3.49	10.61	10.61	42.59	42.59	1.22	1.22	-	-	38.76	38.76	2,389.35	2,389.35
Madhya Pradesh	815.60	815.60	77.47	77.47	-	-	35.95	35.95	2,049.54	2,049.54	3,417.17	3,417.17	10.71	10.71	50.41	50.41	200.55	200.55	22.83	22.83	29.58	29.58	271.21	271.21	6,981.01	6,981.01
Maharashtra	2,967.12	2,967.12	528.88	528.88	90.95	90.95	477.64	477.64	3,497.99	3,497.99	3,151.98	3,151.98	1,541.88	1,541.88	374.63	374.63	17,751.66	17,751.66	13.34	13.34	3.67	3.67	3,516.53	3,516.53	33,916.27	33,916.27
Manipur	1.52	1.52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.52	1.52
Meghalaya	7.75	7.75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.75	7.75
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	1,396.86	1,396.86	58.24	58.24	0.48	0.48	53.27	53.27	748.95	748.95	1,348.90	1,348.90	0.87	0.87	7.81	7.81	444.41	444.41	1.75	1.75	-	-	28.21	28.21	4,089.75	4,089.75
Punjab	107.73	107.73	21.35	21.35	-	-	10.14	10.14	1,589.77	1,589.77	1,000.14	1,000.14	2.86	2.86	60.79	60.79	116.19	116.19	3.03	3.03	-	-	199.56	199.56	3,111.54	3,111.54
Rajasthan	356.30	356.30	15.71	15.71	0.54	0.54	45.37	45.37	1,781.38	1,781.38	2,268.00	2,268.00	33.14	33.14	20.81	20.81	58.42	58.42	0.63	0.63	325.65	325.65	88.57	88.57	4,994.51	4,994.51
Sikkim	(30.71)	(30.71)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(30.71)	(30.71)
Tamil Nadu	749.73	749.73	173.91	173.91	-	-	84.98	84.98	3,808.21	3,808.21	3,499.73	3,499.73	95.94	95.94	161.19	161.19	3,245.93	3,245.93	2.28	2.28	-	-	355.39	355.39	12,177.29	12,177.29
Telangana	-	-	2.67	2.67	-	-	40.09	40.09	1,679.29	1,679.29	1,067.96	1,067.96	74.71	74.71	110.32	110.32	3,419.02	3,419.02	1.30	1.30	-	-	53.18	53.18	6,448.53	6,448.53
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	1,705.03	1,705.03	74.21	74.21	-	-	73.06	73.06	3,536.46	3,536.46	2,732.68	2,732.68	4.48	4.48	29.48	29.48	137.39	137.39	4.29	4.29	-	-	200.99	200.99	8,498.06	8,498.06
Uttarakhand	226.96	226.96	1.20	1.20	-	-	1.83	1.83	465.21	465.21	499.22	499.22	0.30	0.30	30.76	30.76	20.39	20.39	0.19	0.19	-	-	22.64	22.64	1,268.70	1,268.70
West Bengal	336.83	336.83	208.39	208.39	-	-	87.12	87.12	744.92	744.92	960.90	960.90	34.60	34.60	78.30	78.30	1,541.51	1,541.51	1.90	1.90	-	-	64.98	64.98	4,059.45	4,059.45
Andaman & Nicobar Is.	0.02	0.02	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02	0.02
Chandigarh	8.20	8.20	31.61	31.61	-	-	4.47	4.47	594.08	594.08	287.09	287.09	2.59	2.59	36.69	36.69	158.73	158.73	0.43	0.43	-	-	63.69	63.69	1,187.58	1,187.58
Dadra & Nagra Haveli	195.39	195.39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	195.39	195.39
Daman & Diu	9.53	9.53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9.53	9.53
Delhi	311.46	311.46	2,161.08	2,161.08	-	-	1,031.23	1,031.23	3,544.01	3,544.01	2,416.60	2,416.60	445.61	445.61	617.50	617.50	6,330.82	6,330.82	25.26	25.26	-	-	1,198.50	1,198.50	18,082.06	18,082.06
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	30.50	30.50	1.52	1.52	-	-	0.30	0.30	344.87	344.87	282.24	282.24	0.25	0.25	0.17	0.17	1.62	1.62	0.09	0.09	-	-	14.42	14.42	675.99	675.99
Total	21,039.96	21,039.96	4,717.31	4,717.31	131.81	131.81	2,586.91	2,586.91	42,363.02	42,363.02	40,992.34	40,992.34	2,815.37	2,815.37	2,475.73	2,475.73	41,017.20	41,017.20	122.57	122.57	22,551.32	22,551.32	8,248.96	8,248.96	1,89,062.48	1,89,062.48

PERIODIC DISCLOSURES

FORM NL-23

Reinsurance Risk Concentration

Insurer: IFFCO TOKIO GIC Ltd.

