

**Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2018 - 30th June,2018**

<b>S.No.</b>	<b>Form No</b>	<b>Description</b>
1	NL-1-B-RA	Revenue Account
2	NL-2-B-PL	Profit & Loss Account
3	NL-3-B-BS	Balance Sheet
4	NL-4-PREMIUM SCHEDULE	Premium
5	NL-5-CLAIMS SCHEDULE	Claims Incurred
6	NL-6-COMMISSION SCHEDULE	Commission
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus
11	NL-11-BORROWING SCHEDULE	Borrowings
12	NL-12-INVESTMENT SCHEDULE	Shareholders
13	NL-13-LOANS SCHEDULE	Loans
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities
18	NL-18-PROVISIONS SCHEDULE	Provisions
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure
20	NL-21-STATEMENT OF LIABILITIES	Statement of Liabilities
21	NL-22-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business
22	NL-23-REINSURANCE RISK CONCENTRATION	Reinsurance Risk Concentration
23	NL-24-AGEING OF CLAIMS	Ageing of Claims
24	NL-25-CLAIMS DATA	Claims Data (Incurred Claims+ Reported Claims)
25	NL-26-CLAIMS INFORMATION	Claims Information
26	NL-27-OFFICE OPENING	Office Opening
27	NL-28-STATEMENT OF ASSETS	Statement of Investment of Assets
28	NL-29-DEBT SECURITIES	Debt Securities
29	NL-30-ANALYTICAL RATIOS	Analytical Ratios
30	NL-31-RELATED PARTY TRANSACTIONS	Related Party Transactions
31	NL-32-PRODUCT INFORMATION	Product Information
32	NL-33-SOLVENCY MARGIN	Solvency
33	NL-34-BOD	Board of Directors & Management
34	NL-35-NPAs	NPAs
35	NL-36-YIELD ON INVESTMENTS	Yield on Investment
36	NL-37-DOWN GRADING OF INVESTMENTS	Downgrading of Investment
37	NL-38-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premum amount and number of policies)
38	NL-39-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations
39	NL-40-CHANNEL WISE PREMIUM	Business Acquisition through different channels
40	NL-41-GRIEVANCE DISPOSAL	Grievance Disposal

**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 2018**

(₹ In 000)

	Particular	Schedule	QUARTER ENDED 30TH JUNE 2018	PERIOD ENDED 30TH JUNE 2018	QUARTER ENDED 30TH JUNE 2017	PERIOD ENDED 30TH JUNE 2017
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	111,907	111,907	136,624	136,624
2	Profit/ (Loss) on sale/redemption of Investments		831	831	276	276
3	Others: Exchange Gain / (Loss) Handling Charges		-	-	-	-
			(1,221)	(1,221)	(795)	(795)
4	Interest, Dividend & Rent – Gross		20,651	20,651	16,442	16,442
	<b>TOTAL (A)</b>		<b>132,168</b>	<b>132,168</b>	<b>152,547</b>	<b>152,547</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	71,733	71,733	64,959	64,959
2	Commission	<b>NL-6-Commission Schedule</b>	(76,651)	(76,651)	(109,401)	(109,401)
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	16,936	16,936	37,164	37,164
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>12,018</b>	<b>12,018</b>	<b>(7,278)</b>	<b>(7,278)</b>
	<b>Operating Profit/(Loss) from Fire Business C= (A - B)</b>		<b>120,150</b>	<b>120,150</b>	<b>159,825</b>	<b>159,825</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		120,150	120,150	159,825	159,825
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>120,150</b>	<b>120,150</b>	<b>159,825</b>	<b>159,825</b>

**PERIODIC DISCLOSURES**

**FORM NL-1-B-RA**

**MARINE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH JUNE 2018**

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH JUNE 2018	PERIOD ENDED 30TH JUNE 2018	QUARTER ENDED 30TH JUNE 2017	PERIOD ENDED 30TH JUNE 2017
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	141,082	141,082	118,576	118,576
2	Profit/ (Loss) on sale/redemption of Investments		631	631	261	261
3	Others: Exchange Gain / (Loss)		-	-	-	-
	Handling Charges		(20)	(20)	1	1
4	Interest, Dividend & Rent – Gross		15,676	15,676	15,553	15,553
	<b>TOTAL (A)</b>		<b>157,369</b>	<b>157,369</b>	<b>134,391</b>	<b>134,391</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	102,708	102,708	51,887	51,887
2	Commission	<b>NL-6-Commission Schedule</b>	3,199	3,199	(1,784)	(1,784)
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	25,878	25,878	50,818	50,818
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>131,785</b>	<b>131,785</b>	<b>100,921</b>	<b>100,921</b>
	<b>Operating Profit/(Loss) from Marine Business C= (A - B)</b>		<b>25,584</b>	<b>25,584</b>	<b>33,470</b>	<b>33,470</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		25,584	25,584	33,470	33,470
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>25,584</b>	<b>25,584</b>	<b>33,470</b>	<b>33,470</b>

**PERIODIC DISCLOSURES**

**FORM NL-1-B-RA**

**MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH JUNE 2018**

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH JUNE 2018	PERIOD ENDED 30TH JUNE 2018	QUARTER ENDED 30TH JUNE 2017	PERIOD ENDED 30TH JUNE 2017
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	8,847,599	8,847,599	7,268,235	7,268,235
2	Profit/ (Loss) on sale/redemption of Investments		40,737	40,737	14,471	14,471
3	Others: Transfer & Duplicate Fee		848	848	3,085	3,085
	Exchange Gain / (Loss)		95	95	(186)	(186)
	Handling Charges		531	531	261	261
4	Interest, Dividend & Rent – Gross		1,011,885	1,011,885	861,573	861,573
	<b>TOTAL (A)</b>		<b>9,901,695</b>	<b>9,901,695</b>	<b>8,147,439</b>	<b>8,147,439</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	7,858,995	7,858,995	5,561,429	5,561,429
2	Commission	<b>NL-6-Commission Schedule</b>	718,798	718,798	31,361	31,361
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	1,209,125	1,209,125	2,230,436	2,230,436
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>9,786,918</b>	<b>9,786,918</b>	<b>7,823,226</b>	<b>7,823,226</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>114,777</b>	<b>114,777</b>	<b>324,213</b>	<b>324,213</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		114,777	114,777	324,213	324,213
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>114,777</b>	<b>114,777</b>	<b>324,213</b>	<b>324,213</b>

**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 2018**

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH JUNE 2018	PERIOD ENDED 30TH JUNE 2018	QUARTER ENDED 30TH JUNE 2017	PERIOD ENDED 30TH JUNE 2017
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		120,150	120,150	159,825	159,825
	(b) Marine Insurance		25,584	25,584	33,470	33,470
	(c) Miscellaneous Insurance		114,777	114,777	324,213	324,213
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		263,852	263,852	328,066	328,066
	(b) Profit on sale of investments		10,622	10,622	5,510	5,510
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	a) Miscellaneous Income		3,814	3,814	812	812
	b) Profit on Sale of Fixed Assets		22	22	1	1
	<b>TOTAL (A)</b>		<b>538,821</b>	<b>538,821</b>	<b>851,897</b>	<b>851,897</b>
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	300	300
	(e) Expenses transferred from Policyholders' Account		-	-	-	-
	<b>TOTAL (B)</b>		<b>20,000</b>	<b>20,000</b>	<b>300</b>	<b>300</b>
	<b>Profit Before Tax</b>		<b>518,821</b>	<b>518,821</b>	<b>851,597</b>	<b>851,597</b>

	Less: Provision for Taxation					
	Current Tax		134,000	134,000	276,900	276,900
	Deferred Tax		3,300	3,300	(11,600)	(11,600)
	Less: Short / (Excess) provision for taxation for earlier years					
	Current Tax		-	-	-	-
	Deferred Tax		-	-	-	-
	<b>Profit After Tax</b>		<b>381,521</b>	<b>381,521</b>	<b>586,297</b>	<b>586,297</b>
	<b>APPROPRIATIONS</b>					
	(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			13,486,184		11,593,295
	<b>Balance carried forward to Balance Sheet</b>			<b>13,867,705</b>		<b>12,179,592</b>

**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 2018

(₹ In 000)

	Schedule	AS AT 30TH JUNE 2018	AS AT 30TH JUNE 2017
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	2,742,183	2,693,215
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	18,388,692	14,749,547
FAIR VALUE CHANGE ACCOUNT			
- Shareholders		(1,428)	(962)
- Policyholders		(3,812)	(2,990)
BORROWINGS	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>21,125,635</b>	<b>17,438,810</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
Investments - Shareholders	NL-12-Investment Schedule	19,446,083	15,978,162
Investments - Policyholders	NL-12(A)-Investment Schedule	51,863,876	49,682,283
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	375,283	299,182
DEFERRED TAX ASSET (NET)		165,200	257,300
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	418,056	399,637
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	13,390,380	5,248,656
<b>Sub-Total (A)</b>		<b>13,808,436</b>	<b>5,648,293</b>

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	44,737,233	38,919,837
	PROVISIONS	NL-18-Provisions Schedule	19,796,010	15,506,573
	<b>Sub-Total (B)</b>		<b>64,533,243</b>	<b>54,426,410</b>
	NET CURRENT ASSETS (C) = (A - B)		<b>(50,724,807)</b>	<b>(48,778,117)</b>
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	<b>TOTAL</b>		<b>21,125,635</b>	<b>17,438,810</b>

#### CONTINGENT LIABILITIES

( In 000)

	Particulars		AS AT 30TH JUNE 2018	AS AT 30TH JUNE 2017
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debt by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		748,474	748,137
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	<b>TOTAL</b>		<b>748,474</b>	<b>748,137</b>



**PERIODIC DISCLOSURES**

**FORM NL-4- PREMIUM SCHEDULE**

**PREMIUM EARNED [NET]**

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2018				PERIOD ENDED 30TH JUNE 2018			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	1,261,746	432,048	14,568,148	16,261,942	1,261,746	432,048	14,568,148	16,261,942
	<b>1,261,746</b>	<b>432,048</b>	<b>14,568,148</b>	<b>16,261,942</b>	<b>1,261,746</b>	<b>432,048</b>	<b>14,568,148</b>	<b>16,261,942</b>
Add: Premium on reinsurance accepted	174,230	6,698	22,410	203,338	174,230	6,698	22,410	203,338
Less : Premium on reinsurance ceded	1,299,438	230,121	4,842,811	6,372,370	1,299,438	230,121	4,842,811	6,372,370
<b>Net Premium</b>	<b>136,538</b>	<b>208,625</b>	<b>9,747,747</b>	<b>10,092,910</b>	<b>136,538</b>	<b>208,625</b>	<b>9,747,747</b>	<b>10,092,910</b>
Adjustment for change in reserve for unexpired risks	24,631	67,543	900,148	992,322	24,631	67,543	900,148	992,322
<b>Premium Earned (Net)</b>	<b>111,907</b>	<b>141,082</b>	<b>8,847,599</b>	<b>9,100,588</b>	<b>111,907</b>	<b>141,082</b>	<b>8,847,599</b>	<b>9,100,588</b>

**PREMIUM EARNED [NET]**

Particulars	QUARTER ENDED 30TH JUNE 2017				PERIOD ENDED 30TH JUNE 2017			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	1,253,706	385,038	10,523,077	12,161,821	1,253,706	385,038	10,523,077	12,161,821
	<b>1,253,706</b>	<b>385,038</b>	<b>10,523,077</b>	<b>12,161,821</b>	<b>1,253,706</b>	<b>385,038</b>	<b>10,523,077</b>	<b>12,161,821</b>
Add: Premium on reinsurance accepted	135,915	9,687	20,256	165,858	135,915	9,687	20,256	165,858
Less : Premium on reinsurance ceded	1,255,015	210,663	2,464,772	3,930,450	1,255,015	210,663	2,464,772	3,930,450
<b>Net Premium</b>	<b>134,606</b>	<b>184,062</b>	<b>8,078,561</b>	<b>8,397,229</b>	<b>134,606</b>	<b>184,062</b>	<b>8,078,561</b>	<b>8,397,229</b>
Adjustment for change in reserve for unexpired risks	(2,018)	65,486	810,326	873,794	(2,018)	65,486	810,326	873,794
<b>Premium Earned (Net)</b>	<b>136,624</b>	<b>118,576</b>	<b>7,268,235</b>	<b>7,523,435</b>	<b>136,624</b>	<b>118,576</b>	<b>7,268,235</b>	<b>7,523,435</b>

## PERIODIC DISCLOSURES

### FORM NL-4 (A) - PREMIUM SCHEDULE

#### PREMIUM EARNED [NET]

(₹ In 000)

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	417,612	14,436	432,048	417,612	14,436	432,048
	<b>417,612</b>	<b>14,436</b>	<b>432,048</b>	<b>417,612</b>	<b>14,436</b>	<b>432,048</b>
Add: Premium on reinsurance accepted	6,698	-	6,698	6,698	-	6,698
Less : Premium on reinsurance ceded	219,623	10,498	230,121	219,623	10,498	230,121
<b>Net Premium</b>	<b>204,687</b>	<b>3,938</b>	<b>208,625</b>	<b>204,687</b>	<b>3,938</b>	<b>208,625</b>
Adjustment for change in reserve for unexpired risks	66,527	1,016	67,543	66,527	1,016	67,543
<b>Premium Earned (Net)</b>	<b>138,160</b>	<b>2,922</b>	<b>141,082</b>	<b>138,160</b>	<b>2,922</b>	<b>141,082</b>

