

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2015 - 31st December, 2015

S.No.	Form No	Description
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	Investments
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 31ST DECEMBER 2015

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2015	PERIOD ENDED 31ST DECEMBER 2015	QUARTER ENDED 31ST DECEMBER 2014	PERIOD ENDED 31ST DECEMBER 2014
1	Premiums earned (Net)	NL-4-Premium Schedule	80,284	3,02,091	84,925	2,96,319
2	Profit/ (Loss) on sale/redemption of Investments		1,692	2,184	298	757
3	Others: Exchange Gain / (Loss)		-	(2,724)	1	(280)
	Handling Charges		(1,781)	230	(16)	(185)
4	Interest, Dividend & Rent – Gross		19,238	56,580	22,787	60,261
	<b>TOTAL (A)</b>		<b>99,433</b>	<b>3,58,361</b>	<b>1,07,995</b>	<b>3,56,872</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	68,847	1,78,771	97,594	2,26,183
2	Commission	NL-6-Commission Schedule	13,088	(93,529)	15,374	(74,143)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	8,531	73,896	8,716	71,992
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>90,466</b>	<b>1,59,138</b>	<b>1,21,684</b>	<b>2,24,032</b>
	<b>Operating Profit/(Loss) from Fire Business C= (A - B)</b>		<b>8,967</b>	<b>1,99,223</b>	<b>(13,689)</b>	<b>1,32,840</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		8,967	1,99,223	(13,689)	1,32,840
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>8,967</b>	<b>1,99,223</b>	<b>(13,689)</b>	<b>1,32,840</b>

**PERIODIC DISCLOSURES**

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

MARINE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2015

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2015	PERIOD ENDED 31ST DECEMBER 2015	QUARTER ENDED 31ST DECEMBER 2014	PERIOD ENDED 31ST DECEMBER 2014
1	Premiums earned (Net)	NL-4-Premium Schedule	1,15,832	2,69,852	1,09,920	3,31,534
2	Profit/ (Loss) on sale/redemption of Investments		1,731	2,244	286	801
3	Others: Exchange Gain / (Loss)		-	-	2,153	-
	Handling Charges		30	142	193	285
4	Interest, Dividend & Rent – Gross		19,234	58,129	21,699	63,753
	<b>TOTAL (A)</b>		<b>1,36,827</b>	<b>3,30,367</b>	<b>1,34,251</b>	<b>3,96,373</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,20,891	2,97,249	59,897	3,14,867
2	Commission	NL-6-Commission Schedule	(18,122)	(46,636)	(4,077)	(26,590)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	21,022	84,057	32,604	95,192
4	Premium Deficiency		-	6,253	-	-
	<b>TOTAL (B)</b>		<b>1,23,791</b>	<b>3,40,923</b>	<b>88,424</b>	<b>3,83,469</b>
	<b>Operating Profit/(Loss) from Marine Business C= (A - B)</b>		<b>13,036</b>	<b>(10,556)</b>	<b>45,827</b>	<b>12,904</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		13,036	(10,556)	45,827	12,904
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>13,036</b>	<b>(10,556)</b>	<b>45,827</b>	<b>12,904</b>

**PERIODIC DISCLOSURES**

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

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2015

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2015	PERIOD ENDED 31ST DECEMBER 2015	QUARTER ENDED 31ST DECEMBER 2014	PERIOD ENDED 31ST DECEMBER 2014
1	Premiums earned (Net)	NL-4-Premium Schedule	70,62,725	2,02,85,426	55,75,954	1,57,33,826
2	Profit/ (Loss) on sale/redemption of Investments		73,563	94,448	10,570	27,409
3	Others: Transfer & Duplicate Fee		3,080	9,418	2,558	7,000
	Exchange Gain / (Loss)		1,438	7,227	(735)	(7,207)
	Handling Charges		46	692	479	399
4	Interest, Dividend & Rent – Gross		8,62,887	24,46,586	8,05,276	21,80,748
	<b>TOTAL (A)</b>		<b>80,03,739</b>	<b>2,28,43,797</b>	<b>63,94,102</b>	<b>1,79,42,175</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	56,22,509	1,57,54,942	41,12,787	1,18,89,008
2	Commission	NL-6-Commission Schedule	2,22,868	6,21,665	2,28,347	4,45,323
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	18,07,846	50,70,020	15,98,479	44,19,475
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>76,53,223</b>	<b>2,14,46,627</b>	<b>59,39,613</b>	<b>1,67,53,806</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>3,50,516</b>	<b>13,97,170</b>	<b>4,54,489</b>	<b>11,88,369</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		3,50,516	13,97,170	4,54,489	11,88,369
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>3,50,516</b>	<b>13,97,170</b>	<b>4,54,489</b>	<b>11,88,369</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 31ST DECEMBER 2015

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2015	PERIOD ENDED 31ST DECEMBER 2015	QUARTER ENDED 31ST DECEMBER 2014	PERIOD ENDED 31ST DECEMBER 2014
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		8,967	1,99,223	(13,689)	1,32,840
	(b) Marine Insurance		13,036	(10,556)	45,827	12,904
	(c) Miscellaneous Insurance		3,50,516	13,97,170	4,54,489	11,88,369
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,69,645	5,02,224	1,42,173	4,20,118
	(b) Profit on sale of investments		15,002	19,388	1,878	5,280
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	a) Miscellaneous Income		3,047	22,374	2,957	21,386
	b) Profit on Sale of Fixed Assets		(11)	-	-	-
	<b>TOTAL (A)</b>		<b>5,60,202</b>	<b>21,29,823</b>	<b>6,33,635</b>	<b>17,80,897</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		1,339	6,068	2,536	5,472
	(b) Bad debts written off		-	-	-	-
	(c) Loss on Sale of Fixed Assets		2,916	2,916	14	27
	(d) Expenses on Corporate Social Responsibility (CSR)		12,477	12,477	-	-
	<b>TOTAL (B)</b>		<b>16,732</b>	<b>21,461</b>	<b>2,550</b>	<b>5,499</b>
	<b>Profit Before Tax</b>		<b>5,43,470</b>	<b>21,08,362</b>	<b>6,31,085</b>	<b>17,75,398</b>
	Provision for Taxation		1,72,378	6,72,217	1,98,699	5,56,689
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year		-	56,54,234	-	35,94,110
	<b>Balance carried forward to Balance Sheet</b>			<b>70,90,379</b>		<b>48,12,819</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 31ST DECEMBER 2015

(₹ In 000)

	Schedule	AS AT 31ST DECEMBER 2015	AS AT 31ST DECEMBER 2014
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	26,93,215	26,93,215
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	96,60,334	73,82,775
FAIR VALUE CHANGE ACCOUNT		(4,074)	680
BORROWINGS	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>1,23,49,475</b>	<b>1,00,76,670</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	NL-12-Investment Schedule	3,66,81,258	2,67,14,965
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	2,37,286	2,12,100
DEFERRED TAX ASSET (NET)		1,91,100	1,03,000
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,07,73,474	1,47,91,328
Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	70,56,159	60,33,974
<b>Sub-Total (A)</b>		<b>1,78,29,633</b>	<b>2,08,25,302</b>

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	2,82,16,307	2,51,48,242
	PROVISIONS	NL-18-Provisions Schedule	1,43,73,495	1,26,30,455
	<b>Sub-Total (B)</b>		<b>4,25,89,802</b>	<b>3,77,78,697</b>
	NET CURRENT ASSETS (C) = (A - B)		<b>(2,47,60,169)</b>	<b>(1,69,53,395)</b>
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	<b>TOTAL</b>		<b>1,23,49,475</b>	<b>1,00,76,670</b>

#### CONTINGENT LIABILITIES

(₹ In 000)

	Particulars		AS AT 31ST DECEMBER 2015	AS AT 31ST DECEMBER 2014
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		4,191	10,163
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	<b>TOTAL</b>		<b>4,191</b>	<b>10,163</b>



