

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2013 - 31st December, 2013

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PERIODIC DISCLOSURES

FORM NL-1-B-RA

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

Registration No. 106 dated 4.12.2000

FIRE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2013**

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2013	PERIOD ENDED 31ST DECEMBER 2013	QUARTER ENDED 31ST DECEMBER 2012	PERIOD ENDED 31ST DECEMBER 2012
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	97,729	324,992	157,576	401,185
2	Profit/ Loss on sale/redemption of Investments		243	746	291	993
3	Others		(1,637)	(3,283)	(4,181)	(4,800)
4	Interest, Dividend & Rent – Gross		16,756	53,461	17,347	51,907
	TOTAL (A)		113,091	375,916	171,033	449,284
1	Claims Incurred (Net)	NL-5-Claims Schedule	22,316	163,787	119,478	372,236
2	Commission	NL-6-Commission Schedule	(6,305)	(91,385)	(4,272)	(104,416)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	7,576	70,312	25,600	94,067
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		23,587	142,714	140,806	361,887
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		89,504	233,202	30,226	87,397
	APPROPRIATIONS					
	Transfer to Shareholders' Account		89,504	233,202	30,226	87,397
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		89,504	233,202	30,226	87,397

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT** FOR THE PERIOD ENDED 31ST DECEMBER 2013

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2013	PERIOD ENDED 31ST DECEMBER 2013	QUARTER ENDED 31ST DECEMBER 2012	PERIOD ENDED 31ST DECEMBER 2012
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	96,936	269,975	89,619	249,588
2	Profit/ Loss on sale/redemption of Investments		311	863	278	1,040
3	Others		(5)	321	8,823	8,951
4	Interest, Dividend & Rent – Gross		21,554	61,797	16,847	54,383
	TOTAL (A)		118,796	332,956	115,567	313,962
1	Claims Incurred (Net)	NL-5-Claims Schedule	77,878	268,132	81,467	236,929
2	Commission	NL-6-Commission Schedule	(16,652)	(35,454)	(6,975)	(14,021)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	13,539	86,106	19,123	78,479
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		74,765	318,784	93,615	301,387
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		44,031	14,172	21,952	12,575
	APPROPRIATIONS					
	Transfer to Shareholders' Account		44,031	14,172	21,952	12,575
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		44,031	14,172	21,952	12,575

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2013**

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2013	PERIOD ENDED 31ST DECEMBER 2013	QUARTER ENDED 31ST DECEMBER 2012	PERIOD ENDED 31ST DECEMBER 2012
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	4,783,668	14,113,458	4,027,287	11,027,081
2	Profit/ Loss on sale/redemption of Investments		9,076	24,628	7,789	24,685
3	Others		(1)	6,097	1,545	6,247
4	Interest, Dividend & Rent – Gross		629,630	1,764,076	458,613	1,290,451
	TOTAL (A)		5,422,373	15,908,259	4,495,233	12,348,463
1	Claims Incurred (Net)	NL-5-Claims Schedule	3,632,958	10,783,878	2,957,804	8,351,682
2	Commission	NL-6-Commission Schedule	36,034	25,508	76,402	16,801
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,272,492	3,597,714	1,144,652	3,007,483
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		4,941,484	14,407,100	4,178,857	11,375,965
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		480,889	1,501,159	316,376	972,499
	APPROPRIATIONS					
	Transfer to Shareholders' Account		480,889	1,501,159	316,376	972,499
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		480,889	1,501,159	316,376	972,499

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

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

PERIODIC DISCLOSURES

FORM NL-2-B-PL

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

Registration No. 106 dated 4.12.2000

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2013

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2013	PERIOD ENDED 31ST DECEMBER 2013	QUARTER ENDED 31ST DECEMBER 2012	PERIOD ENDED 31ST DECEMBER 2012
			(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		89,504	233,202	30,226	87,397
	(b) Marine Insurance		44,031	14,172	21,952	12,575
	(c) Miscellaneous Insurance		480,889	1,501,159	316,376	972,499
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		142,982	422,688	153,630	412,911
	(b) Profit on sale of investments		2,067	5,901	2,632	7,898
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		3,894	17,871	746	8,977
	TOTAL (A)		763,367	2,194,993	525,563	1,502,258
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others				-	-
	- For doubtful Advances		-	21,169		
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		1,290	4,932	9	2,547
	(b) Bad debts written off			-		-
	(c) Loss on Sale/Scraping of Fixed Assets		(2)	157	(0)	73
	TOTAL (B)		1,288	26,258	9	2,620

	Profit Before Tax		762,079	2,168,735	525,554	1,499,638
	Provision for Taxation		244,702	711,602	165,700	472,600
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ loss brought forward from last year		-	1,433,260	-	85,339
	Balance carried forward to Balance Sheet			2,890,393		1,112,377

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

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

PERIODIC DISCLOSURES

FORM NL-3-B-BS

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

Registration No. 106 dated 4.12.2000

BALANCE SHEET AS AT 31ST DECEMBER 2013

	Schedule	AS AT 31ST DECEMBER 2013	AS AT 31ST DECEMBER 2012
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	2,693,215	2,693,215
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	5,460,348	3,682,332
FAIR VALUE CHANGE ACCOUNT		71	176
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		8,153,634	6,375,722
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	21,577,217	19,366,509
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	281,161	284,398
DEFERRED TAX ASSET		72,700	128,500
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	14,632,769	10,762,067
Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	4,387,050	4,078,056
Sub-Total (A)		19,019,819	14,840,122

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	23,054,343	19,133,472
	PROVISIONS	NL-18-Provisions Schedule	9,742,920	9,110,335
	DEFERRED TAX LIABILITY		-	-
	Sub-Total (B)		32,797,263	28,243,807
	NET CURRENT ASSETS (C) = (A - B)		(13,777,444)	(13,403,684)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
	TOTAL		8,153,634	6,375,722

CONTINGENT LIABILITIES

	Particulars		AS AT 31ST DECEMBER 2013	AS AT 31ST DECEMBER 2012
			(Rs.'000)	(Rs.'000)
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts 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		7,035	15,002
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others (to be specified)		-	-
	TOTAL		7,035	15,002

PERIODIC DISCLOSURES

FORM NL-4- PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Rs.'000)