#### PREMIUM EARNED [NET]

Particulars	QUARTER ENDED 30TH JUNE 2017			PERIOD ENDED 30TH JUNE 2017		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	371,617	13,421	385,038	371,617	13,421	385,038
	<b>371,617</b>	<b>13,421</b>	<b>385,038</b>	<b>371,617</b>	<b>13,421</b>	<b>385,038</b>
Add: Premium on reinsurance accepted	9,687	-	9,687	9,687	-	9,687
Less : Premium on reinsurance ceded	201,325	9,338	210,663	201,325	9,338	210,663
<b>Net Premium</b>	<b>179,979</b>	<b>4,083</b>	<b>184,062</b>	<b>179,979</b>	<b>4,083</b>	<b>184,062</b>
Adjustment for change in reserve for unexpired risks	58,971	6,515	65,486	58,971	6,515	65,486
<b>Premium Earned (Net)</b>	<b>121,008</b>	<b>(2,432)</b>	<b>118,576</b>	<b>121,008</b>	<b>(2,432)</b>	<b>118,576</b>

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

**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	3,745,870	3,604,601	7,350,471	203,150	565	76,032	226,313	91,048	2,195,912	3,668,565	756,092	14,568,148
	<b>3,745,870</b>	<b>3,604,601</b>	<b>7,350,471</b>	<b>203,150</b>	<b>565</b>	<b>76,032</b>	<b>226,313</b>	<b>91,048</b>	<b>2,195,912</b>	<b>3,668,565</b>	<b>756,092</b>	<b>14,568,148</b>
Add: Premium on reinsurance accepted	-	-	-	7,210	-	-	-	8,246	-	-	6,954	22,410
Less : Premium on reinsurance ceded	566,542	550,973	1,117,515	165,963	565	3,908	40,766	42,135	188,000	2,763,282	520,677	4,842,811
<b>Net Premium</b>	<b>3,179,328</b>	<b>3,053,628</b>	<b>6,232,956</b>	<b>44,397</b>	<b>-</b>	<b>72,124</b>	<b>185,547</b>	<b>57,159</b>	<b>2,007,912</b>	<b>905,283</b>	<b>242,369</b>	<b>9,747,747</b>
Adjustment for change in reserve for unexpired risks	9,893	(120,141)	(110,248)	(2,901)	(94)	1,411	(14,623)	15,477	241,228	755,652	14,246	900,148
<b>Premium Earned (Net)</b>	<b>3,169,435</b>	<b>3,173,769</b>	<b>6,343,204</b>	<b>47,298</b>	<b>94</b>	<b>70,713</b>	<b>200,170</b>	<b>41,682</b>	<b>1,766,684</b>	<b>149,631</b>	<b>228,123</b>	<b>8,847,599</b>

**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	3,745,870	3,604,601	7,350,471	203,150	565	76,032	226,313	91,048	2,195,912	3,668,565	756,092	14,568,148
	<b>3,745,870</b>	<b>3,604,601</b>	<b>7,350,471</b>	<b>203,150</b>	<b>565</b>	<b>76,032</b>	<b>226,313</b>	<b>91,048</b>	<b>2,195,912</b>	<b>3,668,565</b>	<b>756,092</b>	<b>14,568,148</b>
Add: Premium on reinsurance accepted	-	-	-	7,210	-	-	-	8,246	-	-	6,954	22,410
Less : Premium on reinsurance ceded	566,542	550,973	1,117,515	165,963	565	3,908	40,766	42,135	188,000	2,763,282	520,677	4,842,811
<b>Net Premium</b>	<b>3,179,328</b>	<b>3,053,628</b>	<b>6,232,956</b>	<b>44,397</b>	<b>-</b>	<b>72,124</b>	<b>185,547</b>	<b>57,159</b>	<b>2,007,912</b>	<b>905,283</b>	<b>242,369</b>	<b>9,747,747</b>
Adjustment for change in reserve for unexpired risks	9,893	(120,141)	(110,248)	(2,901)	(94)	1,411	(14,623)	15,477	241,228	755,652	14,246	900,148
<b>Premium Earned (Net)</b>	<b>3,169,435</b>	<b>3,173,769</b>	<b>6,343,204</b>	<b>47,298</b>	<b>94</b>	<b>70,713</b>	<b>200,170</b>	<b>41,682</b>	<b>1,766,684</b>	<b>149,631</b>	<b>228,123</b>	<b>8,847,599</b>

## PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	3,734,469	3,765,252	7,499,721	163,920	235	75,991	158,081	74,246	1,187,119	682,935	680,829	10,523,077
	<b>3,734,469</b>	<b>3,765,252</b>	<b>7,499,721</b>	<b>163,920</b>	<b>235</b>	<b>75,991</b>	<b>158,081</b>	<b>74,246</b>	<b>1,187,119</b>	<b>682,935</b>	<b>680,829</b>	<b>10,523,077</b>
Add: Premium on reinsurance accepted	-	-	-	12,584	-	-	-	4,481	1,875	-	1,316	20,256
Less : Premium on reinsurance ceded	580,107	580,906	1,161,013	132,812	235	3,907	19,888	28,213	151,841	520,770	446,093	2,464,772
<b>Net Premium</b>	<b>3,154,362</b>	<b>3,184,346</b>	<b>6,338,708</b>	<b>43,692</b>	<b>-</b>	<b>72,084</b>	<b>138,193</b>	<b>50,514</b>	<b>1,037,153</b>	<b>162,165</b>	<b>236,052</b>	<b>8,078,561</b>
Adjustment for change in reserve for unexpired risks	255,656	431,081	686,737	9,017	(2)	1,780	21,921	10,495	64,812	(13,473)	29,039	810,326
<b>Premium Earned (Net)</b>	<b>2,898,706</b>	<b>2,753,265</b>	<b>5,651,971</b>	<b>34,675</b>	<b>2</b>	<b>70,304</b>	<b>116,272</b>	<b>40,019</b>	<b>972,341</b>	<b>175,638</b>	<b>207,013</b>	<b>7,268,235</b>

## PREMIUM EARNED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 30TH JUNE 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	3,734,469	3,765,252	7,499,721	163,920	235	75,991	158,081	74,246	1,187,119	682,935	680,829	10,523,077
	<b>3,734,469</b>	<b>3,765,252</b>	<b>7,499,721</b>	<b>163,920</b>	<b>235</b>	<b>75,991</b>	<b>158,081</b>	<b>74,246</b>	<b>1,187,119</b>	<b>682,935</b>	<b>680,829</b>	<b>10,523,077</b>
Add: Premium on reinsurance accepted	-	-	-	12,584	-	-	-	4,481	1,875	-	1,316	20,256
Less : Premium on reinsurance ceded	580,107	580,906	1,161,013	132,812	235	3,907	19,888	28,213	151,841	520,770	446,093	2,464,772
<b>Net Premium</b>	<b>3,154,362</b>	<b>3,184,346</b>	<b>6,338,708</b>	<b>43,692</b>	<b>-</b>	<b>72,084</b>	<b>138,193</b>	<b>50,514</b>	<b>1,037,153</b>	<b>162,165</b>	<b>236,052</b>	<b>8,078,561</b>
Adjustment for change in reserve for unexpired risks	255,656	431,081	686,737	9,017	(2)	1,780	21,921	10,495	64,812	(13,473)	29,039	810,326
<b>Premium Earned (Net)</b>	<b>2,898,706</b>	<b>2,753,265</b>	<b>5,651,971</b>	<b>34,675</b>	<b>2</b>	<b>70,304</b>	<b>116,272</b>	<b>40,019</b>	<b>972,341</b>	<b>175,638</b>	<b>207,013</b>	<b>7,268,235</b>

**PERIODIC DISCLOSURES**

FORM NL-5 - CLAIMS SCHEDULE

**CLAIMS INCURRED [NET]**

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2018				PERIOD ENDED 30TH JUNE 2018			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	350,922	168,566	16,342,172	16,861,660	350,922	168,566	16,342,172	16,861,660
Add Claims Outstanding at the end of the year	725,109	613,609	34,794,417	36,133,135	725,109	613,609	34,794,417	36,133,135
Less Claims Outstanding at the beginning of the year	711,837	572,894	33,769,648	35,054,379	711,837	572,894	33,769,648	35,054,379
	<b>364,194</b>	<b>209,281</b>	<b>17,366,941</b>	<b>17,940,416</b>	<b>364,194</b>	<b>209,281</b>	<b>17,366,941</b>	<b>17,940,416</b>
Add :Re-insurance accepted	48,874	5,239	6,483	60,596	48,874	5,239	6,483	60,596
Less :Re-insurance Ceded	341,335	111,812	9,514,429	9,967,576	341,335	111,812	9,514,429	9,967,576
<b>Total Claims Incurred</b>	<b>71,733</b>	<b>102,708</b>	<b>7,858,995</b>	<b>8,033,436</b>	<b>71,733</b>	<b>102,708</b>	<b>7,858,995</b>	<b>8,033,436</b>

**CLAIMS INCURRED [NET]**

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2017				PERIOD ENDED 30TH JUNE 2017			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	374,206	134,947	9,433,891	9,943,044	374,206	134,947	9,433,891	9,943,044
Add Claims Outstanding at the end of the year	466,354	571,694	29,152,881	30,190,929	466,354	571,694	29,152,881	30,190,929
Less Claims Outstanding at the beginning of the year	458,456	582,400	29,176,481	30,217,337	458,456	582,400	29,176,481	30,217,337
	<b>382,104</b>	<b>124,241</b>	<b>9,410,291</b>	<b>9,916,636</b>	<b>382,104</b>	<b>124,241</b>	<b>9,410,291</b>	<b>9,916,636</b>
Add :Re-insurance accepted	580	19	526	1,125	580	19	526	1,125
Less :Re-insurance ceded	317,725	72,373	3,849,388	4,239,486	317,725	72,373	3,849,388	4,239,486
<b>Total Claims Incurred</b>	<b>64,959</b>	<b>51,887</b>	<b>5,561,429</b>	<b>5,678,275</b>	<b>64,959</b>	<b>51,887</b>	<b>5,561,429</b>	<b>5,678,275</b>

## PERIODIC DISCLOSURES

### FORM NL-5 (A) - CLAIMS SCHEDULE

#### 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
<b>Claims paid</b>						
Direct claims	165,891	2,675	168,566	165,891	2,675	168,566
Add Claims Outstanding at the end of the year	522,631	90,978	613,609	522,631	90,978	613,609
Less Claims Outstanding at the beginning of the year	480,820	92,074	572,894	480,820	92,074	572,894
	<b>207,702</b>	<b>1,579</b>	<b>209,281</b>	<b>207,702</b>	<b>1,579</b>	<b>209,281</b>
Add :Re-insurance accepted	5,239	-	5,239	5,239	-	5,239
Less :Re-insurance Ceded	110,932	880	111,812	110,932	880	111,812
<b>Total Claims Incurred</b>	<b>102,009</b>	<b>699</b>	<b>102,708</b>	<b>102,009</b>	<b>699</b>	<b>102,708</b>

#### CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2017			PERIOD ENDED 30TH JUNE 2017		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Claims paid</b>						
Direct claims	134,722	225	134,947	134,722	225	134,947
Add Claims Outstanding at the end of the year	505,122	66,572	571,694	505,122	66,572	571,694
Less Claims Outstanding at the beginning of the year	499,399	83,001	582,400	499,399	83,001	582,400
	<b>140,445</b>	<b>(16,204)</b>	<b>124,241</b>	<b>140,445</b>	<b>(16,204)</b>	<b>124,241</b>
Add :Re-insurance accepted	19	-	19	19	-	19
Less :Re-insurance ceded	72,279	94	72,373	72,279	94	72,373
<b>Total Claims Incurred</b>	<b>68,185</b>	<b>(16,298)</b>	<b>51,887</b>	<b>68,185</b>	<b>(16,298)</b>	<b>51,887</b>

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

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
<b>Claims paid</b>												
Direct claims	2,207,022	1,518,402	3,725,424	78,875	82	17,369	141,155	1,894	1,548,344	10,613,201	215,828	16,342,172
Add Claims Outstanding at the end of the year	2,642,833	28,599,383	31,242,216	291,311	49	140,956	464,443	157,181	1,335,768	523,248	639,245	34,794,417
Less Claims Outstanding at the beginning of the year	2,382,926	26,466,316	28,849,242	251,903	430	118,770	342,306	131,341	1,036,994	2,446,010	592,652	33,769,648
	<b>2,466,929</b>	<b>3,651,469</b>	<b>6,118,398</b>	<b>118,283</b>	<b>(299)</b>	<b>39,555</b>	<b>263,292</b>	<b>27,734</b>	<b>1,847,118</b>	<b>8,690,439</b>	<b>262,421</b>	<b>17,366,941</b>
Add :Re-insurance accepted	-	-	-	6,183	291	-	-	-	9	-	-	6,483
Less :Re-insurance Ceded	353,811	319,048	672,859	59,005	4	900	61,497	217	120,772	8,490,307	108,868	9,514,429
<b>Total Claims Incurred</b>	<b>2,113,118</b>	<b>3,332,421</b>	<b>5,445,539</b>	<b>65,461</b>	<b>(12)</b>	<b>38,655</b>	<b>201,795</b>	<b>27,517</b>	<b>1,726,355</b>	<b>200,132</b>	<b>153,553</b>	<b>7,858,995</b>

