

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2018 - 31st March, 2019

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	Shareholders
13	NL-13-LOANS SCHEDULE	Loans
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities
18	NL-18-PROVISIONS SCHEDULE	Provisions
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure
20	NL-20-RECEIPT & PAYMENT SCHEDULE	Receipt and Payment
21	NL-21-STATEMENT OF LIABILITIES	Statement of Liabilities
22	NL-22-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business
23	NL-23-REINSURANCE RISK CONCENTRATION	Reinsurance Risk Concentration
24	NL-24-AGEING OF CLAIMS	Ageing of Claims
25	NL-25-CLAIMS DATA	Claims Data (Incurred Claims+ Reported Claims)
26	NL-26-CLAIMS INFORMATION	Claims Information
27	NL-27-OFFICE OPENING	Office Opening
28	NL-28-STATEMENT OF ASSETS	Statement of Investment of Assets
29	NL-29-DEBT SECURITIES	Debt Securities
30	NL-30-ANALYTICAL RATIOS	Analytical Ratios
31	NL-31-RELATED PARTY TRANSACTIONS	Related Party Transactions
32	NL-32-PRODUCT INFORMATION	Product Information
33	NL-33-SOLVENCY MARGIN	Solvency
34	NL-34-BOD	Board of Directors & Management
35	NL-35-NPAs	NPAs
36	NL-36-YIELD ON INVESTMENTS	Yield on Investment
37	NL-37-DOWN GRADING OF INVESTMENTS	Downgrading of Investment
38	NL-38-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premum amount and number of policies)
39	NL-39-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations
40	NL-40-CHANNEL WISE PREMIUM	Business Acquisition through different channels
41	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 MARCH 2019

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2019	YEAR ENDED 31ST MARCH 2019	QUARTER ENDED 31ST MARCH 2018	YEAR ENDED 31ST MARCH 2018
1	Premiums earned (Net)	NL-4-Premium Schedule	1,51,235	4,71,315	1,20,087	4,81,413
2	Profit/ (Loss) on sale/redemption of Investments		442	2,317	1,911	5,004
3	Others: Exchange Gain / (Loss)		(134)	(134)	(1,821)	(3,815)
	Handling Charges		(2,702)	(4,097)	(1,667)	(1,838)
4	Interest, Dividend & Rent – Gross		24,254	85,366	18,664	70,097
	TOTAL (A)		1,73,095	5,54,767	1,37,174	5,50,861
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,24,736	3,05,815	1,43,491	4,79,064
2	Commission	NL-6-Commission Schedule	(7,673)	(1,57,337)	48,153	(48,603)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	34,200	73,533	(2,457)	91,501
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,51,263	2,22,011	1,89,187	5,21,962
	Operating Profit/(Loss) from Fire Business C= (A - B)		21,832	3,32,756	(52,013)	28,899
	APPROPRIATIONS					
	Transfer to Shareholders' Account		21,832	3,32,756	(52,013)	28,899
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		21,832	3,32,756	(52,013)	28,899

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST MARCH 2019

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2019	YEAR ENDED 31ST MARCH 2019	QUARTER ENDED 31ST MARCH 2018	YEAR ENDED 31ST MARCH 2018
1	Premiums earned (Net)	NL-4-Premium Schedule	2,12,201	6,83,071	1,82,939	5,76,073
2	Profit/ (Loss) on sale/redemption of Investments		225	1,580	1,570	4,337
3	Others: Exchange Gain / (Loss)		-	-	-	-
	Handling Charges		(219)	(241)	(149)	(211)
4	Interest, Dividend & Rent – Gross		14,076	58,222	14,737	60,753
	TOTAL (A)		2,26,283	7,42,632	1,99,097	6,40,952
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,53,027	4,13,107	1,01,644	3,14,703
2	Commission	NL-6-Commission Schedule	(2,078)	(21,251)	8,927	(16,065)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	26,442	91,415	5,316	1,15,854
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,77,391	4,83,271	1,15,887	4,14,492
	Operating Profit/(Loss) from Marine Business C= (A - B)		48,892	2,59,361	83,210	2,26,460
	APPROPRIATIONS					
	Transfer to Shareholders' Account		48,892	2,59,361	83,210	2,26,460
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		48,892	2,59,361	83,210	2,26,460

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST MARCH 2019

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2019	YEAR ENDED 31ST MARCH 2019	QUARTER ENDED 31ST MARCH 2018	YEAR ENDED 31ST MARCH 2018
1	Premiums earned (Net)	NL-4-Premium Schedule	95,48,868	3,91,48,797	86,57,466	3,13,05,599
2	Profit/ (Loss) on sale/redemption of Investments		18,969	1,12,066	98,086	2,55,291
3	Others: Transfer & Duplicate Fee		679	3,708	983	8,885
	Exchange Gain / (Loss)		(1,421)	(948)	(187)	6,446
	Handling Charges		(2,870)	(2,508)	(400)	609
4	Interest, Dividend & Rent – Gross		10,94,934	41,28,706	9,62,029	35,76,020
	TOTAL (A)		1,06,59,159	4,33,89,821	97,17,977	3,51,52,850
1	Claims Incurred (Net)	NL-5-Claims Schedule	83,45,310	3,48,63,307	77,76,411	2,60,33,311
2	Commission	NL-6-Commission Schedule	5,86,262	23,15,474	8,33,090	11,95,435
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	17,14,004	54,04,342	10,92,414	69,29,813
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,06,45,576	4,25,83,123	97,01,915	3,41,58,559
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		13,583	8,06,698	16,062	9,94,291
	APPROPRIATIONS					
	Transfer to Shareholders' Account		13,583	8,06,698	16,062	9,94,291
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		13,583	8,06,698	16,062	9,94,291

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 MARCH 2019

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2019	YEAR ENDED 31ST MARCH 2019	QUARTER ENDED 31ST MARCH 2018	YEAR ENDED 31ST MARCH 2018
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		21,832	3,32,756	(52,013)	28,899
	(b) Marine Insurance		48,892	2,59,361	83,210	2,26,460
	(c) Miscellaneous Insurance		13,583	8,06,698	16,062	9,94,291
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		4,93,018	13,48,750	2,93,310	12,85,680
	(b) Profit on sale of investments		10,349	36,609	32,104	91,785
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	a) Miscellaneous Income		21,559	35,637	7,772	17,284
	b) Profit on Sale of Fixed Assets		116	234	137	220
	TOTAL (A)		6,09,349	28,20,045	3,80,582	26,44,619
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		4,00,000	4,00,000	-	-
	(b) For doubtful debts		7,078	7,078	-	-
	(c) For doubtful Advances		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Loss on Sale of Fixed Assets		-	-	-	-
	(d) Expenses on Corporate Social Responsibility (CSR)		15,077	60,077	39,852	57,783
	(e) Fines & penalties		-	500	-	-
	(f) Expenses transferred from Policyholders' Account		-	-	9,000	9,000
	TOTAL (B)		4,22,155	4,67,655	48,852	66,783
	Profit Before Tax		1,87,194	23,52,390	3,31,730	25,77,836

	Less: Provision for Taxation					
	Current Tax		97,700	6,38,700	20,300	6,63,900
	Deferred Tax		(1,87,400)	(79,400)	28,400	16,400
	Less: Short / (Excess) provision for taxation for earlier years					
	Current Tax		4,771	1,43,571	-	(56,154)
	Deferred Tax		-	(1,36,700)	-	60,800
	Profit After Tax		2,72,123	17,86,219	2,83,030	18,92,890
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year			1,34,86,185		1,15,93,295
	Balance carried forward to Balance Sheet			1,52,72,404		1,34,86,185
	Basic & Diluted Earnings per share (Equity shares of face value of Rs. 10 each)			6.54		7.03

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 MARCH 2019

(₹ In 000)

	Schedule	AS AT 31ST MARCH 2019	AS AT 31ST MARCH 2018
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	27,42,183	26,93,215
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,97,93,391	1,60,56,140
FAIR VALUE CHANGE ACCOUNT			
- Shareholders		(1,881)	(1,224)
- Policyholders		(6,557)	(4,552)
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		2,25,27,136	1,87,43,579
APPLICATION OF FUNDS			
INVESTMENTS			
Investments - Shareholders	NL-12-Investment Schedule	1,98,59,914	1,51,47,626
Investments - Policyholders	NL-12(A)-Investment Schedule	6,92,35,852	5,63,37,187
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	5,85,090	3,30,737
DEFERRED TAX ASSET (NET)		3,84,600	1,68,500
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	7,29,312	18,93,591
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	99,04,008	1,16,99,569
Sub-Total (A)		1,06,33,320	1,35,93,160

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	5,77,87,711	4,80,29,944
	PROVISIONS	NL-18-Provisions Schedule	2,03,83,929	1,88,03,687
	Sub-Total (B)		7,81,71,640	6,68,33,631
	NET CURRENT ASSETS (C) = (A - B)		(6,75,38,320)	(5,32,40,471)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	TOTAL		2,25,27,136	1,87,43,579

CONTINGENT LIABILITIES

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2019	AS AT 31ST MARCH 2018
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debt by the company	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	20,84,301	7,48,474
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	TOTAL	20,84,301	7,48,474

PERIODIC DISCLOSURES

FORM NL-4- PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2019				YEAR ENDED 31ST MARCH 2019			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	8,37,162	3,79,751	1,72,19,224	1,84,36,137	32,77,006	16,01,596	6,51,39,836	7,00,18,438
	8,37,162	3,79,751	1,72,19,224	1,84,36,137	32,77,006	16,01,596	6,51,39,836	7,00,18,438
Add: Premium on reinsurance accepted	(44,222)	2,614	77,850	36,242	5,05,164	30,394	1,43,870	6,79,428
Less : Premium on reinsurance ceded	5,53,484	2,12,736	60,82,578	68,48,798	32,29,119	9,44,085	2,46,48,314	2,88,21,518
Net Premium	2,39,456	1,69,629	1,12,14,496	1,16,23,581	5,53,051	6,87,905	4,06,35,392	4,18,76,348
Adjustment for change in reserve for unexpired risks	88,221	(42,572)	16,65,628	17,11,277	81,736	4,834	14,86,595	15,73,165
Premium Earned (Net)	1,51,235	2,12,201	95,48,868	99,12,304	4,71,315	6,83,071	3,91,48,797	4,03,03,183

PREMIUM EARNED [NET]

Particulars	QUARTER ENDED 31ST MARCH 2018				YEAR ENDED 31ST MARCH 2018			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	5,53,333	3,31,951	1,86,94,396	1,95,79,680	27,53,304	14,55,201	5,21,10,410	5,63,18,915
	5,53,333	3,31,951	1,86,94,396	1,95,79,680	27,53,304	14,55,201	5,21,10,410	5,63,18,915
Add: Premium on reinsurance accepted	73,781	8,470	49,166	1,31,417	6,30,703	25,339	97,257	7,53,299
Less : Premium on reinsurance ceded	5,45,217	2,01,943	72,45,272	79,92,432	29,16,159	8,87,904	1,67,34,160	2,05,38,223
Net Premium	81,897	1,38,478	1,14,98,290	1,17,18,665	4,67,848	5,92,636	3,54,73,507	3,65,33,991
Adjustment for change in reserve for unexpired risks	(38,190)	(44,461)	28,40,824	27,58,173	(13,565)	16,563	41,67,908	41,70,906
Premium Earned (Net)	1,20,087	1,82,939	86,57,466	89,60,492	4,81,413	5,76,073	3,13,05,599	3,23,63,085