Particulars	QUARTER ENDED 31ST DECEMBER 2013				PERIOD ENDED 31ST DECEMBER 2013			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	159,303	241,027	6,237,106	6,637,436	1,631,899	913,625	18,705,904	21,251,428
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(323,093)	(86,281)	1,899	(407,475)	201,728	97,853	337,235	636,816
Gross Earned Premium	482,396	327,308	6,235,207	7,044,911	1,430,171	815,772	18,368,669	20,614,612
Add: Premium on reinsurance accepted	67,001	1,313	108,997	177,311	259,402	17,621	249,139	526,162
Less : Premium on reinsurance ceded	198,438	191,205	1,387,333	1,776,976	1,613,016	590,365	4,717,119	6,920,500
Net Premium	350,959	137,416	4,956,871	5,445,246	76,557	243,028	13,900,689	14,220,274
Adjustment for change in reserve for unexpired risks	253,230	40,481	173,203	466,914	(248,435)	(26,946)	(212,769)	(488,151)
Premium Earned (Net)	97,729	96,936	4,783,668	4,978,332	324,992	269,975	14,113,458	14,708,425

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

Particulars	QUARTER ENDED 31ST DECEMBER 2012				PERIOD ENDED 31ST DECEMBER 2012			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	158,603	211,931	5,732,039	6,102,572	1,440,623	776,262	16,509,284	18,726,168
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(375,907)	(39,391)	589,945	174,647	197,539	67,017	1,793,013	2,057,569
Gross Earned Premium	534,510	251,322	5,142,094	5,927,926	1,243,084	709,245	14,716,271	16,668,600
Add: Premium on reinsurance accepted	57,838	2,537	89,116	149,491	318,836	23,606	341,799	684,241
Less : Premium on reinsurance ceded	111,291	136,391	1,050,687	1,298,369	1,358,695	465,460	4,041,064	5,865,219
Net Premium	481,057	117,468	4,180,523	4,779,048	203,225	267,391	11,017,006	11,487,622
Adjustment for change in reserve for unexpired risks	323,481	27,849	153,236	504,566	(197,960)	17,803	(10,075)	(190,232)
Premium Earned (Net)	157,576	89,619	4,027,287	4,274,482	401,185	249,588	11,027,081	11,677,854

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Rs.'000)

Particulars	QUARTER ENDED 31ST DECEMBER 2013				PERIOD ENDED 31ST DECEMBER 2013			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	188,192	231,713	4,248,275	4,668,180	1,113,731	584,241	9,172,905	10,870,877
Add Claims Outstanding at the end of the period	(43,514)	(16,719)	930,137	869,904	395,485	529,926	12,207,324	13,132,735
Less Claims Outstanding at the beginning of the year	-	-	1	1	408,703	474,314	7,948,973	8,831,990
	144,678	214,994	5,178,411	5,538,083	1,100,513	639,853	13,431,256	15,171,622
Add :Re-insurance accepted to direct claims	5,951	-	166,369	172,320	12,239	17,720	260,702	290,661
Less :Re-insurance Ceded to claims paid	128,313	137,116	1,711,822	1,977,251	948,965	389,441	2,908,080	4,246,486
Total Claims Incurred	22,316	77,878	3,632,958	3,733,152	163,787	268,132	10,783,878	11,215,797

Particulars	QUARTER ENDED 31ST DECEMBER 2012				PERIOD ENDED 31ST DECEMBER 2012			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	189,238	185,074	2,685,074	3,059,386	1,306,107	537,119	6,770,038	8,613,264
Add Claims Outstanding at the end of the period	27,663	7,021	840,608	875,292	378,664	442,542	7,640,015	8,461,221
Less Claims Outstanding at the beginning of the year	-	-	-	-	442,108	455,591	13,528,091	14,425,790
	216,901	192,095	3,525,682	3,934,678	1,242,663	524,070	881,962	2,648,695
Add :Re-insurance accepted to direct claims	47	-	473,741	473,788	110,258	-	9,763,037	9,873,295
Less :Re-insurance Ceded to claims paid	97,470	110,628	1,041,619	1,249,717	980,685	287,141	2,293,317	3,561,143
Total Claims Incurred	119,478	81,467	2,957,804	3,158,748	372,236	236,929	8,351,682	8,960,846

Notes:

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

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

COMMISSION

(Rs.'000)

Particulars	QUARTER ENDED 31ST DECEMBER 2013				PERIOD ENDED 31ST DECEMBER 2013			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	10,728	12,936	260,985	284,649	51,685	45,504	798,667	895,856
Add: Re-insurance Accepted	3,277	13	746	4,036	12,082	1,494	2,596	16,172
Less: Commission on Re-insurance Ceded	20,310	29,601	225,697	275,608	155,152	82,452	775,755	1,013,359
Net Commission	(6,305)	(16,652)	36,034	13,077	(91,385)	(35,454)	25,508	(101,331)
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Agents	5,651	6,870	139,019	151,540	27,045	17,959	405,239	450,243
Brokers	3,576	5,660	99,679	108,915	19,196	26,512	332,871	378,579
Corporate Agency	1,501	406	22,287	24,194	5,444	1,033	60,557	67,034
Others	-	-	-	-	-	-	-	-
TOTAL (B)	10,728	12,936	260,985	284,649	51,685	45,504	798,667	895,856

Particulars	QUARTER ENDED 31ST DECEMBER 2012				PERIOD ENDED 31ST DECEMBER 2012			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	10,126	13,506	267,488	291,120	49,765	47,882	755,101	852,748
Add: Re-insurance Accepted	2,913	635	416	3,964	12,748	2,480	6,779	22,007
Less: Commission on Re-insurance Ceded	17,311	21,115	191,503	229,929	166,929	64,382	745,080	976,391
Net Commission	(4,272)	(6,975)	76,402	65,155	(104,416)	(14,021)	16,801	(101,636)
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Agents	4,194	6,022	154,676	164,892	26,506	21,708	420,434	468,648
Brokers	4,097	7,147	94,336	105,580	16,577	25,159	275,640	317,376
Corporate Agency	1,835	337	18,476	20,648	6,682	1,015	59,027	66,724
Others	-	-	-	-	-	-	-	-
TOTAL (B)	10,126	13,506	267,488	291,120	49,765	47,882	755,101	852,748

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

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs.'000)