**PERIODIC DISCLOSURES**

**FORM NL-4- PREMIUM SCHEDULE**

**PREMIUM EARNED [NET]**

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2015				PERIOD ENDED 31ST DECEMBER 2015			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	1,88,134	2,49,066	82,61,623	86,98,823	16,36,138	8,85,840	2,40,10,683	2,65,32,661
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(4,17,231)	(79,450)	2,22,788	(2,73,893)	(1,48,789)	2,09,900	7,43,060	8,04,171
<b>Gross Earned Premium</b>	<b>6,05,365</b>	<b>3,28,516</b>	<b>80,38,835</b>	<b>89,72,716</b>	<b>17,84,927</b>	<b>6,75,940</b>	<b>2,32,67,623</b>	<b>2,57,28,490</b>
Add: Premium on reinsurance accepted	54,625	3,462	55,279	1,13,366	3,59,981	29,348	1,55,198	5,44,527
Less : Premium on reinsurance ceded	2,08,551	1,66,452	8,75,287	12,50,290	16,89,576	5,66,424	31,37,274	53,93,274
<b>Net Premium</b>	<b>4,51,439</b>	<b>1,65,526</b>	<b>72,18,827</b>	<b>78,35,792</b>	<b>4,55,332</b>	<b>1,38,864</b>	<b>2,02,85,547</b>	<b>2,08,79,743</b>
Adjustment for change in reserve for unexpired risks	3,71,155	49,694	1,56,102	5,76,951	1,53,241	(1,30,988)	121	22,374
<b>Premium Earned (Net)</b>	<b>80,284</b>	<b>1,15,832</b>	<b>70,62,725</b>	<b>72,58,841</b>	<b>3,02,091</b>	<b>2,69,852</b>	<b>2,02,85,426</b>	<b>2,08,57,369</b>

Particulars	QUARTER ENDED 31ST DECEMBER 2014				PERIOD ENDED 31ST DECEMBER 2014			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	1,57,319	2,38,035	72,01,691	75,97,045	15,42,914	8,98,448	2,12,56,589	2,36,97,951
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(3,37,794)	(68,378)	4,71,081	64,909	31,850	22,362	14,69,735	15,23,947
<b>Gross Earned Premium</b>	<b>4,95,113</b>	<b>3,06,413</b>	<b>67,30,610</b>	<b>75,32,136</b>	<b>15,11,064</b>	<b>8,76,086</b>	<b>1,97,86,854</b>	<b>2,21,74,004</b>
Add: Premium on reinsurance accepted	96,180	2,987	19,816	1,18,983	4,01,799	34,730	1,22,356	5,58,885
Less : Premium on reinsurance ceded	2,18,707	1,08,841	7,38,238	10,65,786	16,51,291	5,45,122	33,68,452	55,64,865
<b>Net Premium</b>	<b>3,72,586</b>	<b>2,00,559</b>	<b>60,12,188</b>	<b>65,85,333</b>	<b>2,61,572</b>	<b>3,65,694</b>	<b>1,65,40,758</b>	<b>1,71,68,024</b>
Adjustment for change in reserve for unexpired risks	2,87,661	90,639	4,36,234	8,14,534	(34,747)	34,160	8,06,932	8,06,345
<b>Premium Earned (Net)</b>	<b>84,925</b>	<b>1,09,920</b>	<b>55,75,954</b>	<b>57,70,799</b>	<b>2,96,319</b>	<b>3,31,534</b>	<b>1,57,33,826</b>	<b>1,63,61,679</b>

**PERIODIC DISCLOSURES**

**FORM NL-5 - CLAIMS SCHEDULE**

**CLAIMS INCURRED [NET]**

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2015				PERIOD ENDED 31ST DECEMBER 2015			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	2,06,913	2,64,587	48,16,104	52,87,604	9,53,858	11,68,475	1,50,56,167	1,71,78,500
Add Claims Outstanding at the end of the period	55,855	32,196	14,91,417	15,79,468	5,28,001	5,65,845	2,04,95,886	2,15,89,732
Less Claims Outstanding at the beginning of the year	-	-	-	-	4,94,016	5,37,506	1,62,58,452	1,72,89,974
	<b>2,62,768</b>	<b>2,96,783</b>	<b>63,07,521</b>	<b>68,67,072</b>	<b>9,87,843</b>	<b>11,96,814</b>	<b>1,92,93,601</b>	<b>2,14,78,258</b>
Add :Re-insurance accepted	4,38,988	176	23,399	4,62,563	5,00,931	263	69,423	5,70,617
Less :Re-insurance Ceded	6,32,909	1,76,068	7,08,411	15,17,388	13,10,003	8,99,828	36,08,082	58,17,913
<b>Total Claims Incurred</b>	<b>68,847</b>	<b>1,20,891</b>	<b>56,22,509</b>	<b>58,12,247</b>	<b>1,78,771</b>	<b>2,97,249</b>	<b>1,57,54,942</b>	<b>1,62,30,962</b>

Particulars	QUARTER ENDED 31ST DECEMBER 2014				PERIOD ENDED 31ST DECEMBER 2014			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	1,40,210	1,78,149	39,30,010	42,48,369	6,61,889	7,24,164	1,03,24,467	1,17,10,520
Add Claims Outstanding at the end of the period	41,028	(10,818)	9,50,229	9,80,439	5,50,214	5,69,665	1,62,69,252	1,73,89,131
Less Claims Outstanding at the beginning of the year	-	-	-	-	4,57,735	5,02,771	1,23,94,773	1,33,55,279
	<b>1,81,238</b>	<b>1,67,331</b>	<b>48,80,239</b>	<b>52,28,808</b>	<b>7,54,368</b>	<b>7,91,058</b>	<b>1,41,98,946</b>	<b>1,57,44,372</b>
Add :Re-insurance accepted	18,984	-	52,607	71,591	23,290	2,788	1,71,271	1,97,349
Less :Re-insurance ceded	1,02,628	1,07,434	8,20,058	10,30,120	5,51,475	4,78,979	24,81,209	35,11,663
<b>Total Claims Incurred</b>	<b>97,594</b>	<b>59,897</b>	<b>41,12,788</b>	<b>42,70,279</b>	<b>2,26,183</b>	<b>3,14,867</b>	<b>1,18,89,008</b>	<b>1,24,30,058</b>

**PERIODIC DISCLOSURES**

**FORM NL-6-COMMISSION SCHEDULE**

**COMMISSION**

(₹ In 000)

Particulars	QUARTER ENDED 31ST DECEMBER 2015				PERIOD ENDED 31ST DECEMBER 2015			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Commission paid</b>								
Direct	11,194	12,845	3,25,461	3,49,500	46,466	45,316	9,46,907	10,38,689
Add: Re-insurance Accepted	4,587	66	722	5,375	25,880	1,771	4,515	32,166
Less: Commission on Re-insurance Ceded	2,693	31,033	1,03,315	1,37,041	1,65,875	93,723	3,29,757	5,89,355
<b>Net Commission</b>	<b>13,088</b>	<b>(18,122)</b>	<b>2,22,868</b>	<b>2,17,834</b>	<b>(93,529)</b>	<b>(46,636)</b>	<b>6,21,665</b>	<b>4,81,500</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>								
Agents	5,188	5,904	1,45,970	1,57,062	20,710	17,615	3,90,924	4,29,249
Brokers	5,393	6,701	1,56,712	1,68,806	22,093	26,549	4,77,420	5,26,062
Corporate Agency	613	240	22,779	23,632	3,663	1,152	78,563	83,378
Others	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>11,194</b>	<b>12,845</b>	<b>3,25,461</b>	<b>3,49,500</b>	<b>46,466</b>	<b>45,316</b>	<b>9,46,907</b>	<b>10,38,689</b>