Date: 30 June 2019

(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	9	4,840	29	195	9%
3	No. of Reinsurers with rating A but less than AA	126	40,960	1,394	8,909	88%
4	No. of Reinsurers with rating BBB but less than A	21	292	36	48	1%
5	No. of Reinsurers with rating less than BBB		-	-	-	0%
6	No. of Indian Reinsurers other than GIC	13	1	0	1,771	3%
Total		169	46,093	1,459	10,923	100%

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

PERIODIC DISCLOSURES

FORM NL-24

Ageing of Claims

Insurer: IFFCO Tokio General Insurance Company Ltd

Date:

1st Apr'19 to 30th Jun'19

(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	50	35	20	51	54	210	6,966.26
2	Marine Cargo	5041	717	239	130	59	6186	1,906.37
3	Marine Hull	1	0	0	2	2	5	69.10
4	Engineering	8	28	50	51	34	171	569.53
5	Motor OD	89488	17477	2531	1260	569	111325	27,494.06
6	Motor TP	55	98	134	310	2376	2973	13,240.98
7	Health	41764	10892	5515	2100	1102	61373	19,144.81
8	Overseas Travel	9	12	8	7	0	36	43.38
9	Personal Accident	256	596	307	181	66	1406	1,957.02
10	Liability	2	1	0	4	12	19	185.27
11	Crop	68	115	14	18	2	217	40,577.74
12	Miscellaneous	3309	2884	723	374	139	7429	3,137.85

PERIODIC DISCLOSURES

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

Insurer: IFFCO Tokio General Insurance Company Ltd Date: 1st Apr'19 to 30th Jun'19

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	1144	1347	30	980	18193	33844	12707	36	1557	175	1411	242	2638	74304
2	Claims reported during the period	387	6335	55	213	133284	4634	66668	105	1680	68	1169	88	7806	222492
3	Claims Settled during the period	210	6186	5	171	111325	2973	61373	36	1406	19	217	92	7337	191350
4	Claims Repudiated during the period	1	112	0	0	386	0	8257	4	66	0	0	0	21	8847
5	Claims closed during the period	54	570	3	84	5787	223	0	20	481	15	29	58	1572	8896
6	Claims O/S at End of the period	1333	1603	80	1041	42816	36500	19202	105	2018	226	2370	242	3380	110916
	Less than 3months	305	827	53	169	36895	4123	12914	90	1102	59	1014	25	1832	59408
	3 months to 6 months	119	289	4	118	3607	3007	3807	7	355	33	668	56	533	12603
	6months to 1 year	142	149	2	184	1571	5663	2111	3	335	28	205	79	528	11000
	1year and above	767	338	21	570	743	23707	370	5	226	106	483	82	487	27905

PERIODIC DISCLOSURES**FORM NL-26 - CLAIMS INFORMATION - KG Table I**

Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency AS AT 30TH JUNE 2019

Required solvency margin based on net premium and net incurred claims

(₹ In Lakhs)

Item No.	Description	Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire	47,513.15	5,789.86	36,860.20	3,367.79	4,751.31	5,529.03	5,529.03
2	Marine Cargo	16,341.32	7,053.69	8,408.58	3,796.27	1,960.96	1,513.54	1,960.96
3	Marine Hull	490.88	131.50	1,508.86	208.72	49.09	226.33	226.33
4	Motor	3,35,976.14	2,93,303.80	2,91,260.84	2,38,694.94	58,660.76	71,608.48	71,608.48
5	Engineering	8,848.95	2,193.46	2,937.00	917.93	884.90	440.55	884.90
6	Aviation	62.47	3.40	18.37	18.93	6.25	5.68	6.25
7	Liabilities	3,747.53	2,423.11	894.46	508.74	562.13	201.25	562.13
8	Others	30,083.04	13,057.46	14,186.22	7,310.62	4,211.63	2,979.11	4,211.63
9	Health & PA	1,12,264.07	1,02,403.58	99,548.85	89,964.84	20,480.72	26,989.45	26,989.45
10	Crop	1,79,275.89	25,277.14	1,13,748.37	25,855.30	17,927.59	17,062.26	17,927.59
	Total	7,34,603.44	4,51,637.00	5,69,371.74	3,70,644.07	1,09,495.32	1,26,555.68	1,29,906.73

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April, 2019 - 30th June, 2019

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	316	
2	No. of branches approved during the Quarter	2	
3	No. of branches opened during the Quarter	Out of approvals of previous quarters	0
4		Out of approvals of this quarter	0
5	No. of branches closed during the Quarter	1	
6	No of branches at the end of the Quarter	315	
7	No. of branches approved but not opened	2	
8	No. of rural branches	1	
9	No. of urban branches	314	

Note- Number of offices mentioned at serial No 9 contains details of offices located in Metro, Urban & Semi Urban areas.