	Particulars	QUARTER ENDED 31ST DECEMBER 2013				PERIOD ENDED 31ST DECEMBER 2013			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	1,671	2,800	242,299	246,770	12,788	15,664	654,256	682,708
2	Travel, conveyance and vehicle running expenses	218	337	25,269	25,824	1,215	1,489	62,183	64,887
3	Training expenses	11	21	2,206	2,238	128	157	6,553	6,838
4	Rents, rates & taxes	320	646	69,266	70,232	4,070	4,985	208,228	217,283
5	Repairs	(54)	10	13,088	13,044	1,070	1,311	54,746	57,127
6	Printing & stationery	83	142	12,590	12,815	675	827	34,527	36,029
7	Communication	163	248	18,413	18,824	876	1,073	44,832	46,781
8	Legal & professional charges	1,227	2,177	202,777	206,181	11,151	13,659	570,495	595,305
9	Auditors' fees, expenses etc								
	(a) as auditor	3	6	616	625	35	43	1,797	1,875
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	162	242	17,295	17,699	800	980	40,933	42,713
11	Marketing and Support Services	2,625	5,017	509,177	516,819	29,200	35,767	1,493,934	1,558,901
12	Interest & Bank Charges	216	304	19,123	19,643	787	964	40,265	42,016
13	Others :								
	Policy Stamps	-	-	-	-	17	-	1,242	1,259
	Information & Technology Expenses	451	650	43,083	44,184	1,866	2,286	95,485	99,637
	Electricity & Water Charges	15	58	9,034	9,107	602	737	30,786	32,125
	Courtesies & Entertainment	34	62	5,888	5,984	326	399	16,685	17,410
	Others	(3)	84	18,364	18,445	1,313	1,608	67,163	70,084
14	Depreciation	37	128	18,707	18,872	1,226	1,502	62,718	65,446
15	Service Tax Expenses	397	607	45,297	46,301	2,167	2,655	110,886	115,708
	TOTAL	7,576	13,539	1,272,492	1,293,607	70,312	86,106	3,597,714	3,754,132

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	QUARTER ENDED 31ST DECEMBER 2012				PERIOD ENDED 31ST DECEMBER 2012			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	3,440	2,442	172,460	178,341	16,551	13,811	529,040	559,402
2	Travel, conveyance and vehicle running expenses	451	332	20,927	21,709	1,817	1,516	58,068	61,401
3	Training expenses	40	31	1,707	1,779	128	107	4,080	4,314
4	Rents, rates & taxes	1,701	1,285	73,934	76,919	5,807	4,845	185,602	196,254
5	Repairs	250	173	13,204	13,627	1,342	1,120	42,903	45,365
6	Printing & stationery	286	214	12,718	13,218	1,038	866	33,174	35,078
7	Communication	269	197	12,530	12,995	1,096	914	35,021	37,031
8	Legal & professional charges	3,024	2,205	143,050	148,278	12,756	10,644	407,721	431,120
9	Auditors' fees, expenses etc								
	(a) as auditor	12	9	604	625	55	46	1,773	1,875
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1,902	1,537	68,067	71,505	3,429	2,862	109,617	115,908
11	Marketing and Support Services	11,309	8,535	492,953	512,797	38,883	32,445	1,242,850	1,314,178
12	Interest & Bank Charges	218	173	8,141	8,532	466	389	14,900	15,756
13	Others :								
	Policy Stamps	0	-	(0)	0	15	-	1,211	1,226
	Information & Technology Expenses	306	174	21,568	22,049	2,779	2,319	88,836	93,934
	Electricity & Water Charges	198	143	9,557	9,899	873	729	27,918	29,520
	Courtesies & Entertainment	104	76	4,892	5,073	431	360	13,786	14,577
	Others	1,563	1,262	56,119	58,944	2,852	2,380	91,169	96,401
14	Depreciation	414	301	19,592	20,308	1,748	1,458	55,865	59,071
15	Service Tax Expenses	114	33	12,628	12,775	2,001	1,669	63,948	67,618
	TOTAL	25,600	19,123	1,144,652	1,189,375	94,067	78,479	3,007,483	3,180,029

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

S. NO.	Particulars	AS AT 31ST DECEMBER 2013 (Rs.'000).	AS AT 31ST DECEMBER 2012 (Rs.'000).
1	Authorised Capital		
	Equity Shares of Rs. 10 each	4,000,000	4,000,000
2	Issued Capital		
	Equity Shares of Rs. 10each	2,693,215	2,693,215
3	Subscribed Capital		
	Equity Shares of Rs. 10each	2,693,215	2,693,215
4	Called-up Capital		
	Equity Shares of Rs.each	2,693,215	2,693,215
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	TOTAL	2,693,215	2,693,215

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 31ST DECEMBER 2013		AS AT 31ST DECEMBER 2012	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	199,297,910	74	199,297,910	74
· Foreign	70,023,590	26	70,023,590	26
Others	-	-	-	-
TOTAL	269,321,500	100	269,321,500	100

PERIODIC DISCLOSURES**FORM NL-10-RESERVE AND SURPLUS SCHEDULE**

	Particulars	AS AT 31ST DECEMBER 2013	AS AT 31ST DECEMBER 2012
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	2,568,789	2,568,789
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	1,166	1,166
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	2,890,393	1,112,377
	TOTAL	5,460,348	3,682,332

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

	Particulars	AS AT 31ST DECEMBER 2013	AS AT 31ST DECEMBER 2012
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

a) *The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.*

b) *Amounts due within 12 months from the date of Balance Sheet should be shown separately*

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENT SCHEDULE

	Particulars	AS AT 31ST DECEMBER 2013	AS AT 31ST DECEMBER 2012
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	11,416,228	9,845,841
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds (Housing)	3,462,020	3,164,588
	(e) Other Securities (Non convertible Debentures)	900,000	863,330
	(f) Subsidiaries	5,000	5,000
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	4,631,926	4,032,552
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	102,330	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	170,076	740,176
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds (Housing)	300,000	100,000
	(e) Other Securities (Non convertible Debentures)	167,307	50,000
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	422,330	565,022
5	Other than Approved Investments	-	-
	TOTAL	21,577,217	19,366,509

Notes:

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

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

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

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

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

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

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

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

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

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

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

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

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

	Particulars	AS AT 31ST DECEMBER 2013	AS AT 31ST DECEMBER 2012
		(Rs.'000).	(Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Notes:

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

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

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

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

PERIODIC DISCLOSURES
FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2013	Additions during the period	Sales/ Adjustments during the period	As at 31st December, 2013	Upto 31st March 2013	For The Period	On sales / adjustments	Upto 31st December, 2013	As at 31st December, 2013	As at 31st December, 2012
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	171,949	17,631	-	189,579	124,986	21,387	-	146,373	43,206	54,054
Land-Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	603	150	-	753	11,497	11,697
Furniture & Fittings	248,402	17,398	2,569	263,231	188,693	10,865	2,296	197,262	65,969	61,381
Information Technology Equipment	442,385	15,795	-	458,180	388,521	28,344	-	416,864	41,316	64,200
Vehicles	7,185	-	-	7,185	2,301	514	-	2,815	4,370	5,053
Office Equipment	72,041	28,762	41	100,762	20,985	4,185	16	25,154	75,609	50,164
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	992,061	79,585	2,610	1,069,036	726,089	65,445	2,312	789,222	279,814	284,398
Work in Progress	8,304	1,347	8,304	1,347	-	-	-	-	1,347	-
Grand Total	1,000,365	80,932	10,914	1,070,383	726,089	65,445	2,312	789,222	281,161	284,398
PREVIOUS YEAR	911,554	87,601	13,969	985,186	641,782	59,071	65	700,788	284,398	239,611