Particulars	QUARTER ENDED 31ST DECEMBER 2014				PERIOD ENDED 31ST DECEMBER 2014			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Commission paid</b>								
Direct	12,567	13,173	2,92,998	3,18,738	51,268	47,879	8,46,423	9,45,570
Add: Re-insurance Accepted	9,267	993	541	10,801	32,146	3,246	3,338	38,730
Less: Commission on Re-insurance Ceded	6,460	18,243	65,192	89,895	1,57,557	77,715	4,04,438	6,39,710
<b>Net Commission</b>	<b>15,374</b>	<b>(4,077)</b>	<b>2,28,347</b>	<b>2,39,644</b>	<b>(74,143)</b>	<b>(26,590)</b>	<b>4,45,323</b>	<b>3,44,590</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>								
Agents	5,445	5,556	1,43,042	1,54,043	24,994	16,624	3,89,102	4,30,720
Brokers	6,224	7,182	1,26,037	1,39,443	23,130	30,019	3,91,280	4,44,429
Corporate Agency	898	435	23,919	25,252	3,144	1,236	66,041	70,421
Others	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>12,567</b>	<b>13,173</b>	<b>2,92,998</b>	<b>3,18,738</b>	<b>51,268</b>	<b>47,879</b>	<b>8,46,423</b>	<b>9,45,570</b>

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

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST DECEMBER 2015				PERIOD ENDED 31ST DECEMBER 2015			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	1,587	3,558	2,98,218	3,03,363	11,708	13,321	8,03,178	8,28,207
2	Travel, conveyance and vehicle running expenses	152	319	26,151	26,622	993	1,130	68,123	70,246
3	Training expenses	(24)	(10)	156	122	70	80	4,840	4,990
4	Rents, rates & taxes	343	893	77,817	79,053	3,243	3,689	2,22,453	2,29,385
5	Repairs	40	215	21,011	21,266	1,017	1,157	69,745	71,919
6	Printing & stationery	113	222	17,872	18,207	651	741	44,695	46,087
7	Communication	124	261	21,439	21,824	815	928	55,935	57,678
8	Legal & professional charges	1,241	2,851	2,40,592	2,44,684	9,550	10,866	6,55,133	6,75,549
9	Auditors' fees, expenses etc								
	(a) as auditor	3	8	739	750	32	36	2,182	2,250
	(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	12	235	24,701	24,948	1,287	1,464	88,291	91,042
11	Marketing and Support Services	4,336	10,788	9,29,983	9,45,107	38,146	43,400	26,16,781	26,98,327
12	Interest & Bank Charges	74	189	16,487	16,750	685	779	46,986	48,450
13	Others :								
	Policy Stamps	-	-	-	-	15	-	1,815	1,830
	Information & Technology Expenses	(149)	199	29,696	29,746	1,987	2,260	1,36,269	1,40,516
	Electricity & Water Charges	22	115	11,297	11,434	547	622	37,500	38,669
	Courtesies & Entertainment	(51)	96	13,179	13,224	842	957	57,728	59,527
	Others	552	708	46,557	47,817	1,018	1,158	69,819	71,995
14	Depreciation	45	199	19,067	19,311	899	1,023	61,678	63,600
15	Service Tax Expenses	111	176	12,884	13,171	391	446	26,869	27,706
	<b>TOTAL</b>	<b>8,531</b>	<b>21,022</b>	<b>18,07,846</b>	<b>18,37,399</b>	<b>73,896</b>	<b>84,057</b>	<b>50,70,020</b>	<b>52,27,973</b>

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST DECEMBER 2014				PERIOD ENDED 31ST DECEMBER 2014			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	903	4,748	2,34,733	2,40,384	11,569	15,300	7,10,117	7,36,986
2	Travel, conveyance and vehicle running expenses	105	474	23,360	23,939	1,111	1,469	68,196	70,776
3	Training expenses	10	22	1,083	1,115	39	52	2,418	2,509
4	Rents, rates & taxes	260	1,411	69,797	71,468	3,464	4,581	2,12,615	2,20,660
5	Repairs	133	482	23,617	24,232	1,053	1,393	64,633	67,079
6	Printing & stationery	157	400	19,346	19,903	736	973	45,168	46,877
7	Communication	117	358	17,440	17,915	729	964	44,731	46,424
8	Legal & professional charges	2,221	5,727	2,77,107	2,85,055	10,593	14,009	6,50,209	6,74,811
9	Auditors' fees, expenses etc								
	(a) as auditor	3	15	732	750	35	47	2,168	2,250
	(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	350	760	36,433	37,543	1,236	1,635	75,867	78,738
11	Marketing and Support Services	4,022	15,372	7,54,098	7,73,492	34,196	45,225	20,98,973	21,78,394
12	Interest & Bank Charges	10	237	11,926	12,173	685	905	42,019	43,609
13	Others :								
	Policy Stamps	-	-	-	-	14	-	1,404	1,418
	Information & Technology Expenses	161	938	46,454	47,553	2,334	3,086	1,43,241	1,48,661
	Electricity & Water Charges	24	211	10,544	10,779	566	748	34,721	36,035
	Courtesies & Entertainment	59	237	11,675	11,971	535	708	32,872	34,115
	Others	57	277	13,630	13,964	659	872	40,451	41,982
14	Depreciation	159	760	37,502	38,421	1,809	2,393	1,11,060	1,15,262
15	Service Tax Expenses	(35)	175	9,002	9,142	629	832	38,612	40,073
	<b>TOTAL</b>	<b>8,716</b>	<b>32,604</b>	<b>15,98,479</b>	<b>16,39,799</b>	<b>71,992</b>	<b>95,192</b>	<b>44,19,475</b>	<b>45,86,659</b>

## PERIODIC DISCLOSURES

### FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2015	AS AT 31ST DECEMBER 2014
1	Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each)	40,00,000	40,00,000
2	Issued Capital 269321500 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	26,93,215	26,93,215
3	Subscribed Capital 269321500 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	26,93,215	26,93,215
4	Called up Capital 269321500 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	26,93,215	26,93,215
	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>26,93,215</b>	<b>26,93,215</b>

## PERIODIC DISCLOSURES

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

#### PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 31ST DECEMBER 2015		AS AT 31ST DECEMBER 2014	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	19,92,97,910	74	19,92,97,910	74
· Foreign	7,00,23,590	26	7,00,23,590	26
Others	-	-	-	-
TOTAL	26,93,21,500	100	26,93,21,500	100

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

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2015	AS AT 31ST DECEMBER 2014
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	25,68,789	25,68,789
4	General Reserves	-	-
5	Catastrophe Reserve	1,166	1,166
6	Other Reserve	-	-
7	Balance of Profit in Profit and Loss Account	70,90,379	48,12,820
	<b>TOTAL</b>	<b>96,60,334</b>	<b>73,82,775</b>



**PERIODIC DISCLOSURES****FORM NL-11-BORROWINGS SCHEDULE**

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2015	AS AT 31ST DECEMBER 2014
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	-	-

**PERIODIC DISCLOSURES**

FORM NL-12

INVESTMENT SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2015	AS AT 31ST DECEMBER 2014
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,48,03,599	1,27,35,984
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	41,879	6,743
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	57,71,536	41,62,018
	Non Convertible Debenture/ Bonds	30,53,618	13,00,000
	Subsidiaries	5,000	5,000
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,04,66,562	67,66,947
5	Other than approved investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,50,019	5,53,886
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	4,58,253	5,99,387
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	11,04,762	3,50,000
	Non Convertible Debenture/ Bonds	1,00,000	-
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	7,26,030	2,35,000
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>3,66,81,258</b>	<b>2,67,14,965</b>

## PERIODIC DISCLOSURES

### FORM NL-13-LOANS SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2015	AS AT 31ST DECEMBER 2014
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, 2015	Additions during the Period	Sales/ Adjustments during the Period	As at 31st December, 2015	Upto 31st March 2015	For the Period	On sales / adjustments	Upto 31st December, 2015	As At 31st December, 2015	As At 31st December, 2014
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										
- Computer Software	2,06,778	-	-	2,06,778	1,83,806	12,598	-	1,96,405	10,373	25,405
Land - Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,250	1,004	152	-	1,156	11,095	11,501
Furniture & Fittings	2,74,328	2,201	26	2,76,503	2,16,735	12,398	26	2,29,106	47,396	46,350
Information Technology Equipment	4,97,674	19,447	-	5,17,122	4,43,204	28,465	-	4,71,669	45,453	24,020
Vehicles	5,319	-	-	5,319	2,241	609	-	2,850	2,469	3,021
Office Equipment	83,845	1,893	-	85,737	62,747	9,378	-	72,124	13,613	10,053
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>11,18,044</b>	<b>23,541</b>	<b>26</b>	<b>11,41,558</b>	<b>9,09,737</b>	<b>63,600</b>	<b>26</b>	<b>9,73,310</b>	<b>1,68,248</b>	<b>1,58,199</b>
Capital Work In Progress	6,299	62,738	-	69,038	-	-	-	-	69,038	53,901
<b>Grand Total</b>	<b>11,24,343</b>	<b>86,279</b>	<b>26</b>	<b>12,10,596</b>	<b>9,09,737</b>	<b>63,600</b>	<b>26</b>	<b>9,73,310</b>	<b>2,37,286</b>	<b>2,12,100</b>
Previous Period Total	10,66,742	55,959	5,293	11,17,408	7,90,069	1,15,400	161	9,05,309	2,12,100	-