Details of Location wise offices are as under.

Metro- 110

Urban - 153

Semi Urban- 51

Rural- 1

FORM - NL 28 STATEMENT OF ASSETS

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

STATEMENT AS ON : 30th June 2019

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

(Business within India)

PERIODICITY OF SUBMISSION: QUARTERLY

(Rs. in Lacs)

S NO.	PARTICULARS	SCH	AMOUNT
1	Investments*	8	9,03,986
2	Loans	9	-
3	Fixed Assets	10	6,210
4	Current Assets		-
	a. Cash & Bank Balance	11	5,767
	b. Advances & Other Assets	12	1,30,356
5	Current Liabilities		-
	a. Current Liabilities	13	(5,88,655)
	b. Provisions	14	(2,34,451)
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per balance Sheet (A)		2,23,214
	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,210
3	Cash & Bank Balance (if any)	11	5,767
4	Advances & Other Assets (if any)	12	1,30,356
5	Current Liabilities	13	(5,88,655)
6	Provisions	14	(2,34,451)
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		-
		Total (B)	(6,80,772)
	Investment Assets' as per FORM 3B	(A-B)	9,03,986

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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%		42,458	1,49,989	1,92,447	21.29%	-	1,92,447	1,93,170
2	Government Securities or other approved securities (including (l) above)	Not less than 30%		66,457	2,34,767	3,01,224	33.32%	-	3,01,224	3,04,938
3	Investment subject to Exposure Norms									
	1. Housing and Loans to State Govt. for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%		96,510	3,40,933	4,37,443	48.39%	-	4,37,443	4,39,734
	2. Approved Investments	Not exceeding 55%		31,873	1,12,596	1,44,469	15.98%	-	1,44,469	1,44,351.89
	3. Other Investments(not exceeding 15%)			4,600	16,250	20,850	2.31%	-	20,850	19,747
	TOTAL INVESTMENT ASSETS	100%	0	1,99,440	7,04,546	9,03,986	100.00%	-	9,03,986	9,08,771

* **Net of provision**

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

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer:

Iffco Tokio General Insurance Co. Ltd.

Date:

30-Jun-2019

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30.06.2019	as % of total for this class	As at 30.06.18	as % of total for this class	As at 30.06.2019	as % of total for this class	As at 30.06.18	as % of total for this class
Break down by credit rating								
AAA rated	4,71,557.39	57.51%	4,25,465.39	63.07%	4,69,146.30	57.55%	4,41,242.24	62.52%
AA or better	23,952.32	2.92%	34,728.14	5.15%	24,210.16	2.97%	35,291.91	5.00%
Rated below AA but not below A	1,001.64	0.12%	993.74	0.15%	1,000.00	0.12%	1,000.00	0.14%
Rated below A but above B	916.72	0.11%	-	0.00%	1,000.00	0.12%	-	0.00%
Rated below B*	17,643.84	2.15%	-	0.00%	18,636.11	2.29%	-	0.00%
Any other (Sovereign)	3,04,937.52	37.19%	2,13,373.32	31.63%	3,01,223.96	36.95%	2,28,187.13	32.33%
Total	8,20,009.43	100.00%	6,74,560.59	100.00%	8,15,216.54	100.00%	7,05,721.28	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	94,546.06	11.53%	29,145.70	4.32%	95,174.21	11.67%	29,306.83	4.15%
more than 1 year and upto 3years	1,26,549.61	15.43%	1,05,609.18	15.66%	1,26,570.90	15.53%	1,07,181.88	15.19%
More than 3years and up to 7years	2,31,840.01	28.27%	1,41,730.52	21.01%	2,33,055.28	28.59%	1,46,849.96	20.81%
More than 7 years and up to 10 years	1,83,906.14	22.43%	2,30,795.75	34.21%	1,79,766.25	22.05%	2,43,649.69	34.52%
above 10 years	1,83,167.61	22.34%	1,67,279.44	24.80%	1,80,649.90	22.16%	1,78,732.92	25.33%
Total	8,20,009.43	100.00%	6,74,560.59	100.00%	8,15,216.54	100.00%	7,05,721.28	100.00%
Breakdown by type of the issuer								
a. Central Government	1,93,170.21	23.56%	1,37,888.52	20.44%	1,92,446.91	23.61%	1,49,854.27	21.23%
b. State Government	1,11,767.31	13.63%	75,484.80	11.19%	1,08,777.06	13.34%	78,332.86	11.10%
c. Corporate Securities	5,15,071.91	62.81%	4,61,187.27	68.37%	5,13,992.57	63.05%	4,77,534.15	67.67%
Total *	8,20,009.43	100.00%	6,74,560.59	100.00%	8,15,216.54	100.00%	7,05,721.28	100.00%

* Net Of Provision

Note

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

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Analytical Ratios for Non-Life companies