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

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2019			YEAR ENDED 31ST MARCH 2019		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	3,69,826	9,925	3,79,751	15,51,252	50,344	16,01,596
	3,69,826	9,925	3,79,751	15,51,252	50,344	16,01,596
Add: Premium on reinsurance accepted	2,614	-	2,614	30,394	-	30,394
Less : Premium on reinsurance ceded	2,05,637	7,099	2,12,736	9,05,485	38,600	9,44,085
Net Premium	1,66,803	2,826	1,69,629	6,76,161	11,744	6,87,905
Adjustment for change in reserve for unexpired risks	(39,201)	(3,371)	(42,572)	8,451	(3,617)	4,834
Premium Earned (Net)	2,06,004	6,197	2,12,201	6,67,710	15,361	6,83,071

PREMIUM EARNED [NET]

Particulars	QUARTER ENDED 31ST MARCH 2018			YEAR ENDED 31ST MARCH 2018		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	3,18,734	13,217	3,31,951	14,01,153	54,048	14,55,201
	3,18,734	13,217	3,31,951	14,01,153	54,048	14,55,201
Add: Premium on reinsurance accepted	8,470	-	8,470	25,339	-	25,339
Less : Premium on reinsurance ceded	1,92,741	9,202	2,01,943	8,49,217	38,687	8,87,904
Net Premium	1,34,463	4,015	1,38,478	5,77,275	15,361	5,92,636
Adjustment for change in reserve for unexpired risks	(42,036)	(2,425)	(44,461)	16,992	(429)	16,563
Premium Earned (Net)	1,76,499	6,440	1,82,939	5,60,283	15,790	5,76,073

PERIODIC DISCLOSURES

FORM NL-4 (B) - PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	44,19,894	48,96,952	93,16,846	1,88,681	4,061	80,455	1,75,402	73,312	22,63,164	44,65,975	6,51,328	1,72,19,224
	44,19,894	48,96,952	93,16,846	1,88,681	4,061	80,455	1,75,402	73,312	22,63,164	44,65,975	6,51,328	1,72,19,224
Add: Premium on reinsurance accepted	-	-	-	47,165	-	-	-	27,733	-	-	2,952	77,850
Less : Premium on reinsurance ceded	6,62,286	7,38,471	14,00,757	1,51,730	4,148	4,092	42,291	35,055	2,58,043	38,02,464	3,83,998	60,82,578
Net Premium	37,57,608	41,58,481	79,16,089	84,116	(87)	76,363	1,33,111	65,990	20,05,121	6,63,511	2,70,282	1,12,14,496
Adjustment for change in reserve for unexpired risks	4,64,481	7,61,088	12,25,569	32,377	62	5,392	(12,852)	(5,923)	3,31,873	56,867	32,263	16,65,628
Premium Earned (Net)	32,93,127	33,97,393	66,90,520	51,739	(149)	70,971	1,45,963	71,913	16,73,248	6,06,644	2,38,019	95,48,868

(₹ In 000)

Particulars	YEAR ENDED 31ST MARCH 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	1,59,49,301	1,66,63,247	3,26,12,548	7,73,824	6,048	2,97,229	12,50,304	3,06,992	80,36,780	1,93,41,022	25,15,089	6,51,39,836
	1,59,49,301	1,66,63,247	3,26,12,548	7,73,824	6,048	2,97,229	12,50,304	3,06,992	80,36,780	1,93,41,022	25,15,089	6,51,39,836
Add: Premium on reinsurance accepted	-	-	-	56,674	-	-	-	47,047	-	-	40,149	1,43,870
Less : Premium on reinsurance ceded	24,27,258	25,24,879	49,52,137	6,17,496	5,983	15,234	2,38,109	1,37,261	6,34,397	1,64,61,295	15,86,402	2,46,48,314
Net Premium	1,35,22,043	1,41,38,368	2,76,60,411	2,13,002	65	2,81,995	10,12,195	2,16,778	74,02,383	28,79,727	9,68,836	4,06,35,392
Adjustment for change in reserve for unexpired risks	5,24,979	9,55,070	14,80,049	13,437	(68)	(735)	(88,253)	7,870	1,16,292	(77,034)	35,037	14,86,595
Premium Earned (Net)	1,29,97,064	1,31,83,298	2,61,80,362	1,99,565	133	2,82,730	11,00,448	2,08,908	72,86,091	29,56,761	9,33,799	3,91,48,797

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2018											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	42,39,672	45,57,637	87,97,309	1,48,629	4,126	78,418	3,53,796	56,678	27,02,747	58,38,097	7,14,596	1,86,94,396
	42,39,672	45,57,637	87,97,309	1,48,629	4,126	78,418	3,53,796	56,678	27,02,747	58,38,097	7,14,596	1,86,94,396
Add: Premium on reinsurance accepted	-	-	-	16,449	-	-	-	29,723	-	-	2,994	49,166
Less : Premium on reinsurance ceded	6,47,112	6,93,300	13,40,412	1,07,387	3,928	4,036	58,232	17,384	2,77,543	49,82,847	4,53,503	72,45,272
Net Premium	35,92,560	38,64,337	74,56,897	57,691	198	74,382	2,95,564	69,017	24,25,204	8,55,250	2,64,087	1,14,98,290
Adjustment for change in reserve for unexpired risks	5,70,303	8,83,178	14,53,481	14,390	116	4,723	1,41,265	13,539	10,64,340	1,33,924	15,046	28,40,824
Premium Earned (Net)	30,22,257	29,81,159	60,03,416	43,301	82	69,659	1,54,299	55,478	13,60,864	7,21,326	2,49,041	86,57,466

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	YEAR ENDED 31ST MARCH 2018											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	1,49,50,746	1,50,73,023	3,00,23,769	8,97,317	5,988	2,95,744	7,91,796	2,43,563	67,09,056	1,07,72,966	23,70,211	5,21,10,410
	1,49,50,746	1,50,73,023	3,00,23,769	8,97,317	5,988	2,95,744	7,91,796	2,43,563	67,09,056	1,07,72,966	23,70,211	5,21,10,410
Add: Premium on reinsurance accepted	-	-	-	50,807	-	-	-	37,070	1,876	-	7,504	97,257
Less : Premium on reinsurance ceded	22,82,798	23,04,295	45,87,093	7,60,217	5,613	15,214	1,12,282	86,643	5,76,908	91,22,881	14,67,309	1,67,34,160
Net Premium	1,26,67,948	1,27,68,728	2,54,36,676	1,87,907	375	2,80,530	6,79,514	1,93,990	61,34,024	16,50,085	9,10,406	3,54,73,507
Adjustment for change in reserve for unexpired risks	7,76,533	13,74,574	21,51,107	30,657	264	4,419	1,65,122	17,397	16,57,665	1,19,499	21,778	41,67,908
Premium Earned (Net)	1,18,91,415	1,13,94,154	2,32,85,569	1,57,250	111	2,76,111	5,14,392	1,76,593	44,76,359	15,30,586	8,88,628	3,13,05,599

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2019				YEAR ENDED 31ST MARCH 2019			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	11,73,395	2,94,956	1,51,11,036	1,65,79,387	19,92,469	12,48,700	4,79,92,146	5,12,33,315
Add Claims Outstanding at the end of the year	44,601	26,779	(2,08,055)	(1,36,675)	8,15,656	5,62,250	4,03,82,090	4,17,59,996
Less Claims Outstanding at the beginning of the year	-	-	-	-	7,11,837	5,72,893	3,37,69,648	3,50,54,378
	12,17,996	3,21,735	1,49,02,981	1,64,42,712	20,96,288	12,38,057	5,46,04,588	5,79,38,933
Add :Re-insurance accepted	38,909	1,578	1,695	42,182	1,19,102	34,150	10,340	1,63,592
Less :Re-insurance Ceded	11,32,169	1,70,286	65,59,366	78,61,821	19,09,575	8,59,100	1,97,51,621	2,25,20,296
Total Claims Incurred	1,24,736	1,53,027	83,45,310	86,23,073	3,05,815	4,13,107	3,48,63,307	3,55,82,229

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2018				YEAR ENDED 31ST MARCH 2018			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	4,23,725	3,73,014	85,65,537	93,62,276	15,30,959	10,28,618	2,91,75,505	3,17,35,082
Add Claims Outstanding at the end of the year	1,75,657	(7,835)	10,05,801	11,73,623	7,11,837	5,72,893	3,37,69,648	3,50,54,378
Less Claims Outstanding at the beginning of the year	-	-	-	-	4,58,456	5,82,400	2,91,76,481	3,02,17,337
	5,99,382	3,65,179	95,71,338	1,05,35,899	17,84,340	10,19,111	3,37,68,672	3,65,72,123
Add :Re-insurance accepted	29,032	1,220	(2,113)	28,139	79,937	2,325	32,191	1,14,453
Less :Re-insurance ceded	4,84,923	2,64,755	17,92,814	25,42,492	13,85,213	7,06,733	77,67,552	98,59,498
Total Claims Incurred	1,43,491	1,01,644	77,76,411	80,21,546	4,79,064	3,14,703	2,60,33,311	2,68,27,078

PERIODIC DISCLOSURES
FORM NL-5 (A) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2019			YEAR ENDED 31ST MARCH 2019		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
Direct claims	2,85,747	9,209	2,94,956	8,39,424	4,09,276	12,48,700
Add Claims Outstanding at the end of the year	16,313	10,466	26,779	5,04,814	57,436	5,62,250
Less Claims Outstanding at the beginning of the year	-	-	-	4,80,819	92,074	5,72,893
	3,02,060	19,675	3,21,735	8,63,419	3,74,638	12,38,057
Add :Re-insurance accepted	1,552	26	1,578	34,008	142	34,150
Less :Re-insurance Ceded	1,64,952	5,334	1,70,286	4,89,674	3,69,426	8,59,100
Total Claims Incurred	1,38,660	14,367	1,53,027	4,07,753	5,354	4,13,107

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2018			YEAR ENDED 31ST MARCH 2018		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
Direct claims	3,70,823	2,191	3,73,014	9,18,073	1,10,545	10,28,618
Add Claims Outstanding at the end of the year	(30,323)	22,488	(7,835)	4,80,819	92,074	5,72,893
Less Claims Outstanding at the beginning of the year	-	-	-	4,99,399	83,001	5,82,400
	3,40,500	24,679	3,65,179	8,99,493	1,19,618	10,19,111
Add :Re-insurance accepted	952	268	1,220	2,057	268	2,325
Less :Re-insurance ceded	2,62,928	1,827	2,64,755	6,04,582	1,02,151	7,06,733
Total Claims Incurred	78,524	23,120	1,01,644	2,96,968	17,735	3,14,703