Note:

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

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Particulars		AS AT 31ST DECEMBER 2013	AS AT 31ST DECEMBER 2012
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	16,131	43,583
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	10,105,000	7,125,000
	(bb) Others	4,140,000	3,045,000
	(b) Current Accounts	371,638	548,484
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	14,632,769	10,762,067
	Balances with non-scheduled banks included in 2 and 3 above	-	-

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

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Particulars		AS AT 31ST DECEMBER 2013	AS AT 31ST DECEMBER 2012
		(Rs.'000).	(Rs.'000).
ADVANCES			
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	173,900	507,590
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	101,971	182,100
6	MAT Credit Entitlement	68,900	62,200
7	Deposit towards Rent	50,859	48,096
8	Service Tax Recoverable	-	-
9	Others {Net of Provision for Doubtful Advances of Rs 21,169 thousand (Previous Year: Nil)}	41,621	103,607
TOTAL (A)		437,251	903,592
OTHER ASSETS			
1	Income accrued on investments	1,646,153	1,117,517
2	Outstanding Premiums	1,012,655	977,943
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	1,201,979	1,010,977
6	Due from subsidiaries/ holding	89,012	68,026
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others (to be specified)	-	-
TOTAL (B)		3,949,799	3,174,463
TOTAL (A+B)		4,387,050	4,078,056

Notes:

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

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

	Particulars	AS AT 31ST DECEMBER 2013	AS AT 31ST DECEMBER 2012
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	127,211	148,398
2	Balances due to other insurance companies	1,738,403	1,509,386
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	-
5	Unallocated Premium	-	-
6	Sundry creditors	899,804	672,509
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding *	19,718,329	16,279,184
9	Due to Officers/ Directors	-	-
10	Deposit Premium	121,491	116,140
11	Service Tax Payable	160,272	188,145
12	Employee Benefits	97,332	66,707
13	Policy Holder Dues	191,501	153,002
	TOTAL	23,054,343	19,133,472

* Claims Outstanding Includes Rs 6,585,593 thousand (Previous Period Rs 7,817,964 thousand) on account of settlement received from the IMTPIP towards the company's share of claim liability determined by the pool upto the date of dismantling (Net of claims paid during the period ended on 31st December, 2013)

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

S.NO.	Particulars	AS AT 31ST DECEMBER 2013	AS AT 31ST DECEMBER 2012
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	9,742,920	9,110,335
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others (to be specified)	-	-
6	Reserve for Premium Deficiency	-	-
	TOTAL	9,742,920	9,110,335

PERIODIC DISCLOSURES

FORM NL-19 MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

	Particulars	AS AT 31ST DECEMBER 2013	AS AT 31ST DECEMBER 2012
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

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

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

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

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

Insurer: **IFFCO TOKIO GENERAL INSURANCE CO. LTD.** Date: 31st December 2013

(Rs in Lakhs)

Statement of Liabilities									
		As At 31st December 2013				As At 31st December 2012			
Sl.No.	Particular	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	3,118.82	3,464.53	490.32	7,073.67	3,153.44	3,029.78	756.86	6,940.08
2	Marine								
a	Marine Cargo	3,332.26	3,206.11	1,066.48	7,604.85	3,515.69	2,485.87	899.26	6,900.82
b	Marine Hull	431.77	672.72	353.95	1,458.44	371.79	554.84	485.44	1,412.07
3	Miscellaneous								
a	Motor	75,821.89	76,369.94	93,590.25	245,782.09	72,442.68	64,498.42	74,345.15	211,286.25
b	Engineering	852.41	3,224.83	403.81	4,481.04	776.26	1,756.73	565.49	3,098.47
c	Aviation	24.84	754.15	-	778.99	62.67	1,050.42	-	1,113.10
d	Liabilities	700.53	602.68	482.37	1,785.59	442.28	469.16	429.66	1,341.10
e	Others	6,652.67	6,109.33	2,279.88	15,041.87	3,824.39	4,765.46	1,912.75	10,502.60
4	Health Insurance	6,494.01	2,737.43	1,374.50	10,605.94	6,514.16	3,332.09	1,454.45	11,300.71
5	Total Liabilities	97,429.20	97,141.73	100,041.56	294,612.48	91,103.35	81,942.78	80,849.07	253,895.20

