

Public Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April-31st December, 2012

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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 QUARTER ENDED AS AT 31ST DECEMBER 2012**

	Particulars	Schedule	FOR THE QUARTER DECEMBER 2012	UPTO THE QUARTER DECEMBER 2012	FOR THE QUARTER DECEMBER 2011	UPTO THE QUARTER DECEMBER 2011
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	1,57,576	4,01,185	1,18,738	3,78,924
2	Profit/ Loss on sale/redemption of Investments		291	993	471	1,382
3	Others (to be specified)		(4,181)	(4,800)	3,799	3,906
4	Interest, Dividend & Rent – Gross		17,347	51,907	17,984	53,374
	TOTAL (A)		1,71,033	4,49,284	1,40,992	4,37,586
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,19,478	3,72,236	55,770	2,96,105
2	Commission	NL-6-Commission Schedule	(4,272)	(1,04,416)	(6,318)	(1,07,641)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	25,600	94,067	15,686	84,724
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,40,806	3,61,887	65,138	2,73,187
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		30,226	87,397	75,854	1,64,399
	APPROPRIATIONS					
	Transfer to Shareholders' Account		30,226	87,397	75,854	1,64,399
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		30,226	87,397	75,854	1,64,399

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE QUARTER ENDED AS AT 31ST DECEMBER 2012**

	Particulars	Schedule	FOR THE QUARTER DECEMBER 2012	UPTO THE QUARTER DECEMBER 2012	FOR THE QUARTER DECEMBER 2011	UPTO THE QUARTER DECEMBER 2011
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	89,619	2,49,588	1,20,081	2,64,023
2	Profit/ Loss on sale/redemption of Investments		278	1,040	536	1,502
3	Others (to be specified)		8,823	8,951	(17)	790
4	Interest, Dividend & Rent – Gross		16,847	54,383	20,481	58,006
	TOTAL (A)		1,15,567	3,13,962	1,41,081	3,24,321
1	Claims Incurred (Net)	NL-5-Claims Schedule	81,467	2,36,929	74,353	3,03,918
2	Commission	NL-6-Commission Schedule	(6,975)	(14,021)	(13,791)	(29,724)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	19,124	78,479	24,477	1,01,018
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		93,615	3,01,387	85,039	3,75,213
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		21,952	12,575	56,042	(50,892)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		21,952	12,575	56,042	(50,892)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		21,952	12,575	56,042	(50,892)

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT** FOR THE QUARTER ENDED AS AT 31ST DECEMBER 2012

	Particulars	Schedule	FOR THE QUARTER DECEMBER 2012	UPTO THE QUARTER DECEMBER 2012	FOR THE QUARTER DECEMBER 2011	UPTO THE QUARTER DECEMBER 2011
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	40,27,287	1,10,27,081	29,20,311	90,00,587
2	Profit/ Loss on sale/redemption of Investments		7,789	24,685	8,943	26,588
3	Others (to be specified)		1,545	6,247	(1,063)	5,696
4	Interest, Dividend & Rent – Gross		4,58,613	12,90,451	3,41,674	10,26,759
	TOTAL (A)		44,95,233	1,23,48,463	32,69,865	1,00,59,630
1	Claims Incurred (Net)	NL-5-Claims Schedule	29,57,804	83,51,682	22,17,392	68,55,391
2	Commission	NL-6-Commission Schedule	76,402	16,801	99,095	1,51,426
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	11,44,651	30,07,483	7,71,505	22,44,771
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		41,78,857	1,13,75,965	30,87,992	92,51,588
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		3,16,376	9,72,499	1,81,872	8,08,041
	APPROPRIATIONS					
	Transfer to Shareholders' Account		3,16,376	9,72,499	1,81,872	8,08,041
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		3,16,376	9,72,499	1,81,872	8,08,041

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

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

PERIODIC DISCLOSURES

FORM NL-2-B-PL

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

Registration No. 106 dated 4.12.2000

PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED AS AT 31ST DECEMBER 2012

	Particulars	Schedule	FOR THE QUARTER DECEMBER 2012	UPTO THE QUARTER DECEMBER 2012	FOR THE QUARTER DECEMBER 2011	UPTO THE QUARTER DECEMBER 2011
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		30,226	87,397	75,854	1,64,399
	(b) Marine Insurance		21,952	12,575	56,042	(50,892)
	(c) Miscellaneous Insurance		3,16,376	9,72,499	1,81,872	8,08,041
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,53,630	4,12,911	91,202	2,31,630
	(b) Profit on sale of investments		2,632	7,898	2,381	5,998
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		746	8,977	7,485	12,120
	TOTAL (A)		5,25,562	15,02,258	4,14,836	11,71,296
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		9	2,547	1,299	4,322
	(b) Bad debts written off		-	-	-	-
	(c) Others (To be specified)		-	73	7	521
	TOTAL (B)		9	2,620	1,307	4,844

	Profit Before Tax		5,25,554	14,99,638	4,13,530	11,66,453
	Provision for Taxation		1,65,700	4,72,600	1,29,865	3,78,422
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ loss brought forward from last year		-	85,338	-	4,03,310
	Balance carried forward to Balance Sheet			11,12,376		11,91,341

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

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

PERIODIC DISCLOSURES

FORM NL-3-B-BS

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

Registration No. 106 dated 4.12.2000

BALANCE SHEET AS AT 31ST DECEMBER 2012

	Schedule	AS AT 31ST DECEMBER 2012	AS AT 31ST DECEMBER 2011
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	26,93,215	24,70,000
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	36,82,332	27,34,507
FAIR VALUE CHANGE ACCOUNT		176	425
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		63,75,722	52,04,933
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	1,93,66,509	1,39,11,150
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	2,84,398	2,78,084
DEFERRED TAX ASSET		1,28,500	96,600
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,07,62,067	76,66,909
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	40,78,056	35,83,857
Sub-Total (A)		1,48,40,122	1,12,50,766

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	1,91,33,472	1,33,85,433
	PROVISIONS	NL-18-Provisions Schedule	91,10,335	69,46,234
	DEFERRED TAX LIABILITY		-	-
	Sub-Total (B)		2,82,43,807	2,03,31,667
	NET CURRENT ASSETS (C) = (A - B)		(1,34,03,684)	(90,80,901)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
	TOTAL		63,75,722	52,04,933

CONTINGENT LIABILITIES

	Particulars		AS AT 31ST DECEMBER 2012	AS AT 31ST DECEMBER 2011
			(Rs. '000)	(Rs. '000)
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts by the company		-	8,179
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		15,002	6,780
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others (to be specified)		-	-
	TOTAL		15,002	14,959

PERIODIC DISCLOSURES

FORM NL-4- PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Rs.'000)