PERIODIC DISCLOSURES

FORM NL-5 (B) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	35,17,385	34,72,208	69,89,593	1,01,787	7,948	21,479	4,65,523	3,485	21,33,150	48,58,049	5,30,022	1,51,11,036
Add Claims Outstanding at the end of the year	(5,01,659)	14,51,977	9,50,318	(81,005)	(74)	(9,996)	(3,36,659)	12,899	51,620	(6,61,338)	(1,33,820)	(2,08,055)
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-
	30,15,726	49,24,185	79,39,911	20,782	7,874	11,483	1,28,864	16,384	21,84,770	41,96,711	3,96,202	1,49,02,981
Add :Re-insurance accepted	-	-	-	1,695	-	-	-	-	-	-	-	1,695
Less :Re-insurance Ceded	5,31,649	13,73,927	19,05,576	61,172	7,870	1,123	62,138	216	1,58,951	40,61,064	3,01,256	65,59,366
Total Claims Incurred	24,84,077	35,50,258	60,34,335	(38,695)	4	10,360	66,726	16,168	20,25,819	1,35,647	94,946	83,45,310

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	YEAR ENDED 31ST MARCH 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	1,11,87,551	92,29,337	2,04,16,888	3,64,066	9,222	79,860	9,96,256	20,735	77,50,401	1,68,97,337	14,57,381	4,79,92,146
Add Claims Outstanding at the end of the year	19,53,185	3,35,89,844	3,55,43,029	2,02,514	1,958	1,47,210	5,99,720	1,54,799	12,84,820	18,44,523	6,03,517	4,03,82,090
Less Claims Outstanding at the beginning of the year	23,82,926	2,64,66,316	2,88,49,242	2,51,903	430	1,18,770	3,42,306	1,31,341	10,36,994	24,46,010	5,92,652	3,37,69,648
	1,07,57,810	1,63,52,865	2,71,10,675	3,14,677	10,750	1,08,300	12,53,670	44,193	79,98,227	1,62,95,850	14,68,246	5,46,04,588
Add :Re-insurance accepted	-	-	-	10,034	291	-	-	-	12	-	3	10,340
Less :Re-insurance ceded	18,03,369	25,23,751	43,27,120	2,51,009	9,062	4,273	1,23,347	6,112	5,81,413	1,36,11,147	8,38,138	1,97,51,621
Total Claims Incurred	89,54,441	1,38,29,114	2,27,83,555	73,702	1,979	1,04,027	11,30,323	38,081	74,16,826	26,84,703	6,30,111	3,48,63,307

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2018											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	28,11,682	32,86,445	60,98,127	1,72,966	4,096	29,871	1,57,892	5,767	14,84,994	3,90,622	2,21,202	85,65,537
Add Claims Outstanding at the end of the year	(2,16,171)	49,519	(1,66,652)	(45,018)	(7,461)	(8,083)	25,770	(6,251)	29,096	11,68,762	15,638	10,05,801
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-
	25,95,511	33,35,964	59,31,475	1,27,948	(3,365)	21,788	1,83,662	(484)	15,14,090	15,59,384	2,36,840	95,71,338
Add :Re-insurance accepted	-	-	-	633	(2,747)	-	-	-	1	-	-	(2,113)
Less :Re-insurance ceded	5,41,580	5,88,005	11,29,585	1,17,014	4,078	1,605	15,798	2,957	1,26,116	3,09,690	85,971	17,92,814
Total Claims Incurred	20,53,931	27,47,959	48,01,890	11,567	(10,190)	20,183	1,67,864	(3,441)	13,87,975	12,49,694	1,50,869	77,76,411

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	YEAR ENDED 31ST MARCH 2018											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	97,15,492	72,97,475	1,70,12,967	3,51,346	(1,892)	84,817	4,36,073	9,080	46,85,133	58,42,352	7,55,629	2,91,75,505
Add Claims Outstanding at the end of the year	23,82,926	2,64,66,316	2,88,49,242	2,51,903	430	1,18,770	3,42,306	1,31,341	10,36,994	24,46,010	5,92,652	3,37,69,648
Less Claims Outstanding at the beginning of the year	22,12,587	2,18,68,002	2,40,80,589	2,43,864	941	1,04,453	2,15,140	87,799	13,33,699	26,57,709	4,52,287	2,91,76,481
	98,85,831	1,18,95,789	2,17,81,620	3,59,385	(2,403)	99,134	5,63,239	52,622	43,88,428	56,30,653	8,95,994	3,37,68,672
Add :Re-insurance accepted	-	-	-	1,368	1,955	-	-	-	28,868	-	-	32,191
Less :Re-insurance ceded	20,22,690	13,19,747	33,42,437	2,50,472	(1,671)	4,765	44,629	3,608	4,09,712	33,93,077	3,20,523	77,67,552
Total Claims Incurred	78,63,141	1,05,76,042	1,84,39,183	1,10,281	1,223	94,369	5,18,610	49,014	40,07,584	22,37,576	5,75,471	2,60,33,311

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2019				YEAR ENDED 31ST MARCH 2019			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	74,499	30,207	12,96,539	14,01,245	2,31,884	1,15,609	45,41,144	48,88,637
Add: Commission on Re-insurance Accepted	22,205	169	9,930	32,304	31,925	1,703	19,281	52,909
Less: Commission on Re-insurance Ceded	1,04,377	32,454	7,20,207	8,57,038	4,21,146	1,38,563	22,44,951	28,04,660
Net Commission	(7,673)	(2,078)	5,86,262	5,76,511	(1,57,337)	(21,251)	23,15,474	21,36,886
Break-up of the expenses (Gross) incurred to procure business:								
Agents	29,779	11,715	4,88,086	5,29,580	86,653	44,804	15,47,587	16,79,044
Brokers	41,118	18,501	7,99,290	8,58,909	1,34,049	70,789	29,69,130	31,73,968
Corporate Agency	3,602	(9)	9,163	12,756	11,182	16	24,427	35,625
Others	-	-	-	-	-	-	-	-
TOTAL (B)	74,499	30,207	12,96,539	14,01,245	2,31,884	1,15,609	45,41,144	48,88,637

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2018				YEAR ENDED 31ST MARCH 2018			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	72,632	35,829	15,39,133	16,47,594	1,64,534	97,850	31,13,429	33,75,813
Add: Commission on Re-insurance Accepted	9,226	85	2,860	12,171	39,304	775	7,538	47,617
Less: Commission on Re-insurance Ceded	33,705	26,987	7,08,903	7,69,595	2,52,441	1,14,690	19,25,532	22,92,663
Net Commission	48,153	8,927	8,33,090	8,90,170	(48,603)	(16,065)	11,95,435	11,30,767
Break-up of the expenses (Gross) incurred to procure business:								
Agents	23,091	14,098	6,47,509	6,84,698	50,657	37,461	12,63,760	13,51,878
Brokers	43,655	21,067	8,47,083	9,11,805	1,00,884	58,679	17,50,656	19,10,219
Corporate Agency	5,886	664	44,541	51,091	12,993	1,710	99,013	1,13,716
Others	-	-	-	-	-	-	-	-
TOTAL (B)	72,632	35,829	15,39,133	16,47,594	1,64,534	97,850	31,13,429	33,75,813

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

COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2019			YEAR ENDED 31ST MARCH 2019		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Direct	29,038	1,169	30,207	1,09,993	5,616	1,15,609
Add: Commission on Re-insurance Accepted	169	-	169	1,703	-	1,703
Less: Commission on Re-insurance Ceded	31,620	834	32,454	1,34,571	3,992	1,38,563
Net Commission	(2,413)	335	(2,078)	(22,875)	1,624	(21,251)
Break-up of the expenses (Gross) incurred to procure business:						
Agents	11,140	575	11,715	40,814	3,990	44,804
Brokers	17,906	595	18,501	69,171	1,618	70,789
Corporate Agency	(8)	(1)	(9)	8	8	16
Others	-	-	-	-	-	-
TOTAL (B)	29,038	1,169	30,207	1,09,993	5,616	1,15,609

COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2018			YEAR ENDED 31ST MARCH 2018		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Direct	33,532	2,297	35,829	92,269	5,581	97,850
Add: Commission on Re-insurance Accepted	85	-	85	775	-	775
Less: Commission on Re-insurance Ceded	25,837	1,150	26,987	1,10,360	4,330	1,14,690
Net Commission	7,780	1,147	8,927	(17,316)	1,251	(16,065)
Break-up of the expenses (Gross) incurred to procure business:						
Agents	12,595	1,503	14,098	33,982	3,479	37,461
Brokers	20,368	699	21,067	56,848	1,831	58,679
Corporate Agency	569	95	664	1,439	271	1,710
Others	-	-	-	-	-	-
TOTAL (B)	33,532	2,297	35,829	92,269	5,581	97,850

PERIODIC DISCLOSURES

FORM NL-6 (B) - COMMISSION SCHEDULE

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	8,81,355	84,569	9,65,924	29,323	434	17,041	24,328	18,643	1,58,851	-	81,995	12,96,539
Add: Commission on Re-insurance Accepted	-	-	-	5,683	-	-	-	3,575	-	-	672	9,930
Less: Commission on Re-insurance Ceded	1,51,665	1,43,035	2,94,700	15,529	566	591	3,021	5,547	26,630	3,28,304	45,319	7,20,207
Net Commission	7,29,690	(58,466)	6,71,224	19,477	(132)	16,450	21,307	16,671	1,32,221	(3,28,304)	37,348	5,86,262
Break-up of the expenses (Gross) incurred to procure business:												
Agents	2,64,746	63,196	3,27,942	14,018	-	11,751	12,342	5,194	79,590	-	37,249	4,88,086
Brokers	6,15,404	21,068	6,36,472	15,263	434	5,275	11,633	13,319	77,521	-	39,373	7,99,290
Corporate Agency	1,205	305	1,510	42	-	15	353	130	1,740	-	5,373	9,163
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	8,81,355	84,569	9,65,924	29,323	434	17,041	24,328	18,643	1,58,851	-	81,995	12,96,539

COMMISSION (₹ In 000)

Particulars	YEAR ENDED 31ST MARCH 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	30,79,076	2,62,257	33,41,333	1,01,942	441	59,488	1,42,948	61,265	5,34,213	-	2,99,514	45,41,144
Add: Commission on Re-insurance Accepted	-	-	-	5,868	-	-	-	6,502	-	-	6,911	19,281
Less: Commission on Re-insurance Ceded	5,55,072	4,96,179	10,51,251	55,045	577	2,217	20,151	16,566	66,722	8,01,010	2,31,412	22,44,951
Net Commission	25,24,004	(2,33,922)	22,90,082	52,765	(136)	57,271	1,22,797	51,201	4,67,491	(8,01,010)	75,013	23,15,474
Break-up of the expenses (Gross) incurred to procure business:												
Agents	8,43,379	1,89,137	10,32,516	47,562	-	40,845	25,593	14,359	2,62,044	-	1,24,668	15,47,587
Brokers	22,31,794	71,934	23,03,728	54,125	441	18,599	1,16,349	46,757	2,68,670	-	1,60,461	29,69,130
Corporate Agency	3,903	1,186	5,089	255	-	44	1,006	149	3,499	-	14,385	24,427
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	30,79,076	2,62,257	33,41,333	1,01,942	441	59,488	1,42,948	61,265	5,34,213	-	2,99,514	45,41,144