PERIODIC DISCLOSURES

FORM NL-22

Geographical Distribution of Business

Insurer: **IFFCO Tokio General Insurance Company Ltd**

Date: **31.12.2013**

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

(Rs in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability insurance		Personal Accident		Medical Insurance		Overseas medical 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	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	109.53	502.10	2.85	11.76	1.32	2.75	105.88	579.05	1,252.73	3,564.01	826.10	2,453.83	48.04	92.52	16.08	39.10	102.90	531.51	2.23	5.15	-	-	72.50	479.52	2,540.16	8,261.29	
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Assam	(0.23)	(0.23)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.23)	(0.23)	
Bihar	10.89	32.89	-	-	-	-	-	0.95	148.44	366.40	51.55	168.20	-	-	0.25	0.38	0.96	1.77	-	0.12	4,502.06	6,886.96	0.09	2.90	4,714.24	7,460.57	
Chhattisgarh	5.51	7.65	0.17	0.47	-	-	16.10	48.06	591.07	1,388.61	304.81	719.34	-	0.11	0.42	25.51	5.73	18.91	0.02	0.13	-	-	120.52	12.06	57.87	935.89	2,387.19
Goa	5.37	39.88	2.11	4.04	46.95	130.05	1.97	6.10	330.81	836.96	260.98	617.24	1.71	2.29	2.27	12.97	8.37	20.26	0.28	0.83	-	-	9.59	31.03	670.41	1,701.65	
Gujarat	202.88	965.60	163.84	456.71	0.43	2.58	47.78	170.30	2,563.96	7,030.12	2,809.57	7,462.71	10.28	93.40	65.45	255.74	384.00	1,133.40	5.46	18.60	-	-	334.23	1,064.76	6,587.88	18,653.90	
Haryana	154.51	1,282.71	569.84	1,776.13	-	-	67.45	1,595.37	1,325.16	2,182.77	529.70	1,765.49	35.61	154.32	333.96	813.89	513.25	820.42	2.11	8.34	-	-	346.96	720.71	3,878.55	11,120.15	
Himachal Pradesh	4.15	4.15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.15	4.15
Jammu & Kashmir	(2.26)	(2.26)	-	-	-	-	-	-	-	176.78	368.38	76.15	205.47	-	0.57	1.05	1.22	2.62	-	-	-	-	0.21	0.67	252.67	575.92	
Jharkhand	(0.75)	(0.75)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.75)	(0.75)
Karnataka	183.05	747.41	17.42	94.32	-	-	47.99	158.63	1,993.55	5,724.48	1,319.86	3,821.13	77.15	202.95	23.32	85.37	208.79	1,800.22	0.62	2.84	12.50	12.78	89.68	265.93	3,973.93	12,916.07	
Kerala	56.89	170.02	0.00	1.94	-	-	0.34	4.45	901.39	2,712.55	218.33	665.37	0.50	1.29	3.81	11.59	26.62	57.47	0.05	0.43	-	-	57.55	206.60	1,265.48	3,831.72	
Madhya Pradesh	30.56	110.59	48.35	131.87	-	-	32.24	87.24	1,261.90	3,882.63	926.65	2,675.04	1.27	3.91	15.62	41.55	359.27	760.78	0.81	2.69	-	-	4.64	83.79	229.03	2,760.46	7,929.96
Maharashtra	279.70	5,142.42	346.11	1,204.33	80.08	947.32	340.18	1,121.53	3,603.00	9,990.43	2,972.57	8,176.37	159.15	1,395.14	120.66	406.83	871.53	3,556.09	10.24	36.64	60.03	60.03	1,136.10	5,392.06	9,979.35	37,429.19	
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	36.07	116.22	2.97	22.34	-	0.45	28.77	77.88	911.87	2,578.40	645.70	1,847.16	0.06	2.26	1.30	11.00	1,995.14	5,511.27	0.16	0.60	222.33	222.33	18.70	63.34	3,863.07	10,453.26	
Punjab	19.29	52.89	3.13	5.95	-	-	4.02	9.50	1,503.61	4,204.29	1,084.50	3,149.30	-	2.00	22.49	60.32	29.99	73.21	2.15	7.88	-	-	43.54	254.47	2,712.72	7,819.81	
Rajasthan	85.42	166.96	3.38	6.43	-	-	11.92	26.10	1,140.80	3,218.92	1,084.84	2,987.59	7.64	10.79	4.60	14.73	28.26	59.80	0.53	1.37	145.86	7,821.45	55.17	235.99	2,568.42	14,650.13	
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	114.83	707.08	168.02	879.43	0.91	0.91	26.55	91.37	2,168.85	7,293.82	1,350.40	4,655.78	17.62	75.54	46.10	112.26	290.85	726.89	1.56	9.03	-	4.40	143.25	421.52	4,328.94	14,978.02	
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	80.92	189.80	66.38	172.37	-	-	11.79	89.16	2,296.78	6,228.31	1,117.73	3,411.60	1.76	9.04	2.77	19.66	48.73	140.69	2.78	8.36	18.59	496.69	41.31	115.12	3,689.54	10,880.79	
Uttarakhand	84.15	132.36	2.30	6.04	-	-	0.79	2.37	263.69	752.34	188.05	527.61	0.07	0.56	17.24	38.22	25.37	53.44	0.05	0.08	-	-	163.81	25.97	105.34	607.68	1,782.16
West Bengal	46.10	363.63	8.19	47.34	-	-	55.01	197.62	853.66	2,751.85	392.73	1,326.36	11.68	41.63	3.58	69.66	45.39	169.73	0.75	4.30	-	1.21	28.74	122.68	1,443.83	5,096.01	
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	4.23	100.34	12.73	27.29	-	-	13.29	18.82	912.42	2,497.41	456.57	1,445.34	0.11	2.02	12.43	27.69	13.25	49.30	0.07	1.23	53.91	637.60	23.33	67.70	1,502.34	4,874.72	
Dadra & Nagar Haveli	1.20	1.20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.20	1.20
Daman & Diu	1.31	1.31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.31	1.31
Delhi	48.53	5,482.62	871.73	3,186.05	-	17.51	218.98	2,454.56	2,895.19	8,664.25	1,297.64	4,211.97	112.88	386.29	44.72	297.37	589.37	2,639.97	35.84	124.88	-	-	923.84	2,238.55	7,038.72	29,704.01	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	2.40	2.40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.40	2.40
Total	1,564.25	16,318.99	2,289.52	8,034.79	129.89	1,101.58	1,031.05	6,739.06	27,095.66	76,236.92	17,914.43	52,292.90	485.53	2,476.04	737.64	2,344.89	5,548.99	18,127.75	65.71	233.51	5,015.28	16,532.42	3,444.61	12,075.79	65,322.36	212,514.62	

PERIODIC DISCLOSURES

FORM NL-23

Reinsurance Risk Concentration

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

Date:

PERIOD 01/04/2013 TO 31/12/2013

(Rs in Lakhs)

S.No.	Reinsurance Placements	No. of reinsurers				Premium ceded to reinsurers / Total reinsurance premium
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	0	-	-	-	0%
2	No. of Reinsurers with rating AA but less than AAA	0	-	-	-	0%
3	No. of Reinsurers with rating A but less than AA	0	-	-	-	0%
4	No. of Reinsurers with rating BBB but less than A	0	-	-	-	0%
5	No. of Reinsurers with rating less than	0	-	-	-	0%
6	No. of Indian Reinsurers other than GIC	11	-	-	1,341	100%
Total		11	-	-	1,341	100%

PERIODIC DISCLOSURES

FORM NL-24

Ageing of Claims

Insurer: IFFCO Tokio General Insurance Company Ltd	Date:	31.12.2013
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(Rs in Lakhs)

Ageing of Claims								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	144	146	117	95	102	604	11,259.93
2	Marine Cargo	6742	2566	915	439	594	11256	5,979.78
3	Marine Hull	4	3	6	4	18	35	28.18
4	Engineering	154	107	113	145	173	692	2,818.46
5	Motor OD	127151	64281	15077	5985	2382	214876	38,614.72
6	Motor TP	410	584	831	1827	6964	10616	19,794.36
7	Health	7281	11371	949	350	431	20382	13,452.98
8	Overseas Travel	65	25	133	156	52	431	99.55
9	Personal Accident	549	799	531	553	309	2741	1,049.56
10	Liability	5	2	3	7	51	68	46.12
11	Crop	105	23	40	75	4	247	11,572.37
12	Miscellaneous	730	1080	542	376	201	2929	4,043.25

PERIODIC DISCLOSURES

FORM NL-25 :