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

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2015	AS AT 31ST DECEMBER 2014
1	Cash (including cheques, drafts and stamps)	45,017	30,769
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	89,69,900	1,38,75,000
	(bb) Others	11,90,000	5,40,000
	(b) Current Accounts	5,68,557	3,45,559
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>1,07,73,474</b>	<b>1,47,91,328</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-

## PERIODIC DISCLOSURES

### FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2015	AS AT 31ST DECEMBER 2014
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	7,50,000	-
3	Prepayments	51,447	1,14,525
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,57,729	2,29,964
6	Deposit towards Rent	62,961	54,535
7	Service Tax Recoverable	-	-
8	Others	19,861	36,381
	<b>TOTAL (A)</b>	<b>11,41,998</b>	<b>4,35,405</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	17,68,971	19,79,576
2	Outstanding Premiums	13,85,241	14,54,607
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	26,53,765	21,21,320
6	Due from subsidiaries/ holding	1,06,184	43,066
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others	-	-
	<b>TOTAL (B)</b>	<b>59,14,161</b>	<b>55,98,569</b>
	<b>TOTAL (A+B)</b>	<b>70,56,159</b>	<b>60,33,974</b>

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

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2015	AS AT 31ST DECEMBER 2014
1	Agents' Balances	1,29,513	1,63,680
2	Balances due to other insurance companies	6,19,612	8,05,655
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	-
5	Unallocated Premium	-	-
6	Sundry creditors	8,40,315	8,15,299
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding *	2,58,42,322	2,26,93,229
9	Due to Officers/ Directors	-	-
10	Deposit Premium	2,03,758	1,08,642
11	Service Tax Payable	1,94,346	2,11,761
12	Employee Benefits	1,55,619	1,35,509
13	Unclaimed Amount of Policyholders	2,30,822	2,14,467
	<b>TOTAL</b>	<b>2,82,16,307</b>	<b>2,51,48,242</b>

\* Claims Outstanding Includes ₹ 4,252,591 thousand (Previous Period ₹ 5,304,098 thousands) on account of settlement received from the IMTPIP towards the company's share of claim liability determined by the pool upto the date of dismantling (Net of claims paid upto reporting period)

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

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2015	AS AT 31ST DECEMBER 2014
1	Reserve for Unexpired Risk	1,43,67,242	1,26,30,455
2	For Taxation (less advance tax paid and taxes deducted at source)	-	-
3	For Proposed Dividends	-	-
4	For Dividend Distribution Tax	-	-
5	For Premium Defficiency	6,253	-
	<b>TOTAL</b>	<b>1,43,73,495</b>	<b>1,26,30,455</b>



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

(₹ In 000)

	Particulars	AS AT 31ST DECEMBER 2015	AS AT 31ST DECEMBER 2014
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 31ST DECEMBER 2015				AS AT 31ST DECEMBER 2014			
		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>	3,451.44	4,748.58	531.43	8,731.45	3,534.14	4,815.17	686.98	9,036.29
2	<b>Marine</b>								
a	Marine Cargo	2,465.12	3,495.75	963.37	6,924.25	3,001.52	3,103.11	1,311.32	7,415.96
b	Marine Hull	177.43	858.37	340.95	1,376.75	189.87	932.05	350.17	1,472.09
3	<b>Miscellaneous</b>								
a	Motor	1,13,780.23	83,752.91	1,42,266.51	3,39,799.66	1,01,165.09	77,710.83	1,15,764.05	2,94,639.97
b	Engineering	920.17	2,878.89	375.48	4,174.54	884.65	3,107.22	605.23	4,597.10
c	Aviation	0.28	123.91	-	124.20	9.02	200.12	-	209.14
d	Liabilities	1,046.73	1,151.57	378.94	2,577.24	898.10	643.60	692.03	2,233.73
e	Others	9,359.80	6,522.49	2,355.55	18,237.84	7,688.84	8,152.83	2,855.45	18,697.12
4	<b>Health Insurance</b>	12,471.21	4,367.77	3,310.73	20,149.71	8,933.31	3,797.98	2,204.15	14,935.44
5	<b>Total Liabilities</b>	<b>1,43,672.42</b>	<b>1,07,900.25</b>	<b>1,50,522.97</b>	<b>4,02,095.64</b>	<b>1,26,304.55</b>	<b>1,02,462.90</b>	<b>1,24,469.39</b>	<b>3,53,236.84</b>