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2018											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	10,07,699	1,01,541	11,09,240	28,740	548	19,984	49,643	13,299	2,26,318	-	91,361	15,39,133
Add: Commission on Re-insurance Accepted	-	-	-	1,692	-	-	-	516	-	-	652	2,860
Less: Commission on Re-insurance Ceded	1,37,814	1,26,989	2,64,803	9,896	822	588	6,081	1,959	28,749	3,31,514	64,491	7,08,903
Net Commission	8,69,885	(25,448)	8,44,437	20,536	(274)	19,396	43,562	11,856	1,97,569	(3,31,514)	27,522	8,33,090
Break-up of the expenses (Gross) incurred to procure business:												
Agents	3,93,121	75,772	4,68,893	12,829	-	13,300	23,361	2,604	93,304	-	33,218	6,47,509
Brokers	6,00,490	16,147	6,16,637	15,376	548	6,225	25,095	10,561	1,24,183	-	48,458	8,47,083
Corporate Agency	14,088	9,622	23,710	535	-	459	1,187	134	8,831	-	9,685	44,541
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	10,07,699	1,01,541	11,09,240	28,740	548	19,984	49,643	13,299	2,26,318	-	91,361	15,39,133

COMMISSION (₹ In 000)

Particulars	YEAR ENDED 31ST MARCH 2018											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	20,73,835	1,67,001	22,40,836	67,127	576	44,121	77,021	30,339	4,40,553	-	2,12,856	31,13,429
Add: Commission on Re-insurance Accepted	-	-	-	4,349	-	-	-	1,602	152	-	1,435	7,538
Less: Commission on Re-insurance Ceded	4,87,465	4,15,115	9,02,580	75,036	806	2,218	13,323	9,761	60,527	6,49,884	2,11,397	19,25,532
Net Commission	15,86,370	(2,48,114)	13,38,256	(3,560)	(230)	41,903	63,698	22,180	3,80,178	(6,49,884)	2,894	11,95,435
Break-up of the expenses (Gross) incurred to procure business:												
Agents	7,69,560	1,29,695	8,99,255	25,529	-	28,007	35,897	4,617	1,99,393	-	71,062	12,63,760
Brokers	12,69,740	21,339	12,91,079	40,303	576	14,954	37,513	25,435	2,20,637	-	1,20,159	17,50,656
Corporate Agency	34,535	15,967	50,502	1,295	-	1,160	3,611	287	20,523	-	21,635	99,013
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	20,73,835	1,67,001	22,40,836	67,127	576	44,121	77,021	30,339	4,40,553	-	2,12,856	31,13,429

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2019				YEAR ENDED 31ST MARCH 2019			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	13,752	10,723	6,92,875	7,17,350	29,363	36,523	21,57,442	22,23,328
2	Travel, conveyance and vehicle running expenses	1,150	983	62,231	64,364	2,241	2,787	1,64,632	1,69,660
3	Training expenses	176	182	11,095	11,453	269	335	19,787	20,391
4	Rents, rates & taxes	2,212	1,621	1,06,265	1,10,098	4,977	6,191	3,65,704	3,76,872
5	Repairs	980	764	49,345	51,089	2,096	2,608	1,54,034	1,58,738
6	Printing & stationery	560	475	30,137	31,172	1,097	1,363	80,546	83,006
7	Communication	752	602	38,689	40,043	1,568	1,950	1,15,217	1,18,735
8	Legal & professional charges	5,889	3,521	2,43,444	2,52,854	15,194	18,899	11,16,405	11,50,498
9	Auditors' fees, expenses etc								
	(a) as auditor	15	11	699	725	38	48	2,814	2,900
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	4	3	168	175	9	12	679	700
10	Advertisement and publicity	3,618	3,846	2,33,264	2,40,728	5,220	6,494	3,83,566	3,95,280
11	Marketing and Support Services	-	-	-	-	-	-	-	-
12	Interest & Bank Charges	962	904	56,127	57,993	1,679	2,089	1,23,383	1,27,151
13	Others :								
	Policy Stamps	19	-	2,310	2,329	39	-	4,362	4,401
	Information & Technology Expenses	944	449	33,265	34,658	2,716	3,378	1,99,549	2,05,643
	Electricity & Water Charges	321	228	15,061	15,610	739	919	54,265	55,923
	Courtesies & Entertainment	507	447	28,148	29,102	956	1,189	70,258	72,403
	Others	432	346	22,239	23,017	899	1,118	66,058	68,075
14	Depreciation	1,041	795	51,630	53,466	2,264	2,816	1,66,361	1,71,441
15	Service Tax Expenses / GST Expense	866	542	37,012	38,420	2,169	2,696	1,59,280	1,64,145
16	Expenses transferred to Shareholders' Account	-	-	-	-	-	-	-	-
	TOTAL	34,200	26,442	17,14,004	17,74,646	73,533	91,415	54,04,342	55,69,290

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2018				YEAR ENDED 31ST MARCH 2018			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	2,244	4,579	4,34,400	4,41,223	21,525	27,267	16,32,109	16,80,901
2	Travel, conveyance and vehicle running expenses	321	511	40,094	40,926	1,467	1,859	1,11,256	1,14,582
3	Training expenses	(3)	4	863	864	77	98	5,848	6,023
4	Rents, rates & taxes	278	725	77,852	78,855	4,421	5,600	3,35,210	3,45,231
5	Repairs	447	685	51,838	52,970	1,754	2,223	1,33,009	1,36,986
6	Printing & stationery	198	315	24,909	25,422	922	1,167	69,900	71,989
7	Communication	182	315	26,528	27,025	1,113	1,410	84,355	86,878
8	Legal & professional charges	4,115	6,538	5,13,947	5,24,600	18,857	23,886	14,29,740	14,72,483
9	Auditors' fees, expenses etc					-			
	(a) as auditor	3	7	715	725	37	47	2,816	2,900
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	1	1	173	175	9	11	680	700
10	Advertisement and publicity	1,256	1,657	1,05,279	1,08,192	1,990	2,520	1,50,851	1,55,361
11	Marketing and Support Services	(12,683)	(12,090)	(3,56,284)	(3,81,057)	31,497	39,898	23,88,201	24,59,596
12	Interest & Bank Charges	568	788	53,380	54,736	1,321	1,674	1,00,180	1,03,175
13	Others :					-			
	Policy Stamps	20	-	2,021	2,041	41	-	4,069	4,110
	Information & Technology Expenses	19	248	35,544	35,811	2,504	3,172	1,89,893	1,95,569
	Electricity & Water Charges	26	91	10,859	10,976	673	852	51,040	52,565
	Courtesies & Entertainment	168	252	18,926	19,346	623	789	47,251	48,663
	Others	81	129	10,250	10,460	380	481	28,805	29,666
14	Depreciation	297	483	38,969	39,749	1,500	1,899	1,13,713	1,17,112
15	Service Tax Expenses / GST Expense	5	78	11,151	11,234	790	1,001	59,887	61,678
16	Expenses transferred to Shareholders' Account	-	-	(9,000)	(9,000)	-	-	(9,000)	(9,000)
	TOTAL	(2,457)	5,316	10,92,414	10,95,273	91,501	1,15,854	69,29,813	71,37,168

PERIODIC DISCLOSURES

FORM NL-7 (A) -OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2019			YEAR ENDED 31ST MARCH 2019		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	10,543	180	10,723	35,899	624	36,523
2	Travel, conveyance and vehicle running expenses	966	17	983	2,739	48	2,787
3	Training expenses	179	3	182	329	6	335
4	Rents, rates & taxes	1,593	28	1,621	6,085	106	6,191
5	Repairs	751	13	764	2,563	45	2,608
6	Printing & stationery	467	8	475	1,340	23	1,363
7	Communication	592	10	602	1,917	33	1,950
8	Legal & professional charges	3,464	57	3,521	18,577	322	18,899
9	Auditors' fees, expenses etc						
	(a) as auditor	11	-	11	47	1	48
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	3	-	3	12	-	12
10	Advertisement and publicity	3,781	65	3,846	6,383	111	6,494
11	Marketing and Support Services	-	-	-	-	-	-
12	Interest & Bank Charges	888	16	904	2,053	36	2,089
13	Others :						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	442	7	449	3,321	57	3,378
	Electricity & Water Charges	224	4	228	903	16	919
	Courtesies & Entertainment	440	7	447	1,169	20	1,189
	Others	340	6	346	1,099	19	1,118
14	Depreciation	782	13	795	2,768	48	2,816
15	Service Tax Expenses / GST Expense	533	9	542	2,650	46	2,696
16	Expenses transferred to Shareholders' Account	-	-	-	-	-	-
	TOTAL	25,999	443	26,442	89,854	1,561	91,415

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2018			YEAR ENDED 31ST MARCH 2018		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	4,439	140	4,579	26,560	707	27,267
2	Travel, conveyance and vehicle running expenses	497	14	511	1,811	48	1,859
3	Training expenses	3	1	4	95	3	98
4	Rents, rates & taxes	702	23	725	5,455	145	5,600
5	Repairs	666	19	685	2,165	58	2,223
6	Printing & stationery	306	9	315	1,137	30	1,167
7	Communication	305	10	315	1,373	37	1,410
8	Legal & professional charges	6,353	185	6,538	23,267	619	23,886
9	Auditors' fees, expenses etc						
	(a) as auditor	7	-	7	46	1	47
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	1	-	1	11	-	11
10	Advertisement and publicity	1,613	44	1,657	2,455	65	2,520
11	Marketing and Support Services	(11,825)	(265)	(12,090)	38,864	1,034	39,898
12	Interest & Bank Charges	766	22	788	1,630	44	1,674
13	Others :						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	239	9	248	3,090	82	3,172
	Electricity & Water Charges	88	3	91	830	22	852
	Courtesies & Entertainment	245	7	252	769	20	789
	Others	126	3	129	469	12	481
14	Depreciation	469	14	483	1,850	49	1,899
15	Service Tax Expenses / GST Expense	75	3	78	975	26	1,001
16	Expenses transferred to Shareholders' Account	-	-	-	-	-	-
	TOTAL	5,075	241	5,316	1,12,852	3,002	1,15,854