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
<b>Claims paid</b>												
Direct claims	2,207,022	1,518,402	3,725,424	78,875	82	17,369	141,155	1,894	1,548,344	10,613,201	215,828	16,342,172
Add Claims Outstanding at the end of the year	2,642,833	28,599,383	31,242,216	291,311	49	140,956	464,443	157,181	1,335,768	523,248	639,245	34,794,417
Less Claims Outstanding at the beginning of the year	2,382,926	26,466,316	28,849,242	251,903	430	118,770	342,306	131,341	1,036,994	2,446,010	592,652	33,769,648
	<b>2,466,929</b>	<b>3,651,469</b>	<b>6,118,398</b>	<b>118,283</b>	<b>(299)</b>	<b>39,555</b>	<b>263,292</b>	<b>27,734</b>	<b>1,847,118</b>	<b>8,690,439</b>	<b>262,421</b>	<b>17,366,941</b>
Add :Re-insurance accepted	-	-	-	6,183	291	-	-	-	9	-	-	6,483
Less :Re-insurance ceded	353,811	319,048	672,859	59,005	4	900	61,497	217	120,772	8,490,307	108,868	9,514,429
<b>Total Claims Incurred</b>	<b>2,113,118</b>	<b>3,332,421</b>	<b>5,445,539</b>	<b>65,461</b>	<b>(12)</b>	<b>38,655</b>	<b>201,795</b>	<b>27,517</b>	<b>1,726,355</b>	<b>200,132</b>	<b>153,553</b>	<b>7,858,995</b>

## CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims paid</b>												
Direct claims	2,122,777	815,273	2,938,050	74,482	(6,481)	18,375	70,514	484	1,081,152	5,110,522	146,793	9,433,891
Add Claims Outstanding at the end of the year	2,525,307	23,770,729	26,296,036	276,732	1,543	116,530	317,403	107,589	1,076,433	530,278	430,337	29,152,881
Less Claims Outstanding at the beginning of the year	2,212,587	21,868,001	24,080,588	243,864	941	104,453	215,140	87,799	1,333,699	2,657,709	452,288	29,176,481
	<b>2,435,497</b>	<b>2,718,001</b>	<b>5,153,498</b>	<b>107,350</b>	<b>(5,879)</b>	<b>30,452</b>	<b>172,777</b>	<b>20,274</b>	<b>823,886</b>	<b>2,983,091</b>	<b>124,842</b>	<b>9,410,291</b>
Add :Re-insurance accepted	-	-	-	-	526	-	-	-	-	-	-	526
Less :Re-insurance ceded	473,490	162,620	636,110	63,553	(6,222)	921	7,202	84	96,285	2,983,053	68,402	3,849,388
<b>Total Claims Incurred</b>	<b>1,962,007</b>	<b>2,555,381</b>	<b>4,517,388</b>	<b>43,797</b>	<b>869</b>	<b>29,531</b>	<b>165,575</b>	<b>20,190</b>	<b>727,601</b>	<b>38</b>	<b>56,440</b>	<b>5,561,429</b>

## CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 30TH JUNE 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims paid</b>												
Direct claims	2,122,777	815,273	2,938,050	74,482	(6,481)	18,375	70,514	484	1,081,152	5,110,522	146,793	9,433,891
Add Claims Outstanding at the end of the year	2,525,307	23,770,729	26,296,036	276,732	1,543	116,530	317,403	107,589	1,076,433	530,278	430,337	29,152,881
Less Claims Outstanding at the beginning of the year	2,212,587	21,868,001	24,080,588	243,864	941	104,453	215,140	87,799	1,333,699	2,657,709	452,288	29,176,481
	<b>2,435,497</b>	<b>2,718,001</b>	<b>5,153,498</b>	<b>107,350</b>	<b>(5,879)</b>	<b>30,452</b>	<b>172,777</b>	<b>20,274</b>	<b>823,886</b>	<b>2,983,091</b>	<b>124,842</b>	<b>9,410,291</b>
Add :Re-insurance accepted	-	-	-	-	526	-	-	-	-	-	-	526
Less :Re-insurance ceded	473,490	162,620	636,110	63,553	(6,222)	921	7,202	84	96,285	2,983,053	68,402	3,849,388
<b>Total Claims Incurred</b>	<b>1,962,007</b>	<b>2,555,381</b>	<b>4,517,388</b>	<b>43,797</b>	<b>869</b>	<b>29,531</b>	<b>165,575</b>	<b>20,190</b>	<b>727,601</b>	<b>38</b>	<b>56,440</b>	<b>5,561,429</b>



**PERIODIC DISCLOSURES**

FORM NL-6-COMMISSION SCHEDULE

**COMMISSION** (₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2018				PERIOD ENDED 30TH JUNE 2018			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Commission paid</b>								
Direct	75,281	34,807	1,083,817	1,193,905	75,281	34,807	1,083,817	1,193,905
Add: Re-insurance Accepted	3,932	390	2,529	6,851	3,932	390	2,529	6,851
Less: Commission on Re-insurance Ceded	155,864	31,998	367,548	555,410	155,864	31,998	367,548	555,410
<b>Net Commission</b>	<b>(76,651)</b>	<b>3,199</b>	<b>718,798</b>	<b>645,346</b>	<b>(76,651)</b>	<b>3,199</b>	<b>718,798</b>	<b>645,346</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>								
Agents	24,554	12,309	316,189	353,052	24,554	12,309	316,189	353,052
Brokers	48,242	22,527	761,854	832,623	48,242	22,527	761,854	832,623
Corporate Agency	2,485	(29)	5,774	8,230	2,485	(29)	5,774	8,230
Others	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>75,281</b>	<b>34,807</b>	<b>1,083,817</b>	<b>1,193,905</b>	<b>75,281</b>	<b>34,807</b>	<b>1,083,817</b>	<b>1,193,905</b>

**COMMISSION** (₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2017				PERIOD ENDED 30TH JUNE 2017			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Commission paid</b>								
Direct	35,838	23,806	440,337	499,981	35,838	23,806	440,337	499,981
Add: Re-insurance Accepted	4,733	422	1,057	6,212	4,733	422	1,057	6,212
Less: Commission on Re-insurance Ceded	149,972	26,012	410,033	586,017	149,972	26,012	410,033	586,017
<b>Net Commission</b>	<b>(109,401)</b>	<b>(1,784)</b>	<b>31,361</b>	<b>(79,824)</b>	<b>(109,401)</b>	<b>(1,784)</b>	<b>31,361</b>	<b>(79,824)</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>								
Agents	8,879	7,133	179,574	195,586	8,879	7,133	179,574	195,586
Brokers	24,812	16,344	243,054	284,210	24,812	16,344	243,054	284,210
Corporate Agency	2,147	329	17,709	20,185	2,147	329	17,709	20,185
Others	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>35,838</b>	<b>23,806</b>	<b>440,337</b>	<b>499,981</b>	<b>35,838</b>	<b>23,806</b>	<b>440,337</b>	<b>499,981</b>

## PERIODIC DISCLOSURES

### FORM NL-6 (A) -COMMISSION SCHEDULE

#### COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2018			PERIOD ENDED 30TH JUNE 2018		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Commission paid</b>						
Direct	32,870	1,937	34,807	32,870	1,937	34,807
Add: 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
<b>Net Commission</b>	<b>2,468</b>	<b>731</b>	<b>3,199</b>	<b>2,468</b>	<b>731</b>	<b>3,199</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>						
Agents	10,730	1,579	12,309	10,730	1,579	12,309
Brokers	22,177	350	22,527	22,177	350	22,527
Corporate Agency	(37)	8	(29)	(37)	8	(29)
Others	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>32,870</b>	<b>1,937</b>	<b>34,807</b>	<b>32,870</b>	<b>1,937</b>	<b>34,807</b>

#### COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2017			PERIOD ENDED 30TH JUNE 2017		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Commission paid</b>						
Direct	22,544	1,262	23,806	22,544	1,262	23,806
Add: Re-insurance Accepted	422	-	422	422	-	422
Less: Commission on Re-insurance Ceded	24,829	1,183	26,012	24,829	1,183	26,012
<b>Net Commission</b>	<b>(1,863)</b>	<b>79</b>	<b>(1,784)</b>	<b>(1,863)</b>	<b>79</b>	<b>(1,784)</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>						
Agents	6,412	721	7,133	6,412	721	7,133
Brokers	15,896	448	16,344	15,896	448	16,344
Corporate Agency	236	93	329	236	93	329
Others	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>22,544</b>	<b>1,262</b>	<b>23,806</b>	<b>22,544</b>	<b>1,262</b>	<b>23,806</b>

**PERIODIC DISCLOSURES**

FORM NL-6 (B) -COMMISSION SCHEDULE

**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
<b>Commission paid</b>												
Direct	719,064	55,265	774,329	29,055	(20)	16,337	32,286	18,213	138,599	-	75,018	1,083,817
Add: Re-insurance Accepted	-	-	-	75	-	-	-	1,139	-	-	1,315	2,529
Less: Commission on Re-insurance Ceded	130,992	106,603	237,595	17,654	-	570	3,783	6,254	19,564	18,206	63,922	367,548
<b>Net Commission</b>	<b>588,072</b>	<b>(51,338)</b>	<b>536,734</b>	<b>11,476</b>	<b>(20)</b>	<b>15,767</b>	<b>28,503</b>	<b>13,098</b>	<b>119,035</b>	<b>(18,206)</b>	<b>12,411</b>	<b>718,798</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>												
Agents	173,210	38,575	211,785	13,304	-	10,830	(3,119)	3,854	49,308	-	30,227	316,189
Brokers	544,771	16,192	560,963	15,618	(20)	5,488	35,246	14,355	88,812	-	41,392	761,854
Corporate Agency	1,083	498	1,581	133	-	19	159	4	479	-	3,399	5,774
Others	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>719,064</b>	<b>55,265</b>	<b>774,329</b>	<b>29,055</b>	<b>(20)</b>	<b>16,337</b>	<b>32,286</b>	<b>18,213</b>	<b>138,599</b>	<b>-</b>	<b>75,018</b>	<b>1,083,817</b>

**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
<b>Commission paid</b>												
Direct	719,064	55,265	774,329	29,055	(20)	16,337	32,286	18,213	138,599	-	75,018	1,083,817
Add: Re-insurance Accepted	-	-	-	75	-	-	-	1,139	-	-	1,315	2,529
Less: Commission on Re-insurance Ceded	130,992	106,603	237,595	17,654	-	570	3,783	6,254	19,564	18,206	63,922	367,548
<b>Net Commission</b>	<b>588,072</b>	<b>(51,338)</b>	<b>536,734</b>	<b>11,476</b>	<b>(20)</b>	<b>15,767</b>	<b>28,503</b>	<b>13,098</b>	<b>119,035</b>	<b>(18,206)</b>	<b>12,411</b>	<b>718,798</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>												
Agents	173,210	38,575	211,785	13,304	-	10,830	(3,119)	3,854	49,308	-	30,227	316,189
Brokers	544,771	16,192	560,963	15,618	(20)	5,488	35,246	14,355	88,812	-	41,392	761,854
Corporate Agency	1,083	498	1,581	133	-	19	159	4	479	-	3,399	5,774
Others	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>719,064</b>	<b>55,265</b>	<b>774,329</b>	<b>29,055</b>	<b>(20)</b>	<b>16,337</b>	<b>32,286</b>	<b>18,213</b>	<b>138,599</b>	<b>-</b>	<b>75,018</b>	<b>1,083,817</b>

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
<b>Commission paid</b>												
Direct	287,861	18,194	306,055	12,582	-	8,124	9,125	6,775	63,824	-	33,852	440,337
Add: Re-insurance Accepted	-	-	-	158	-	-	-	625	152	-	122	1,057
Less: Commission on Re-insurance Ceded	122,909	103,279	226,188	12,117	(28)	570	2,656	3,833	15,873	73,317	75,507	410,033
<b>Net Commission</b>	<b>164,952</b>	<b>(85,085)</b>	<b>79,867</b>	<b>623</b>	<b>28</b>	<b>7,554</b>	<b>6,469</b>	<b>3,567</b>	<b>48,103</b>	<b>(73,317)</b>	<b>(41,533)</b>	<b>31,361</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>												
Agents	101,026	16,667	117,693	4,358	-	4,666	4,280	822	36,497	-	11,258	179,574
Brokers	179,988	434	180,422	7,992	-	3,246	3,998	5,908	23,719	-	17,769	243,054
Corporate Agency	6,847	1,093	7,940	232	-	212	847	45	3,608	-	4,825	17,709
Others	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>287,861</b>	<b>18,194</b>	<b>306,055</b>	<b>12,582</b>	<b>-</b>	<b>8,124</b>	<b>9,125</b>	<b>6,775</b>	<b>63,824</b>	<b>-</b>	<b>33,852</b>	<b>440,337</b>