S.No.	Particular	Quarter Ended on 30th June 2019	Period Ended on 30th June 2019	Quarter Ended on 30th June 2018	Period Ended on 30th June 2018
1	Gross Direct Premium Growth Rate	16.26%	16.26%	33.71%	33.71%
	Fire	66.75%	66.75%	0.64%	0.64%
	Marine Total	12.24%	12.24%	12.21%	12.21%
	Miscellaneous Total	12.01%	12.01%	38.44%	38.44%
	Marine Cargo	12.96%	12.96%	12.38%	12.38%
	Marine Hull	-8.69%	-8.69%	7.56%	7.56%
	Motor OD	13.09%	13.09%	0.31%	0.31%
	Motor TP	13.72%	13.72%	-4.27%	-4.27%
	Motor Total	13.40%	13.40%	-1.99%	-1.99%
	Engineering	27.34%	27.34%	23.93%	23.93%
	Aviation	35.33%	35.33%	140.69%	140.69%
	Workmen Compensation	8.86%	8.86%	0.05%	0.05%
	Personal Accident	9.39%	9.39%	43.16%	43.16%
	Public / Product Liability	29.96%	29.96%	22.63%	22.63%
	Health	87.35%	87.35%	84.98%	84.98%
	Crop	-38.53%	-38.53%	437.18%	437.18%
	Other Miscellaneous	19.64%	19.64%	11.05%	11.05%
2	Gross Direct Premium to Net Worth Ratio	NA	0.83	NA	0.77
3	Growth rate of Net Worth	NA	7.47%	NA	21.14%
4	Net Retention Ratio	69.59%	69.59%	61.30%	61.30%
	Fire	6.76%	6.76%	9.51%	9.51%
	Marine Total	48.83%	48.83%	47.55%	47.55%
	Miscellaneous Total	79.46%	79.46%	66.81%	66.81%
	Marine Cargo	49.06%	49.06%	48.24%	48.24%
	Marine Hull	40.54%	40.55%	27.28%	27.28%
	Motor OD	94.80%	94.80%	84.88%	84.88%
	Motor TP	94.82%	94.82%	84.71%	84.71%
	Motor Total	94.81%	94.81%	84.80%	84.80%
	Engineering	19.17%	19.17%	21.11%	21.11%
	Aviation	35.97%	35.97%	0.02%	0.02%
	Workmen Compensation	95.00%	95.00%	94.86%	94.86%
	Personal Accident	88.05%	88.05%	81.99%	81.99%
	Public / Product Liability	68.90%	68.90%	57.57%	57.56%
	Health	92.40%	92.40%	91.44%	91.44%
	Crop	24.53%	24.53%	24.68%	24.68%
	Other Miscellaneous	31.88%	31.88%	31.76%	31.76%

5	Net Commission Ratio	6.30%	6.30%	6.39%	6.39%
	Fire	-105.56%	-105.56%	-56.14%	-56.14%
	Marine Total	-0.48%	-0.48%	1.53%	1.53%
	Miscellaneous Total	7.82%	7.82%	7.37%	7.37%
	Marine Cargo	-0.55%	-0.55%	1.21%	1.21%
	Marine Hull	2.38%	2.38%	18.56%	18.56%
	Motor OD	19.53%	19.53%	18.50%	18.50%
	Motor TP	1.30%	1.30%	-1.68%	-1.68%
	Motor Total	10.56%	10.56%	8.61%	8.61%
	Engineering	9.23%	9.23%	25.85%	25.85%
	Aviation	-0.76%	-0.76%	#DIV/0!	#DIV/0!
	Workmen Compensation	19.71%	19.71%	21.86%	21.86%
	Personal Accident	10.37%	10.37%	15.36%	15.36%
	Public / Product Liability	23.84%	23.84%	22.92%	22.92%
	Health	4.51%	4.51%	5.93%	5.93%
	Crop	-11.07%	-11.07%	-2.01%	-2.01%
	Other Miscellaneous	2.70%	2.70%	5.12%	5.12%
6	Expense of Management to Gross Direct Premium Ratio	15.66%	15.66%	15.04%	15.04%
7	Expense of Management to Net Written Premium Ratio	22.12%	22.12%	24.23%	24.23%
8	Net Incurred Claims to Net Earned Premium	90.76%	90.76%	88.27%	88.27%
9	Combined Ratio	108.44%	108.44%	107.07%	107.07%
10	Technical Reserves to Net Premium ratio	NA	5.17	NA	5.79