PERIODIC DISCLOSURES

FORM NL-7 (B) - OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2019											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	2,31,850	2,53,847	4,85,697	4,893	(4)	4,736	9,979	4,003	1,24,337	42,569	16,665	6,92,875
2	Travel, conveyance and vehicle running expenses	20,798	22,545	43,343	414	(1)	426	1,041	353	11,204	3,953	1,498	62,231
3	Training expenses	3,699	3,936	7,635	66	-	76	233	61	2,009	747	268	11,095
4	Rents, rates & taxes	35,589	39,236	74,825	780	-	725	1,357	621	19,025	6,374	2,558	1,06,265
5	Repairs	16,512	18,081	34,593	348	(1)	337	709	285	8,855	3,030	1,189	49,345
6	Printing & stationery	10,073	10,926	20,999	201	-	207	500	172	5,425	1,911	722	30,137
7	Communication	12,941	14,129	27,070	269	-	265	583	222	6,950	2,400	930	38,689
8	Legal & professional charges	81,776	92,316	1,74,092	2,028	(2)	1,646	1,725	1,482	43,226	13,359	5,888	2,43,444
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	234	262	496	6	-	5	7	4	125	40	16	699
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	57	63	120	1	-	1	2	1	30	10	3	168
10	Advertisement and publicity	77,754	82,471	1,60,225	1,353	-	1,611	5,063	1,276	42,300	15,860	5,576	2,33,264
11	Marketing and Support Services	-	-	-	-	-	-	-	-	-	-	-	-
12	Interest & Bank Charges	18,736	20,115	38,851	352	-	386	1,063	313	10,138	3,678	1,346	56,127
13	Others :	-	-	-	-	-	-	-	-	-	-	-	-
	Policy Stamps	870	926	1,796	4	-	82	9	-	21	-	398	2,310
	Information & Technology Expenses	11,215	13,024	24,239	318	(1)	223	3	213	5,846	1,615	809	33,265
	Electricity & Water Charges	5,047	5,582	10,629	112	-	103	181	88	2,693	893	362	15,061
	Courtesies & Entertainment	9,403	10,161	19,564	184	-	194	492	159	5,074	1,807	674	28,148
	Others	7,439	8,119	15,558	155	-	152	335	129	3,996	1,380	534	22,239
14	Depreciation	17,281	18,964	36,245	369	(1)	352	716	299	9,258	3,148	1,244	51,630
15	Service Tax Expenses / GST Expense	12,424	13,944	26,368	299	(1)	250	315	223	6,585	2,078	895	37,012
16	Expenses transferred to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	5,73,698	6,28,647	12,02,345	12,152	(11)	11,777	24,313	9,904	3,07,097	1,04,852	41,575	17,14,004

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	YEAR ENDED 31ST MARCH 2019											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	7,17,922	7,50,644	14,68,566	11,309	4	14,972	53,740	11,509	3,93,012	1,52,892	51,438	21,57,442
2	Travel, conveyance and vehicle running expenses	54,784	57,281	1,12,065	863	-	1,142	4,101	878	29,990	11,667	3,926	1,64,632
3	Training expenses	6,584	6,885	13,469	104	-	137	493	106	3,604	1,402	472	19,787
4	Rents, rates & taxes	1,21,693	1,27,240	2,48,933	1,917	1	2,538	9,109	1,951	66,619	25,917	8,719	3,65,704
5	Repairs	51,257	53,593	1,04,850	807	-	1,069	3,837	822	28,060	10,916	3,673	1,54,034
6	Printing & stationery	26,803	28,025	54,828	422	-	559	2,006	430	14,673	5,708	1,920	80,546
7	Communication	38,340	40,088	78,428	604	-	800	2,870	614	20,989	8,165	2,747	1,15,217
8	Legal & professional charges	3,71,501	3,88,434	7,59,935	5,852	2	7,747	27,809	5,956	2,03,371	79,117	26,616	11,16,405
9	Auditors' fees, expenses etc												
	(a) as auditor	936	979	1,915	15	-	20	70	15	513	199	67	2,814
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	226	236	462	3	-	5	17	4	124	48	16	679
10	Advertisement and publicity	1,27,637	1,33,455	2,61,092	2,011	1	2,662	9,554	2,046	69,873	27,182	9,145	3,83,566
11	Marketing and Support Services	-	-	-	-	-	-	-	-	-	-	-	-
12	Interest & Bank Charges	41,058	42,929	83,987	647	-	856	3,073	658	22,476	8,744	2,942	1,23,383
13	Others :												
	Policy Stamps	1,619	1,692	3,311	8	-	158	19	1	48	-	817	4,362
	Information & Technology Expenses	66,403	69,429	1,35,832	1,046	-	1,385	4,971	1,065	36,351	14,141	4,758	1,99,549
	Electricity & Water Charges	18,058	18,880	36,938	284	-	377	1,352	289	9,885	3,846	1,294	54,265
	Courtesies & Entertainment	23,379	24,445	47,824	368	-	488	1,750	375	12,799	4,979	1,675	70,258
	Others	21,982	22,984	44,966	346	-	458	1,645	352	12,033	4,682	1,576	66,058
14	Depreciation	55,359	57,882	1,13,241	872	-	1,154	4,144	887	30,305	11,790	3,968	1,66,361
15	Service Tax Expenses / GST Expense	53,003	55,419	1,08,422	835	-	1,105	3,968	850	29,015	11,288	3,797	1,59,280
16	Expenses transferred to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	17,98,544	18,80,520	36,79,064	28,313	8	37,632	1,34,528	28,808	9,83,740	3,82,683	1,29,566	54,04,342

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2018											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	1,29,472	1,42,651	2,72,123	2,140	8	2,609	12,083	2,682	96,944	36,212	9,599	4,34,400
2	Travel, conveyance and vehicle running expenses	12,794	13,617	26,411	202	-	268	991	238	8,230	2,816	938	40,094
3	Training expenses	201	254	455	4	-	3	32	6	240	107	16	863
4	Rents, rates & taxes	22,289	25,076	47,365	378	2	438	2,300	492	18,152	7,060	1,665	77,852
5	Repairs	16,773	17,730	34,503	263	-	354	1,248	304	10,443	3,496	1,227	51,838
6	Printing & stationery	7,931	8,450	16,381	126	1	166	618	147	5,127	1,760	583	24,909
7	Communication	8,235	8,887	17,122	133	1	170	690	160	5,641	2,007	604	26,528
8	Legal & professional charges	1,63,918	1,74,512	3,38,430	2,600	8	3,432	12,721	3,045	1,05,561	36,145	12,005	5,13,947
9	Auditors' fees, expenses etc												
	(a) as auditor	210	234	444	4	-	4	20	5	162	61	15	715
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	51	57	108	1	-	1	5	1	39	15	3	173
10	Advertisement and publicity	36,619	37,373	73,992	551	2	801	2,159	587	19,035	5,506	2,646	1,05,279
11	Marketing and Support Services	(1,86,024)	(1,59,666)	(3,45,690)	(2,255)	5	(4,712)	1,796	(1,246)	(11,591)	20,103	(12,694)	(3,56,284)
12	Interest & Bank Charges	18,060	18,679	36,739	277	1	390	1,170	304	10,083	3,108	1,308	53,380
13	Others :												
	Policy Stamps	761	787	1,548	4	-	81	10	1	28	-	349	2,021
	Information & Technology Expenses	9,387	11,027	20,414	168	1	175	1,166	233	8,959	3,716	712	35,544
	Electricity & Water Charges	3,017	3,449	6,466	52	1	59	335	70	2,610	1,042	224	10,859
	Courtesies & Entertainment	6,152	6,488	12,640	96	-	130	451	110	3,789	1,259	451	18,926
	Others	3,262	3,476	6,738	52	-	68	255	61	2,111	725	240	10,250
14	Depreciation	12,315	13,171	25,486	196	-	256	981	232	8,101	2,812	905	38,969
15	Service Tax Expenses / GST Expense	2,938	3,456	6,394	52	1	55	367	73	2,817	1,170	222	11,151
16	Expenses transferred to Shareholders' Account	-	-	-	-	-	-	-	-	(9,000)	-	-	(9,000)
	TOTAL	2,68,361	3,29,708	5,98,069	5,044	31	4,748	39,398	7,505	2,87,481	1,29,120	21,018	10,92,414

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	YEAR ENDED 31ST MARCH 2018											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	5,82,843	5,87,480	11,70,323	8,645	17	12,907	31,264	8,925	2,82,222	75,919	41,887	16,32,109
2	Travel, conveyance and vehicle running expenses	39,731	40,047	79,778	589	1	880	2,131	609	19,238	5,175	2,855	1,11,256
3	Training expenses	2,088	2,105	4,193	31	-	46	112	32	1,011	272	151	5,848
4	Rents, rates & taxes	1,19,707	1,20,659	2,40,366	1,776	4	2,651	6,421	1,833	57,964	15,592	8,603	3,35,210
5	Repairs	47,499	47,877	95,376	704	1	1,052	2,548	727	23,000	6,187	3,414	1,33,009
6	Printing & stationery	24,962	25,160	50,122	370	1	553	1,339	382	12,087	3,252	1,794	69,900
7	Communication	30,124	30,364	60,488	447	1	667	1,616	461	14,586	3,924	2,165	84,355
8	Legal & professional charges	5,10,575	5,14,637	10,25,212	7,574	15	11,306	27,387	7,819	2,47,229	66,506	36,692	14,29,740
9	Auditors' fees, expenses etc												
	(a) as auditor	1,005	1,014	2,019	15	-	22	54	16	487	131	72	2,816
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	243	245	488	4	-	5	13	4	117	32	17	680
10	Advertisement and publicity	53,870	54,299	1,08,169	799	2	1,193	2,889	825	26,085	7,017	3,872	1,50,851
11	Marketing and Support Services	8,52,851	8,59,635	17,12,486	12,651	25	18,886	45,747	13,060	4,12,964	1,11,089	61,293	23,88,201
12	Interest & Bank Charges	35,775	36,060	71,835	531	1	792	1,919	548	17,323	4,660	2,571	1,00,180
13	Others :												
	Policy Stamps	1,491	1,503	2,994	7	-	155	20	1	62	-	830	4,069
	Information & Technology Expenses	67,813	68,352	1,36,165	1,006	2	1,502	3,638	1,038	32,836	8,833	4,873	1,89,893
	Electricity & Water Charges	18,227	18,372	36,599	270	1	404	978	279	8,826	2,374	1,309	51,040
	Courtesies & Entertainment	16,874	17,008	33,882	250	-	374	905	258	8,171	2,198	1,213	47,251
	Others	10,286	10,368	20,654	153	-	228	552	158	4,981	1,340	739	28,805
14	Depreciation	40,608	40,931	81,539	602	1	899	2,178	622	19,663	5,290	2,919	1,13,713
15	Service Tax Expenses / GST Expense	21,386	21,556	42,942	317	1	474	1,147	327	10,356	2,786	1,537	59,887
16	Expenses transferred to Shareholders' Account	-	-	-	-	-	-	-	-	(9,000)	-	-	(9,000)
	TOTAL	24,77,958	24,97,672	49,75,630	36,741	73	54,996	1,32,858	37,924	11,90,208	3,22,577	1,78,806	69,29,813

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2019	AS AT 31ST MARCH 2018
1	Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each)	40,00,000	40,00,000
2	Issued Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	27,42,183	26,93,215
3	Subscribed Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	27,42,183	26,93,215
4	Called up Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	27,42,183	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	-	-
	TOTAL	27,42,183	26,93,215

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 31ST MARCH 2019		AS AT 31ST MARCH 2018	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	13,98,51,333	51	13,73,53,965	51
· Foreign	13,43,66,967	49	13,19,67,535	49
Others	-	-	-	-
TOTAL	27,42,18,300	100	26,93,21,500	100