Particulars	FOR THE QUARTER DECEMBER 2012				UPTO THE QUARTER DECEMBER 2012			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	1,58,603	2,11,930	57,32,038	61,02,572	14,40,623	7,76,262	1,65,09,284	1,87,26,168
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(2,73,304)	(38,208)	5,83,391	2,71,879	1,97,539	67,017	17,93,013	20,57,569
Gross Earned Premium	4,31,907	2,50,138	51,48,647	58,30,692	12,43,084	7,09,245	1,47,16,271	1,66,68,600
Add: Premium on reinsurance accepted	57,838	2,537	89,116	1,49,491	3,18,836	23,606	3,41,799	6,84,241
Less : Premium on reinsurance ceded	1,11,291	1,36,391	10,50,687	12,98,369	13,58,695	4,65,460	40,41,064	58,65,219
Net Premium	3,78,454	1,16,284	41,87,077	46,81,815	2,03,225	2,67,391	1,10,17,006	1,14,87,622
Adjustment for change in reserve for unexpired risks	2,20,878	26,665	1,59,790	4,07,333	(1,97,960)	17,803	(10,075)	(1,90,232)
Premium Earned (Net)	1,57,576	89,619	40,27,287	42,74,482	4,01,185	2,49,588	1,10,27,081	1,16,77,854

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

Particulars	FOR THE QUARTER DECEMBER 2011				UPTO THE QUARTER DECEMBER 2011			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	1,76,702	3,52,286	39,10,981	44,39,969	14,88,779	10,43,678	1,16,77,994	1,42,10,451
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(2,90,418)	(52,240)	2,41,155	(1,01,503)	73,198	59,504	2,64,231	3,96,933
Gross Earned Premium	4,67,120	4,04,526	36,69,826	45,41,473	14,15,581	9,84,174	1,14,13,763	1,38,13,519
Add: Premium on reinsurance accepted	28,535	3,951	6,11,728	6,44,214	1,83,407	18,244	18,27,056	20,28,707
Less : Premium on reinsurance ceded	1,36,889	2,50,596	12,25,867	16,13,352	13,15,504	6,36,509	40,58,038	60,10,051
Net Premium	3,58,767	1,57,881	30,55,687	35,72,335	2,83,485	3,65,909	91,82,781	98,32,175
Adjustment for change in reserve for unexpired risks	2,40,029	37,800	1,35,376	4,13,205	(95,439)	1,01,886	1,82,194	1,88,641
Premium Earned (Net)	1,18,738	1,20,081	29,20,311	31,59,130	3,78,924	2,64,023	90,00,587	96,43,534

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Rs.'000)

Particulars	FOR THE QUARTER DECEMBER 2012				UPTO THE QUARTER DECEMBER 2012			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	1,89,238	1,85,074	26,85,074	30,59,386	13,06,107	5,37,119	67,70,038	86,13,264
Add Claims Outstanding at the end of the year	27,663	7,021	8,40,608	8,75,292	3,78,664	4,42,542	76,40,015	84,61,221
Less Claims Outstanding at the beginning of the year	-	-	-	-	4,42,108	4,55,591	1,35,28,091	1,44,25,790
Gross Incurred Claims	2,16,902	1,92,094	35,25,682	39,34,678	12,42,663	5,24,070	8,81,962	26,48,695
Add :Re-insurance accepted to direct claims	47	-	4,73,740	4,73,787	1,10,258	-	97,63,037	98,73,295
Less :Re-insurance Ceded to claims paid	97,471	1,10,628	10,41,618	12,49,717	9,80,685	2,87,141	22,93,317	35,61,143
Total Claims Incurred	1,19,478	81,467	29,57,804	31,58,749	3,72,236	2,36,929	83,51,682	89,60,847

Particulars	FOR THE QUARTER DECEMBER 2011				UPTO THE QUARTER DECEMBER 2011			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	2,85,494	6,27,547	20,11,308	29,24,348	4,84,755	9,96,453	61,27,768	76,08,975
Add Claims Outstanding at the end of the year	1,105	(13,785)	3,56,762	3,44,082	4,51,806	5,25,436	1,12,72,765	1,22,50,007
Less Claims Outstanding at the beginning of the year	-	-	-	-	3,46,116	4,29,638	91,77,004	99,52,758
Gross Incurred Claims	2,86,599	6,13,761	23,68,070	32,68,430	5,90,445	10,92,251	82,23,528	99,06,224
Add :Re-insurance accepted to direct claims	5,480	1,233	5,07,556	5,14,269	27,946	17,087	5,45,641	5,90,674
Less :Re-insurance Ceded to claims paid	2,36,310	5,40,641	6,58,233	14,35,184	3,22,287	8,05,419	19,13,778	30,41,484
Total Claims Incurred	55,770	74,353	22,17,392	23,47,515	2,96,105	3,03,918	68,55,391	74,55,414

Notes:

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

PERIODIC DISCLOSURES
FORM NL-6-COMMISSION SCHEDULE

COMMISSION

(Rs.'000)

Particulars	FOR THE QUARTER DECEMBER 2012				UPTO THE QUARTER DECEMBER 2012			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	10,126	13,506	2,67,489	2,91,120	49,765	47,882	7,55,101	8,52,748
Add: Re-insurance Accepted	2,914	634	416	3,964	12,748	2,480	6,779	22,007
Less: Commission on Re-insurance Ceded	17,312	21,115	1,91,503	2,29,929	1,66,929	64,382	7,45,080	9,76,391
Net Commission	(4,272)	(6,975)	76,402	65,155	(1,04,416)	(14,021)	16,801	(1,01,636)
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Agents	4,194	6,021	1,54,676	1,64,891	26,506	21,708	4,20,434	4,68,648
Brokers	4,098	7,147	94,336	1,05,580	16,577	25,159	2,75,640	3,17,376
Corporate Agency	1,835	337	18,477	20,649	6,682	1,015	59,028	66,725
Referral	-	-	-	-	-	-	-	-
TOTAL (B)	10,126	13,506	2,67,489	2,91,120	49,765	47,882	7,55,101	8,52,748

Particulars	FOR THE QUARTER DECEMBER 2011				UPTO THE QUARTER DECEMBER 2011			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	10,510	17,787	1,90,806	2,19,102	50,394	55,956	5,49,658	6,56,007
Add: Re-insurance Accepted	1,928	539	11,866	14,333	9,799	1,667	31,918	43,384
Less: Commission on Re-insurance Ceded	18,757	32,117	1,03,577	1,54,450	1,67,835	87,347	4,30,150	6,85,331
Net Commission	(6,318)	(13,791)	99,095	78,985	(1,07,641)	(29,724)	1,51,426	14,060
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Agents	5,269	8,484	1,18,733	1,32,486	22,149	40,030	3,47,987	4,10,166
Brokers	4,059	8,735	55,981	68,775	23,169	13,755	1,55,222	1,92,146
Corporate Agency	1,304	627	15,909	17,840	5,197	2,230	46,264	53,691
Referral	-	-	1	1	-	-	1	1
Others	-	-	-	-	1	-	2	3
TOTAL (B)	10,632	17,846	1,90,624	2,19,102	50,516	56,015	5,49,476	6,56,007

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

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs.'000)