COMMISSION (₹ In 000)

Particulars	PERIOD ENDED 30TH JUNE 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
<b>Commission paid</b>												
Direct	287,861	18,194	306,055	12,582	-	8,124	9,125	6,775	63,824	-	33,852	440,337
Add: Re-insurance Accepted	-	-	-	158	-	-	-	625	152	-	122	1,057
Less: Commission on Re-insurance Ceded	122,909	103,279	226,188	12,117	(28)	570	2,656	3,833	15,873	73,317	75,507	410,033
<b>Net Commission</b>	<b>164,952</b>	<b>(85,085)</b>	<b>79,867</b>	<b>623</b>	<b>28</b>	<b>7,554</b>	<b>6,469</b>	<b>3,567</b>	<b>48,103</b>	<b>(73,317)</b>	<b>(41,533)</b>	<b>31,361</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>												
Agents	101,026	16,667	117,693	4,358	-	4,666	4,280	822	36,497	-	11,258	179,574
Brokers	179,988	434	180,422	7,992	-	3,246	3,998	5,908	23,719	-	17,769	243,054
Corporate Agency	6,847	1,093	7,940	232	-	212	847	45	3,608	-	4,825	17,709
Others	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>287,861</b>	<b>18,194</b>	<b>306,055</b>	<b>12,582</b>	<b>-</b>	<b>8,124</b>	<b>9,125</b>	<b>6,775</b>	<b>63,824</b>	<b>-</b>	<b>33,852</b>	<b>440,337</b>

**PERIODIC DISCLOSURES**  
**FORM NL-7-OPERATING EXPENSES SCHEDULE**

**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	442,413	458,079	6,197	9,469	442,413	458,079
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	336,525	348,441	4,714	7,202	336,525	348,441
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	1,090	1,666	77,848	80,604	1,090	1,666	77,848	80,604
16	Expenses transferred to Shareholders' Account	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>16,936</b>	<b>25,878</b>	<b>1,209,125</b>	<b>1,251,939</b>	<b>16,936</b>	<b>25,878</b>	<b>1,209,125</b>	<b>1,251,939</b>

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In 000)

	Particulars	QUARTER ENDED 30TH JUNE 2017				PERIOD ENDED 30TH JUNE 2017			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	7,702	10,532	462,245	480,479	7,702	10,532	462,245	480,479
2	Travel, conveyance and vehicle running expenses	506	692	30,388	31,586	506	692	30,388	31,586
3	Training expenses	41	56	2,455	2,552	41	56	2,455	2,552
4	Rents, rates & taxes	1,555	2,126	93,304	96,985	1,555	2,126	93,304	96,985
5	Repairs	470	643	28,233	29,346	470	643	28,233	29,346
6	Printing & stationery	301	411	18,041	18,753	301	411	18,041	18,753
7	Communication	329	450	19,735	20,514	329	450	19,735	20,514
8	Legal & professional charges	5,165	7,063	309,972	322,200	5,165	7,063	309,972	322,200
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	310	424	18,622	19,356	310	424	18,622	19,356
11	Marketing and Support Services	17,877	24,446	1,072,940	1,115,263	17,877	24,446	1,072,940	1,115,263
12	Interest & Bank Charges	459	627	27,535	28,621	459	627	27,535	28,621
13	Others :								
	Policy Stamps	-	-	-	-	-	-	-	-
	Information & Technology Expenses	1,071	1,464	64,249	66,784	1,071	1,464	64,249	66,784
	Electricity & Water Charges	252	344	15,116	15,712	252	344	15,116	15,712
	Courtesies & Entertainment	118	162	7,113	7,393	118	162	7,113	7,393
	Others	189	258	11,339	11,786	189	258	11,339	11,786
14	Depreciation	402	550	24,119	25,071	402	550	24,119	25,071
15	Service Tax Expenses	417	570	25,030	26,017	417	570	25,030	26,017
16	Expenses transferred to Shareholders' Account	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>37,164</b>	<b>50,818</b>	<b>2,230,436</b>	<b>2,318,418</b>	<b>37,164</b>	<b>50,818</b>	<b>2,230,436</b>	<b>2,318,418</b>

**PERIODIC DISCLOSURES**

**FORM NL-7 (A) -OPERATING EXPENSES SCHEDULE**

**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	1,635	31	1,666	1,635	31	1,666
16	Expenses transferred to Shareholders' Account	-	-	-	-	-	-
	<b>TOTAL</b>	<b>25,389</b>	<b>489</b>	<b>25,878</b>	<b>25,389</b>	<b>489</b>	<b>25,878</b>

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In 000)

	Particulars	QUARTER ENDED 30TH JUNE 2017			PERIOD ENDED 30TH JUNE 2017		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	10,298	234	10,532	10,298	234	10,532
2	Travel, conveyance and vehicle running expenses	677	15	692	677	15	692
3	Training expenses	55	1	56	55	1	56
4	Rents, rates & taxes	2,079	47	2,126	2,079	47	2,126
5	Repairs	629	14	643	629	14	643
6	Printing & stationery	402	9	411	402	9	411
7	Communication	440	10	450	440	10	450
8	Legal & professional charges	6,906	157	7,063	6,906	157	7,063
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	415	9	424	415	9	424
11	Marketing and Support Services	23,904	542	24,446	23,904	542	24,446
12	Interest & Bank Charges	613	14	627	613	14	627
13	Others :						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	1,431	33	1,464	1,431	33	1,464
	Electricity & Water Charges	337	7	344	337	7	344
	Courtesies & Entertainment	158	4	162	158	4	162
	Others	252	6	258	252	6	258
14	Depreciation	537	13	550	537	13	550
15	Service Tax Expenses	558	12	570	558	12	570
16	Expenses transferred to Shareholders' Account	-	-	-	-	-	-
	<b>TOTAL</b>	<b>49,691</b>	<b>1,127</b>	<b>50,818</b>	<b>49,691</b>	<b>1,127</b>	<b>50,818</b>



**PERIODIC DISCLOSURES**

FORM NL-7 (B) - OPERATING EXPENSES SCHEDULE

**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	144,298	138,593	282,891	2,015	-	3,273	8,421	2,594	91,132	41,087	11,000	442,413
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	109,761	105,421	215,182	1,533	-	2,490	6,406	1,973	69,320	31,253	8,368	336,525
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	25,391	24,387	49,778	355	-	576	1,482	456	16,036	7,230	1,935	77,848
16	Expenses transferred to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>394,369</b>	<b>378,776</b>	<b>773,145</b>	<b>5,508</b>	<b>-</b>	<b>8,946</b>	<b>23,016</b>	<b>7,090</b>	<b>249,064</b>	<b>112,292</b>	<b>30,064</b>	<b>1,209,125</b>

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	144,298	138,593	282,891	2,015	-	3,273	8,421	2,594	91,132	41,087	11,000	442,413
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	109,761	105,421	215,182	1,533	-	2,490	6,406	1,973	69,320	31,253	8,368	336,525
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	25,391	24,387	49,778	355	-	576	1,482	456	16,036	7,230	1,935	77,848
16	Expenses transferred to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>394,369</b>	<b>378,776</b>	<b>773,145</b>	<b>5,508</b>	<b>-</b>	<b>8,946</b>	<b>23,016</b>	<b>7,090</b>	<b>249,064</b>	<b>112,292</b>	<b>30,064</b>	<b>1,209,125</b>

## OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

Particulars		QUARTER ENDED 30TH JUNE 2017											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	180,488	182,204	362,692	2,500	-	4,125	7,907	2,890	59,345	9,279	13,507	462,245
2	Travel, conveyance and vehicle running expenses	11,865	11,978	23,843	164	-	271	520	190	3,902	610	888	30,388
3	Training expenses	959	968	1,927	13	-	22	42	15	315	49	72	2,455
4	Rents, rates & taxes	36,432	36,778	73,210	505	-	833	1,596	583	11,978	1,873	2,726	93,304
5	Repairs	11,024	11,129	22,153	153	-	252	483	177	3,623	567	825	28,233
6	Printing & stationery	7,044	7,111	14,155	98	-	161	309	113	2,316	362	527	18,041
7	Communication	7,706	7,779	15,485	107	-	176	337	123	2,534	396	577	19,735
8	Legal & professional charges	121,032	122,183	243,215	1,676	-	2,766	5,302	1,938	39,795	6,222	9,058	309,972
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	7,271	7,340	14,611	101	-	166	319	116	2,391	374	544	18,622
11	Marketing and Support Services	418,941	422,923	841,864	5,803	-	9,574	18,354	6,709	137,747	21,538	31,351	1,072,940
12	Interest & Bank Charges	10,752	10,854	21,606	149	-	246	471	172	3,534	553	804	27,535
13	Others :												
	Policy Stamps	-	-	-	-	-	-	-	-	-	-	-	-
	Information & Technology Expenses	25,087	25,325	50,412	347	-	573	1,099	402	8,249	1,290	1,877	64,249
	Electricity & Water Charges	5,902	5,958	11,860	82	-	135	259	95	1,941	303	441	15,116
	Courtesies & Entertainment	2,777	2,804	5,581	38	-	63	122	45	913	143	208	7,113
	Others	4,427	4,469	8,896	62	-	101	194	71	1,456	228	331	11,339
14	Depreciation	9,418	9,507	18,925	130	-	215	412	151	3,097	484	705	24,119
15	Service Tax Expenses	9,773	9,866	19,639	135	-	223	428	157	3,215	502	731	25,030
16	Expenses transferred to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>870,898</b>	<b>879,176</b>	<b>1,750,074</b>	<b>12,063</b>	<b>-</b>	<b>19,902</b>	<b>38,154</b>	<b>13,947</b>	<b>286,351</b>	<b>44,773</b>	<b>65,172</b>	<b>2,230,436</b>

## OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	PERIOD ENDED 30TH JUNE 2017											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	180,488	182,204	362,692	2,500	-	4,125	7,907	2,890	59,345	9,279	13,507	462,245
2	Travel, conveyance and vehicle running expenses	11,865	11,978	23,843	164	-	271	520	190	3,902	610	888	30,388
3	Training expenses	959	968	1,927	13	-	22	42	15	315	49	72	2,455
4	Rents, rates & taxes	36,432	36,778	73,210	505	-	833	1,596	583	11,978	1,873	2,726	93,304
5	Repairs	11,024	11,129	22,153	153	-	252	483	177	3,623	567	825	28,233
6	Printing & stationery	7,044	7,111	14,155	98	-	161	309	113	2,316	362	527	18,041
7	Communication	7,706	7,779	15,485	107	-	176	337	123	2,534	396	577	19,735
8	Legal & professional charges	121,032	122,183	243,215	1,676	-	2,766	5,302	1,938	39,795	6,222	9,058	309,972
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	7,271	7,340	14,611	101	-	166	319	116	2,391	374	544	18,622
11	Marketing and Support Services	418,941	422,923	841,864	5,803	-	9,574	18,354	6,709	137,747	21,538	31,351	1,072,940
12	Interest & Bank Charges	10,752	10,854	21,606	149	-	246	471	172	3,534	553	804	27,535
13	Others :	-	-	-	-	-	-	-	-	-	-	-	-
	Policy Stamps	-	-	-	-	-	-	-	-	-	-	-	-
	Information & Technology Expenses	25,087	25,325	50,412	347	-	573	1,099	402	8,249	1,290	1,877	64,249
	Electricity & Water Charges	5,902	5,958	11,860	82	-	135	259	95	1,941	303	441	15,116
	Courtesies & Entertainment	2,777	2,804	5,581	38	-	63	122	45	913	143	208	7,113
	Others	4,427	4,469	8,896	62	-	101	194	71	1,456	228	331	11,339
14	Depreciation	9,418	9,507	18,925	130	-	215	412	151	3,097	484	705	24,119
15	Service Tax Expenses	9,773	9,866	19,639	135	-	223	428	157	3,215	502	731	25,030
16	Expenses transferred to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>870,898</b>	<b>879,176</b>	<b>1,750,074</b>	<b>12,063</b>	<b>-</b>	<b>19,902</b>	<b>38,154</b>	<b>13,947</b>	<b>286,351</b>	<b>44,773</b>	<b>65,172</b>	<b>2,230,436</b>

## PERIODIC DISCLOSURES

### FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2018	AS AT 30TH JUNE 2017
1	Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each)	4,000,000	4,000,000
2	Issued Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	2,742,183	2,693,215
3	Subscribed Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	2,742,183	2,693,215
4	Called up Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	2,742,183	2,693,215
	Less: Calls unpaid	-	-
	Add: Equity Shares forfeited (amount originally paid up)	-	-
	Less: Par Value of Equity Shares bought back	-	-
	Less: Preliminary Expenses	-	-
	Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	<b>TOTAL</b>	<b>2,742,183</b>	<b>2,693,215</b>

## PERIODIC DISCLOSURES

### FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

#### PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 30TH JUNE 2018		AS AT 30TH JUNE 2017	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	139,851,333	51	199,297,910	74
· Foreign	134,366,967	49	70,023,590	26
Others	-	-	-	-
<b>TOTAL</b>	<b>274,218,300</b>	<b>100</b>	<b>269,321,500</b>	<b>100</b>