**PERIODIC DISCLOSURES**

FORM NL-22

Geographical Distribution of Business

Insurer: IFFCO Tokio General In Date: 1st Apr'15 to 31st Dec'15

**GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:**

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	105.90	302.22	4.54	7.31	1.12	5.18	33.55	50.53	797.38	2,305.33	778.59	2,116.91	-	1.29	2.96	12.96	36.59	121.74	0.55	1.64	-	-	33.14	114.60	1,794.32	5,039.71	
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Assam	(0.75)	7.66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.75)	7.66	
Bihar	(31.00)	58.32	0.22	0.32	-	-	3.15	4.66	268.10	680.85	128.31	360.09	0.02	0.02	0.77	1.73	2.36	5.25	0.02	0.02	-	0.42	0.13	2.49	372.08	1,114.19	
Chhattisgarh	6.70	235.37	0.94	5.69	-	-	14.47	40.97	791.21	1,859.94	544.48	1,245.12	0.19	0.27	2.01	9.06	9.87	26.66	0.06	0.16	-	-	30.99	71.87	1,400.92	3,495.10	
Goa	6.58	52.88	1.80	6.65	39.01	112.97	0.75	24.17	435.88	1,123.87	424.67	1,016.02	1.57	2.30	1.74	10.32	13.62	36.96	0.62	2.59	-	-	8.44	37.48	934.68	2,426.21	
Gujarat	329.19	2,473.69	176.51	560.21	13.73	19.52	109.39	370.95	3,606.78	9,675.08	4,040.31	10,983.60	42.88	150.46	143.32	482.81	761.89	2,707.37	8.36	29.79	-	-	579.95	2,138.28	9,812.31	29,591.76	
Haryana	208.06	1,649.83	550.05	1,802.14	-	-	86.95	262.90	2,636.73	6,309.04	1,524.59	3,720.16	74.01	222.66	367.35	1,116.38	854.73	2,450.15	1.83	10.66	-	-	285.77	861.62	6,590.07	18,425.54	
Himachal Pradesh	7.53	48.72	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.53	48.72
Jammu & Kashmir	0.44	6.45	-	0.08	-	-	-	-	519.74	1,376.45	223.52	635.38	-	-	0.40	1.33	1.25	3.26	-	-	-	-	1.15	4.41	746.50	2,027.36	
Jharkhand	(0.87)	609.04	1.81	6.27	-	-	7.49	21.91	692.73	1,710.51	283.74	800.85	0.16	0.42	0.39	1.66	5.30	12.56	0.07	0.20	-	-	11.96	22.29	1,002.78	3,185.72	
Karnataka	143.92	858.37	21.86	88.66	-	0.12	73.73	203.93	2,504.00	7,149.76	2,070.11	5,961.35	290.60	502.13	51.14	162.37	637.91	2,262.78	0.64	4.51	-	-	164.33	457.08	5,958.24	17,651.05	
Kerala	40.98	85.56	0.86	1.88	0.29	0.29	0.26	1.19	1,106.52	3,039.62	346.45	916.78	0.14	3.47	7.54	12.43	22.80	65.88	2.31	6.10	-	-	0.43	16.32	1,528.58	4,149.51	
Madhya Pradesh	56.01	473.00	46.11	116.26	-	-	14.80	41.74	1,766.91	4,397.00	1,682.17	4,380.67	1.20	5.32	52.32	87.79	107.40	262.19	4.44	21.47	-	-	126.33	372.01	3,857.69	10,157.45	
Maharashtra	245.32	1,504.24	279.76	1,066.87	78.05	258.65	334.34	1,205.94	5,256.63	13,564.31	4,541.23	11,520.36	343.44	2,057.50	105.66	311.17	1,166.57	10,266.66	9.88	45.35	-	29.38	1,593.00	8,040.65	13,953.88	49,871.08	
Manipur	-	0.26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.26	
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Nagaland	-	(0.43)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.43)	
Orissa	23.66	1,229.58	3.46	32.53	0.16	0.51	155.45	209.90	654.02	1,764.62	770.21	2,014.08	0.48	1.67	24.62	236.66	1,579.20	3,706.66	0.15	1.85	-	-	19.96	75.24	3,231.37	9,273.29	
Punjab	85.09	242.09	6.29	12.99	-	-	3.20	51.89	1,616.10	4,795.43	1,322.72	4,215.76	9.72	31.52	19.77	107.36	85.03	168.94	2.60	7.94	-	-	47.13	320.28	3,197.65	9,954.19	
Rajasthan	64.37	488.41	8.01	15.92	-	21.18	46.27	1,563.15	4,552.99	1,591.07	4,666.91	1.09	7.50	11.85	31.70	31.09	105.58	0.77	2.40	-	0.10	72.32	249.69	3,364.90	10,167.47		
Sikkim	(10.21)	14.06	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(10.21)	14.06	
Tamil Nadu	141.85	1,026.98	214.92	716.16	-	-	15.89	60.79	2,231.55	6,756.68	2,125.76	6,198.94	37.45	105.85	26.83	100.80	114.32	496.53	2.41	9.52	-	-	154.13	440.56	5,065.11	15,912.82	
Telangana	-	0.01	2.93	24.59	-	20.14	594.27	1,128.27	2,970.10	820.45	2,128.25	49.79	93.74	47.93	110.95	143.06	2,245.53	1.24	5.72	-	-	63.74	622.87	2,275.55	8,796.03		
Tripura	0.17	0.70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.17	0.70	
Uttar Pradesh	197.02	3,275.90	82.80	257.05	-	14.44	69.80	2,748.45	7,646.16	1,500.85	4,333.17	7.90	16.71	7.72	29.05	78.45	237.40	1.72	6.77	1,314.11	4,506.85	50.63	144.29	6,004.09	20,523.16		
Uttarakhand	27.58	258.92	1.59	4.68	-	0.06	0.48	4.72	380.69	973.02	338.45	846.52	0.34	0.69	11.53	37.66	5.49	22.96	-	0.20	-	-	5.11	30.33	771.26	2,179.76	
West Bengal	57.10	796.43	26.66	90.96	-	30.41	66.47	930.36	2,541.74	541.58	1,554.25	7.01	39.75	15.92	105.15	81.21	1,471.99	1.54	5.90	-	0.15	35.41	156.43	1,727.20	6,829.20		
Andaman & Nicobar Is.	-	0.25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.25	
Chandigarh	0.85	19.63	8.73	25.91	-	9.59	12.88	718.46	2,232.17	410.06	1,460.85	1.02	3.27	9.84	39.96	26.51	112.41	0.44	2.63	-	-	28.68	109.82	1,214.18	4,019.53		
Dadra & Nagar Haveli	27.20	44.88	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27.20	44.88
Daman & Diu	22.62	28.16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22.62	28.16
Delhi	143.84	569.76	985.14	3,614.89	-	2.08	582.65	1,465.27	3,226.00	8,634.85	1,955.97	5,685.41	168.78	673.25	47.77	419.47	649.18	4,698.24	42.38	174.12	-	-	1,736.45	3,256.58	9,538.16	29,193.92	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Puducherry	0.10	0.45	0.88	1.03	-	-	0.36	282.10	702.84	189.19	475.98	0.10	0.32	0.91	1.54	1.79	3.43	0.06	0.18	-	-	2.65	12.24	477.78	1,198.35		
<b>Total</b>	<b>1,899.23</b>	<b>16,361.40</b>	<b>2,425.87</b>	<b>8,459.05</b>	<b>132.36</b>	<b>399.38</b>	<b>1,532.31</b>	<b>4,811.51</b>	<b>35,859.76</b>	<b>96,762.36</b>	<b>28,154.48</b>	<b>77,237.40</b>	<b>1,037.89</b>	<b>3,920.12</b>	<b>960.29</b>	<b>3,430.29</b>	<b>6,415.62</b>	<b>31,491.13</b>	<b>82.09</b>	<b>339.70</b>	<b>1,314.11</b>	<b>4,536.89</b>	<b>5,051.83</b>	<b>17,577.40</b>	<b>84,865.84</b>	<b>2,65,326.64</b>	

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

## PERIODIC DISCLOSURES

FORM NL-23

### Reinsurance Risk Concentration

<b>Insurer:</b>	<b>IFFCO TOKIO GENERAL INSURANCE CO.LTD.</b>		<b>Date:</b>	<b>01/04/2015 TO 31/12/2015</b>	

*(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	23	3,309	605	4,986	16%
3	No. of Reinsurers with rating A but less than AA	159	23,428	1,952	15,997	75%
4	No. of Reinsurers with rating BBB but less than A	39	2,162	336	291	5%
5	No. of Reinsurers with rating less than BBB					0%
6	No. of Indian Reinsurers other than GIC				2,063	4%
<b>Total</b>		<b>221</b>	<b>28,899</b>	<b>2,893</b>	<b>23,338</b>	<b>100%</b>

## PERIODIC DISCLOSURES

FORM NL-24

Ageing of Claims

Insurer:

IFFCO Tokio General  
Insurance Company Ltd

Date:

1st Apr'15 to 31st Dec'15

*(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	153	144	115	126	266	804	14,547.63
2	Marine Cargo	10203	2893	1076	527	226	14925	10,964.40
3	Marine Hull	1	2	1	12	6	22	722.98
4	Engineering	143	103	131	86	81	544	2,391.05
5	Motor OD	161805	57722	13625	6032	2237	241421	60,120.15
6	Motor TP	825	779	1255	1812	6443	11114	31,893.88
7	Health	63466	78513	15481	2962	1264	161686	29,550.94
8	Overseas Travel	54	41	3	4	0	102	163.08
9	Personal Accident	670	908	880	359	307	3124	1,385.14
10	Liability	3	4	9	6	23	45	45.81
11	Crop	312	112	39	16	28	507	19,569.18
12	Miscellaneous	1819	1363	694	452	217	4545	5,167.05

## PERIODIC DISCLOSURES

FORM NL-25 :

Quarterly claims data for Non-Life

Insurer:

IFFCO Tokio General Insurance Company Ltd

Date:

1st Apr'15 to 31st Dec'15

*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	1266	1080	72	995	16169	32744	7184	359	1438	104	141	87	1503	63142
2	Claims reported during the period	975	15568	15	748	255608	12897	171174	325	3805	94	487	116	5072	466884
3	Claims Settled during the period	804	14925	22	544	241421	11114	161686	102	3124	45	507	98	4447	438839
4	Claims Repudiated during the period	0	0	0	0	180	0	0	0	0	0	0	0	0	180
5	Claims closed during the period	101	508	7	119	9833	215	3	1	107	15	0	6	309	11224
6	Claims O/S at End of the period	1472	2031	67	1212	33321	35840	17541	589	2346	156	144	121	2270	97110
	Less than 3months	215	946	2	169	26609	3048	9929	88	552	17	8	33	800	42416
	3 months to 6 months	167	429	1	139	3649	3549	5608	72	552	26	28	32	449	14701
	6months to 1 year	207	421	9	116	2099	5538	842	148	597	45	15	27	359	10423
	1year and above	883	235	55	788	964	23705	1162	281	645	68	93	29	662	29570