	Particulars	FOR THE QUARTER DECEMBER 2012				UPTO THE QUARTER DECEMBER 2012			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	3,440	2,442	1,72,460	1,78,341	16,551	13,811	5,29,040	5,59,402
2	Travel, conveyance and vehicle running expenses	451	332	20,927	21,709	1,817	1,516	58,068	61,401
3	Training expenses	40	31	1,707	1,779	128	107	4,080	4,314
4	Rents, rates & taxes	1,701	1,285	73,934	76,919	5,807	4,845	1,85,602	1,96,254
5	Repairs	250	173	13,204	13,627	1,342	1,120	42,903	45,365
6	Printing & stationery	286	214	12,718	13,218	1,038	866	33,174	35,078
7	Communication	269	197	12,530	12,995	1,096	914	35,021	37,031
8	Legal & professional charges	3,024	2,205	1,43,050	1,48,278	12,756	10,644	4,07,721	4,31,120
9	Auditors' fees, expenses etc								
	(a) as auditor	12	9	604	625	55	46	1,773	1,875
	(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	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1,902	1,537	68,067	71,505	3,429	2,862	1,09,617	1,15,908
11	Marketing and Support Services	11,309	8,535	4,92,953	5,12,797	38,883	32,445	12,42,850	13,14,178
12	Interest & Bank Charges	218	173	8,141	8,532	466	389	14,900	15,756
13	Others :								
	Information & Technology Expenses	306	174	21,568	22,049	2,779	2,319	88,836	93,934
	Others	1,980	1,515	83,196	86,691	6,173	5,138	1,98,031	2,09,342
14	Depreciation	414	302	19,592	20,308	1,748	1,458	55,865	59,071
	TOTAL	25,600	19,124	11,44,651	11,89,375	94,067	78,479	30,07,483	31,80,029

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	FOR THE QUARTER DECEMBER 2011 *				UPTO THE QUARTER DECEMBER 2011 *			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	3,917	5,860	1,77,001	1,86,779	18,126	21,619	4,80,079	5,19,824
2	Travel, conveyance and vehicle running expenses	300	528	18,429	19,258	2,331	2,781	61,751	66,863
3	Training expenses	70	97	2,720	2,887	239	285	6,325	6,849
4	Rents, rates & taxes	744	1,184	37,969	39,897	4,287	5,113	1,13,542	1,22,942
5	Repairs	(333)	(225)	1,767	1,209	1,719	2,051	45,542	49,312
6	Printing & stationery	134	230	7,869	8,234	970	1,157	25,690	27,817
7	Communication	358	536	16,184	17,079	1,656	1,975	43,858	47,489
8	Legal & professional charges	3,222	4,829	1,46,121	1,54,173	15,010	17,902	3,97,551	4,30,463
9	Auditors' fees, expenses etc								
	(a) as auditor	12	19	594	625	65	78	1,732	1,875
	(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	1	1	24	26	1	1	24	26
10	Advertisement and publicity	362	532	15,787	16,681	1,565	1,867	41,451	44,882
11	Marketing and Support Services	5,184	8,258	2,65,143	2,78,585	29,979	35,756	7,94,012	8,59,747
12	Interest & Bank Charges	358	483	12,924	13,765	1,026	1,223	27,162	29,411
13	Others :								
	Information & Technology Expenses	245	373	11,484	12,103	1,212	1,446	32,114	34,773
	Others	744	1,216	40,550	42,510	4,768	5,655	1,27,069	1,37,491
14	Depreciation	366	554	16,938	17,859	1,770	2,111	46,870	50,751
	TOTAL	15,686	24,477	7,71,505	8,11,669	84,724	1,01,018	22,44,771	24,30,514

* Note: The allocation of Management Expenses for the period April 2012 to December 2012 into various segments of business has been done in accordance with the directions contained in IRDA's circular dated 5th October 2012. The figures for the same period (Upto Quarter and for the Quarter) of the previous years have been regrouped so as to make them comparable.

PERIODIC DISCLOSURES**FORM NL-8-SHARE CAPITAL SCHEDULE**

	Particulars	AS AT 31ST DECEMBER 2012	AS AT 31ST DECEMBER 2011
		(Rs.'000).	(Rs.'000).
1	Authorised Capital		
	Equity Shares of Rs. 10 each	40,00,000	40,00,000
2	Issued Capital		
	Equity Shares of Rs. 10each	26,93,215	24,70,000
3	Subscribed Capital		
	Equity Shares of Rs. 10each	26,93,215	24,70,000
4	Called-up Capital		
	Equity Shares of Rs.each	26,93,215	24,70,000
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	TOTAL	26,93,215	24,70,000

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 31ST DECEMBER 2012		AS AT 31ST DECEMBER 2011	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	19,92,97,910	74	18,27,80,000	74
· Foreign	7,00,23,590	26	6,42,20,000	26
Others	-	-	-	-
TOTAL	26,93,21,500	100	24,70,00,000	100

PERIODIC DISCLOSURES

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

	Particulars	AS AT 31ST DECEMBER 2012	AS AT 31ST DECEMBER 2011
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	25,68,789	15,42,000
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	1,166	1,166
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	11,12,376	11,91,341
	TOTAL	36,82,332	27,34,507

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

	Particulars	AS AT 31ST DECEMBER 2012	AS AT 31ST DECEMBER 2011
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

- a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.
- b) Amounts due within 12 months from the date of Balance Sheet should be shown separately

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENT SCHEDULE

	Particulars	AS AT 31ST DECEMBER 2012	AS AT 31ST DECEMBER 2011
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	98,45,841	71,93,512
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds (Housing)	31,64,588	19,17,162
	(e) Other Securities (Non convertible Debentures)	8,63,330	5,09,342
	(f) Subsidiaries	5,000	5,000
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	40,32,552	35,34,246
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	11,346
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	7,40,176	3,25,477
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds (Housing)	1,00,000	1,30,063
	(e) Other Securities (Non convertible Debentures)	50,000	1,50,000
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	5,65,022	1,35,000
5	Other than Approved Investments	-	-
	TOTAL	1,93,66,509	1,39,11,150

Notes:

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

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

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

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

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

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

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

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

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

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

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

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

PERIODIC DISCLOSURES			
FORM NL-13-LOANS SCHEDULE			
	Particulars	AS AT 31ST DECEMBER 2012	AS AT 31ST DECEMBER 2011
		(Rs.'000).	(Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Notes:

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

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

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

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

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As At 1st April, 2012	Additions	Deductions	As At 31st December 2012	Upto 31st March 2012	For The Period	On Sales/	Upto 31st December 2012	As At 31st December, 2012	As At 31st December, 2011
							Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	1,21,951	49,568	-	1,71,519	1,00,816	16,649	-	1,17,465	54,054	23,515
Land-Freehold	37,849	-	-	37,849	-	-	-	-	37,849	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	403	150	-	553	11,697	49,694
Furniture & Fittings	2,38,902	4,455	-	2,43,357	1,72,947	9,028	-	1,81,975	61,381	66,922
Information Technology Equipment	4,13,794	29,153	-	4,42,946	3,48,436	30,310	-	3,78,747	64,200	49,660
Vehicles	7,185	-	-	7,185	1,619	513	-	2,132	5,053	3,125
Office Equipment	65,799	4,426	146	70,080	17,560	2,420	65	19,916	50,164	46,696
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	8,97,730	87,601	146	9,85,186	6,41,782	59,071	65	7,00,788	2,84,398	2,39,611
Work in progress	13,823	-	13,823	-	-	-	-	-	-	-
Grand Total	9,11,554	87,601	13,969	9,85,186	6,41,782	59,071	65	7,00,788	2,84,398	2,39,611
PREVIOUS YEAR	8,02,550	1,37,432	12,982	9,27,000	5,65,372	50,748	2,478	6,13,642	2,78,084	1,73,784