## PERIODIC DISCLOSURES

### FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2018	AS AT 30TH JUNE 2017
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	2,568,789	2,568,789
	Additions during the year	1,951,032	-
	Closing Balance	4,519,821	2,568,789
4	General Reserves	-	-
5	Catastrophe Reserve	1,166	1,166
6	Other Reserve	-	-
7	Balance of Profit in Profit and Loss Account	13,867,705	12,179,592
	<b>TOTAL</b>	<b>18,388,692</b>	<b>14,749,547</b>

## PERIODIC DISCLOSURES

### FORM NL-11-BORROWINGS SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2018	AS AT 30TH JUNE 2017
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	-	-



**PERIODIC DISCLOSURES**

FORM NL-12-INVESTMENTS SHAREHOLDERS

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2018	AS AT 30TH JUNE 2017
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	6,222,617	4,990,025
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	9,824	5,710
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	2,469,248	1,775,907
	Non Convertible Debenture/ Bonds	1,124,132	568,776
	Other Securities	-	-
	Subsidiaries	1,364	1,217
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	8,602,403	7,375,232
5	Other than approved investments		
	Mutual Funds	4,535	-
	Non Convertible Debenture/ Bonds	27,270	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	43,853
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	185,499	326,276
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	122,340	268,180
	Non Convertible Debenture/ Bonds	574,098	256,025
	Others Securities - CD/CP	-	-
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	102,753	366,961
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture/ Bonds	-	-
	<b>TOTAL</b>	<b>19,446,083</b>	<b>15,978,162</b>

**PERIODIC DISCLOSURES**

FORM NL-12A-INVESTMENTS POLICYHOLDERS

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2018	AS AT 30TH JUNE 2017
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	16,596,095	15,515,917
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	26,201	17,754
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	6,585,633	5,521,983
	Non Convertible Debenture/ Bonds	2,998,128	1,768,544
	Other Securities	-	-
	Subsidiaries	3,637	3,783
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	22,943,127	22,932,446
5	Other than approved investments		
	Mutual Funds	12,096	-
	Non Convertible Debenture/ Bonds	72,730	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	136,355
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	494,738	1,014,519
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	326,289	833,875
	Non Convertible Debenture/ Bonds	1,531,154	796,082
	Others Securities - CD/CP	-	-
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	274,048	1,141,025
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture/ Bonds	-	-
	<b>TOTAL</b>	<b>51,863,876</b>	<b>49,682,283</b>

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

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2018	AS AT 30TH JUNE 2017
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	<b>TOTAL</b>	-	-
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	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**PERIODIC DISCLOSURES**

**FORM NL-14-FIXED ASSETS SCHEDULE**

**FIXED ASSETS**

(₹ In 000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2018	Additions during the Period	Sales/ Adjustments during the Period	As at 30th June, 2018	Upto 31st March 2018	For the Period	On sales / adjustments	Upto 30th June, 2018	As at 30th June, 2018	As At 30th June, 2017
Goodwill	-	-	-	-	-	-	-	-	-	-
<b>Intangibles:</b>										
- Computer Software	316,539	28,673	-	345,212	246,507	11,925	-	258,432	86,780	38,204
Land - Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	1,610	50	-	1,660	10,591	10,792
Furniture & Fittings	349,438	2,376	20	351,794	263,388	3,974	9	267,353	84,441	70,917
Information Technology Equipment	692,829	5,346	96	698,079	601,308	16,097	97	617,308	80,771	74,140
Vehicles	10,891	-	-	10,891	3,940	353	-	4,293	6,598	3,221
Office Equipment	101,200	900	-	102,100	85,700	1,585	-	87,285	14,815	13,163
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>1,520,997</b>	<b>37,295</b>	<b>116</b>	<b>1,558,176</b>	<b>1,202,453</b>	<b>33,984</b>	<b>106</b>	<b>1,236,331</b>	<b>321,845</b>	<b>248,286</b>
Capital Work In Progress	12,193	41,245	-	53,438	-	-	-	-	53,438	50,896
<b>Grand Total</b>	<b>1,533,190</b>	<b>78,540</b>	<b>116</b>	<b>1,611,614</b>	<b>1,202,453</b>	<b>33,984</b>	<b>106</b>	<b>1,236,331</b>	<b>375,283</b>	<b>299,182</b>
Previous Period Total	1,389,733	22,717	10	1,412,440	1,088,197	25,070	10	1,113,258	299,182	

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

(₹ In 000)

	<b>Particulars</b>	<b>AS AT 30TH JUNE 2018</b>	<b>AS AT 30TH JUNE 2017</b>
1	Cash (including cheques, drafts and stamps)	25,694	35,571
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	200,000
	(bb) Others	-	-
	(b) Current Accounts	392,362	164,066
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>418,056</b>	<b>399,637</b>
	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 2018	AS AT 30TH JUNE 2017
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	52,154	33,454
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	392,465	171,064
6	Deposit towards Rent	82,018	74,650
7	Service Tax Recoverable	16,257	-
8	Others	26,502	31,844
	<b>TOTAL (A)</b>	<b>569,396</b>	<b>311,012</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	2,153,485	2,201,805
2	Outstanding Premiums	8,308,846	1,233,216
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	2,002,879	1,502,623
6	Due from subsidiaries/ holding	66,595	-
7	Assets held for Unclaimed amount of Policyholders	252,176	-
	Add: Investment Income accruing on unclaimed amount	37,003	
8	Deposit with Reserve Bank of India	-	-
9	Others	-	-
	<b>TOTAL (B)</b>	<b>12,820,984</b>	<b>4,937,644</b>
	<b>TOTAL (A+B)</b>	<b>13,390,380</b>	<b>5,248,656</b>

**PERIODIC DISCLOSURES****FORM NL-17-CURRENT LIABILITIES SCHEDULE****(₹ In 000)**

	<b>Particulars</b>	<b>AS AT 30TH JUNE 2018</b>	<b>AS AT 30TH JUNE 2017</b>
1	Agents' Balances	523,156	180,177
2	Balances due to other insurance companies (including reinsurers)	2,687,796	2,973,529
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	-
5	Unallocated Premium	116,858	-
6	Sundry creditors	1,177,455	1,307,620
7	Due to subsidiaries/ holding company	-	12,631
8	Claims Outstanding *	38,705,255	33,442,632
9	Due to Officers/ Directors	-	-
10	Deposit Premium	617,355	247,983
11	Goods & Service Tax Payable	338,496	179,700
12	Employee Benefits	278,080	287,704
13	Unclaimed Amount of Policyholders	255,779	269,332
	Add: Investment Income accruing on unclaimed amount	37,003	18,529
	<b>TOTAL</b>	<b>44,737,233</b>	<b>38,919,837</b>

\* Claims Outstanding Includes ₹ 2,572,120 thousand (Previous Year ₹3,251,702 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)**

	<b>Particulars</b>	<b>AS AT 30TH JUNE 2018</b>	<b>AS AT 30TH JUNE 2017</b>
1	Reserve for Unexpired Risk	19,754,389	15,464,952
2	For Taxation (less advance tax paid and taxes deducted at source)	-	-
3	For Proposed Dividends	-	-
4	For Dividend Distribution Tax	-	-
5	For Premium Deficiency	-	-
6	For Doubtful Debt	41,621	41,621
	<b>TOTAL</b>	<b>19,796,010</b>	<b>15,506,573</b>



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

(₹ In 000)

	<b>Particulars</b>	<b>AS AT 30TH JUNE 2018</b>	<b>AS AT 30TH JUNE 2017</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

**PERIODIC DISCLOSURES**

**FORM NL-21 Statement of Liabilities**

( ₹ In Lakhs)

Sl.No.	Particular	AS AT 30TH JUNE 2018				AS AT 30TH JUNE 2017			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	<b>Fire</b>	4,286.64	6,406.81	844.28	11,537.73	4,155.80	4,287.40	376.14	8,819.34
2	<b>Marine</b>								
a	Marine Cargo	2,609.76	4,057.70	1,168.61	7,836.07	2,364.29	4,359.90	691.32	7,415.51
b	Marine Hull	163.77	845.97	63.82	1,073.56	223.04	600.33	65.39	888.77
3	<b>Miscellaneous</b>								
a	Motor	135,262.89	117,531.96	220,611.39	473,406.24	121,721.68	107,277.34	188,200.04	417,199.07
b	Engineering	1,065.69	2,235.04	678.07	3,978.80	878.29	2,430.14	337.19	3,645.61
c	Aviation	1.76	0.49	-	2.25	0.03	15.43	-	15.46
d	Liabilities	999.42	862.11	709.70	2,571.23	775.63	455.96	619.93	1,851.52
e	Others	12,066.86	8,618.89	3,827.56	24,513.30	10,671	5,792.01	2,850.69	19,313.41
4	Health Insurance	32,191.33	8,507.15	4,850.53	45,549.01	13,850.52	7,177.93	3,586.40	24,614.85
5	Crop	8,895.76	55.20	5,177.28	14,128.24	9.52	5,302.78	-	5,312.30
6	<b>Total Liabilities</b>	<b>197,543.88</b>	<b>149,121.31</b>	<b>237,931.24</b>	<b>584,596.43</b>	<b>154,649.51</b>	<b>137,699.22</b>	<b>196,727.09</b>	<b>489,075.83</b>

Insurer: IFFCO Tokio General Insurance Co Date: 1st Apr'18 to 30th Jun'18

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	
	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	455.78	455.78	2.94	2.94	-	-	27.17	27.17	1,203.17	1,203.17	896.85	896.85
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
Assam	47.84	47.84	2.85	2.85	-	-	2.73	2.73	298.76	298.76	309.86	309.86
Bihar	150.27	150.27	0.06	0.06	-	-	2.02	2.02	220.94	220.94	226.20	226.20
Chhattisgarh	132.46	132.46	4.42	4.42	-	-	33.04	33.04	794.11	794.11	724.88	724.88
Goa	56.12	56.12	1.32	1.32	26.50	26.50	6.44	6.44	376.72	376.72	416.94	416.94
Gujarat	4,253.99	4,253.99	287.79	287.79	5.22	5.22	248.58	248.58	3,219.53	3,219.53	4,789.04	4,789.04
Haryana	1,456.34	1,456.34	585.06	585.06	-	-	243.10	243.10	3,938.09	3,938.09	3,205.50	3,205.50
Himachal Pradesh	38.29	38.29	-	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	16.82	16.82	0.04	0.04	-	-	0.16	0.16	287.85	287.85	230.49	230.49
Jharkhand	35.00	35.00	4.11	4.11	-	-	38.04	38.04	352.57	352.57	392.00	392.00
Karnataka	170.71	170.71	50.87	50.87	-	-	69.33	69.33	2,720.73	2,720.73	3,362.61	3,362.61
Kerala	72.15	72.15	0.78	0.78	0.74	0.74	2.31	2.31	1,199.51	1,199.51	503.53	503.53
Madhya Pradesh	405.09	405.09	43.90	43.90	-	-	32.60	32.60	2,012.00	2,012.00	2,968.93	2,968.93
Maharashtra	979.19	979.19	553.56	553.56	111.36	111.36	466.43	466.43	3,828.15	3,828.15	3,633.94	3,633.94
Manipur	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	1,532.10	1,532.10	24.27	24.27	-	-	42.23	42.23	638.85	638.85	1,281.87	1,281.87
Punjab	290.33	290.33	16.49	16.49	-	-	19.77	19.77	1,494.00	1,494.00	973.15	973.15
Rajasthan	396.34	396.34	10.06	10.06	0.54	0.54	47.69	47.69	1,390.43	1,390.43	1,925.75	1,925.75
Sikkim	(73.14)	(73.14)	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	406.94	406.94	230.83	230.83	-	-	67.69	67.69	3,462.29	3,462.29	2,751.15	2,751.15
Telangana	(0.06)	(0.06)	5.70	5.70	-	-	45.71	45.71	1,488.91	1,488.91	961.08	961.08
Tripura	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	754.49	754.49	72.58	72.58	-	-	53.22	53.22	2,999.11	2,999.11	2,279.60	2,279.60
Uttarakhand	184.92	184.92	3.62	3.62	-	-	1.85	1.85	430.92	430.92	463.28	463.28
West Bengal	441.30	441.30	42.70	42.70	-	-	36.17	36.17	535.28	535.28	555.94	555.94
Andaman & Nicobar Is.	0.08	0.08	-	-	-	-	-	-	-	-	-	-
Chandigarh	12.96	12.96	30.06	30.06	-	-	9.69	9.69	689.29	689.29	495.99	495.99
Dadra & Nagra Haveli	138.45	138.45	-	-	-	-	-	-	-	-	-	-
Daman & Diu	0.48	0.48	-	-	-	-	-	-	-	-	-	-
Delhi	260.18	260.18	2,200.93	2,200.93	-	-	533.57	533.57	3,422.00	3,422.00	2,380.23	2,380.23
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	2.05	2.05	1.19	1.19	-	-	1.98	1.98	455.50	455.50	317.18	317.18
<b>Total</b>	<b>12,617.46</b>	<b>12,617.46</b>	<b>4,176.12</b>	<b>4,176.12</b>	<b>144.36</b>	<b>144.36</b>	<b>2,031.51</b>	<b>2,031.51</b>	<b>37,458.70</b>	<b>37,458.70</b>	<b>36,046.01</b>	<b>36,046.01</b>