**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 2015

Required solvency margin based on net premium and net incurred claims

( ₹ In Lakhs)

Item No.	Description	PREMIUM		Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
		Gross Premium	Net Premium					
1	Fire	24,644.28	3,684.93	16,704.71	3,108.82	2,464.43	2,505.71	2,505.71
2	Marine Cargo	11,008.57	3,481.64	13,283.20	3,791.35	1,321.03	2,390.98	2,390.98
3	Marine Hull	429.23	175.64	1,215.53	342.96	42.92	182.33	182.33
4	Motor	2,32,796.63	2,21,435.29	1,71,023.40	1,57,207.29	44,287.06	47,162.19	47,162.19
5	Engineering	4,978.66	1,520.94	3,024.83	1,336.18	497.87	453.72	497.87
6	Aviation	61.39	3.20	323.68	106.80	6.14	48.55	48.55
7	Liabilities	4,490.14	2,147.79	2,838.92	327.95	673.52	638.76	673.52
8	Others	22,627.59	12,049.78	22,930.59	7,970.35	3,167.86	4,815.42	4,815.42
9	Health	31,683.96	29,154.32	39,572.54	35,103.76	5,830.86	10,531.13	10,531.13
	<b>Total</b>	<b>3,32,720.45</b>	<b>2,73,653.54</b>	<b>2,70,917.39</b>	<b>2,09,295.47</b>	<b>58,291.69</b>	<b>68,728.78</b>	<b>68,807.69</b>

Note : Based on IRDA circular No IRDA/F&A/CIR/FA/126/07/2013 dated 3rd July, 2013, premium considered for the computation of RSM1 do not include premiums in respect of expired policies

**PERIODIC DISCLOSURES**

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st October, 2015 - 31st December, 2015

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	83
2	No. of branches approved during the Quarter	0
3	No. of branches opened during the Quarter	Out of approvals of previous quarter 0
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	83
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	83



## PERIODIC DISCLOSURES

## FORM - 3B

## FORM - NL 28 STATEMENT OF ASSETS

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

STATEMENT AS ON : 31st December 2015

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	3,74,312.58
2	Loans	9	-
3	Fixed Assets	10	2,372.86
4	Current Assets		-
	a. Cash & Bank Balance	11	1,07,734.74
	b. Advances & Other Assets	12	70,561.59
5	Current Liabilities		-
	a. Current Liabilities	13	2,82,163.07
	b. Provisions	14	1,43,734.95
	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>9,80,879.78</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	2,372.86
3	Cash & Bank Balance (if any)	11	6,135.74
4	Advances & Other Assets (if any)	12	70,561.59
5	Current Liabilities	13	2,82,163.07
6	Provisions	14	1,43,734.95
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		
	<b>Total (B)</b>		<b>5,04,968.20</b>
	<b>Investment Assets' as per FORM 3B</b>	<b>(A-B)</b>	<b>4,75,911.58</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%		15938.77	86742.84	1,02,681.61	21.58%	0.00	102681.61	1,03,976.53
2	Government Securities or other approved securities (including (1) above )	Not less than 30%		23211.78	126324.40	1,49,536.18	31.42%	0.00	149536.18	1,52,349.01
3	Investment subject to Exposure Norms									
	1. Housing and Loans to SG for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%		28047.47	152641.44	1,80,688.91	37.97%	0.00	180688.91	1,89,836.37
	2. Approved Investments	Not exceeding 55%		22508.70	122498.05	1,45,006.75	30.47%	0.00	145006.75	1,45,254.80
	3. Other Investments(not exceeding 25%)			105.51	574.23	679.75	0.14%	0.00	679.75	673.73
	<b>TOTAL INVESTMENT ASSETS</b>	<b>100%</b>	<b>0</b>	<b>73873.47</b>	<b>402038.11</b>	<b>4,75,911.58</b>	<b>100.00%</b>	<b>0.00</b>	<b>475911.58</b>	<b>488113.91</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)

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-2015

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31.12.2015	as % of total for this class	As at 31.12.14	as % of total for this class	As at 31.12.2015	as % of total for this class	As at 31.12.14	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	3,71,934.30	99.46%	2,61,627.29	97.10%	3,59,761.26	99.45%	2,54,038.27	97.32%
AA or better	2,038.09	0.54%	7,819.61	2.90%	2,000.00	0.55%	7,000.00	2.68%
Rated below AA but above A	-	-	-	-	-	-	-	0.00%
Rated below A but above B	-	-	-	-	-	-	-	0.00%
Any other	-	-	-	-	-	-	-	0.00%
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	1,14,448.44	23.84%	1,56,111.79	37.19%	1,14,407.12	24.48%	1,56,129.10	37.96%
more than 1 year and upto 3years	86,267.38	17.97%	49,911.77	11.89%	85,706.16	18.34%	49,527.72	12.04%
More than 3years and up to 7years	1,36,500.78	28.43%	82,567.23	19.67%	1,33,048.33	28.47%	81,476.59	19.81%
More than 7 years and up to 10 years	70,308.93	14.64%	73,817.14	17.59%	68,018.25	14.56%	71,846.89	17.47%
above 10 years	72,628.40	15.13%	57,308.26	13.65%	66,130.41	14.15%	52,312.47	12.72%
<b>Breakdown by type of the issuer</b>								
a. Central Government	1,03,976.53	27.80%	87,208.44	32.37%	97,051.07	27.13%	86,662.72	33.20%
b. State Government	48,372.47	12.93%	47,059.59	17.47%	48,408.03	13.53%	46,235.90	17.71%
c. Corporate Securities	2,21,623.38	59.26%	1,35,178.87	50.17%	2,12,225.08	59.33%	1,28,139.66	49.09%
			-					

**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 31st DECEMBER 2015	Period Ended On 31st DECEMBER 2015	Quarter Ended 31st December 2014	Period Ended On 31st December 2014
1	<b>Gross Direct Premium Growth Rate</b>	14.50%	11.96%	14.46%	11.51%
	FIRE	19.59%	6.04%	-1.25%	-5.45%
	MARINE	4.63%	-1.40%	-1.24%	-1.66%
	MISCELLANEOUS	14.72%	12.96%	15.47%	13.64%
2	<b>Gross Direct Premium to Net Worth Ratio</b>	NA	2.15	NA	2.35
3	<b>Growth rate of Net Worth</b>	NA	22.56%	NA	23.59%
4	<b>Net Retention Ratio</b>	85.81%	80.08%	86.19%	77.06%
	FIRE	14.09%	15.36%	13.72%	15.09%
	MARINE	34.09%	38.11%	54.84%	41.58%
	MISCELLANEOUS	89.48%	87.02%	89.78%	84.24%
5	<b>Net Commission Ratio</b>	2.88%	2.22%	3.60%	1.84%
	FIRE	38.26%	-30.51%	44.19%	-25.27%
	MARINE	-21.05%	-13.37%	-3.08%	-6.85%
	MISCELLANEOUS	2.99%	2.96%	3.52%	2.47%
6	<b>Expense of Management to Gross Direct Premium Ratio</b>	25.14%	23.62%	25.78%	23.34%
7	<b>Expense of Management to Net Written Premium Ratio</b>	28.92%	28.90%	29.45%	29.60%
8	<b>Net Incurred Claims to Net Earned Premium</b>	80.07%	77.82%	74.00%	75.97%
9	<b>Combined Ratio</b>	107.25%	104.15%	102.26%	102.35%
10	<b>Technical Reserves to Net Premium ratio</b>	NA	1.85	NA	1.89

<b>11</b>	<b>Underwriting balance ratio</b>	-8.38%	-5.19%	-6.57%	-6.11%
	FIRE	-12.68%	47.32%	-43.28%	24.39%
	MARINE	-6.87%	-24.02%	19.56%	-15.67%
	MISCELLANEOUS	-8.36%	-5.72%	-6.52%	-6.48%
<b>12</b>	<b>Operating Profit Ratio</b>	5.09%	7.56%	8.35%	8.15%
<b>13</b>	<b>Liquid Assets to liabilities ratio</b>	NA	0.33	NA	0.47
<b>14</b>	<b>Net earning ratio</b>	4.91%	6.62%	6.50%	6.52%
<b>15</b>	<b>Return on Net worth ratio</b>	NA	11.63%	NA	12.09%
<b>16</b>	<b>Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio</b>	NA	1.62	NA	1.60
<b>17</b>	<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	26,93,21,500	NA	26,93,21,500
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	5.33	NA	4.53
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	5.33	NA	4.53
6	(iv) Book value per share (Rs)	NA	45.87	NA	37.41