Note:

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

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

	Particulars	AS AT 31ST DECEMBER 2012	AS AT 31ST DECEMBER 2011
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	43,583	69,397
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	71,25,000	71,35,000
	(bb) Others	30,45,000	-
	(b) Current Accounts	5,48,484	4,62,512
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	1,07,62,067	76,66,909
	Balances with non-scheduled banks included in 2 and 3 above	-	-

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

PERIODIC DISCLOSURES			
FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE			
	Particulars	AS AT 31ST DECEMBER 2012	AS AT 31ST DECEMBER 2011
		(Rs.'000).	(Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	2,00,000
3	Prepayments	5,07,590	1,25,897
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,82,100	-
6	MAT Credit Entitlement	62,200	-
7	Deposit towards Rent	48,096	48,002
8	Service Tax Recoverable	-	-
9	Others	1,03,607	26,954
	TOTAL (A)	9,03,592	4,00,853
	OTHER ASSETS		
1	Income accrued on investments	11,17,517	8,57,787
2	Outstanding Premiums	9,77,943	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	10,10,977	22,42,176
6	Due from subsidiaries/ holding	68,026	83,041
7	Deposit with Reserve Bank of India	-	-
	[Pursuant to section 7 of Insurance Act, 1938]		
8	Others (to be specified)	-	-
	TOTAL (B)	31,74,463	31,83,004
	TOTAL (A+B)	40,78,056	35,83,857

Notes:

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

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

	Particulars	AS AT 31ST DECEMBER 2012	AS AT 31ST DECEMBER 2011
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	1,48,398	1,03,408
2	Balances due to other insurance companies	15,09,386	2,45,970
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	-
5	Unallocated Premium	-	-
6	Sundry creditors	6,72,509	4,27,286
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding *	1,62,79,184	1,22,50,007
9	Due to Officers/ Directors	-	-
10	Deposit Premium	1,16,140	1,59,242
11	Service Tax Payable	1,88,145	67,795
12	Employee Benefits	66,707	11,681
13	Book Overdraft	-	-
14	Policy Holder Dues	1,53,002	1,20,044
	TOTAL	1,91,33,472	1,33,85,433

* Current Period amount Includes Rs 78,17,963 thousand on account of settlement received from the IMTPIP towards the company's share of claim liability determined by the pool upto the date of dismantling (Net of claims paid during the period ended on 31st December 2012)

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

	Particulars	AS AT 31ST DECEMBER 2012	AS AT 31ST DECEMBER 2011
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	91,10,335	69,22,409
2	For taxation (less advance tax paid and taxes deducted at source)	-	23,825
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others (to be specified)	-	-
6	Reserve for Premium Deficiency	-	-
	TOTAL	91,10,335	69,46,234

PERIODIC DISCLOSURES

FORM NL-19 MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

	Particulars	AS AT 31ST DECEMBER 2012	AS AT 31ST DECEMBER 2011
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

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

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

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

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

Insurer: **IFFCO TOKIO GENERAL INSURANCE CO. LTD.** Date: **31st December 2012**

(Rs in Lakhs)

Statement of Liabilities									
	As At 31st December 2012					As At 31st December 2011			
Sl.No.	Particular	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	3,153	3,030	757	6,940	2,948	3,870	648	7,466
2	Marine								
a	Marine Cargo	3,516	2,486	899	6,901	3,296	3,292	822	7,410
b	Marine Hull	372	555	485	1,412	385	808	332	1,525
3	Miscellaneous								
a	Motor	72,443	64,498	74,345	2,11,286	51,757	89,255	9,652	1,50,664
b	Engineering	776	1,757	565	3,098	834	2,229	503	3,566
c	Aviation	63	1,050	-	1,113	205	1,616	-	1,821
d	Liabilities	442	469	430	1,188	371	261	327	959
e	Others	3,824	4,765	1,913	10,656	3,930	3,185	1,299	8,414
4	Health Insurance	6,514	3,332	1,454	11,301	5,498	2,586	1,815	9,899
5	Total Liabilities	91,103	81,943	80,849	2,53,895	69,224	1,07,102	15,398	1,91,724

PERIODIC DISCLOSURES

FORM NL-22

Geographical Distribution of Business

Insurer: **General Insurance** Date: **31-12-2012**

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

(Rs in Lakhs)