## DISCLOSURES

Liability insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		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
0.50	0.50	34.43	34.43	143.75	143.75	0.48	0.48	(4.76)	(4.76)	65.16	65.16	2,825.45	2,825.45
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	1.25	1.25	312.58	312.58	0.05	0.05	1.26	1.26	1.56	1.56	978.73	978.73
-	-	4.48	4.48	2.98	2.98	-	-	-	-	14.73	14.73	621.67	621.67
0.12	0.12	14.99	14.99	13.86	13.86	0.30	0.30	96.55	96.55	(2.39)	(2.39)	1,812.35	1,812.35
0.24	0.24	1.70	1.70	11.97	11.97	0.87	0.87	71.10	71.10	11.05	11.05	980.97	980.97
56.95	56.95	286.51	286.51	2,257.84	2,257.84	15.97	15.97	-	-	858.26	858.26	16,279.69	16,279.69
121.13	121.13	121.95	121.95	1,634.40	1,634.40	55.06	55.06	35,000.00	35,000.00	445.13	445.13	46,805.75	46,805.75
-	-	-	-	-	-	-	-	-	-	-	-	38.29	38.29
-	-	0.13	0.13	2.06	2.06	-	-	-	-	1.30	1.30	538.85	538.85
0.19	0.19	2.05	2.05	6.84	6.84	0.11	0.11	-	-	8.96	8.96	839.87	839.87
195.22	195.22	93.60	93.60	1,561.62	1,561.62	1.97	1.97	-	-	165.67	165.67	8,392.33	8,392.33
4.16	4.16	10.03	10.03	34.48	34.48	0.88	0.88	-	-	29.21	29.21	1,857.79	1,857.79
14.41	14.41	21.52	21.52	208.35	208.35	13.86	13.86	122.77	122.77	239.26	239.26	6,082.69	6,082.69
460.59	460.59	753.01	753.01	6,609.81	6,609.81	14.00	14.00	15.99	15.99	3,718.11	3,718.11	21,144.14	21,144.14
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
7.23	7.23	3.22	3.22	1,136.42	1,136.42	2.48	2.48	-	-	30.46	30.46	4,699.14	4,699.14
9.42	9.42	41.22	41.22	51.07	51.07	2.27	2.27	-	-	208.01	208.01	3,105.72	3,105.72
9.34	9.34	15.35	15.35	45.37	45.37	0.31	0.31	1,333.42	1,333.42	81.79	81.79	5,256.39	5,256.39
-	-	-	-	-	-	-	-	-	-	-	-	(73.14)	(73.14)
103.99	103.99	76.74	76.74	712.65	712.65	4.18	4.18	-	-	351.05	351.05	8,167.50	8,167.50
42.36	42.36	100.73	100.73	1,043.31	1,043.31	1.27	1.27	-	-	84.24	84.24	3,773.25	3,773.25
-	-	-	-	-	-	-	-	-	-	-	-	-	-
8.01	8.01	37.86	37.86	141.21	141.21	4.06	4.06	-	-	183.75	183.75	6,533.90	6,533.90
0.43	0.43	6.70	6.70	30.73	30.73	0.58	0.58	-	-	20.47	20.47	1,143.50	1,143.50
21.16	21.16	125.29	125.29	880.82	880.82	2.53	2.53	-	-	59.38	59.38	2,700.56	2,700.56
-	-	-	-	-	-	-	-	-	-	-	-	0.08	0.08
6.00	6.00	21.30	21.30	36.56	36.56	1.52	1.52	49.33	49.33	79.77	79.77	1,432.46	1,432.46
-	-	-	-	-	-	-	-	-	-	-	-	138.45	138.45
-	-	-	-	-	-	-	-	-	-	-	-	0.48	0.48
329.79	329.79	488.17	488.17	4,158.67	4,158.67	20.06	20.06	-	-	1,165.44	1,165.44	14,959.01	14,959.01
-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.02	1.02	0.92	0.92	2.44	2.44	0.44	0.44	-	-	24.74	24.74	807.46	807.46
<b>1,392.27</b>	<b>1,392.27</b>	<b>2,263.13</b>	<b>2,263.13</b>	<b>21,039.79</b>	<b>21,039.79</b>	<b>143.25</b>	<b>143.25</b>	<b>36,685.65</b>	<b>36,685.65</b>	<b>7,845.09</b>	<b>7,845.09</b>	<b>161,843.32</b>	<b>161,843.32</b>

## PERIODIC DISCLOSURES

FORM NL-23

Reinsurance Risk Concentration

Insurer:	IFFCO TOKIO GENERAL INSURANCE CO.LTD.		Date:	01/04/2018 TO 30/06/2018
----------	---------------------------------------	--	-------	--------------------------

FY 2018-19

(Rs in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above					0%
2	No. of Reinsurers with rating AA but less than AAA	4	1,260	6	139	2%
3	No. of Reinsurers with rating A but less than AA	125	46,647	1,550	8,146	88%
4	No. of Reinsurers with rating BBB but less than A	21	3,314	169	103	6%
5	No. of Reinsurers with rating less than BBB		-	-	-	0%
6	No. of Indian Reinsurers other than GIC	12	833	-	1,557	4%
<b>Total</b>		<b>162</b>	<b>52,054</b>	<b>1,725</b>	<b>9,945</b>	<b>100%</b>

**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'18 to 30th Jun'18

*(Rs in Lakhs)*

Ageing of Claims								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	51	24	17	51	33	176	3,997.96
2	Marine Cargo	2407	511	188	179	110	3395	1,711.31
3	Marine Hull	0	0	0	0	6	6	26.75
4	Engineering	35	45	63	50	27	220	850.59
5	Motor OD	74233	14631	2452	1403	746	93465	21,703.01
6	Motor TP	96	189	266	516	2229	3296	15,147.97
7	Health	20167	30090	3866	757	640	55520	15,432.73
8	Overseas Travel	8	12	5	0	0	25	50.80
9	Personal Accident	268	550	343	127	97	1385	1,411.56
10	Liability	1	4	2	4	12	23	24.86
11	Crop	3023	20	3	41	0	3087	106,132.01
12	Miscellaneous	4170	947	525	584	146	6372	2,329.78

## PERIODIC DISCLOSURES

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

Insurer: IFFCO Tokio General Insurance Company Ltd

Date: 1st Apr'18 to 30th June'18

*No. of claims only*

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total	
1	Claims O/S at the beginning of the period	1448	1364	63	1260	17172	37430	27605	50	1559	181		475	220	2568	91395
2	Claims reported during the period	400	3628	3	326	107214	4941	70807	117	1666	28		3281	93	6351	198855
3	Claims Settled during the period	176	3395	6	220	93465	3296	55520	25	1385	23		3087	89	6283	166970
4	Claims Repudiated during the period	0	0	0	0	245	0	1940	12	34	0		0	0	15	2246
5	Claims closed during the period	56	337	0	117	5630	251	0	13	411	18		325	44	1230	8432
6	Claims O/S at End of the period	1680	1772	60	1373	31577	39670	43632	147	2018	187		673	230	2786	125805
	Less than 3months	333	816	3	242	24653	4281	23389	101	1108	23		241	59	1529	56778
	3 months to 6 months	66	301	7	142	3119	3426	5008	18	382	17		51	69	523	13129
	6months to 1 year	163	243	3	123	2027	6327	2593	25	237	36		260	47	263	12347
	1year and above	1118	412	47	866	1778	25636	12642	3	291	111		121	55	471	43551

**PERIODIC DISCLOSURES**

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

Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency AS AT 30TH JUNE 2018

Required solvency margin based on net premium and net incurred claims

*( ₹ In Lakhs)*

Item No.	Description	PREMIUM						
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire	34,303.63	4,697.80	62,978.41	4,858.39	3,430.36	9,446.76	9,446.76
2	Marine Cargo	14,694.99	6,019.83	8,811.36	3,631.35	1,763.40	1,586.05	1,763.40
3	Marine Hull	550.63	152.16	5,879.31	347.31	55.06	881.90	881.90
4	Motor	298,745.18	253,309.24	238,026.15	193,673.33	50,661.85	58,102.00	58,102.00
5	Engineering	9,819.81	1,886.13	3,766.53	1,319.44	981.98	564.98	981.98
6	Aviation	63.19	3.76	48.92	3.41	6.32	7.34	7.34
7	Liabilities	3,012.00	2,006.35	733.03	563.41	451.80	169.02	451.80
8	Others	36,144.29	19,241.60	22,912.72	13,309.08	5,060.20	4,811.67	5,060.20
9	Health	77,178.51	71,047.84	54,681.54	50,063.37	14,209.57	15,019.01	15,019.01
10	Crop	137,585.95	23,932.03	144,182.76	24,376.71	13,758.60	21,627.41	21,627.41
	<b>Total</b>	<b>612,098.17</b>	<b>382,296.74</b>	<b>542,020.74</b>	<b>292,145.82</b>	<b>90,379.14</b>	<b>112,216.14</b>	<b>113,341.80</b>



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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April, 2018 - 30th June, 2018

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	93	
2	No. of branches approved during the Quarter	0	
3	No. of branches opened during the Quarter	Out of approvals of previous quarters	1
4		Out of approvals of this quarter	0
5	No. of branches closed during the Quarter	0	
6	No of branches at the end of the Quarter	94	
7	No. of branches approved but not open	0	
8	No. of rural branches	0	
9	No. of urban branches	94	

**PERIODIC DISCLOSURES**

**FORM - NL 28 STATEMENT OF INVESTMENT ASSETS (General Insurer, Re-Insurer) ( Business within India)**

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

**STATEMENT AS ON : 30th June 2018**

**PERIODICITY OF SUBMISSION: QUARTERLY**

( Rs. in Lacs )

S NO.	PARTICULARS	SCH	AMOUNT
1	Investments	8	713,099.59
2	Loans	9	-
3	Fixed Assets	10	3,752.83
4	Current Assets		-
	a. Cash & Bank Balance	11	4,180.56
	b. Advances & Other Assets	12	133,903.80
5	Current Liabilities		-
	a. Current Liabilities	13	447,372.33
	b. Provisions	14	197,960.10
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		-
	<b>Application of Funds as per balance Sheet (A)</b>		<b>1,500,269.20</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	3,752.83
3	Cash & Bank Balance (if any)	11	4,180.56
4	Advances & Other Assets (if any)	12	133,903.80
5	Current Liabilities	13	447,372.33
6	Provisions	14	197,960.10
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		-
	<b>Total (B)</b>		<b>787,169.61</b>
	<b>Investment Assets' as per FORM 3B (A-B)</b>		<b>713,099.59</b>

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%		40864.96	108989.31	149,854.27	21.01%	0.00	149854.27	137,888.52
2	Government Securities or other approved securities (including (I) above )	Not less than 30%		62226.17	165960.95	228,187.13	32.00%	0.00	228187.13	213,373.32
3	Investment subject to Exposure Norms									
	1. Housing and Loans to SG for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%		112967.44	301290.97	414,258.40	58.09%	0.00	414258.40	398,668.11
	2. Approved Investments	Not exceeding 55%		18949.17	50538.58	69,487.75	9.74%	0.00	69487.75	68,688.05
	3. Other Investments(not exceeding 25%)			318.05	848.26	1,166.31	0.16%	0.00	1166.31	1,160.05
	<b>TOTAL INVESTMENT ASSETS</b>	<b>100%</b>	<b>0</b>	<b>194460.83</b>	<b>518638.76</b>	<b>713,099.59</b>	<b>100.00%</b>	<b>0.00</b>	<b>713099.59</b>	<b>681889.53</b>

❖ 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.**

Period: April 2018 to June, 2018

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30.06.2018	as % of total for this class	As at 30.06.17	as % of total for this class	As at 30.06.2018	as % of total for this class	As at 30.06.17	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	425,465.39	63.07%	441,201.57	99.46%	441,242.24	62.52%	433,886.62	99.28%
AA or better	34,728.14	5.15%	2,261.10	0.54%	35,291.91	5.00%	2,163.74	0.72%
Rated below AA but above A	993.74	0.15%	-	-	1,000.00	0.14%	-	0.00%
Rated below A but above B	-	-	-	-	-	-	-	0.00%
Any other	213,373.32	31.63%	211,029.17	-	228,187.13	32.33%	208,861.49	0.00%
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	29,145.70	4.32%	40,582.81	23.84%	29,306.83	4.15%	40,423.56	32.03%
more than 1 year and upto 3years	105,609.18	15.66%	87,542.96	17.97%	107,181.88	15.19%	86,509.52	22.64%
More than 3years and up to 7years	141,730.52	21.01%	140,645.16	28.43%	146,849.96	20.81%	137,274.04	19.44%
More than 7 years and up to 10 years	230,795.75	34.21%	223,157.72	14.64%	243,649.69	34.52%	220,004.31	10.53%
above 10 years	167,279.45	24.80%	162,563.19	15.13%	178,732.92	25.33%	160,700.42	15.36%
<b>Breakdown by type of the issuer</b>								
a. Central Government	137,888.52	20.44%	139,141.43	27.80%	149,854.27	21.23%	140,286.02	10.13%
b. State Government	75,484.80	11.19%	69,887.74	12.93%	78,332.86	11.10%	66,575.47	8.82%
c. Corporate Securities	461,187.27	68.37%	445,462.67	59.26%	477,534.15	67.67%	438,050.36	81.05%