PERIODIC DISCLOSURES

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2019	AS AT 31ST MARCH 2018
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	25,68,789	25,68,789
	Additions during the year	19,51,032	-
	Closing Balance	45,19,821	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	1,52,72,404	1,34,86,185
	TOTAL	1,97,93,391	1,60,56,140

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2019	AS AT 31ST MARCH 2018
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENTS SHAREHOLDERS

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2019	AS AT 31ST MARCH 2018
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	62,78,416	48,11,613
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	7,024	7,446
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	18,44,096	17,75,159
	Non Convertible Debenture/ Bonds	5,91,884	12,12,874
	Other Securities	-	-
	Subsidiaries	1,115	1,059
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	64,30,525	65,50,333
5	Other than approved investments		
	Mutual Funds	4,053	3,313
	Non Convertible Debenture	3,70,931	21,190
	Less: Provision for diminution in the value of investments	(69,101)	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,45,627	69,124
2	Other Approved Securities	13,88,744	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	-	2,10,117
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	8,36,132	1,80,658
	Non Convertible Debenture/ Bonds	5,87,032	1,58,911
	Others Securities - CD/CP	1,66,681	52,819
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	9,18,371	93,010
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture	1,78,445	-
	Less: Provision for diminution in the value of investments	(20,061)	-
	TOTAL	1,98,59,914	1,51,47,626

Note (Sch 8 & Sch 8A): Aggregate amount of company's investment other than listed equity securities and derivative instruments is ₹ 89,064,254 thousand (Previous year ₹ 71,449,673 thousand)

Market value of such investments as at 31.03.2019 is ₹ 88,138,529 thousand (Previous year ₹ 70,092,565 thousand)

PERIODIC DISCLOSURES

FORM NL-12A-INVESTMENTS POLICYHOLDERS

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2019	AS AT 31ST MARCH 2018
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,18,87,881	1,78,95,394
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	24,488	27,693
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	64,28,909	66,02,189
	Non Convertible Debenture/ Bonds	20,63,433	45,10,930
	Other Securities	-	-
	Subsidiaries	3,885	3,941
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,24,18,168	2,43,62,057
5	Other than approved investments		
	Mutual Funds	14,131	12,320
	Non Convertible Debenture	12,93,143	78,810
	Less: Provision for diminution in the value of investments	(2,40,899)	
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	12,04,930	2,57,086
2	Other Approved Securities	48,41,456	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	-	7,81,470
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	29,14,932	6,71,904
	Non Convertible Debenture/ Bonds	20,46,519	5,91,024
	Others Securities - CD/CP	5,81,084	1,96,447
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	32,01,634	3,45,922
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture	6,22,097	-
	Less: Provision for diminution in the value of investments	(69,939)	
	TOTAL	6,92,35,852	5,63,37,187

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2019	AS AT 31ST MARCH 2018
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(₹ In 000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2018	Additions during the Period	Sales/ Adjustments during the Period	As at 31st March, 2019	Upto 31st March 2018	For the Period	On sales / adjustments	Upto 31st March, 2019	As at 31st March, 2019	As At 31st March, 2018
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										-
- Computer Software	3,16,539	1,44,703	-	4,61,242	2,46,507	69,577	-	3,16,084	1,45,158	70,032
Land - Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	1,610	202	-	1,812	10,439	10,641
Furniture & Fittings	3,49,438	53,997	1,256	4,02,179	2,63,388	20,258	1,213	2,82,433	1,19,746	86,050
Information Technology Equipment	6,92,829	1,13,457	831	8,05,455	6,01,308	72,772	823	6,73,257	1,32,198	91,521
Vehicles	10,892	4,061	-	14,953	3,940	1,680	-	5,620	9,333	6,952
Office Equipment	1,01,199	20,067	834	1,20,432	85,700	6,952	741	91,911	28,521	15,499
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	15,20,997	3,36,285	2,921	18,54,361	12,02,453	1,71,441	2,777	13,71,117	4,83,244	3,18,544
Capital Work In Progress	12,193	1,01,846	12,193	1,01,846	-	-	-	-	1,01,846	12,193
Grand Total	15,33,190	4,38,131	15,114	19,56,207	12,02,453	1,71,441	2,777	13,71,117	5,85,090	3,30,737
Previous Period Total	13,89,735	1,75,192	31,737	15,33,190	10,88,198	1,17,114	2,859	12,02,453	3,30,737	

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2019	AS AT 31ST MARCH 2018
1	Cash (including cheques, drafts and stamps)	39,768	30,032
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	6,89,544	18,63,559
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	7,29,312	18,93,591
	Balances with non-scheduled banks included in 2 above	-	-

Note: Balance with Banks in current accounts above, includes liquid flexi term deposit of ₹ 787,100 thousand (Previous year ₹ 1,437,900 thousand)

PERIODIC DISCLOSURES**FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE**

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2019	AS AT 31ST MARCH 2018
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	80,082	84,606
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,38,335	3,76,465
6	Deposit towards Rent	90,814	78,565
7	Service Tax/ GST Recoverable	18,322	12,854
8	Others	6,572	38,390
	TOTAL (A)	4,34,125	5,90,880
	OTHER ASSETS		
1	Income accrued on investments/ FDRs	28,75,349	25,89,447
2	Outstanding Premiums	45,79,641	67,62,345
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	16,57,845	14,68,944
6	Due from subsidiaries/ holding	45,824	2,953
7	Assets held for Unclaimed amount of Policyholders	2,60,063	2,52,535
	Add: Investment Income accruing on unclaimed amount	51,161	32,465
8	Deposit with Reserve Bank of India	-	-
9	Unsettled Investment contract receivable	-	-
	TOTAL (B)	94,69,883	1,11,08,689
	TOTAL (A+B)	99,04,008	1,16,99,569

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

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2019	AS AT 31ST MARCH 2018
1	Agents' Balances	3,72,642	4,19,021
2	Balances due to other insurance companies (including reinsurers)	71,89,015	65,56,057
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	42,50,441	6,26,984
5	Unallocated Premium	69,627	1,25,342
6	Sundry creditors	11,85,978	15,25,498
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding *	4,31,13,172	3,77,87,976
9	Due to Officers/ Directors	-	-
10	Deposit Premium	5,14,687	4,23,898
11	Goods & Service Tax Payable	4,56,488	14,702
12	Employee Benefits	3,46,843	2,65,479
13	Unclaimed Amount of Policyholders	2,37,657	2,52,522
	Add: Investment Income accruing on unclaimed amount	51,161	32,465
	TOTAL	5,77,87,711	4,80,29,944

* Claims Outstanding Includes ₹ 1,353,176 thousand (Previous Year ₹ 2,733,598 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 MARCH 2019	AS AT 31ST MARCH 2018
1	Reserve for Unexpired Risk	2,03,35,230	1,87,62,065
2	For Taxation (less advance tax paid and taxes deducted at source)	-	-
3	For Proposed Dividends	-	-
4	For Dividend Distribution Tax	-	-
5	For Premium Deficiency	-	-
6	For Doubtful Debt	48,699	41,622
	TOTAL	2,03,83,929	1,88,03,687

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

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2019	AS AT 31ST MARCH 2018
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE (DIRECT BASIS) FOR THE YEAR ENDED 31st MARCH, 2019

(₹ in '000's)

Particulars	Year Ended 31st March, 2019	Year Ended 31st March, 2018
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	8,62,51,426	5,91,30,986
Other receipts	35,637	17,284
Payments to re-insurers, net of commission and claims	(43,68,571)	(70,32,013)
Payments to co-insurers, net of claims recovery	5,38,074	4,45,712
Payments of claims	(5,52,64,603)	(3,42,71,217)
Payments of commission and brokerage	(54,52,018)	(36,66,499)
Payments of other operating expenses	(59,65,450)	(82,59,505)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(54,994)	(3,47,544)
Income taxes paid (Net)	(6,44,140)	(9,67,047)
Service tax/ GST paid	(51,49,620)	(34,96,473)
Other payments	-	-
Cash flows before extraordinary items	99,25,741	15,53,684
Cash flows from extraordinary operations	-	-
Net cash flows from operating activities	99,25,741	15,53,684
Cash flows from investing activities:		
Purchase of fixed assets	(4,26,079)	(1,48,490)
Proceeds from sale of fixed assets	379	220
Purchases of investments	(22,42,70,950)	(12,52,11,238)
Loans disbursed	-	-
Sales of investments	20,62,05,985	11,93,67,298
Repayments received	-	-
Rents/Interests/ Dividends received	54,00,645	50,39,339
Investments in money market instruments and in liquid mutual funds (Net)	-	-
Expenses related to investments	-	-
Net cash flow from investing activities	(1,30,90,020)	(9,52,871)
Cash flows from financing activities:		
Proceeds from issuance of share capital	20,00,000	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	20,00,000	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	(11,64,279)	6,00,813
Cash and cash equivalents at the beginning of the year	18,93,591	12,92,778
Cash and cash equivalents at the end of the year	7,29,312	18,93,591

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

(₹ In Lakhs)

SI.No.	Particular	AS AT 31ST MARCH 2019				AS AT 31ST MARCH 2018			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	4,857.69	7,530.39	626.17	13,014.25	4,040.33	6,424.46	693.91	11,158.70
2	Marine								
a	Marine Cargo	2,029.00	3,906.40	1,141.74	7,077.14	1,944.49	3,754.18	1,054.02	6,752.69
b	Marine Hull	117.44	356.48	217.88	691.80	153.61	844.66	76.08	1,074.35
3	Miscellaneous								
a	Motor	1,51,165.87	1,14,764.68	2,54,197.36	5,20,127.91	1,36,365.38	1,07,693.86	2,08,134.53	4,52,193.77
b	Engineering	1,229.06	1,530.04	495.10	3,254.20	1,094.69	2,020.53	498.50	3,613.73
c	Aviation	2.01	19.58	-	21.59	2.69	4.30	-	6.99
d	Liabilities	923.35	836.22	711.77	2,471.34	844.65	719.11	594.30	2,158.06
e	Others	11,517.00	8,403.07	5,101.41	25,021.48	13,395.75	7,023.93	3,513.36	23,933.03
4	Health Insurance	30,941.97	5,899.74	6,948.46	43,790.17	29,779.05	6,378.39	3,991.54	40,148.99
5	Crop	568.90	15,351.48	3,093.75	19,014.13	-	20,516.15	3,943.95	24,460.10
6	Total Liabilities	2,03,352.29	1,58,598.07	2,72,533.64	6,34,484.01	1,87,620.65	1,55,379.57	2,22,500.19	5,65,500.42

PERIODIC

FORM NL-22 Geographical Distribution of Business

Insurer: **IFFCO Tokio General Insurance CoI** Date: **1st Apr'18 to 31st Mar'19**

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

(Rs in Lakhs)