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	92.82	377.26	9.02	32.14	4.62	5.74	43.84	595.78	1,147.08	3,243.80	729.03	2,187.70	51.61	85.16	5.10	57.23	67.64	313.44	1.53	9.31	-	-	63.11	515.41	2,215.41	7,422.96
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bihar	-	-	-	-	-	-	-	-	80.30	119.61	32.85	54.35	-	-	-	-	0.07	0.07	-	-	-	-	1,982.82	5,159.48	2,096.04	5,333.51
Chhattisgarh	2.49	64.92	1.37	2.29	-	-	20.69	45.42	489.77	1,096.32	249.19	540.63	-	-	190.78	192.60	2.77	4.42	0.21	0.23	-	-	16.49	62.63	973.76	2,009.47
Goa	10.34	48.95	3.03	4.31	54.01	173.12	0.67	8.93	310.52	919.16	207.23	526.46	1.01	1.94	2.04	10.13	4.17	11.57	0.11	0.86	-	-	8.20	28.85	601.32	1,734.29
Gujarat	155.71	774.47	123.01	434.85	0.82	19.68	52.59	166.11	2,927.87	7,456.10	2,572.17	6,321.56	11.41	93.26	41.16	167.04	241.49	926.02	4.21	15.78	-	-	290.01	965.11	6,420.24	17,339.97
Haryana	626.56	3,188.16	57.55	311.52	0.00	22.56	223.73	441.61	1,180.46	1,327.28	497.68	1,166.96	21.63	44.81	276.19	753.68	34.86	140.22	1.78	6.23	-	-	91.17	(1,275.01)	3,011.60	6,128.02
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	-	0.08	-	-	-	-	-	-	104.42	281.26	55.28	133.01	-	-	-	-	0.00	0.26	-	-	-	-	-	0.28	159.71	414.89
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Karnataka	144.30	538.16	79.64	143.90	-	-	52.19	191.12	1,664.30	4,551.63	964.66	2,678.05	25.61	304.88	27.04	61.61	414.45	892.64	1.46	4.25	-	-	169.86	1,679.62	3,543.50	11,045.87
Kerala	57.33	160.68	1.27	2.76	-	-	1.83	17.16	916.22	2,873.59	223.10	639.42	0.87	1.56	1.24	5.19	12.22	41.02	0.48	1.13	-	-	56.02	212.09	1,270.59	3,954.60
Madhya Pradesh	47.29	128.64	42.04	150.52	-	-	18.08	69.69	1,335.17	3,083.54	788.24	1,821.01	1.14	11.09	10.32	46.52	26.76	95.06	0.32	1.55	-	-	165.44	321.93	2,414.80	5,729.56
Maharashtra	279.98	4,246.42	410.93	1,604.39	109.17	1,023.31	321.63	1,656.57	4,041.81	9,898.57	2,939.75	7,203.78	190.22	1,212.16	66.71	324.85	1,232.72	4,264.30	9.24	36.16	-	-	2,181.84	6,504.34	11,783.99	37,974.86
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	64.26	114.69	31.48	54.19	0.04	0.17	22.09	48.44	985.23	2,526.03	573.91	1,500.11	0.00	1.09	2.64	9.67	724.64	1,150.75	0.37	1.09	-	-	638.24	3,206.52	3,042.92	8,612.75
Punjab	6.10	38.48	1.42	11.74	-	-	0.08	2.34	1,458.14	3,393.19	922.72	2,085.45	-	1.64	14.28	17.23	9.11	25.72	0.61	3.44	-	-	27.36	194.84	2,439.82	5,774.07
Rajasthan	13.80	38.98	2.93	6.29	-	-	8.52	22.37	1,383.69	3,398.77	1,068.27	2,647.75	7.01	12.35	0.65	17.49	471.60	952.12	0.23	0.71	-	-	101.43	10,457.11	3,058.11	17,553.94
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	155.81	913.58	145.32	387.44	0.93	0.93	32.35	101.63	2,489.08	7,577.25	1,342.98	3,966.50	12.55	55.58	10.77	44.45	133.96	298.57	2.33	6.23	-	-	99.76	372.46	4,425.85	13,724.62
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	34.45	166.32	62.29	218.12	-	-	34.05	81.57	2,130.34	5,054.89	1,049.78	2,358.02	0.32	5.23	4.60	7.62	32.81	103.54	1.43	5.35	-	-	58.61	258.66	3,408.67	8,259.31
Uttrakhand	17.18	59.84	2.54	8.72	-	-	1.05	1.30	275.80	703.96	170.42	376.79	0.01	0.46	37.72	45.80	15.67	20.83	0.04	0.07	-	-	28.82	93.59	549.25	1,311.37
West Bengal	78.13	362.03	4.26	38.36	-	-	52.33	210.04	965.57	2,651.45	379.25	1,049.85	12.78	37.77	8.49	73.86	26.54	120.73	1.36	5.85	-	-	27.20	160.24	1,555.90	4,710.17
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	65.79	135.72	6.95	14.06	-	-	4.72	10.84	1,015.21	2,518.56	487.51	1,273.35	0.04	1.61	2.45	5.49	4.99	13.60	0.39	1.44	-	-	54.77	883.47	1,642.82	4,858.11
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	318.15	6,237.21	1,017.53	3,296.44	-	31.14	146.12	979.85	2,925.35	7,665.36	1,277.14	3,176.44	96.51	392.53	73.74	429.18	1,137.01	2,888.88	29.38	108.61	-	-	1,178.64	2,137.11	8,199.57	27,342.74
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	2,170.50	17,594.59	2,002.57	6,722.03	169.38	1,276.65	1,036.54	4,650.76	27,826.34	70,340.31	16,511.18	41,707.20	432.72	2,263.13	775.92	2,269.64	4,593.48	12,263.74	55.47	208.30	-	-	7,239.78	31,938.74	62,813.87	1,91,235.08

PERIODIC DISCLOSURES

FORM NL-23

Reinsurance Risk Concentration

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

Date:

PERIOD 01/04/2012 TO 31/12/2012

(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	2	3,311	46	1,070	7.27
2	No. of Reinsurers with rating AA but less than AAA	13	2,885	52	2,900	9.58
3	No. of Reinsurers with rating A but less than AA	87	31,826	1,931	8,842	69.95
4	No. of Reinsurers with rating BBB but less than A	21	1,785	783	2,396	8.15
5	No. of Reinsurers with rating less than BBB		-	-	-	-
6	No. of Indian Reinsurers other than GIC	8	1,128	-	1,949	5.05
	Total	131	40,934	2,813	17,156	100

PERIODIC DISCLOSURES

FORM NL-24

Ageing of Claims

Insurer:	IFFCO Tokio General Insurance Company Ltd	Date:	31-12-2012
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(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	2	64	106	192	384	748	1,892.86
2	Marine Cargo	33	4024	4065	1610	1364	11096	1,801.46
3	Marine Hull	0	2	1	13	55	71	49.28
4	Engineering	1	68	155	167	276	667	391.01
5	Motor OD	11302	136750	22252	8830	4209	183343	10,620.55
6	Motor TP	2	23	96	500	7104	7725	5,958.59
7	Health	20	7060	4234	1562	464	13340	2,375.77
8	Overseas Travel	0	14	51	28	14	107	52.33
9	Personal Accident	2	603	1016	727	457	2805	442.71
10	Liability	0	0	1	8	31	40	1.20
11	Crop	0	0	0	0	0	0	-
12	Miscellaneous	35	910	743	708	610	3006	7,316.63

PERIODIC DISCLOSURES

FORM NL-25 :

Quarterly claims data for Non-Life

Insurer: **IFFCO Tokio General Insurance Company Ltd** Date: **31-12-2012**

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	985	1858	96	989	31869	34153	7269	246	1722	134	0	15	2134	81470
2	Claims reported during the period	936	10397	55	879	191615	8558	13273	207	2907	34	0	14	3257	232132
3	Claims Settled during the period	650	10368	57	573	176504	6864	10449	53	2403	34	0	7	2579	210541
4	Claims Repudiated during the period	38	153	2	38	2172	284	0	0	21	1	0	0	84	2793
5	Claims closed during the period	91	362	10	92	5071	666	0	0	51	7	0	0	202	6552
6	Claims O/S at End of the period	1064	1497	80	1024	32758	35139	5290	269	1534	127	0	25	1813	80620
	Less than 3months	147	645	0	154	22502	2837	2896	28	328	1	0	4	516	30058
	3 months to 6 months	98	335	4	143	4483	2682	1152	24	480	7	0	6	409	9823
	6months to 1 year	212	230	6	173	3669	5004	1005	5	373	15	0	5	452	11149
	1year and above	607	287	70	554	2104	24616	2216	189	541	111	0	0	436	31731

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency for the Year ended as on 31st December 2012

Required solvency margin based on net premium and net incurred claims (Rs. in Lacs)

Item No.	Description	PREMIUM		Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
		Gross Premium	Net Premium					
1	Fire	21,267.80	5,564.50	31,229.32	4,619.23	2,126.78	4,684.40	4,684.40
2	Marine Cargo	9,096.14	3,697.03	8,249.25	3,355.05	1,091.54	1,484.86	1,484.86
3	Marine Hull	1,516.46	369.64	3,099.43	558.60	151.65	464.92	464.92
4	Motor	1,46,830.08	1,33,358.76	1,04,087.54	88,657.83	26,671.75	26,597.35	26,671.75
5	Engineering	7,109.00	2,028.24	3,229.02	1,140.62	710.90	484.35	710.90
6	Aviation	1,200.23	544.54	4,027.63	1,195.49	120.02	604.15	604.15
7	Laibilities	2,691.63	909.39	829.38	397.86	403.75	186.61	403.75
8	Others	39,155.83	12,712.97	22,898.49	5,391.01	5,481.82	4,808.68	5,481.82
9	Health	22,202.86	16,804.74	16,871.34	13,364.28	3,360.95	4,009.28	4,009.28
	Total	2,51,070.02	1,75,989.82	1,94,521.40	1,18,679.95	40,119.15	43,324.60	44,515.82

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st October, 2012 - 31st December, 2012

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

PERIODIC DISCLOSURES
FORM - 3B

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

STATEMENT AS ON : 31st December 2012

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

(Business within India)

PERIODICITY OF SUBMISSION: QUARTERLY

(Rs.)