11	Underwriting balance ratio	-13.68%	-13.68%	-9.12%	-9.12%
	FIRE	152.11%	152.11%	89.26%	89.26%
	MARINE	28.13%	28.13%	6.59%	6.59%
	MISCELLANEOUS	-16.42%	-16.42%	-10.62%	-10.62%
12	Operating Profit Ratio	-1.73%	-1.73%	2.86%	2.86%
13	Liquid Assets to liabilities ratio	NA	0.26	NA	0.07
14	Net earning ratio	1.30%	1.30%	3.78%	3.78%
15	Return on Net worth ratio	NA	0.76%	NA	1.81%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.62	NA	1.75
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	NA	27,42,18,300	NA	27,42,18,300
2	(b) Percentage of shareholding (Indian / Foreign)	NA	51/49	NA	51/49
3	(c) %of Government holding (in case of public sector insurance companies)	NIL	NIL	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	NA	0.63	NA	1.39
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	0.63	NA	1.39
6	(iv) Book value per share (Rs)	NA	82.81	NA	77.06

Note

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

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

Date: 30th June 2019

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 30TH JUNE 2019	PERIOD ENDED 30TH JUNE 2019	QUARTER ENDED 30TH JUNE 2018	PERIOD ENDED 30TH JUNE 2018
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	Premium collected from direct business	5,442.24	5,442.24	4,977.20	4,977.20
			Claims paid on direct basis	66.73	66.73	762.92	762.92
			Payment of Rent and other expenses	482.41	482.41	351.36	351.36
			Deposit of Insurance Premium	25.00	25.00	25.00	25.00
			Amount Payable/ (Receivable) at Balance sheet date	N.A	0.58	N.A	-
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	57.51	57.51	236.70	236.70
			Deposit of Insurance Premium	1.00	1.00	1.00	1.00
			Deposit towards Rent		5.09		
			Claims paid on direct basis	5.39	5.39	29.04	29.04
			Payment of Rent and other expenses	1.70	1.70	-	-
3	Tokio Marine Asia Pte Ltd(formerly Millea	Promoters with more than 20%	Payment of Fee	-	-	11.27	11.27
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,360.59	1,360.59	943.21	943.21
			Commission Earned on Premium Ceded	311.51	311.51	255.61	255.61
			Losses Recovered from Re-insurer	525.74	525.74	723.52	723.52
			Claim/Reimbursement of Expenses	5.32	5.32	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	2,447.40	N.A	(1,203.61)
5	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	Amount Payable/ (Receivable) at Balance sheet date	N.A	(2.46)	N.A	(17.70)
6	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,420.27	1,420.27	699.48	699.48
			Commission Earned on Premium Ceded	140.62	140.62	93.32	93.32
			Losses Recovered from Re-insurer	383.79	383.79	270.39	270.39
			Payment of Fee	-	-	0.25	0.25
			Amount Payable/ (Receivable) at Balance sheet date	N.A	1,056.10	N.A	428.95
7	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	Amount Payable/ (Receivable) at Balance sheet date	N.A	1.16	N.A	1.16
8	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1.40	1.40	1.91	1.91
			Commission Earned on Premium Ceded	0.08	0.08	0.11	0.11
			Losses Recovered from Re-insurer	-	-	0.93	0.93
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(1.41)	N.A	(0.72)

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

9	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	111.89	111.89	180.89	180.89
			Commission Earned on Premium Ceded	21.98	21.98	35.58	35.58
			Losses Recovered from Re-insurer	-	-	24.34	24.34
			Amount Payable/ (Receivable) at Balance sheet date	N.A	177.66	N.A	225.25
10	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	-	0.32	0.32
11	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	6.46	6.46	85.18	85.18
			Payment of Fees	7.12	7.12	10.93	10.93
12	TM Claim Service Europe Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	0.59	0.59	8.13	8.13
13	Tokio Marine Insurance (Thailand) Public	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	0.17	0.17
14	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	26.30	26.30	12.69	12.69
			Claims paid on direct basis	1.49	1.49	1.32	1.32
15	Tokio Marine Holdings INC	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	14.66	14.66
16	Tokio Marine Newa Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	2.05	2.05
17	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	3.19	3.19	4.27	4.27
			Claims paid on direct basis	5.33	5.33	10.35	10.35
			Payment of Rent and other expenses	0.55	0.55	-	-
18	K. Srinivasa Gowda	Chairman	Honorarium Charges	4.50	4.50	1.50	1.50
			Payment of Rent on office Building	9.20	9.20	13.80	13.80
19	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	-	-	76.51	76.51
			Claims paid on direct basis	-	-	9.58	9.58
			Recovery of Expenses	-	-	29.03	29.03
			Payment of -Commission	-	-	11.06	11.06
			-Service Charges	-	-	1,596.07	1,596.07
Amount Payable/ (Receivable) at Balance sheet date	N.A	458.24	N.A	665.95			
20	IFFCO KISAN BAZAR & LOGISTICS LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.75	0.75	0.75	0.75
21	IFFCO MC CROP SCIENCE LTD.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	49.99	49.99	9.10	9.10
			Claims paid on direct basis	7.53	7.53	0.25	0.25
22	IFFCO KISAN SEZ LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.03	0.03	0.03	0.03
			Claims paid on direct basis	-	-	0.29	0.29