*GDP figures (Excluding pool)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party	
	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	329.42	1,441.68	4.41	13.63	-	0.28	50.88	156.62	1,253.73	5,036.02	999.09	3,829.10
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
Assam	29.53	115.83	0.36	4.44	-	-	2.22	20.07	391.22	1,406.79	444.40	1,556.80
Bihar	9.84	191.73	0.42	1.37	-	-	8.71	17.60	257.85	884.44	307.46	1,022.07
Chhattisgarh	68.23	409.27	1.15	15.41	-	-	45.92	159.86	907.66	3,488.47	1,030.43	3,653.03
Goa	8.23	84.37	2.51	11.45	16.63	92.46	0.81	12.59	318.52	1,525.27	506.24	2,002.79
Gujarat	466.94	6,314.24	353.35	1,152.77	3.83	14.61	201.70	806.97	3,479.88	13,118.11	5,310.22	19,799.91
Haryana	3,116.46	5,465.49	755.42	2,397.26	-	-	69.07	820.69	6,013.71	18,521.80	5,455.71	16,103.44
Himachal Pradesh	48.66	197.72	0.01	0.06	-	-	0.04	0.11	149.90	400.83	200.95	444.60
Jammu & Kashmir	9.48	41.80	0.42	0.56	-	-	0.28	1.28	815.94	2,626.25	515.80	1,696.11
Jharkhand	94.56	208.91	0.98	8.01	-	-	31.83	140.71	299.70	1,221.11	442.56	1,569.66
Karnataka	588.03	1,429.53	69.29	286.95	-	-	46.64	255.81	2,657.64	10,618.47	4,171.85	16,223.62
Kerala	30.70	213.32	1.84	8.54	0.82	5.73	3.29	7.65	1,550.62	5,770.03	873.10	2,931.92
Madhya Pradesh	263.97	961.87	34.85	168.42	-	-	35.26	123.25	2,108.62	8,657.41	3,731.29	14,278.09
Maharashtra	710.17	2,909.06	372.86	1,728.99	76.13	383.51	741.59	2,122.88	3,795.06	14,965.70	4,098.15	15,217.08
Manipur	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	4.65	9.15	-	-	-	-	-	-	-	-	-	-
Mizoram	2.55	2.55	-	-	-	-	-	-	-	-	-	-
Nagaland	-	0.03	-	-	-	-	-	-	-	-	-	-
Orissa	147.69	2,483.81	7.36	56.36	1.19	1.94	67.59	231.12	825.95	2,903.15	1,956.23	6,051.39
Punjab	106.17	129.08	11.83	47.65	-	-	11.24	63.60	1,949.18	6,676.56	1,599.30	4,674.41
Rajasthan	134.76	1,326.67	16.93	50.61	-	0.54	62.93	241.54	2,302.96	7,457.54	3,463.92	10,324.33
Sikkim	862.95	796.32	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	637.90	1,878.88	151.48	696.57	-	3.71	47.16	218.78	3,952.52	14,239.15	3,687.44	12,320.16
Telangana	-	(0.06)	14.45	56.49	-	-	67.30	232.17	1,568.51	6,426.39	1,205.55	4,462.76
Tripura	0.02	0.11	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	297.14	3,727.85	47.91	217.06	-	-	62.35	199.63	3,595.66	12,380.55	3,454.44	10,575.04
Uttarakhand	73.28	460.22	2.30	10.36	-	-	1.57	9.42	509.48	1,824.92	608.51	2,148.06
West Bengal	126.11	900.39	28.88	120.44	-	-	75.64	216.59	746.69	2,458.63	1,056.85	2,996.80
Andaman & Nicobar Is.	0.01	0.30	-	-	-	-	-	-	-	-	-	-
Chandigarh	6.01	31.24	50.02	207.63	-	-	10.35	38.83	715.22	2,715.05	430.95	1,759.80
Dadra & Nagra Haveli	12.57	189.54	-	-	-	-	-	-	-	-	-	-
Daman & Diu	2.11	11.56	-	-	-	-	-	-	-	-	-	-
Delhi	173.67	811.38	1,768.74	8,247.38	0.66	0.66	242.06	1,631.16	3,722.43	12,736.26	3,145.26	9,860.04
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	9.82	26.21	0.50	4.10	-	-	0.39	9.30	310.29	1,434.11	273.83	1,131.47
Total	8,371.62	32,770.06	3,698.26	15,512.52	99.25	503.44	1,886.81	7,738.24	44,198.94	1,59,493.01	48,969.52	1,66,632.47

DISCLOSURES

Liability insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total	
For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
-	9.58	20.20	61.09	43.37	321.67	0.14	1.21	-380.07	(384.83)	80.93	414.95	2,402.10	10,901.00
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	0.26	2.58	165.73	902.68	0.06	0.30	-	1.26	1.90	9.62	1,035.67	4,020.36
0.25	10.32	1.27	12.60	4.11	15.76	-	0.04	-	-	20.88	44.19	610.79	2,200.11
-	0.29	17.57	96.20	25.17	61.03	0.38	1.11	-1,730.87	(1,600.65)	36.56	94.75	402.20	6,378.77
2.28	4.79	2.17	6.82	14.27	52.52	0.25	2.13	-	71.10	13.68	45.37	885.59	3,911.65
166.44	292.80	286.83	1,080.70	2,097.58	7,071.76	5.42	36.76	-	1,012.56	983.07	3,617.58	13,355.27	54,318.75
56.20	518.63	48.47	367.97	840.77	4,609.10	14.52	112.03	-	10,000.00	283.05	1,519.14	16,653.36	60,435.55
0.10	0.10	0.32	2.40	1.08	4.97	0.07	0.12	-	-	2.01	5.01	403.12	1,055.91
-	0.05	0.39	1.99	2.41	10.61	0.08	0.20	-	-	5.44	11.31	1,350.25	4,390.15
0.58	1.64	0.38	3.90	17.83	42.08	0.08	0.58	-	-	8.79	30.69	897.29	3,227.30
235.57	808.00	102.84	473.99	3,329.35	9,403.46	1.45	6.56	-	200.58	354.34	923.95	11,556.98	40,630.91
8.38	18.91	8.54	33.63	84.42	293.68	0.50	1.76	-	-	90.75	165.15	2,652.96	9,450.33
6.08	27.20	10.98	91.38	(489.44)	89.93	7.74	46.80	4,228.77	4,623.23	388.16	1,084.48	10,326.27	30,152.08
217.78	1,438.61	296.81	6,322.31	9,104.30	25,537.17	5.16	33.46	28,801.45	1,43,282.81	1,322.03	7,944.49	49,541.46	2,21,886.08
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	4.65	9.15
-	-	-	-	-	-	-	-	-	-	-	-	2.55	2.55
-	-	-	-	-	-	-	-	-	-	-	-	-	0.03
1.66	13.85	9.88	274.16	(1,191.74)	4,193.81	0.19	4.30	-	-	37.92	145.73	1,863.92	16,359.62
3.22	17.58	14.91	153.54	86.13	283.36	2.16	7.47	-	-	58.36	432.75	3,842.51	12,486.01
15.23	56.55	20.86	75.11	68.71	230.20	0.17	2.03	13,740.48	36,154.83	88.62	356.99	19,915.55	56,276.95
-	-	-	-	-	-	-	-	-	-	-	-	862.95	796.32
68.23	295.30	103.97	365.50	1,233.63	3,129.94	1.64	9.88	-	-	397.68	1,204.91	10,281.66	34,362.78
53.14	186.29	41.49	279.33	476.67	4,938.84	0.45	3.45	-	-	63.83	274.20	3,491.37	16,859.85
-	-	-	-	-	-	-	-	-	-	-	-	0.02	0.11
9.74	35.28	47.64	158.72	195.50	564.92	1.57	7.85	-	-	211.39	609.53	7,923.34	28,476.42
-	2.24	66.07	94.11	28.13	100.13	0.08	1.05	-	-	21.74	90.23	1,311.17	4,740.74
24.11	68.64	30.53	203.09	823.42	2,282.44	0.78	5.14	-	-	61.61	228.40	2,974.60	9,480.55
-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.30
18.14	32.30	13.01	117.21	92.25	309.16	0.25	2.45	-	49.33	44.67	236.75	1,380.87	5,499.75
-	-	-	-	-	-	-	-	-	-	-	-	12.57	189.54
-	-	-	-	-	-	-	-	-	-	-	-	2.11	11.56
300.15	1,375.90	607.84	2,221.34	5,482.33	15,534.18	50.73	89.73	-	-	2,267.49	6,453.00	17,761.35	58,961.03
-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.58	3.64	0.80	3.37	1.87	7.58	(0.07)	0.42	-	-	57.85	91.94	656.85	2,712.14
1,188.83	5,218.49	1,754.02	12,503.05	22,537.84	79,990.97	93.79	376.82	44,659.75	1,93,410.22	6,902.74	26,035.10	1,84,361.37	7,00,184.38

PERIODIC DISCLOSURES

FORM NL-23

Reinsurance Risk Concentration

Insurer: IFFCO Tokio Gic Ltd.

Date:

31 March 2019

(Rs in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers /
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above					0%
2	No. of Reinsurers with rating AA but less than AAA	4	3,467	1	158	1%
3	No. of Reinsurers with rating A but less than AA	150	2,02,137	14,609	14,077	80%
4	No. of Reinsurers with rating BBB but less than A	29	11,124	1,525	31,895	15%
5	No. of Reinsurers with rating less than BBB					0%
6	No. of Indian Reinsurers other than GIC	15	6,311	442	2,470	3%
Total		198	2,23,038	16,576	48,601	100%

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

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

 Insurer: IFFCO Tokio General Insurance Comp Date:

1st Apr'18 to 31st Mar'19
(Rs in Lakhs)

Ageing of Claims								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	244	251	250	337	596	1678	21,034.72
2	Marine Cargo	12596	4634	1718	1043	529	20520	8,734.32
3	Marine Hull	3	2	0	6	39	50	4,094.18
4	Engineering	387	259	301	314	514	1775	3,724.13
5	Motor OD	334900	81412	17972	8633	4122	447039	1,11,875.59
6	Motor TP	608	1560	2662	3845	15104	23779	92,293.17
7	Health	115596	136676	46784	10735	15677	325468	77,289.52
8	Overseas Travel	172	121	127	42	2	464	214.62
9	Personal Accident	1236	2859	1948	944	579	7566	9,962.56
10	Liability	6	13	13	28	64	124	338.66
11	Crop	4312	909	58	75	18	5372	1,68,973.37
12	Miscellaneous	12809	9520	2689	1869	615	27502	15,336.38

PERIODIC DISCLOSURES

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

Insurer: Date:

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	1448	1364	63	1260	17172	37430	27605	50	1559	181	475	220	2568	91395
2	Claims reported during the period	1335	20187	16	1442	446357	18085	309415	444	7210	117	6290	411	26885	838194
3	Claims Settled during the period	1678	20520	50	1775	447039	23779	325468	464	7566	124	5372	409	27093	861337
4	Claims Repudiated during the period	19	22	0	17	1714	0	33166	15	392	0	0	0	107	35452
5	Claims closed during the period	671	2117	26	1012	33641	1191	0	90	2570	104	379	203	5876	47880
6	Claims O/S at End of the period	1144	1347	30	980	18193	33844	12707	36	1557	175	1411	242	2638	74304
	Less than 3months	134	691	3	146	14220	2757	7522	15	775	31	702	36	1239	28271
	3 months to 6 months	89	168	3	76	2305	2836	2754	11	342	15	76	53	603	9331
	6months to 1 year	178	170	2	211	988	5831	2187	6	288	26	245	69	394	10595
	1year and above	743	318	22	547	680	22420	244	4	152	103	388	84	402	26107