S NO.	PARTICULARS	SCH	AMOUNT
1	Investments	8	1,93,665.09
2	Loans	9	-
3	Fixed Assets	10	2,843.98
4	Current Assets		-
	a. Cash & Bank Balance	11	1,07,620.67
	b. Advances & Other Assets	12	40,780.52
5	Current Liabilities		-
	a. Current Liabilities	13	1,91,334.71
	b. Provisions	14	91,103.35
	c. Misc. Exp not written off	15	
	d. Debit Balance of P&L A/c		
	Application of Funds as per balance Sheet (A)		6,27,348.32
	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	2,843.98
3	Cash & Bank Balance (if any)	11	5,920.67
4	Advances & Other Assets (if any)	12	40,780.52
5	Current Liabilities	13	1,91,334.71
6	Provisions	14	91,103.35
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		
	Total (B)		3,31,983.23

Investment Assets' as per FORM 3B

(A-B)

2,95,365.09

Cont to next page...

Cont from prev page...

(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%		14543.24	49194.81	63,738.05	21.58%		63738.05	63,894
2	Government Securities or other approved securities (including I)	Not less than 30%		22465.45	75992.96	98,458.41	33.33%		98458.41	99,185
3	Investment subject to Exposure Norms									
	1. Housing and Loans to SG for Housing and Fire Fighting Equipment,	Not less than 15%		17939.26	60682.36	78,621.62	26.62%		78621.62	77,700.00
	2. Approved Investments	Not exceeding 55%		26213.15	88670.15	1,14,883.30	38.90%	0.96	114884.26	1,14,928.93
	3. Other Investments(not exceeding 25%)			775.78	2624.22	3,400.00	1.15%	0.80	3400.80	3,400.80
	TOTAL INVESTMENT ASSETS	100%	0	67393.64	227969.69	2,95,363.33	100.00%	1.76	295365.09	295214.97

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

Note:

(*) FRSM refers 'Funds representing solvency margin'

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

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

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

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer:

Iffco Tokio General Insurance Co. Ltd.

Date:

31-Dec-12

(Rs in Lakhs)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 31.12.12	as % of total for this class	As at 31.12.11	as % of total for this class	As at 31.12.2012	as % of total for this class	As at 31.12.11	as % of total for this class
Break down by credit rating							-	
AAA rated	81,178	0.93	58,920	0.95	81,755	0.93	60,458	0.98
AA or better	5,700	0.07	3,063	0.05	6,000	0.07	3,301	0.05
Rated below AA but above A		-		-		-		-
Rated below A but above B		-		-		-		-
Any other		-		-		-		-
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	85,825	0.29	76,177	0.37	85,802	0.29	80,919	0.40
more than 1 year and upto 3years	49,730	0.17	17,008	0.08	49,824	0.17	15,041	0.07
More than 3years and up to 7years	45,041	0.15	35,225	0.17	45,027	0.15	33,332	0.16
More than 7 years and up to 10 years	76,107	0.26	40,817	0.20	76,383	0.26	48,507	0.24
above 10 years	38,513	0.13	33,938	0.17	38,329	0.13	34,664	0.17
Breakdown by type of the issuer								
a. Central Government	63,894	0.34	50,492	0.38	63,738	0.34	52,275	0.40
b. State Government	35,291	0.19	19,291	0.15	34,720	0.19	19,774	0.15
c. Corporate Securities	86,878	0.47	61,983	0.47	87,755	0.47	63,758	0.48
						-		

Note

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

PERIODIC DISCLOSURES

FORM NL-30

Analytical Ratios

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

Analytical Ratios for Non-Life companies					
Sl.No.	Particular	For the Quarter Ended On 31st DECEMBER 2012	Upto the Quarter Ended On 31st DECEMBER 2012	For the Quarter Ended On 31st DECEMBER 2011	Upto the Quarter Ended On 31st DECEMBER
1	Gross Direct Premium Growth Rate				
	FIRE	-10.24%	-3.23%	-24.54%	-4.29%
	MARINE	-39.84%	-25.62%	23.03%	3.37%
	MISCELLANEOUS	46.56%	41.37%	6.42%	13.64%
2	Gross Direct Premium to Net Worth Ratio	NA	2.94 Times	NA	2.73 Times
3	Growth rate of Net Worth	NA	22.49%	NA	6.01%
4	Net Retention Ratio				
	FIRE	48.58%	22.78%	33.30%	21.33%
	MARINE	36.40%	41.81%	29.65%	40.06%
	MISCELLANEOUS	81.95%	76.02%	72.90%	69.95%
5	Net Commission Ratio				
	FIRE	-4.06%	-26.05%	-9.24%	-30.18%
	MARINE	-8.93%	-4.19%	-3.46%	-6.99%
	MISCELLANEOUS	1.60%	0.13%	3.01%	1.60%
6	Expense of Management to Gross Direct Premium Ratio	24.26%	21.54%	23.22%	21.72%
7	Expense of Management to Net Written Premium Ratio	29.89%	29.77%	29.70%	30.17%
8	Net Incurred Claims to Net Earned Premium	73.90%	76.73%	74.31%	77.31%
9	Combined Ratio	89.09%	88.88%	93.30%	96.78%
10	Technical Reserves to Net Premium ratio	NA	1.87 Times	NA	1.87 Times
11	Underwriting balance ratio	-2.80%	-2.67%	-2.28%	-2.51%
	FIRE	15.95%	9.81%	78.42%	29.64%
	MARINE	-5.12%	-15.49%	33.17%	-26.14%
	MISCELLANEOUS	-3.18%	-2.72%	-5.09%	-2.66%
12	Operating Profit Ratio	7.32%	7.84%	8.96%	8.91%
13	Liquid Assets to liabilities ratio	NA	0.48 Times	NA	0.44 Times
14	Net earning ratio	7.26%	7.58%	8.17%	7.70%
15	Return on Net worth ratio	NA	16.11%	NA	15.14%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.38	NA	1.44
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	NA	26,93,21,500	NA	24,70,00,000
2	(b) Percentage of shareholding (Indian / Foreign)	NA	74/26	NA	74/26
3	(c) %of Government holding (in case of public sector insurance companies)	NIL	NIL	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	NA	3.81	NA	3.19
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	3.81	NA	3.19
6	(iv) Book value per share (Rs)	NA	23.67	NA	21.07