**Note**

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

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

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

Date: 31st December, 2015

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Quarter Ended 31st December 2015	Period Ended 31st December 2015	Quarter Ended 31st December 2014	Period Ended 31st December 2014
1	INDIAN FARMERS FERTILISER COOP LTD	Promoters with more than 20% voting rights	Premium collected from direct business	581.52	6,655.25	516.04	6,694.66
			Claims paid on direct basis	1,381.61	12,250.92	500.02	1,961.01
			Payment of Rent and other expenses	487.85	1,470.75	541.27	1,615.89
			Deposit of Insurance Premium	-	25.00	-	25.00
			Amount Payable/ (Receivable ) at Balance sheet date	N.A	-	N.A	-
			Payment of Dividend	-	-	-	-
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	87.43	770.99	62.51	521.51
			Deposit of Insurance Premium	-	1.00	-	1.00
			Claims paid on direct basis	26.38	789.87	120.57	1,111.89
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Fee	-	14.67	28.11	70.75
			Claim/Reimbursement of Expenses	-	0.61	-	-
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	998.45	3,032.49	534.28	2,779.69
			Commission Earned on Premium Ceded	264.64	718.15	126.11	615.65
			Losses Recovered from Re-insurer	372.17	931.03	433.67	994.10
			Claim/Reimbursement of Expenses	0.47	0.47	1.67	1.67
			Amount Payable/ (Receivable ) at Balance sheet date	N.A	992.89	N.A	1,440.28
5	Tokio Marine Claim Service Asia Pte Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Professional fee	-	10.10	-	1.67
			Claim/Reimbursement of Expenses	-	-	-	-
			Payment of Fee	-	-	-	-
6	Tokio Marine Global Re Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	-	-	13.27	59.56
			Commission Earned on Premium Ceded	-	-	3.59	16.46
			Losses Recovered from Re-insurer	-	-	8.95	19.15
			Amount Payable/ (Receivable ) at Balance sheet date	N.A	-	N.A	25.87
7	Tokio Marine Insurance Sinagapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	136.59	724.89	131.27	773.65
			Commission Earned on Premium Ceded	21.08	111.31	20.85	121.44
			Losses Recovered from Re-insurer	530.67	868.58	60.06	334.54
			Claim/Reimbursement of Expenses	-	0.36	-	-
			Payment of Fee	-	-	0.39	0.39
			Amount Payable/ (Receivable ) at Balance sheet date	N.A	(19.26)	N.A	50.34
8	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	-	-	0.00	1.79
			Commission Earned on Premium Ceded	-	-	0.00	0.62
			Amount Payable/ (Receivable ) at Balance sheet date	N.A	1.16	N.A	1.16

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

9	Tokio Marine Kiln Regional Underwriting Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	-	1.58	-	-
			Commission Earned on Premium Ceded	-	0.02	-	-
			Amount Payable/ (Receivable ) at Balance sheet date	N.A	-	N.A	-
10	Tokio Marine & Nichido Risk Consulting Co. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	-	2.87
11	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	4.16	0.40	2.93
			Claim/Reimbursement of Expenses	-	-	0.59	0.59
12	Tokio Marine Newa Insurance Co Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	-	-	-
			Claim/Reimbursement of Expenses	-	-	-	-
12	Tokio Marine Services Europe Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	3.13	7.49	4.09	9.20
			Claim/Reimbursement of Expenses	2.13	9.56	70.37	90.64
13	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	9.60	26.70	54.56	57.35
			Payment of Fees	2.40	13.36	18.58	21.32
14	Tokio Marine Management Austalasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	1.56	3.29	-	-
			Claim/Reimbursement of Expenses	8.30	12.13	-	-
16	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	-	-
			Payment of Fees	-	-	-	-
15	TM Management Services Ltd.	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	-	-
			Payment of Fees	-	-	0.17	4.88
18	Tokio Marine cpmpania de seguros S. A. de C.V.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	-	-	-
19	Tokio Marine Insurance (Thailand) Public Co.Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	-	4.41	4.41
16	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	1.16	11.36	-	-
			Claims paid on direct basis	10.79	23.17	-	-
17	K. Srinivasa Gowda	Chairman	Payment of Rent on office Building	12.00	36.00	12.00	36.00
18	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	-	42.00	-	35.00
			Claims paid on direct basis	15.64	28.19	5.44	14.46
			Recovery of Expenses	18.62	48.30	-	-
			Payment of -Commission	129.18	439.76	145.01	387.28
			-Service Charges	2,010.34	4,608.70	1,571.75	4,084.15
			Amount Payable/ (Receivable ) at Balance sheet date	N.A	(1,061.84)	N.A	(430.66)

PERIODIC DISCLOSURES

FORM NL-32

Products Information

Insurer:	IFFCO TOKIO GENERAL INSURANCE CO.LTD.	Date:	31.12.2015
----------	--	-------	------------

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 October 2015 to 31st December 2015</b>								
1	Long Term Standard Motor Package Policy for Two Wheelers	URN 250201516500106004	Not generated	Motor	Class rated products	13-Oct-15	Not yet approved	
2	Long Term Value Auto Plus Coverage	URN 250201516500106005	Not generated	Motor	Class rated products	13-Oct-15	Not yet approved	
3	Special Contingency Policy - BSP Plan IATA	NA	Not generated	Credit	Class rated products	16-Sep-15	Not yet approved	
4	Crime Insurance Policy	NA	ITG-LI-P16-57-V01-15-16	Liability	Class rated products	15-Sep-15	23-Dec-15	



**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 for the period Ended on 31st December 2015

Available Solvency Margin and Solvency Ratio

(In Lakhs)

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):		4,06,503.97
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		4,02,095.64
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		4,408.33
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		1,63,893.95
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		52,092.01
7	<b>Excess in Shareholders' Funds (5-6)</b>		1,11,801.94
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		1,11,801.94
9	Total Required Solvency Margin [RSM]		68,807.69
10	Solvency Ratio (Total ASM/Total RSM)		1.62

**PERIODIC DISCLOSURES**

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st October, 2015 to 31st December, 2015

<i>BOD and Key Person information</i>			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. K. Srinivasa Gowda	Chairman	No change
2	Mr. Lee King Chi Arthur	Vice Chairman	No change
3	Mr. Balvinder Singh Nakai	Director	No change
4	Dr. U.S. Awasthi	Director	No change
5	Mr. Rakesh Kapur	Director	No change
6	Dr. P.S. Gahlaut	Director	No change
7	Mr. Yogesh Lohiya	Managing Director & CEO	No change
8	Mr. H.O. Suri	Director (Marketing)	No change
9	Mr. Hiroshi Yasui	Director (Operations)	No change
10	Mrs. Mira Mehrishi	Independent Director	No change
11	Mr. Ashwani Kumar	Independent Director	No change
12	Mr. Sudhakar Rao	Independent Director	No change
13	Mr. Khushwant Pahwa	Appointed Actuary	No change
14	Mr. Harbhajan Singh	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

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

Statement as on: 31st Dec 2015

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	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)		
			%	Has there been revision?									Amount	Board Approval Ref					

Nil

Note:

- A. Category of Investmet (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.