**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 2018	Period Ended on 30th June 2018	Quarter Ended on 30th June 2017	Period Ended on 30th June 2017
<b>1</b>	<b>Gross Direct Premium Growth Rate</b>	33.71%	33.71%	7.80%	7.80%
	Fire	0.64%	0.64%	1.87%	1.87%
	Marine Total	12.21%	12.21%	8.56%	8.56%
	Miscellaneous Total	38.44%	38.44%	8.53%	8.53%
	Marine Cargo	12.38%	12.38%	9.62%	9.62%
	Marine Hull	7.56%	7.56%	-14.39%	-14.39%
	Motor OD	0.31%	0.31%	2.94%	2.94%
	Motor TP	-4.27%	-4.27%	3.62%	3.62%
	Motor Total	-1.99%	-1.99%	3.28%	3.28%
	Engineering	23.93%	23.93%	-6.90%	-6.90%
	Aviation	140.43%	140.69%	-85.33%	-85.33%
	Workmen Compensation	0.05%	0.05%	-5.53%	-5.53%
	Personal Accident	43.16%	43.16%	18.03%	18.03%
	Public / Product Liability	22.63%	22.63%	14.80%	14.80%
	Health	84.98%	84.98%	-9.62%	-9.62%
	Crop	437.18%	437.18%	17348.52%	17348.52%
	Other Miscellaneous	11.05%	11.05%	3.07%	3.07%
<b>2</b>	<b>Gross Direct Premium to Net Worth Ratio</b>	NA	0.77	NA	0.70
<b>3</b>	<b>Growth rate of Net Worth</b>	NA	21.14%	NA	33.57%
<b>4</b>	<b>Net Retention Ratio</b>	61.30%	61.30%	68.12%	68.12%
	Fire	9.51%	9.51%	9.69%	9.69%
	Marine Total	47.55%	47.55%	46.63%	46.63%
	Miscellaneous Total	66.81%	66.81%	76.62%	76.62%
	Marine Cargo	48.24%	48.24%	47.20%	47.20%
	Marine Hull	27.28%	27.28%	30.42%	30.42%
	Motor OD	84.88%	84.88%	84.47%	84.47%
	Motor TP	84.71%	84.71%	84.57%	84.57%
	Motor Total	84.80%	84.80%	84.52%	84.52%
	Engineering	21.11%	21.11%	24.75%	24.75%
	Aviation	0.00%	0.02%	-0.43%	-0.43%
	Workmen Compensation	94.86%	94.86%	94.86%	94.86%
	Personal Accident	81.99%	81.99%	87.42%	87.42%
	Public / Product Liability	57.57%	57.56%	64.16%	64.16%
	Health	91.44%	91.44%	87.23%	87.23%
	Crop	24.68%	24.68%	23.75%	23.75%
	Other Miscellaneous	31.76%	31.76%	34.60%	34.60%

<b>5</b>	<b>Net Commission Ratio</b>	6.39%	6.39%	-0.95%	-0.95%
	Fire	-56.14%	-56.14%	-81.27%	-81.27%
	Marine Total	1.53%	1.53%	-0.97%	-0.97%
	Miscellaneous Total	7.37%	7.37%	0.39%	0.39%
	Marine Cargo	1.21%	1.21%	-1.04%	-1.03%
	Marine Hull	18.56%	18.56%	1.93%	1.93%
	Motor OD	18.50%	18.50%	5.23%	5.23%
	Motor TP	-1.68%	-1.68%	-2.67%	-2.67%
	Motor Total	8.61%	8.61%	1.26%	1.26%
	Engineering	25.85%	25.85%	1.43%	1.43%
	Aviation	#DIV/0!	-15851.41%	-2800.00%	-2800.00%
	Workmen Compensation	21.86%	21.86%	10.48%	10.48%
	Personal Accident	15.36%	15.36%	4.68%	4.68%
	Public / Product Liability	22.92%	22.92%	7.06%	7.06%
	Health	5.93%	5.93%	4.64%	4.64%
	Crop	-2.01%	-2.01%	-45.21%	-45.21%
	Other Miscellaneous	5.12%	5.12%	-17.59%	-17.59%
<b>6</b>	<b>Expense of Management to Gross Direct Premium Ratio</b>	15.04%	15.04%	23.17%	23.17%
<b>7</b>	<b>Expense of Management to Net Written Premium Ratio</b>	24.23%	24.23%	33.56%	33.56%
<b>8</b>	<b>Net Incurred Claims to Net Earned Premium</b>	88.27%	88.27%	75.47%	75.47%
<b>9</b>	<b>Combined Ratio</b>	107.07%	107.07%	102.13%	102.13%
<b>10</b>	<b>Technical Reserves to Net Premium ratio</b>	NA	5.79	NA	5.82

11	<b>Underwriting balance ratio</b>	-9.12%	-9.12%	-5.23%	-5.23%
	FIRE	89.26%	89.26%	105.33%	105.33%
	MARINE	6.59%	6.59%	14.89%	14.89%
	MISCELLANEOUS	-10.62%	-10.62%	-7.64%	-7.64%
12	<b>Operating Profit Ratio</b>	2.86%	2.86%	6.85%	6.85%
13	<b>Liquid Assets to liabilities ratio</b>	NA	0.07	NA	0.11
14	<b>Net earning ratio</b>	3.78%	3.78%	6.98%	6.98%
15	<b>Return on Net worth ratio</b>	NA	1.81%	NA	3.36%
16	<b>Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio</b>	NA	1.75	NA	1.64
17	<b>NPA Ratio</b>				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	NA	274,218,300	NA	269,321,500
2	(b) Percentage of shareholding (Indian / Foreign)	NA	51/49	NA	74/26
3	(c) %of Government holding (in case of public sector insurance companies)	NIL	NIL	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	NA	1.39	NA	2.18
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	1.39	NA	2.18
6	(iv) Book value per share (Rs)	NA	77.06	NA	64.77

**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 2018

( ₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 30TH JUNE 2018	PERIOD ENDED 30TH JUNE 2018	QUARTER ENDED 30TH JUNE 2017	PERIOD ENDED 30TH JUNE 2017
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	Premium collected from direct business	4,977.20	4,977.20	4,900.20	4,900.20
			Claims paid on direct basis	762.92	762.92	178.22	178.22
			Payment of Rent and other expenses	351.36	351.36	626.93	626.93
			Deposit of Insurance Premium	25.00	25.00	25.00	25.00
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	236.70	236.70	168.85	168.85
			Deposit of Insurance Premium	1.00	1.00	1.00	1.00
			Claims paid on direct basis	29.04	29.04	774.43	774.43
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Professional Fee	-	-	-	-
			Payment of Fee	11.27	11.27	9.97	9.97
			Claim/Reimbursement of Expenses	-	-	-	-
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	943.21	943.21	681.67	681.67
			Commission Earned on Premium Ceded	255.61	255.61	142.38	142.38
			Losses Recovered from Re-insurer	723.52	723.52	1,990.65	1,990.65
			Claim/Reimbursement of Expenses	-	-	1.24	1.24
			Amount Payable/ (Receivable ) at Balance sheet date	N.A	(1,203.61)	N.A	(1,192.25)
5	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	-	-	0.98	0.98
			Commission Earned on Premium Ceded	-	-	0.04	0.04
			Losses Recovered from Re-insurer	-	-	0.03	0.03
			Amount Payable/ (Receivable ) at Balance sheet date	N.A	(17.70)	(17.38)	(17.38)
6	Tokio Marine Insurance Sinagapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	699.48	699.48	630.93	630.93
			Commission Earned on Premium Ceded	93.32	93.32	91.19	91.19
			Payment of Fees	0.25	0.25	150.27	150.27
			Losses Recovered from Re-insurer	270.39	270.39	-	-
			Amount Payable/ (Receivable ) at Balance sheet date	N.A	428.95	N.A	410.14
7	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	-	-	-	-
			Commission Earned on Premium Ceded	-	-	-	-
			Amount Payable/ (Receivable ) at Balance sheet date	N.A	1.16	N.A	1.16
8	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1.91	1.91	-	-
			Commission Earned on Premium Ceded	0.11	0.11	-	-
			Losses Recovered from Re-insurer	0.93	0.93	-	-
			Amount Payable/ (Receivable ) at Balance sheet date	N.A	(0.72)	N.A	-



**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	180.89	180.89	50.60	50.60
			Commission Earned on Premium Ceded	35.58	35.58	9.75	9.75
			Losses Recovered from Re-insurer	24.34	24.34	-	-
			Amount Payable/ (Receivable ) at Balance sheet date	N.A	225.25	N.A	92.64
10	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fees	0.32	0.32	-	-
			Claim/Reimbursement of Expenses	-	-	-	-
11	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	85.18	85.18	-	-
			Payment of Fees	10.93	10.93	-	-
12	Tokio Marine Management Austalasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	-	0.50	0.50
			Claim/Reimbursement of Expenses	-	-	2.71	2.71
13	TM Claim Service Asia PTE Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	-	-
			Payment of Fee	-	-	3.82	3.82
14	TM Claim Service Europe Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	39.79	39.79
			Payment of Fee	8.13	8.13	7.87	7.87
15	Tokio Marine Insurance (Thailand) Public Co. Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	8.64	8.64
			Payment of Fee	0.17	0.17	17.34	17.34
16	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	12.69	12.69	2.49	2.49
			Claims paid on direct basis	1.32	1.32	0.16	0.16
17	Tokio Marine Holdings INC	Associate of Promoters with more than 20% Voting rights	Payment of Fee	14.66	14.66	-	-
18	Tokio Marine Nawa Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	2.05	2.05	-	-
19	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	4.27	4.27	5.67	5.67
			Claims paid on direct basis	10.35	10.35	6.74	6.74
20	K. Srinivasa Gowda	Chairman	Honorarium Charges	1.50	1.50	1.50	1.50
			Payment of Rent on office Building	13.80	13.80	19.80	19.80
21	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	76.51	76.51	60.50	60.50
			Claims paid on direct basis	9.58	9.58	3.77	3.77
			Recovery of Expenses	29.03	29.03	-	-
			Payment of -Commission	11.06	11.06	126.25	126.25
			-Service Charges	1,596.07	1,596.07	1,928.92	1,928.92
			Amount Payable/ (Receivable ) at Balance sheet date	N.A	665.95	N.A	126.31
22	IFFCO KISAN BAZAR & LOGISTICS LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.75	0.75	-	-
23	IFFCO MC CROP SCIENCE LTD.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	9.10	9.10	2.84	2.84
			Claims paid on direct basis	0.25	0.25	0.06	0.06
24	IFFCO KISAN SEZ LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.03	0.03	-	-
			Claims paid on direct basis	0.29	0.29	-	-

**PERIODIC DISCLOSURES**  
**FORM NL-31: Related Party Transactions**

25	INDIAN FARM FORESTRY DEVELOPMENT COOPERATIVE LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	17.86	17.86	13.77	13.77
			Claims paid on direct basis	-	-	0.30	0.30
26	IFFCO CHHATTISGARH POWER LIMITED	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	1.09	1.09	3.45	3.45
			Claims paid on direct basis	0.04	0.04	0.17	0.17
27	WARENDRA SINHA	Managing Director & Chief Executive Officer ( w.e.f 28/03/2017)	Remuneration-Key Management Personnel	33.23	33.23	43.23	43.23
	ANAMIKA ROY RASHTRAWAR	Director-Marketing ( w.e.f 01/06/2018)		10.64	10.64	-	-
	H O SURI	Director-Marketing ( up to 31/05/2018)		9.05	9.05	13.57	13.57
	JUN MATSUI	Director-Operation ( w.e.f 30/01/2018)		12.69	12.69	-	-
	HIROSHI YASUI	Director-Operations ( upto 30/01/2018)		-	-	14.93	14.93
	SANJEEV CHOPRA	Chief Financial Officer		12.43	12.43	11.19	11.19
	AMIT JAIN	Company Secretary		7.78	7.78	7.44	7.44

**PERIODIC DISCLOSURES**

FORM NL-32

**Products Information**

<b>Insurer:</b>	<b>IFFCO TOKIO GENERAL INSURANCE CO.LTD.</b>	<b>Period</b>	<b>1st Apr'18 to 30th Jun'18</b>
-----------------	--	---------------	----------------------------------