Note

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

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

Date: 31st DECEMBER 2012

Related Party Transactions					
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Up to the 31st DECEMBER 2012	Up to the 31st DECEMBER 2011
1	INDIAN FARMERS FERTILISER COOP LTD	Promoters with more than 20% voting rights	Premium collected from direct business	5,982.01	6,155.61
			Claims paid on direct basis	1,450.22	1,751.49
			Payment of Rent and other expenses	499.12	753.15
			Deposit of Insurance Premium	25.00	25.00
			Payment of Dividend	-	-
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	833.12	633.05
			Deposit of Insurance Premium	1.00	1.00
			Payment of Rent and other expenses	12.08	19.84
			Payment of Dividend	-	-
			Claims paid on direct basis	828.14	36.97
4	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Fee	8.44	-
			Payment of Dividend	-	-
5	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,377.25	1,437.81
			Commission Earned on Premium Ceded	311.41	318.52
			Fees	4.95	-
			Losses Recovered from Re-insurer	1,321.45	1,022.32
6	Tokio Marine Claim Service Asia Pte Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	17.02	-
7	Tokio Marine Global Re Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	438.21	847.77
			Commission Earned on Premium Ceded	88.04	164.42
			Losses Recovered from Re-insurer	462.77	324.21
8	K. Srinivasa Gowda	Chairman	Payment of Rent on office Building	9.48	21.60
9	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	31.07	72.00
			Claims paid on direct basis	15.59	27.20
			Payment of -Commission	317.50	651.68
			-Service Charges	2,890.90	2,527.60
			Investment in Equity	50.00	50.00

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

10	Tokio Marine & Nichido Risk consulting Co Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees		0.49
11	Tokio Marine Claims Service Co Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees		0.65
12	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	0.95	0.39
13	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fees	3.93	4.42
14	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Payment of Fees	9.36	3.98
15	Tokio Marine Management Pty Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees		0.94
16	Tokio Marine Compania de Seguros S.A. de C.V.			11.20	
17	Tokio Marine Newa Insurance Co., Ltd.		Fees	1.17	
18	TM Management Services		Claims	0.20	
			Fees	1.01	
19	TM Claims Service Europe Ltd.		Claims	6.07	
			Payment of Fees	3.18	

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

PERIODIC DISCLOSURES

FORM NL-33 - SOLVENCY MARGIN - KGII

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

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

Solvency for the period ended on 31st December 2012

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		2,56,586.62
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		2,53,895.20
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		2,691.42
4	Excess in Policyholders' Funds (1-2-3)		-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		93,568.79
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		32,069.68
7	Excess in Shareholders' Funds (5-6)		61,499.11
8	Total Available Solvency Margin [ASM] (4+7)		61,499.11
9	Total Required Solvency Margin [RSM]		44,515.82
10	Solvency Ratio (Total ASM/Total RSM)		1.38

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Persons

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April, 2012 to 31st December, 2012

<i>BOD and Key Person information</i>			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. K. Srinivasa Gowda	Chairman	No change
2	Mr. Lee King Chi Arthur	Vice Chairman	No change
3	Mr. Balvinder Singh Nakai	Director	No change
4	Dr. B.S. Vishwanathan	Director	No change
5	Dr. U.S. Awasthi	Director	No change
6	Mr. Rakesh Kapur	Managing Director & CEO	w.e.f. - 21st June, 2012
7	Dr. P.S. Gahlaut	Director	No change
8	Mr. S.K. Kanwar	Director	No change
9	Mr. Bahushrut Lugani	Director	No change
10	Mr. S. Narayanan	Managing Director & CEO	Cessation w.e.f - 15th May, 2012
11	Mr. Yogesh Lohiya	Managing Director & CEO	Appointment -16th May, 2012,
12	Mr. N.K. Kedia	Director (Marketing)	Cessation w.e.f - 31st October, 2012
13	Mr. H.O. Suri	Director (Marketing)	Appointment - 1st November, 2012
14	Mr. Yasunobu Fukuda	Director (Operations)	Cessation w.e.f.- 30th June, 2012
15	Mr. Ichiro Maeda	Director (Operations)	Appointment w.e.f -2nd July, 2012
16	Mr. K.K. Wadhwa	Appointed Actuary	No change
17	Mr. M.S. Sethi	Chief of Internal Audit	No change
18	Mr. Sanjeev Chopra	Chief Finance Officer	No change

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

PERIODIC DISCLOSURES

FORM NL-35-NON PERFORMING ASSETS-7A

FORM NL-35-NON PERFORMING ASSETS-7A

Company Name & Code:

Iffco Tokio General Insurance Company Ltd (106)

Statement as on:

31st December, 2012

Name of the Fund _____

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

Nil

Note:

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

PERIODIC DISCLOSURES
FORM NL-36-YIELD ON INVESTMENTS 1

FORM NL-36-YIELD ON INVESTMENTS 1

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

STATEMENT AS ON : 31st December, 2012

NAME OF THE FUND :

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

PERIODICITY OF SUBMISSION: QUARTERLY

NO.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year		Income on Investment (Rs.)	Gross Yield (%)1	Net Yield (%)2
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)1	Net Yield (%)2	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)1	Net Yield (%)2	Investment (Rs.)				
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	Central Government Bonds	CGSB	60,286.91	62,734.25	1,216.32	8.00%	5.41%	58,458.63	62,734.25	3,530.92	8.02%	5.42%	50,425.65	49,682.50	3,999.14	7.93%	5.36%
2	Special Deposits	CSPD															
3	Deposit under Section / of Insurance Act, 1938	CDSS	1,163.95	1,159.70	24.11	8.22%	5.55%	1,120.48	1,159.70	69.50	8.23%	5.56%	1,075.45	1,043.30	88.55	8.23%	5.56%
4	Treasury Bills	CTRB	-		-			-		-							
5	Central Government Guaranteed Loans / Bonds	CGSL	-		-			-		-							
6	State Government Bonds	SGGB	30,011.49	32,285.55	651.74	8.62%	5.82%	27,047.33	32,285.55	1,757.14	8.62%	5.83%	14,393.34	21,572.66	1,214.11	8.44%	5.70%
7	State Government Guaranteed Loans	SGGL	-		-			-		-							
8	Other Approved Securities(excluding Infrastructure Investments)	SGOA	3,056.76	3,005.74	66.48	8.63%	5.83%	3,047.92	3,005.74	199.45	8.69%	5.87%	3,016.87	2,885.65	265.94	8.82%	5.95%
9	Guaranteed Equity	SGGE	-		-			-		-							
10	Loans to State Government for Housing	HLSH	-		-			-		-							
11	Loans to State Government for Fire Fighting Equipment	HLSF	-		-			-		-							
12	Term Loan-HUDCO / NHB / Institutions accredited by NHB	HTLH	-		-			-		-							
13	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-		-			-		-							
14	Housing - Securitised Assets	HMBS	-		-			-		-						8.50%	5.74%
15	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	-		-			-		-							
16	Bonds/Debentures issued by HUDCO	HTHD	2,000.00	1,853.00	40.83	8.10%	5.47%	1,486.82	1,853.00	74.15	8.31%	5.62%	687.84	1,040.94	58.48	9.25%	6.25%
17	Bonds/Debentures issued by NHB / Institutions accredited by NHB	HTDN	-		-			-		-						12.27%	12.27%
18	Bonds/Debentures issued by Authority constituted under any Housing/Building Scheme approved by Central/State/any authority or Body constituted by Central/State Act	HTDA	29,496.90	29,349.58	699.42	9.41%	6.36%	26,344.60	29,349.58	1,862.95	9.39%	6.34%	19,096.09	17,546.70	1,766.96		
19	Bonds/Debentures issued by HUDCO	HFHD	1,000.00	883.61	19.71	7.82%	7.82%	1,879.56	883.61	112.49	7.97%	7.97%	2,000.00	2,388.40	18.10		
20	Bonds/Debentures issued by NHB / Institutions accredited by NHB	HFDN	-		-			-		-							
21	Bonds/Debentures issued by Authority constituted under any Housing/Building Scheme approved by Central/State/any authority or Body constituted by Central/State Act	HFDA	-		-			-		-							
22	Infrastructure - Other Approved Securities	ISAS	-		-			-		-							