Quarterly claims data for Non-Life

Insurer:	IFFCO Tokio General Insurance Company Ltd	Date:	31.12.2013
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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	936	894	70	972	18574	34354	2563	391	1205	124	0	38	1078	61199
2	Claims reported during the period	798	11057	36	956	224919	11871	20798	335	3453	31	340	58	3466	278118
3	Claims Settled during the period	477	10747	30	560	206230	10056	20371	431	2606	56	246	42	2655	254507
4	Claims Repudiated during the period	0	0	0	0	662	4	0	0	2	0	0	0	0	668
5	Claims closed during the period	127	509	5	132	7984	556	11	0	133	12	1	11	221	9702
6	Claims O/S at End of the period	1177	1510	77	1282	31459	37050	3321	298	2080	93	204	50	1753	80354
	Less than 3months	118	775	5	163	22138	2795	2450	31	746	7	102	13	601	29944
	3 months to 6 months	188	292	9	191	4609	3130	370	144	472	7	72	18	341	9843
	6months to 1 year	139	242	6	313	3191	5765	359	74	526	10	19	15	403	11062
	1year and above	732	201	57	615	1521	25360	142	49	336	69	11	4	408	29505

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency for the Period Ended on 31st December 2013

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

Item No.	Description	PREMIUM		Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
		Gross Premium	Net Premium					
1	Fire	22,015.21	3,986.01	15,755.22	4,368.05	2,201.52	2,363.28	2,363.28
2	Marine Cargo	10,539.95	3,623.22	9,372.52	4,682.19	1,264.79	1,687.05	1,687.05
3	Marine Hull	1,091.85	214.22	2,804.82	248.93	109.18	420.72	420.72
4	Motor	174,803.10	152,681.24	115,050.71	99,440.31	30,536.25	29,832.09	30,536.25
5	Engineering	6,971.27	1,486.89	6,692.10	2,654.02	697.13	1,003.81	1,003.81
6	Aviation	201.37	(79.10)	3,638.85	1,059.32	20.14	545.83	545.83
7	Laibilities	2,845.19	1,350.96	716.72	254.59	426.78	161.26	426.78
8	Others	14,135.27	7,507.86	27,612.34	9,340.49	1,978.94	5,798.59	5,798.59
9	Health	16,172.02	14,664.23	19,675.95	16,844.03	2,932.85	5,053.21	5,053.21
	Total	248,775.23	185,435.52	201,319.23	138,891.95	40,167.57	46,865.86	47,835.53

PERIODIC DISCLOSURES

FORM NL-27: Offices information for Non-Life

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st October, 2013 - 31st December, 2013

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	73
2	No. of branches approved during the Quarter	0
3	No. of branches opened during the Quarter	Out of approvals of previous year 0
4		Out of approvals of this year 0
5	No. of branches closed during the Quarter	0
6	No. of branches at the end of the Quarter	73
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	73

PERIODIC DISCLOSURES

FORM - 3B

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

STATEMENT AS ON : 31st December 2013

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

(Business within India)

PERIODICITY OF SUBMISSION: QUARTERLY

(Rs. in Lacs)

S NO.	PARTICULARS	SCH	AMOUNT
1	Investments	8	215,772.00
2	Loans	9	-
3	Fixed Assets	10	2,811.62
4	Current Assets		-
	a. Cash & Bank Balance	11	146,327.69
	b. Advances & Other Assets	12	43,870.50
5	Current Liabilities		-
	a. Current Liabilities	13	230,543.43
	b. Provisions	14	79,429.20
	c. Misc. Exp not written off	15	
	d. Debit Balance of P&L A/c		
	Application of Funds as per balance Sheet (A)		718,754.44
	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	2,811.62
3	Cash & Bank Balance (if any)	11	3,877.69
4	Advances & Other Assets (if any)	12	43,870.50
5	Current Liabilities	13	230,543.43
6	Provisions	14	79,429.20
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		
	Total (B)		360,532.44
	Investment Assets' as per FORM 3B	(A-B)	358,222.00

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(Rs in Lakhs)

S.No.	'Investment' represented as	Reg %	SH		PH	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%		14902.00	64533.00	79,435.00	22.17%	0.00	79435.00	75,561.00
2	Government Securities or other approved securities (including (1) above)	Not less than 30%		21609.00	93577.00	115,186.00	32.16%	0.00	115186.00	109,992.00
3	Investment subject to Exposure Norms									
	1. Housing and Loans to SG for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%		16540.00	71623.00	88,163.00	24.61%	0.00	88163.00	89,330.00
	2. Approved Investments	Not exceeding 55%		29054.00	125818.00	154,872.00	43.23%	1.00	154873.00	154,804.00
	3. Other Investments(not exceeding 25%)			0.00	0.00	-	0.00%	0.00	0.00	-
	TOTAL INVESTMENT ASSETS	100%	0	67203.00	291018.00	358,221.00	100.00%	1.00	358222.00	354126.00

❖ 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)

Note:

(*) FRSM refers 'Funds representing solvency margin'

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

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

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

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer:

Iffco Tokio General Insurance Co. Ltd.

Date:

31-Dec-2013

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31.12.2013	as % of total for this class	As at 31.12.12	as % of total for this class	As at 31.12.13	as % of total for this class	As at 31.12.12	as % of total for this class
Break down by credit rating								
AAA rated	90,219.64	90.28%	81,178.00	93.44%	89,836.00	99.90%	81,755.00	93.16%
AA or better	9,713.39	9.72%	5,700.00	6.56%	90.00	0.10%	6,000.00	6.84%
Rated below AA but above A								
Rated below A but above B								
Any other								
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	112,623.57	31.80%	85,825.00	29.07%	112,669.71	31.45%	85,802.00	29.05%
more than 1 year and upto 3years	60,933.25	17.21%	49,730.00	16.85%	61,119.66	17.06%	49,824.00	16.87%
More than 3years and up to 7years	69,105.47	19.51%	45,041.00	15.26%	70,774.33	19.76%	45,027.00	15.24%
More than 7 years and up to 10 years	59,947.41	16.93%	76,107.00	25.78%	61,748.28	17.24%	76,383.00	25.86%
above 10 years	51,516.05	14.55%	38,513.00	13.05%	51,909.47	14.49%	38,329.00	12.98%
Breakdown by type of the issuer								
a. Central Government	75,560.63	35.99%	63,894.00	34.34%	79,436.00	37.12%	63,738.00	34.23%
b. State Government	34,431.33	16.40%	35,291.00	18.97%	35,750.00	16.70%	34,720.00	18.65%
c. Corporate Securities	99,933.30	47.60%	86,878.00	46.69%	98,836.00	46.18%	87,755.00	47.13%
			-					