**Products Information**

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

S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval	Applicability of Para 19
<b>1st April, 2018 to 30th June, 2018</b>								
1	Jan Kavach Yojna (Micro Insurance)	IFFCO-TOKIO/PRO/1008/2017-18	ITG-OM-P19-09-V01-18-19	Miscellaneous	Internal tariff rated	28/03/2018	29/06/2018	Yes
2	Depreciation Waiver	IFFCO-TOKIO/PRO/1008/2017-18	IRDAN106A0003V01201718	Motor Insurance	Internal tariff rated	7/10/2015	28/11/2017	Yes
3	New Vehicle Replacement Cover	IFFCO-TOKIO/PRO/1008/2017-18	IRDAN106A0004V01201718	Motor Insurance	Internal tariff rated	7/10/2015	28/11/2017	Yes
4	Loss of Key	IFFCO-TOKIO/PRO/1008/2017-18	IRDAN106A0005V01201718	Motor Insurance	Internal tariff rated	7/10/2015	28/11/2017	Yes
5	Daily Rental/ Travel Cost	IFFCO-TOKIO/PRO/1008/2017-18	IRDAN106A0006V01201718	Motor Insurance	Internal tariff rated	7/10/2015	28/11/2017	Yes
6	No Claim Bonus Protection	IFFCO-TOKIO/PRO/1008/2017-18	IRDAN106A0007V01201718	Motor Insurance	Internal tariff rated	7/10/2015	28/11/2017	Yes
7	Towing and Removal of Insured Vehicle	IFFCO-TOKIO/PRO/1008/2017-18	IRDAN106A0008V01201718	Motor Insurance	Internal tariff rated	7/10/2015	28/11/2017	Yes
8	Kidnap and Ransom Protection Policy	IFFCO-TOKIO/PRO/1008/2017-18	1RDAN106P0002V01201819	Miscellaneous	Exposure rated products	31/03/2018	31/05/2018	Yes
9	Cyber Security Insurance	IFFCO-TOKIO/PRO/1008/2017-18	1RDAN106P0001V01201819	Miscellaneous	Exposure rated products	31/03/2018	30/05/2018	Yes
10	Swasthya Sathi	IFFCO-TOKIO/PRO/1008/2017-18	IFFHLGP19001V01 1819	Health	Internal tariff rated	28/03/2018	10/4/2018	Yes
<b>Note- Product mentioned from S.No. 2 to 7 are Add-on to Long Term Value Auto Plus product</b>								

**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 2018**

**Available Solvency Margin and Solvency Ratio**

*( ₹ In Lakhs)*

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds		518,638.76
	Deduct:		
2	Liabilities		584,596.43
3	Other Liabilities		(65,957.67)
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		0.00
5	Available Assets in Shareholders' Funds		325,590.44
	Deduct:		
6	Other Liabilities		126,693.67
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>198,896.78</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>198,896.78</b>
9	Total Required Solvency Margin [RSM]		113,341.80
10	Solvency Ratio (Total ASM/Total RSM)		<b>1.75</b>

**PERIODIC DISCLOSURES**

**FORM NL-34: Board of Directors & Key Persons**

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Period: 1st April, 2018 to 30th June, 2018

<b>BOD and Key Person information</b>			
<b>Sl. No.</b>	<b>Name of person</b>	<b>Role /Designation</b>	<b>Details of change in the period</b>
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	Reappointed
11	Mr. Ashwani Kumar	Independent Director	Resigned
12	Mr. Warendra Sinha	Managing Director & CEO	No change
13	Mrs. Anamika Roy Rashtrawar	Director (Marketing)	New Appointment
14	Mr. Jun Matsui	Director (Operations)	No change
15	Mr. Jim Qin	Tokio Marine Nominee ( Non Ex. Director)	No change
16	Mr. H.O. Suri	Financial Advisor & Chief of Internal Audit	Change
17	Mr. Harbhajan Singh	Chief of Internal Audit	Resigned
18	Mr. Sanjeev Chopra	Chief Finance Officer	No change
19	Mr. Vaibhav Tyagi	Appointed Actuary	No change
20	Mr. Komei Watanabe	Chief Risk Officer	No change
21	Mr. Abhishek Sharma	Chief Investment Officer	New Appointment

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

**PERIODIC DISCLOSURES**

**FORM NL-35-NON PERFORMING ASSETS-7A**

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

Statement as on: 30th June 2018

Name of the Fund \_\_\_\_\_

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

**Nil**



56	LOANS - SECURED LOANS - MORTG	ELMI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	LOANS - SECURED LOANS - MORTG	ELMO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
58	DEPOSITS - DEPOSIT WITH SCHEDI	ECDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,738.46	4,738.46	0.00	118.97	2.51	1.64
59	DEPOSITS - CDS WITH SCHEDULED	EDCD	2,496.57	0.00	7.34	1.80	1.18	2,496.57	0.00	7.34	1.80	1.18	2,485.87	2,471.33	28.68	1.15	0.75	
60	DEPOSITS - REPO / REVERSE REPC	ECMR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
61	DEPOSITS - REPO / REVERSE REPC	ECCR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
62	DEPOSIT WITH PRIMARY DEALERS	EDPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
63	CCIL - CBLO	ECBO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
64	COMMERCIAL PAPERS	ECCP	4,277.70	0.00	43.10	1.73	1.13	4,277.70	0.00	43.10	1.73	1.13	4,105.44	4,098.75	33.24	0.81	0.53	
65	APPLICATION MONEY	ECAM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
66	PERPETUAL DEBT INSTRUMENTS C	EUPD	1,001.17	955.67	20.25	2.02	1.32	1,001.17	955.67	20.25	2.02	1.32	0.00	0.00	0.00	0.00	0.00	0.00
67	PERPETUAL DEBT INSTRUMENTS C	EPPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
68	EQUITY SHARES - COMPANIES INCL	EFES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
69	EQUITY SHARES (INCL. EQUITY REI	EEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
70	PERPETUAL NON-CUM. P.SHARES &	EUPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
71	CORPORATE SECURITIES - DEBENT	EDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
72	PERPETUAL NON-CUM. P.SHARES &	EPPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
73	FOREIGN DEBT SECURITIES (INVE	EFDS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
74	MUTUAL FUNDS - GILT / G SEC / LIQ	EGMF	14,036.75	6,802.38	253.00	1.80	1.18	14,036.75	6,802.38	253.00	1.80	1.18	10,532.24	10,532.24	147.96	1.40	0.92	
75	MUTUAL FUNDS - (UNDER INSURER	EMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
76	NET CURRENT ASSETS (ONLY IN RI	ENCA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
77	PASSIVELY MANAGED EQUITY ETF	EETF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
78	PASSIVELY MANAGED EQUITY ETF	EETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
79	BONDS - PSU - TAXABLE	OBPT	1,000.00	993.74	21.63	2.16	1.41	1,000.00	993.74	21.63	2.16	1.41	0.00	0.00	0.00	0.00	0.00	0.00
80	BONDS - PSU - TAX FREE	OBPF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
81	EQUITY SHARES (INCL CO-OP SOC	OESH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
82	DEBENTURES	OLDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
83	MUNICIPAL BONDS	OMUN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
84	COMMERCIAL PAPERS	OACP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
85	PREFERENCE SHARES	OPSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
86	VENTURE FUND / SEBI APPROVED	OVNF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
87	EQUITY SHARES (PSUS & UNLISTE	OEPJ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
88	SHORT TERM LOANS (UNSECURED	OSLU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
89	EQUITY SHARES (INCL. EQUITY REI	OEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
90	TERM LOANS (WITHOUT CHARGE)	OTLW	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
91	MUTUAL FUNDS - DEBT / INCOME /	OMGS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
92	DEBENTURES / BONDS/ CPS / LOAN	ODPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
93	MUTUAL FUNDS - (UNDER INSURER	OMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
94	DERIVATIVE INSTRUMENTS	OCDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
95	SECURITISED ASSETS	OPSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
96	INVESTMENT PROPERTIES - IMMOV	OIPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
97	PASSIVELY MANAGED EQUITY ETF	OETF	163.00	166.31	0.00	0.00	0.00	163.00	166.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
98	PASSIVELY MANAGED EQUITY ETF	OETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total			738,516.59	681,889.59	13,349.67	1.81	1.27	738,516.59	681,889.59	13,349.67	1.81	1.27	669,611.99	672,567.35	12,105.15	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 2018

Name of Fund \_\_\_\_\_

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 <sup>1</sup></u>								
	-	-	-	-	-	-	-	-	-
B.	<u>As on Date <sup>2</sup></u>								
	8.65% SAIL BS 30-12-2019	EPBT	1000	3/31/2011	CARE	CAREAA+	CAREAA-	10/2/2017	

## PERIODIC DISCLOSURES

### FORM NL-38 Quarterly Business Returns across line of Business

Insurer: IFFCO Tokio General Insurance Company Ltd

Period: 1st Apr'18 to 30th Jun'18

Gross Direct Prem (Rs in Lakhs)

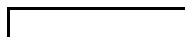
(Rs in Lakhs)

#### 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	12,617.46	20963	12537.07	21156	12,617.46	20963	12537.07	21156
2	Cargo & Hull	4,320.48	7521	3850.38	7311	4,320.48	7521	3850.38	7311
3	Motor TP	36,046.01	266545	37652.52	390918	36,046.01	266545	37652.52	390918
4	Motor OD	37,458.70	1251786	37344.69	1223300	37,458.70	1251786	37344.69	1223300
5	Engineering	2,031.50	4197	1639.20	3066	2,031.50	4197	1639.20	3066
6	Workmen's Comp	760.32	6648	759.91	6304	760.32	6648	759.91	6304
7	Employer's Liabilif	1,392.27	1589	1118.33	1114	1,392.27	1589	1118.33	1114
8	Aviation	5.65	0	2.35	0	5.65	0	2.35	0
9	Personal Accident	2,263.13	51619	1580.81	51752	2,263.13	51619	1580.81	51752
10	Health	21,183.03	47901	11871.19	52861	21,183.03	47901	11871.19	52861
11	Others*	43,764.78	99581	13261.77	117476	43,764.78	99581	13261.77	117476

Note:

1. Premium stands for amount of premium
2. The line of business which are not applicable for any company should be filled up with NA.  
Figure '0' in those fields will imply no business in the segment.
- \*any other segment contributing more than 5% of the total premium needs to be shown separately
3. Premium is Gross Direct Premium



# PERIODIC DISCLOSURES

**FORM NL-39**

**Rural & Social Obligation**

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

Insurer: **IFFCO TOKIO General Insurance** Period: **1st Apr'18 to 30th Jun'18**

(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	5,669	355.51	836,154.81
		Social			
2	Cargo & Hull	Rural	-	-	-
		Social			
3	Motor TP	Rural	65,823	3,996.17	114.50
		Social			
4	Motor OD	Rural	131,716	1,130.59	158,106.11
		Social			
5	Engineering	Rural	1,037	161.81	58,690.60
		Social			
6	Workmen's Compensation	Rural	1,317	145.52	33,573.89
		Social			
7	Employer's Liability	Rural	270	14.82	25,463.30
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	18,584	385.42	773,881.51
		Social	6	11.16	44,641.95
10	Health	Rural	7,091	3,277.93	1,518,299.42
		Social			
11	Others	Rural	15,652	37,415.84	813,392.43
		Social	460	2.12	1,392.25

## PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer: IFFCO Tokio General Insurance Company Ltd

Period: 1st Apr'18 to 30th Jun'18

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels								
	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	1219187	42,753.31	859898	33,729.49	1219187	42,753.31	859898	33,729.49
2	Corporate Agents-	13148	342.48	1718	62.45	13148	342.48	1718	62.45
3	Corporate Agents	12104	467.64	110016	3,690.60	12104	467.64	110016	3,690.60
4	Brokers	410606	56,366.01	419934	47,514.26	410606	56,366.01	419934	47,514.26
5	Micro Agents	112	2.79	839	15.92	112	2.79	839	15.92
6	Direct Business	103193	61,911.15	482853	36,605.53	103193	61,911.15	482853	36,605.53
	Total (A)	1758350	161,843.38	1875258	121618.26	1758350	161,843.38	1875258	121618.26
1	Referral (B)	-	-0.05	-	-0.05	-	-0.05	-	-0.05
	Grand Total (A+B)	1758350	161,843.33	1875258	121618.21	1758350	161,843.33	1875258	121618.21

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 Period: April'2018 - June' 2018

#### GRIEVANCE DISPOSAL FOR THE PERIOD April to June"2018 DURING THE FINANCIAL YEAR 2018-19

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
<b>1</b>	<b>Complaints made by customers</b>						
a)	Proposal related	0	2	1	1	0	0
b)	Claim	6	137	39	37	58	9
c)	Policy Related	0	22	13	1	3	5
d)	Premium	0	6	2	2	1	1
e)	Refund	0	1	1	0	0	0
f)	Coverage	0	2	1	0	0	1
g)	Cover note related	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0
i)	others	0	6	2	2	2	0
	<b>Total Number of Complaints</b>	<b>6</b>	<b>176</b>	<b>59</b>	<b>43</b>	<b>64</b>	<b>16</b>

2	Total No. of policies during previous year	6,971,291	2017-18
3	Total No. of Claims during previous year	769,509	2017-18
4	Total no. of policies during current year	1,758,418	Q1 - 2018-19
5	Total no. of claims during current year	198,855	Q1- 2018-19
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.13	Q1 - 2018-19
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	6.89	Q1 - 2018-19

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Up to 7 days	5	0	5
(b)	8-15 days	4	0	4
(c)	16-30 days	4	0	4
(d)	31-90 days	3	0	3
(e)	91 days and beyond	0	0	0
	<b>Total Number of Complaints</b>	<b>16</b>	<b>0</b>	<b>16</b>