53	Deposit with Primary Dealers duly recognised by Reserve bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54	CCIL - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.56%	3.76%
55	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	Application Money	ECAM	-	-	-	0.00%	0.00%	1,095.24	-	6.50	10.31%	6.97%	2,764.36	-	51.67	-	-	-
57	Perpetual Debt Instruments of Tier I & II capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	Perpetual Debt Instruments of Tier I & II capital issued by Non - PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9.01%	6.09%
61	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	3,740.29	4,000.96	83.93	8.90%	6.01%	3,248.58	4,000.96	221.79	9.09%	6.14%	2,302.68	1,801.04	193.95	-	-	-
63	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	Net Current Assets (Only in respect of ULIP Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
67	Equity Shares (incl. Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
68	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
69	Equity Shares (incl. Equity Related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
70	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
71	Debentures / Bonds / CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
72	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
73	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
74	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.72%	5.89%
76	Term loans (without Charges)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
77	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	1,831.74	3,400.80	25.96	8.62%	5.82%	2,251.33	3,400.80	124.37	9.33%	6.31%	3,224.74	1,402.58	263.43	-	-	-
78	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
79	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
80	Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9.05%	6.11%
81	Investment Properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (3d)		2,85,082.06	2,95,214.97	6,574.30	9.15%	6.18%	2,67,246.70	2,95,214.97	18,442.69	9.16%	6.19%	2,11,209.21	2,29,889.97	19,108.32			

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

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

PERIODIC DISCLOSURES

FORM NL-37-DOWN GRADING OF INVESTMENT-2

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Company Name & Code:

Iffco Tokio General Insurance Company Ltd (106)

Statement as on:

31st December, 2012

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

									<i>Rs. Lakhs</i>
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
B.	<u>As on Date</u> ²								

Nil

Note:

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

PERIODIC DISCLOSURES

FORM NL-38

Quarterly Business Returns across line of Business

Insurer: IFFCO Tokio General Insurance Company Ltd Date: 31-12-2012

(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	2,170.50	12964	2032.82	17077	17,594.59	43545	16721.86	58345
2	Cargo & Hull	2,171.95	2375	3567.92	2782	7,998.68	7260	10619.22	8147
3	Motor TP	16,511.18	19181	9804.59	3773	41,707.20	39018	26737.82	24832
4	Motor OD	27,826.34	1040384	19898.40	925880	70,340.31	2878163	52269.05	2682082
5	Engineering	1,036.54	1191	1307.92	1186	4,650.76	3725	4461.59	3668
6	Workmen's Compensation	295.92	2446	299.29	2509	967.17	7488	999.91	7288
7	Employer's Liability	-	0	0.00	0	-	0	0.00	0
8	Aviation	127.09	18	620.43	76	615.47	115	1785.95	280
9	Personal Accident	775.92	5926	660.04	6091	2,269.64	17980	2102.55	20409
10	Health	4,648.94	13618	3121.45	16356	12,319.20	24604	12576.66	55514
11	Others*	7,249.49	102888	3492.01	19358	32,772.06	299396	17298.99	71120

Note:

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

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

PERIODIC DISCLOSURES

FORM NL-39 Rural & Social Obligation

Form **Rural & Social Obligations (Quarterly Returns)**

Insurer: **IFFCO TOKIO General
Insurance Company Limited**

Date:

Apr- Dec 2012

Line of Business

(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	5,329	200.52	6,64,652.95
		Social			
2	Cargo & Hull	Rural	-	-	
		Social			
3	Motor TP	Rural	-	3,852.39	0.00
		Social			
4	Motor OD	Rural	2,78,584	4,726.89	3,87,354.70
		Social			
5	Engineering	Rural	79	25.27	8,410.17
		Social			
6	Workmen's Compensation	Rural	355	22.61	1,775.00
		Social			
7	Employer's Liability	Rural	420	8.57	1,635.70
		Social			
8	Aviation	Rural	-	-	0.00
		Social			
9	Personal Accident	Rural	6,729	1,052.26	39,31,190.69
		Social	501	50.61	1,95,673.72
10	Health	Rural	898	5,114.60	6,34,542.40
		Social	67	4,607.70	6,06,734.40
11	Others	Rural	32,377	16,845.26	9,75,301.98
		Social	3,611	14,199.11	1,75,449.90

PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer: IFFCO Tokio General Insurance Company Ltd

Date: 31-12-2012

(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	369603	13,220.49	292784	7852.92	998123	34,055.09	803798	21038.33
2	Corporate Agents-Banks	5395	137.40	5051	123.87	18322	569.12	4878	280.76
3	Corporate Agents -Others	81601	683.43	13251	500.57	218402	4,372.01	62870	1902.91
4	Brokers	170385	22,095.77	91520	11374.01	429716	57,589.60	246348	32238.71
5	Micro Agents	3167	31.22	103	2.67	11678	112.00	1294	7.10
6	Direct Business	570847	26,645.65	592376	24948.13	1643724	94,537.54	1812487	90092.13
	Total (A)	1200998	62,813.97	995085	44802.17	3319965	1,91,235.36	2931675	145559.93
1	Referral (B)	2	(0.15)	3	2.70	24	(0.32)	10	13.69
	Grand Total (A+B)	1201000	62,813.82	995088	44804.87	3319989	1,91,235.03	2931685	145573.62

Note:

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

PERIODIC DISCLOSURES

FORM NL-41

GREIVANCE DISPOSAL

Insurer: **IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED** Date: **31.12.2012**

GRIEVANCE DISPOSAL FOR THE PERIOD UP TO OCT - DEC DURING THE FINANCIAL YEAR 2012-13

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Proposal related	0	0				
b)	Claim	29	269	171	47	31	20
c)	Policy Related	32	275	217	41	4	13
d)	Premium	0	3	3	0	0	0
e)	Refund	0	12	9	1	1	1
f)	Coverage	0	1	0	0	0	1
g)	Cover note related	0	6	4	0	1	1
h)	Product	0	0	0	0	0	0
i)	others	12	70	38	16	9	7
	Total Number of Complaints	73	636	442	105	46	43
2	Total No. of policies during previous year	39,69,885					
3	Total No. of Claims during previous year	3,06,883					
4	Total no. of policies during current year	11,81,810	3rd Qtr				
5	Total no. of claims during current year	82,885	3rd Qtr				
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	2.33					
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	32.45					
8	Duration wise Pending Status		Complaints made by customers	Complaints made by intermediaries	Total		
(a)	Up to 7 days	29	0	0	29		
(b)	7-15 days	11	0	0	11		
(c)	15-30 days	3	0	0	3		
(d)	30-90 days	0	0	0	0		
(e)	90 days and beyond	0	0	0	0		
	Total Number of Complaints	43	0	0	43		

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