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	For the Quarter Ended on 31st December 2013	Upto the Quarter Ended on 31st December 2013	For the Quarter Ended on 31st December 2012	Upto the Quarter Ended on 31st December 2012
1	Gross Direct Premium Growth Rate				
	FIRE	0.44%	13.28%	-10.24%	-3.23%
	MARINE	13.73%	17.70%	-39.84%	-25.62%
	MISCELLANEOUS	8.81%	13.31%	46.56%	41.37%
2	Gross Direct Premium to Net Worth Ratio (In Times)	NA	2.61	NA	2.94
3	Growth rate of Net Worth	NA	27.89%	NA	22.49%
4	Net Retention Ratio				
	FIRE	12.31%	14.71%	48.58%	22.78%
	MARINE	21.10%	36.60%	36.40%	41.81%
	MISCELLANEOUS	78.14%	75.11%	81.95%	76.02%
5	Net Commission Ratio				
	FIRE	-22.63%	-32.84%	-4.06%	-26.05%
	MARINE	-32.56%	-10.40%	-8.93%	-4.19%
	MISCELLANEOUS	0.73%	0.18%	1.60%	0.13%
6	Expense of Management to Gross Direct Premium Ratio	23.78%	21.88%	24.26%	21.54%
7	Expense of Management to Net Written Premium Ratio	31.33%	31.30%	29.89%	29.77%
8	Net Incurred Claims to Net Earned Premium	74.99%	76.25%	73.90%	76.73%
9	Combined Ratio	100.93%	100.84%	99.22%	99.46%
10	Technical Reserves to Net Premium ratio (In Times)	NA	1.98	NA	1.87
11	Underwriting balance ratio	-1.24%	-1.09%	-3.25%	-3.09%
	FIRE	75.86%	56.09%	10.64%	9.80%
	MARINE	22.87%	-18.08%	-4.46%	-20.75%
	MISCELLANEOUS	-3.30%	-2.08%	-3.76%	-3.16%
12	Operating Profit Ratio	12.37%	11.87%	8.48%	9.09%
13	Liquid Assets to liabilities ratio (In Times)	NA	0.53	NA	0.48
14	Net earning ratio	10.27%	9.81%	7.26%	7.58%
15	Return on Net worth ratio	NA	17.87%	NA	16.11%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.61	NA	1.38
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	NA	269,321,500	NA	269,321,500
2	(b) Percentage of shareholding (Indian / Foreign)	NA	74/26	NA	74/26
3	(c) %of Government holding (in case of public sector insurance companies)	NIL	NIL	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	NA	5.41	NA	3.81
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	5.41	NA	3.81
6	(iv) Book value per share (Rs)	NA	30.27	NA	23.67

Note

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

PERIODIC DISCLOSURES

FORM NL-31: Related Party Transactions

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

Date: 31st December, 2013

(Rs in 'Lakhs)

Related Party Transactions

SI.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Up to the 31st December 2013	Up to the 31st December 2012
1	INDIAN FARMERS FERTILISER COOP LTD	Promoters with more than 20% voting rights	Premium collected from direct business	6,287.26	5,982.01
			Claims paid on direct basis	1,406.45	1,450.22
			Payment of Rent and other expenses	1,598.06	499.12
			Deposit of Insurance Premium	25.00	25.00
			Payment of Dividend	-	-
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	482.41	833.12
			Deposit of Insurance Premium	1.00	1.00
			Payment of Rent and other expenses	5.37	12.08
			Payment of Dividend	-	-
			Claims paid on direct basis	220.46	828.14
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Fee	17.49	8.44
			Payment of Dividend	-	-
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	2,920.08	1,377.25
			Commission Earned on Premium Ceded	589.17	311.41
			Losses Recovered from Re-insurer	1,458.77	1,321.45
			Fees	1.26	4.95
5	Tokio Marine Claim Service Asia Pte Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	5.78	17.02
6	Tokio Marine Global Re Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	460.10	438.21
			Commission Earned on Premium Ceded	68.72	88.04
			Losses Recovered from Re-insurer	405.69	462.77
7	K. Srinivasa Gowda	Chairman	Payment of Rent on office Building	30.80	9.48
8	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	32.35	31.07
			Claims paid on direct basis	16.50	15.59
			Payment of -Commission	386.08	317.50
			-Service Charges	3,725.00	2,890.90
			Investment in Equity	50.00	50.00
9	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fees	1.83	3.93
10	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claims	29.45	9.36
			Payment of Fees	8.99	-
11	Tokio Marine Compania de Seguros S.A. de C.V.			-	11.20
12	TM Management Services		Fees	1.49	1.01
13	Tokio Marine Insurance(Thailand) Public Co Ltd		Fees	0.93	-
14	THE TOKIO MARINE CLAIMS SERVICE CO LTD		Claims	1.51	-
			Payment of Fees	2.59	-
15	TM Claims Service Europe Ltd.		Claims	16.76	6.07
			Payment of Fees	11.94	3.18

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

PERIODIC DISCLOSURES
FORM NL-33 - SOLVENCY MARGIN - KGII

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

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

Solvency for the period ended on 31st December 2013
Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		297,742.41
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		294,612.48
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		3,129.93
4	Excess in Policyholders' Funds (1-2-3)		0.00
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		121,227.63
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		44,311.62
7	Excess in Shareholders' Funds (5-6)		76,916.01
8	Total Available Solvency Margin [ASM] (4+7)		76,916.01
9	Total Required Solvency Margin [RSM]		47,835.53
10	Solvency Ratio (Total ASM/Total RSM)		1.61

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April, 2013 to 31st December, 2013

BOD and Key Person information			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. K. Srinivasa Gowda	Chairman	No change
2	Mr. Lee King Chi Arthur	Vice Chairman	No change
3	Mr. Balvinder Singh Nakai	Director	No change
4	Dr. B.S. Vishwanathan	Director	No change
5	Dr. U.S. Awasthi	Director	No change
6	Mr. Rakesh Kapur	Director	No change
7	Dr. P.S. Gahlaut	Director	No change
8	Mr. S.K. Kanwar	Director	No change
9	Mr. Bahushrut Lugani	Director	No change
10	Mr. Yogesh Lohiya	Managing Director & CEO	No change
11	Mr. H.O. Suri	Director (Marketing)	No change
12	Mr. Ichiro Maeda	Director (Operations)	No change
13	Mr. Khushwant Pahwa	Appointed Actuary	No change
14	Mr. V. Rajaraman	Chief of Internal Audit	No change
15	Mr. Sanjeev Chopra	Chief Finance Officer	No change

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

PERIODIC DISCLOSURES

FORM NL-35-NON PERFORMING ASSETS-7A

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 31st December 2013 Name of the Fund _____

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

Nil

Note:

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

58	Perpetual Debt Instruments of Tier I & II capital issued by Non - PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	3,313.00	4,001.00	78.00	2.34%	1.55%	3,625.00	4,001.00	242.00	6.68%	4.41%	3,248.58	3,001.66	221.79	6.83%	4.61%
63	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	Net Current Assets (Only in respect of ULIP Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
67	Equity Shares (incl. Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
68	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
69	Equity Shares (incl. Equity Related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
70	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
71	Debentures / Bonds / CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
72	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
73	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
74	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
76	Term loans (without Charges)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
77	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	2,286.00	3,200.00	39.00	1.72%	1.14%	2,000.00	3,200.00	79.00	3.95%	2.61%	2,251.33	-	124.37	5.52%	3.73%
78	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
79	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
80	Securitized Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
81	Investment Properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		362,375.00	269,868.00	8,114.00	2.24%	1.48%	354,277.00	342,312.00	23,600.00	6.66%	4.40%	269,055.46	314,750.09	18,442.69	6.85%	4.63%

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

1. To be calculated based on Monthly or lesser frequency Weighted Average' of Investments

2. Yield netted for Tax

3. FORM-1 shall be prepared in respect of each fund

PERIODIC DISCLOSURES

FORM NL-37-DOWN GRADING OF INVESTMENT-2

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Company Name & Code:

Iffco Tokio General Insurance Company Ltd (106)

Statement as on:

31st December 2013

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
	10.09% MRF BS 27-05-2019	EPBT	1000	5/27/2011	CRISIL	LAAA	AA+	10/30/2013	
B.	<u>As on Date</u> ²								
	10.09% MRF BS 27-05-2019	EPBT	1000	5/27/2011	CRISIL	LAAA	AA+	10/30/2013	
	8.10% HUDCO DB 05-03-2022	HFHD	2000	4/4/2012	CRISIL	AAA	AA+	3/5/2012	

Note:

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

PERIODIC DISCLOSURES

FORM NL-38

Quarterly Business Returns across line of Business

Insurer:	IFFCO Tokio General Insurance Company Ltd	Date:	31.12.2013
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(Rs in Lakhs)

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		upto the period		same period of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	1,564.34	15284	1,592.12	16894	16,319.08	50214	14,406.23	47225
2	Cargo & Hull	2,419.21	3621	2,146.58	2776	9,136.35	9186	7,762.62	7653
3	Motor TP	17,914.43	23613	16,511.18	23405	52,292.90	59303	41,707.20	43242
4	Motor OD	27,095.66	973366	27,826.34	1083705	76,236.92	2764867	70,340.31	2901578
5	Engineering	1,031.05	1769	912.69	1181	6,739.06	4670	4,452.60	3711
6	Workmen's Compensation	392.56	2770	295.92	2509	1,199.97	8130	967.17	7551
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	11.93	2	105.12	65	252.93	18	352.60	140
9	Personal Accident	737.64	26360	775.92	6091	2,344.89	101762	2,242.07	18143
10	Health	5,614.70	34500	4,648.94	16356	18,361.25	88116	12,445.41	46864
11	Others*	8,540.83	85567	7,249.49	29375	29,631.26	226162	32,585.47	207984

Note:

1. Premium stands for amount of premium
2. The line of business which are not applicable for any company should be filled up with NA.

Figure '0' in those fields will imply no business in the segment.

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

PERIODIC DISCLOSURES

FORM NL-39 Rural & Social Obligation

Form	Rural & Social Obligations (Quarterly Returns)		
Insurer:	IFFCO TOKIO General Insurance Company	Date:	Apr- Dec 2013

(Rs in Lakhs)

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	4,320	168.68	489,196.38
		Social			
2	Cargo & Hull	Rural	-	-	0.00
		Social			
3	Motor TP	Rural	-	6,587.68	0.00
		Social			
4	Motor OD	Rural	289,727	6,068.70	500,689.36
		Social			
5	Engineering	Rural	73	7.27	12,210.21
		Social			
6	Workmen's Compensation	Rural	324	17.77	1,620.00
		Social			
7	Employer's Liability	Rural	225	4.41	3,941.35
		Social			
8	Aviation	Rural	-	-	0.00
		Social			
9	Personal Accident	Rural	13,737	830.49	2,677,416.58
		Social	1,665	41.48	229,822.05
10	Health	Rural	2,493	7,127.79	1,753,617.45
		Social	117	7,054.37	1,744,179.30
11	Others	Rural	25,608	17,379.00	821,657.00
		Social	2,741	14,675.27	133,427.98

PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer:	IFFCO Tokio General Insurance Company Ltd	Date:	31.12.2013
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(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	666900	22,925.82	740430	25,184.32	1557746	55,137.43	2058612	68,726.72
2	Corporate Agents-Banks	6085	139.74	5517	140.14	13634	331.74	18444	571.86
3	Corporate Agents -Others	172562	4,108.36	149400	3,280.15	367067	8,430.36	406015	11,804.03
4	Brokers	168711	22,439.35	170181	22,612.05	487515	71,441.09	429810	60,738.39
5	Micro Agents	2938	28.08	3167	31.22	7242	70.08	11678	114.00
6	Direct Business	149656	15,681.00	113662	10,816.55	879224	77,103.91	359510	45,307.00
	Total (A)	1166852	65,322.35	1182357	62,064.44	3312428	212,514.61	3284069	187,262.01
1	Referral (B)	0	-	0	(0.15)	0	-	22	(0.32)
	Grand Total (A+B)	1166852	65,322.35	1182357	62,064.29	3312428	212,514.61	3284091	187,261.68

Note:

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

PERIODIC DISCLOSURES

FORM NL-41

GREIVANCE DISPOSAL

Insurer: IFFCO-TOKIO GENERAL INSURANCE Date: 31.12.13

GRIEVANCE DISPOSAL FOR THE PERIOD Oct - Dec 13 DURING THE FINANCIAL YEAR 2013-14

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Proposal related	0	0	0	0	0	0
b)	Claim	18	550	447	47	32	42
c)	Policy Related	10	239	194	49	1	5
d)	Premium	1	2	2	0	1	0
e)	Refund	0	0	0	0	0	0
f)	Coverage	0	0	0	0	0	0
g)	Cover note related	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0
i)	others	4	15	12	4	2	1
	Total Number of Complaints	33	806	655	100	36	48
2	Total No. of policies during previous year	4,440,760	2012-13	Q3			
3	Total No. of Claims during previous year	329,524	2012-13				
4	Total no. of policies during current year	1,166,852	2013-14	Q3			
5	Total no. of claims during current year	96,227	2013-14				
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	2.19	1st Qtr				
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	57.16	1st Qtr				
8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total			
(a)	Up to 7 days	35	0	35			
(b)	7-15 days	13	0	13			
(c)	15-30 days	0	0	0			
(d)	30-90 days	0	0	0			
(e)	90 days and beyond	0	0	0			
	Total Number of Complaints	48	0	48			

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