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

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

Solvency AS AT 30TH JUNE 2019

Available Solvency Margin and Solvency Ratio

(₹ In Lakhs)

Item	Description	Amount
(A)	Policyholder's FUNDS	
	Available assets	7,04,546.47
	Deduct :	
(B)	Current Liabilities as per BS	4,58,072.06
(C)	Provisions as per BS	2,33,963.68
(D)	Other Liabilities	12,510.73
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	(0.00)
	Shareholder's FUNDS	
(F)	Available Assets	3,29,036.68
	Deduct :	
(G)	Other Liabilities	1,18,559.29
(H)	Excess in Shareholder's funds (F-G)	2,10,477.39
(I)	Total ASM (E+H)	2,10,477.39
(J)	Total RSM	1,29,906.73
(K)	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 April, 2019 to 30th June, 2019

BOD and Key Person information			
Sl. No.	Name of person	Role /Designation	Details of change in the period
1	Mr. K. Srinivasa Gowda	Chairman	No change
2	Mr. Akira Harashima	Vice Chairman	No change
3	Mr. Chisato Kojima	Director	No change
4	Mr. Shinjiro Hamada	Director	No change
5	Mr. Balvinder Singh Nakai	Director	No change
6	Dr. U.S. Awasthi	Director	No change
7	Mr. Rakesh Kapur	Director	No change
8	Dr. P.S. Gahlaut	Director	No change
9	Mrs. Mira Mehrishi	Independent Director	No change
10	Mr. Sudhakar Rao	Independent Director	No change
11	Mr. Amar Sinha	Independent Director	No change
12	Mr. Warendra Sinha	Managing Director & CEO	No change
13	Mrs. Anamika Roy Rashtrawar	Director (Marketing)	No change
14	Mr. Jun Matsui	Director (Operations)	No change
15	Mr. Allen Po Hsu Juang	Tokio Marine Nominee (Non Ex. Director)	No change
16	Mr. H.O. Suri	Financial Advisor & Chief of Internal Audit	No change
17	Mr. Sanjeev Chopra	Chief Finance Officer	No change
18	Mr. Vaibhav Tyagi	Appointed Actuary	No change
19	Mr. Mitsutaka Sato	Chief Risk Officer	Appointment w.e.f. 01-04-2019
20	Mr. Amit Jain	Company Secretary & Chief Compliance Officer	No change
21	Mr. Abhishek Sharma	Chief Investment Officer	No change

PERIODIC DISCLOSURES

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 30th June 2019

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(` lakhs)

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Total O/s (Face Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%) FV	Provision (Rs)
			%	Has there been revision?										Amount	Board Approval Ref			
IODS	IL&FS	NCD	9.55	NO	2,628.17	2,500.00	-	-	-	-	NA	NA	NA	NA	NA	NPA	20.00%	500
IODS	IL&FS	NCD	8.80	NO	2,003.20	2,000.00	-	176.00	-	21 September 2018	NA	NA	NA	NA	NA	NPA	20.00%	400
IODS	IL&FS	NCD	8.72	NO	1,002.68	1,000.00	-	87.20	-	21 January 2019	NA	NA	NA	NA	NA	NPA	20.00%	200
IODS	IL&FS	NCD	9.00	NO	1,500.00	1,500.00	-	135.00	-	29 December 2018	NA	NA	NA	NA	NA	NPA	20.00%	300
IODS	IL&FS	NCD	7.60	NO	2,500.00	2,500.00	-	-	-	-	NA	NA	NA	NA	NA	NPA	20.00%	500
IODS	IL&FS	NCD	8.06	NO	2,499.71	2,500.00	-	201.50	-	06 June 2019	NA	NA	NA	NA	NA	NPA	20.00%	500
IODS	IL&FS	NCD	9.50	NO	1,000.00	1,000.00	-	-	-	-	NA	NA	NA	NA	NA	NPA	20.00%	200
OLDB	IL & FS FINANCIAL SERVICES LTD.	NCD	9.50	NO	3,000.00	3,000.00	-	-	-	-	NA	NA	NA	NA	NA	NPA	20.00%	600
OLDB	IL & FS FINANCIAL SERVICES LTD.	NCD	8.00	NO	2,500.00	2,500.00	-	-	-	-	NA	NA	NA	NA	NA	NPA	20.00%	500
OLDB	IL & FS FINANCIAL SERVICES LTD.	NCD	8.75	NO	1,500.00	1,500.00	1,500.00	65.80	03 December 2018	03 December 2018	NA	NA	NA	NA	NA	NPA	20.00%	300