56	LOANS - SECURED LOANS -	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
57	DEPOSITS - DEPOSIT WITH	ECDB	1,11,956.41	1,11,956.41	2,540.96	2.27	1.50	1,35,862.09	1,35,862.09	9,316.42	6.86	4.53	1,41,909.82	1,41,909.82	10,423.70	7.35	4.85
58	DEPOSITS - CDS WITH	EDCD	0.00	0.00	0.00	0.00	0.00	603.33	600.15	11.99	1.99	1.31	0.00	0.00	0.00	0.00	0.00
59	DEPOSITS - REPO / REVERSE	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
60	DEPOSITS - REPO / REVERSE	ECCR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
61	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
62	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
63	COMMERCIAL PAPERS	ECCP	566.33	565.94	1.59	0.28	0.19	539.70	539.33	2.61	0.48	0.32	0.00	0.00	0.00	0.00	0.00
64	APPLICATION MONEY	ECAM	7,500.00	7,500.00	34.56	0.46	0.30	7,500.00	7,500.00	34.56	0.46	0.30	0.00	0.00	1.24	0.00	0.00
65	PERPETUAL DEBT INSTRUMENTS	EUPD	0.00	0.00	0.00	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	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
67	EQUITY SHARES - COMPANIES	EFES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
68	EQUITY SHARES (INCL. EQUITY	EEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
69	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
70	CORPORATE SECURITIES -	EDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
71	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
72	FOREIGN DEBT SECURITIES	EFDS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
73	MUTUAL FUNDS - GILT / G SEC /	EGMF	6,757.57	6,757.57	129.59	1.92	1.27	6,015.39	6,015.39	360.33	5.99	3.95	5,395.99	5,395.99	342.48	6.35	4.19
74	MUTUAL FUNDS - (UNDER	EMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
75	NET CURRENT ASSETS (ONLY IN	ENCA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
76	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
77	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
78	BONDS - PSU - TAXABLE	OBPT	0.00	0.00	0.00	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 - 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
80	EQUITY SHARES (INCL CO-OP	OESH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
81	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
82	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
83	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
84	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
85	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
86	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
87	EQUITY SHARES (PSUS &	OEPU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
88	EQUITY SHARES (INCL. EQUITY	OEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
89	TERM LOANS (WITHOUT CHARGE)	OTLW	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
90	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
91	DEBENTURES / BONDS/ CPS /	ODPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
92	MUTUAL FUNDS - (UNDER	OMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
93	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
94	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
95	INVESTMENT PROPERTIES -	OIPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
96	PASSIVELY MANAGED EQUITY ETF	OETF	545.42	545.42	13.39	2.46	2.46	543.33	543.33	13.39	2.46	2.46	0.00	0.00	0.00	0.00	0.00
97	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
	<b>Total</b>		<b>4,81,159.71</b>	<b>4,94,147.78</b>	<b>11,074.20</b>	<b>2.30</b>	<b>1.59</b>	<b>4,70,320.00</b>	<b>4,82,587.06</b>	<b>31,048.12</b>	<b>6.80</b>	<b>4.52</b>	<b>3,92,835.59</b>	<b>3,93,210.69</b>	<b>26,752.21</b>	<b>6.81</b>	<b>4.64</b>

**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**

Statement as on:

31st Dec 2015

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 <sup>1</sup></u>								
	-	-	-	-	-	-	-	-	-
B.	<u>As on Date <sup>2</sup></u>								
	10.09% MRF BS 27-05-2019	EPBT	1000	27-05-2011	CRISIL	LAAA	AA+	30-10-2013	

\_\_\_\_\_

## PERIODIC DISCLOSURES

**FORM NL-38**

**Quarterly Business Returns across line of Business**

Insurer: IFFCO Tokio General Insurance Company L Date: 1st Apr'15 31st Dec'15

*Gross Direct Premium*

*(Rs in Lakhs)*

*(Rs in Lakhs)*

### Quarterly Business Returns across line of Business

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		upto the period		same period of the previos year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	1,899.23	13613	1,552.54	13788	16,361.40	44440	15,437.75	42217
2	Cargo & Hull	2,558.23	4902	2,216.83	4740	8,858.43	15304	8,984.49	13546
3	Motor TP	28,154.48	282691	24,314.22	161274	77,237.40	771101	64,470.14	283806
4	Motor OD	35,859.76	1187118	33,472.58	1115056	96,762.36	3190061	90,653.07	3032638
5	Engineering	1,532.31	1906	1,308.59	1876	4,811.51	5810	4,745.51	5124
6	Workmen's Compensation	773.92	4496	499.19	3741	2,148.21	14831	1,622.23	12070
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	4.65	0	31.46	0	36.95	5	91.92	10
9	Personal Accident	960.29	27825	737.50	25971	3,430.29	86154	2,638.64	94395
10	Health	6,497.71	43354	5,293.52	40713	31,830.83	142017	22,522.93	116282
11	Others*	6,625.26	169843	4,933.37	122732	23,849.25	666823	25,822.30	339500

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**

Insurer: IFFCO TOKIO General Insurance Co Date: Apr- Dec 2015

*(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	1,953	81.19	75,719.16
		Social			
2	Cargo & Hull	Rural	-	-	-
		Social			
3	Motor TP	Rural	-	9,618.85	-
		Social			
4	Motor OD	Rural	3,40,910	6,316.37	5,95,211.97
		Social			
5	Engineering	Rural	36	6.52	2,126.78
		Social			
6	Workmen's Compensation	Rural	130	8.75	655.66
		Social			
7	Employer's Liability	Rural	164	3.86	678.80
		Social			
8	Aviation	Rural	-		-
		Social			
9	Personal Accident	Rural	5,120	1,346.10	46,40,497.18
		Social	18	48.32	1,93,280.12
10	Health	Rural	1,396	4,844.46	55,574.22
		Social	1	4,641.03	50,909.40
11	Others	Rural	21,331	5,730.64	3,08,223.74
		Social	810	2,003.25	23,763.50



## PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer:

IFFCO Tokio General Insurance  
Company Ltd

Date:

1st Apr'15

31st Dec'15

(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	779497	26,858.92	733756	25,417.80	2173108	76,584.37	1966769	70,703.31
2	Corporate Agents-Banks	2544	62.62	3637	67.58	7216	185.31	10346	226.63
3	Corporate Agents -Others	267402	4,075.45	233345	4,500.05	951844	13,336.46	629649	12,575.88
4	Brokers	352386	36,310.24	245970	31,320.36	890856	1,13,239.24	647411	95,902.30
5	Micro Agents	1122	15.17	1168	14.89	2128	26.90	3946	48.44
6	Direct Business	332797	17,543.57	272015	13,039.48	911394	61,954.65	681467	57,532.75
	Total (A)	1735748	84,865.96	1489891	74,360.15	4936546	2,65,326.94	3939588	2,36,989.31
1	Referral (B)	-	-0.12	-	-0.33	-	-0.30	-	-0.33
	Grand Total (A+B)	1735748	84,865.84	1489891	74,359.82	4936546	2,65,326.64	3939588	2,36,988.98

Note:

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

## PERIODIC DISCLOSURES

FORM NL-41

GREIVANCE DISPOSAL

Insurer: IFFCO-TOKIO GENERAL INSURANCE CO. Ltd Date: Oct-Dec'2015

### GRIEVANCE DISPOSAL FOR THE PERIOD Oct to Dec, 2015 DURING THE FINANCIAL YEAR 2015-16

SI 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	0	0	0	0	0
b)	Claim	21	238	154	69	27	9
c)	Policy Related	2	132	88	28	9	9
d)	Premium	0	4	2	2	0	0
e)	Refund	0	8	4	2	0	2
f)	Coverage	0	0	0	0	0	0
g)	Cover note related	0	3	1	2	0	0
h)	Product	0	0	0	0	0	0
i)	others	0	21	14	6	1	0
	<b>Total Number of Complaints</b>	<b>23</b>	<b>406</b>	<b>263</b>	<b>109</b>	<b>37</b>	<b>20</b>

2	Total No. of policies during previous year	55,46,003	2014-15
3	Total No. of Claims during previous year	4,84,869	2014-15
4	Total no. of policies during current year	17,35,775	Q3 - 2015-16
5	Total no. of claims during current year	1,75,869	Q3- 2015-16
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.97	Q3 - 2015-16
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	13.53	Q3 - 2015-16

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Up to 7 days	9	0	9
(b)	7-15 days	7	0	7
(c)	15-30 days	4	0	4
(d)	30-90 days	0	0	0
(e)	90 days and beyond	0	0	0
	<b>Total Number of Complaints</b>	<b>20</b>	<b>0</b>	<b>20</b>