84	COMMERCIAL PAPERS	OACP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
85	PREFERENCE SHARES	OPSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
86	VENTURE FUND / SEBI APPROVED ALTERNATE INVESTMENT FUND	OVNF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
87	EQUITY SHARES (PSUS & UNLISTED)	OEPU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
88	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
89	TERM LOANS (WITHOUT CHARGE)	OTLW	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
90	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	OEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
91	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
92	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECEMES	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
93	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
94	DERIVATIVE INSTRUMENTS	OCDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
95	SECURITISED ASSETS	OPSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
96	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
97	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	184.15	185.05	0.00	0.00	0.00	184.15	185.05	0.00	0.00	0.00	163.00	166.31	0.00	0.00	0.00
98	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total			8,92,817.00	9,08,770.96	16,174.00	1.81	1.25	8,92,817.00	9,08,770.96	16,174.00	1.81	1.25	7,38,516.59	6,81,889.59	13,349.67	1.81	1.27

PERIODIC DISCLOSURES

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Company Name & Code:

Iffco Tokio General Insurance Company Ltd (106)

Statement as on:

30th June 2019

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>								
	<u>11.00% DEWAN BS 12-09-2019</u>	HODS	1,000	02-Sep-15	CARE	AAA	D	05-Jun-19	
	<u>9.05% DEWAN BS 09-09-2019</u>	HODS	1,502	04-Aug-17	CARE	AAA	D	05-Jun-19	
	<u>11.00% DEWAN BS 12-09-2019</u>	HODS	1,000	02-Sep-15	CARE	AAA	BBB-	14-May-19	
	<u>9.05% DEWAN BS 09-09-2019</u>	HODS	1,502	04-Aug-17	CARE	AAA	BBB-	14-May-19	
	<u>10.10% RCAM BS 22-04-2024</u>	OLDB	1,000	22-Apr-14	CARE	AAA	BBB	18-May-19	
	<u>10.10% RCAM BS 22-04-2024</u>	OLDB	1,000	22-Apr-14	CARE	AAA	A	18-Apr-19	
B.	<u>As on Date ²</u>								
	<u>9.05% DEWAN BS 09-09-2019</u>	HODS	1,502	04-Aug-17	CARE	AAA	D	05-Jun-19	
	<u>11.00% DEWAN BS 12-09-2019</u>	HODS	1,000	02-Sep-15	CARE	AAA	D	05-Jun-19	
	<u>10.10% RCAM BS 22-04-2024</u>	OLDB	1,000	22-Apr-14	CARE	AAA	BBB	18-May-19	
	<u>8.47% PNB HF BS 01-07-2021</u>	HTDA	2,528	03-Mar-17	INDIA RATING	AAA	AA+	09-Jan-19	
	<u>7.59% PNB HF BS 27-07-2022</u>	HTDA	2,501	01-Aug-17	INDIA RATING	AAA	AA+	09-Jan-19	
	<u>7.77% PNB HF BS 25-09-2020</u>	HTDA	2,496	10-Apr-18	INDIA RATING	AAA	AA+	09-Jan-19	
	<u>7.63% PNB HF BS 14-07-2020</u>	HTDA	2,491	05-Jan-18	INDIA RATING	AAA	AA+	09-Jan-19	
	<u>7.50% PNB HF BS 15-09-2020</u>	HTDA	4,980	03-May-18	INDIA RATING	AAA	AA+	09-Jan-19	
	<u>8.72% IL&FS BS 21-01-2025</u>	IODS	1,003	09-Apr-15	CARE	AAA	D	21-Sep-18	
	<u>8.80% IL&FS BS 21-09-2020</u>	IODS	2,003	12-Oct-15	ICRA	LAAA	D	21-Sep-18	
	<u>9.00% IL&FS BS 29-12-2024</u>	IODS	1,500	29-Dec-14	CARE	AAA	D	21-Sep-18	
	<u>9.55% IL&FS BS 13-08-2024</u>	IODS	2,628	23-Sep-16	CARE	AAA	D	21-Sep-18	
	<u>7.60% IL&FS BS 07-09-2020</u>	IODS	2,500	07-Sep-17	CARE	AAA	D	21-Sep-18	
	<u>8.06% IL&FS BS 08-06-2022</u>	IODS	2,500	06-Jun-18	CARE	AAA	D	21-Sep-18	
	<u>9.50% IL&FS BS 28-07-2024</u>	IODS	1,000	28-Jul-14	CARE	AAA	D	21-Sep-18	
	<u>8.00% IL&FS FIN SER BS 25-07-2022</u>	OLDB	2,500	25-Jul-18	CARE	AAA	D	21-Sep-18	
	<u>8.75% IL&FS FIN SER BS 03-12-2018</u>	OLDB	1,500	03-Jun-16	CARE	AAA	D	21-Sep-18	
	<u>9.50% IL&FS FIN SER BS 03-07-2019</u>	OLDB	3,000	03-Jul-14	FITCH	AAA(IND)	D	21-Sep-18	
	<u>8.65% SAIL BS 30-12-2019</u>	OBPT	1,000	31-Mar-11	CARE	AA+	AA-	02-Oct-17	

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Insurer: IFFCO Tokio General Insurance Company L Date: 1st Apr'19 30th Jun'19

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

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		upto the period		same period of the previos year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	21,039.96	32869	12617.46	20963	21,039.96	32869	12617.46	20963
2	Cargo & Hull	4,849.12	7848	4320.48	7521	4,849.12	7848	4320.48	7521
3	Motor TP	40,992.38	188383	36046.01	266545	40,992.38	189283	36046.01	266545
4	Motor OD	42,362.98	1187991	37458.70	1251786	42,362.98	1187991	37458.70	1251786
5	Engineering	2,586.91	3947	2031.50	4197	2,586.91	3947	2031.50	4197
6	Workmen's Compensation	827.67	6576	760.32	6648	827.67	6576	760.32	6648
7	Employer's Liability	2,815.37	1886	1392.27	1589	2,815.37	1886	1392.27	1589
8	Aviation	7.64	0	5.65	0	7.64	0	5.65	0
9	Personal Accident	2,475.73	39880	2263.13	51619	2,475.73	39880	2263.13	51619
10	Health	41,139.77	55182	21183.03	47901	41,139.77	55182	21183.03	47901
11	Others*	29,964.96	109120	43764.78	99581	29,964.96	109120	43764.78	99581

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 Obligations (Quarterly Returns)

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

Date: **Apr 2019- June 2019**

(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	6,453	767.49	11,59,603.57
		Social			
2	Cargo & Hull	Rural	-	-	
		Social			
3	Motor TP	Rural	-	6,163.21	157.87
		Social			
4	Motor OD	Rural	2,55,819	980.46	2,72,246.10
		Social			
5	Engineering	Rural	879	134.62	59,651.22
		Social			
6	Workmen's Compensation	Rural	1,392	143.88	35,894.84
		Social			
7	Employer's Liability	Rural	354	9.60	22,619.31
		Social			
8	Aviation	Rural	-	-	
		Social			
9	Personal Accident	Rural	12,877	480.10	12,67,160.73
		Social	6	13.63	54,558.98
10	Health	Rural	5,686	1,921.27	42,851.67
		Social			
11	Others	Rural	20,034	23,489.93	14,98,509.80
		Social	129	0.68	430.25

PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer:

IFFCO Tokio General Insurance C

Date:

1st Apr19

30th Jun'19

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	1041909	45,491.58	1219187	42,753.31	1041909	45,491.58	1219187	42,753.31
2	Corporate Agents-Banks	43746	1,356.02	13148	342.48	43746	1,356.02	13148	342.48
3	Corporate Agents -Others	7009	345.83	12104	467.64	7009	345.83	12104	467.64
4	Brokers	437111	83,787.73	410606	56,366.01	437111	83,787.73	410606	56,366.01
5	Micro Agents	0	-	112	2.79	0	-	112	2.79
6	Direct Business	103907	58,081.37	103193	61,911.15	103907	58,081.37	103193	61,911.15
	Total (A)	1633682	1,89,062.53	1758350	161843.3782	1633682	1,89,062.53	1758350	161843.3782
1	Referral (B)	-	-0.05	-	-0.05	-	-0.05	-	-0.05
	Grand Total (A+B)	1633682	1,89,062.48	1758350	161843.33	1633682	1,89,062.48	17,58,350.00	1,61,843.33

Note:

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

PERIODIC DISCLOSURES

FORM NL-41

GREIVANCE DISPOSAL

Insurer: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

Date: April - June 2019

GREIVANCE DISPOSAL FOR THE PERIOD APRIL TO JUNE 2019 DURING THE FINANCIAL YEAR 2019-20

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Proposal related	0	0	0	0	0	0
b)	Claim	0	144	37	47	53	7
c)	Policy Related	0	22	18	1	3	0
d)	Premium	0	13	4	8	0	1
e)	Refund	0	1	1	0	0	0
f)	Coverage	0	4	2	2	0	0
g)	Cover note related	0	0	0	0	0	0
h)	Product	0	1	0	1	0	0
i)	others	0	3	3	0	0	0
	Total Number of Complaints	0	188	65	59	56	8

2	Total No. of policies during previous year	68,02,286	2018-19
3	Total No. of Claims during previous year	8,38,194	2018-19
4	Total no. of policies during current year	16,33,753	Q1 - 2019-20
5	Total no. of claims during current year	2,22,492	Q1 - 2019-20
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.13	Q1 - 2019-20
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	6.47	Q1 - 2019-20

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Up to 7 days	8	0	8
(b)	8-15 days	0	0	0
(c)	16-30 days	0	0	0
(d)	31-90 days	0	0	0
(e)	91 days and beyond	0	0	0
	Total Number of Complaints	8	0	8