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

Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency AS AT 31ST MARCH 2019

Required solvency margin based on net premium and net incurred claims

(₹ In Lakhs)

Item No.	Description	Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire	37,821.70	5,530.51	37,041.32	3,321.19	3,782.17	5,556.20	5,556.20
2	Marine Cargo	15,816.46	6,761.60	9,273.64	4,077.53	1,897.97	1,669.25	1,897.97
3	Marine Hull	503.44	117.44	2,072.53	53.54	50.34	310.88	310.88
4	Motor	3,26,125.48	2,76,604.11	2,79,973.92	2,27,835.55	55,320.82	68,350.66	68,350.66
5	Engineering	8,304.98	2,130.02	2,891.24	842.34	830.50	433.69	830.50
6	Aviation	60.48	0.65	39.22	19.78	6.05	5.94	6.05
7	Liabilities	3,540.39	2,167.78	820.95	380.81	531.06	184.71	531.06
8	Others	41,027.71	22,630.26	31,663.89	18,644.63	5,743.88	6,649.42	6,649.42
9	Health	80,367.80	74,023.83	80,184.05	74,168.26	14,804.77	22,250.48	22,250.48
10	Crop	1,93,410.22	28,797.27	1,20,244.46	26,847.02	19,341.02	18,036.67	19,341.02
	Total	7,06,978.64	4,18,763.47	5,64,205.21	3,56,190.65	1,02,308.58	1,23,447.89	1,25,724.23

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st January, 2019 - 31st March, 2019

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	309	
2	No. of branches approved during the Quarter	7	
3	No. of branches opened during the Quarter	Out of approvals of previous quarters	0
4		Out of approvals of this quarter	7
5	No. of branches closed during the Quarter	0	
6	No of branches at the end of the Quarter	316	
7	No. of branches approved but not opened	0	
8	No. of rural branches	1	
9	No. of urban branches	315	

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

Details of Location wise offices are as under.

Metro- 111

Urban - 153

Semi Urban- 51

Rural- 1

FORM - NL 28 STATEMENT OF ASSETS

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

STATEMENT AS ON : 31st March 2019

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

(Business within India)

PERIODICITY OF SUBMISSION: QUARTERLY

(Rs. in Lacs)

S NO.	PARTICULARS	SCH	AMOUNT
1	Investments*	8	8,90,957.66
2	Loans	9	-
3	Fixed Assets	10	5,850.90
4	Current Assets		
	a. Cash & Bank Balance	11	7,293.12
	b. Advances & Other Assets	12	99,040.08
5	Current Liabilities		
	a. Current Liabilities	13	5,77,877.11
	b. Provisions	14	2,03,839.29
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per balance Sheet (A)		17,84,858.16
	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,850.90
3	Cash & Bank Balance (if any)	11	7,293.12
4	Advances & Other Assets (if any)	12	99,040.08
5	Current Liabilities	13	5,77,877.11
6	Provisions	14	2,03,839.29
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		-
		Total (B)	8,93,900.50
	Investment Assets' as per FORM 3B	(A-B)	8,90,957.66

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%		42,970.55	1,49,804.42	1,92,774.98	21.64%	0.00	1,92,774.98	1,87,577.66
2	Government Securities or other approved securities (including (1) above)	Not less than 30%		66,240.43	2,30,928.12	2,97,168.55	33.35%	0.00	2,97,168.55	2,93,715.96
3	Investment subject to Exposure Norms									
	1. Housing and Loans to State Govt. for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%		1,00,291.24	3,49,636.43	4,49,927.67	50.50%	0.00	4,49,927.67	4,44,711.62
	2. Approved Investments	Not exceeding 55%		27,424.80	95,608.64	1,23,033.44	13.81%	0.00	1,23,033.44	1,22,605.68
	3. Other Investments(not exceeding 15%)*			4,642.67	16,185.33	20,828.00	2.34%	0.00	20,828.00	20,666.64
	TOTAL INVESTMENT ASSETS	100%	0	1,98,599.14	6,92,358.52	8,90,957.66	100.00%	0.00	8,90,957.66	8,81,699.90

* Net of Provisions for diminishing in value of Investments

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

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer:

Iffco Tokio General Insurance Co. Ltd.

Date:

31-Mar-2019

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31.03.2019	as % of total for this class	As at 31.03.18	as % of total for this class	As at 31.03.2019	as % of total for this class	As at 31.03.18	as % of total for this class
Break down by credit rating								
AAA rated	4,53,362.17	55.37%	4,32,197.74	62.56%	4,58,585.23	55.38%	4,37,727.15	62.14%
AA or better	51,288.57	6.26%	35,072.61	5.08%	51,710.05	6.24%	35,313.86	5.01%
Rated below AA but not below A	4,484.38	0.55%	1,007.23	0.15%	4,505.52	0.54%	1,000.00	0.14%
Rated below A but above B	-	-	-	0.00%	-	0.00%	-	0.00%
Rated below B	16,000.42	1.95%	-	0.00%	16,140.74	1.95%	-	0.00%
Any other (Sovereign)	2,93,715.96	35.87%	2,22,525.87	32.21%	2,97,168.55	35.89%	2,30,332.15	32.70%
Total*	8,18,851.50	100.00%	6,90,803.45	100.00%	8,28,110.09	100.00%	7,04,373.16	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,35,554.04	16.55%	26,220.82	3.80%	1,35,134.86	16.32%	26,169.05	3.72%
more than 1 year and upto 3years	1,10,879.25	13.54%	1,18,145.28	17.10%	1,12,243.14	13.55%	1,18,643.22	16.84%
More than 3years and up to 7years	2,13,561.91	26.08%	1,45,391.23	21.05%	2,16,171.90	26.10%	1,46,462.92	20.79%
More than 7 years and up to 10 years	1,85,606.53	22.67%	2,28,119.38	33.02%	1,86,255.07	22.49%	2,34,774.21	33.33%
above 10 years	1,73,249.77	21.16%	1,72,926.74	25.03%	1,78,305.12	21.53%	1,78,323.76	25.32%
Total*	8,18,851.50	100.00%	6,90,803.45	100.00%	8,28,110.09	100.00%	7,04,373.16	100.00%
Breakdown by type of the issuer								
a. Central Government	1,87,577.66	22.91%	1,43,718.53	20.80%	1,92,774.98	23.28%	1,51,068.78	21.45%
b. State Government	1,06,138.30	12.96%	78,807.34	11.41%	1,04,393.57	12.61%	79,263.38	11.25%
c. Corporate Securities	5,25,135.54	64.13%	4,68,277.58	67.79%	5,30,941.54	64.11%	4,74,041.00	67.30%
Total*	8,18,851.50	100.00%	6,90,803.45	100.00%	8,28,110.09	100.00%	7,04,373.16	100.00%

* Net of Provision

Note

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

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Analytical Ratios for Non-Life companies

S.No.	Particular	Quarter Ended on 31st March 2019	Year Ended on 31st March 2019	Quarter Ended on 31st March 2018	Year Ended on 31st March 2018
1	Gross Direct Premium Growth Rate	-5.84%	24.32%	-6.02%	1.23%
	Fire	51.29%	19.02%	-32.35%	-0.51%
	Marine Total	14.40%	10.06%	18.93%	12.96%
	Miscellaneous Total	-7.89%	25.00%	-5.28%	1.03%
	Marine Cargo	16.03%	10.71%	20.05%	13.81%
	Marine Hull	-24.91%	-6.85%	-2.88%	-5.23%
	Motor OD	4.25%	6.68%	2.65%	-2.14%
	Motor TP	7.44%	10.55%	21.96%	4.28%
	Motor Total	5.91%	8.62%	11.82%	0.98%
	Engineering	26.95%	-13.76%	-19.40%	26.16%
	Aviation	-1.58%	0.99%	14.63%	-5.71%
	Workmen Compensation	2.60%	0.50%	5.21%	-1.45%
	Personal Accident	-50.42%	57.91%	160.28%	51.28%
	Public / Product Liability	29.35%	26.04%	21.56%	6.69%
	Health	-16.26%	19.79%	68.31%	29.62%
	Crop	-23.50%	79.53%	-36.69%	-14.17%
	Other Miscellaneous	-8.85%	6.11%	19.82%	0.82%
2	Gross Direct Premium to Net Worth Ratio	NA	3.11	NA	3.00
3	Growth rate of Net Worth	NA	20.19%	NA	11.23%
4	Net Retention Ratio	62.92%	59.23%	59.45%	64.01%
	Fire	30.20%	14.62%	13.06%	13.83%
	Marine Total	44.36%	42.15%	40.68%	40.03%
	Miscellaneous Total	64.83%	62.24%	61.35%	67.95%
	Marine Cargo	44.79%	42.75%	41.09%	40.47%
	Marine Hull	28.47%	23.33%	30.38%	28.42%
	Motor OD	85.02%	84.78%	84.74%	84.73%
	Motor TP	84.92%	84.85%	84.79%	84.71%
	Motor Total	84.97%	84.82%	84.76%	84.72%
	Engineering	35.67%	25.65%	34.95%	19.82%
	Aviation	-2.14%	1.08%	4.80%	6.27%
	Workmen Compensation	94.91%	94.87%	94.85%	94.86%
	Personal Accident	75.89%	80.96%	83.54%	85.82%
	Public / Product Liability	65.31%	61.23%	79.88%	69.13%
	Health	88.60%	92.11%	89.73%	91.40%
	Crop	14.86%	14.89%	14.65%	15.32%
	Other Miscellaneous	41.31%	37.92%	36.80%	38.29%

5	Net Commission Ratio	4.96%	5.10%	7.60%	3.10%
	Fire	-3.20%	-28.45%	58.80%	-10.39%
	Marine Total	-1.23%	-3.09%	6.45%	-2.71%
	Miscellaneous Total	5.23%	5.70%	7.25%	3.37%
	Marine Cargo	-1.45%	-3.38%	5.79%	-3.00%
	Marine Hull	11.85%	13.83%	28.57%	8.15%
	Motor OD	19.42%	18.67%	24.21%	12.52%
	Motor TP	-1.41%	-1.65%	-0.66%	-1.94%
	Motor Total	8.48%	8.28%	11.32%	5.26%
	Engineering	23.15%	24.77%	35.60%	-1.89%
	Aviation	151.72%	-208.63%	-138.38%	-61.20%
	Workmen Compensation	21.54%	20.31%	26.08%	14.94%
	Personal Accident	16.01%	12.13%	14.74%	9.37%
	Public / Product Liability	25.26%	23.62%	17.18%	11.43%
	Health	6.59%	6.32%	8.15%	6.20%
	Crop	-49.48%	-27.82%	-38.76%	-39.38%
	Other Miscellaneous	13.82%	7.74%	10.42%	0.32%
6	Expense of Management to Gross Direct Premium Ratio	17.23%	14.94%	14.01%	18.67%
7	Expense of Management to Net Written Premium Ratio	27.32%	24.97%	23.41%	28.78%
8	Net Incurred Claims to Net Earned Premium	86.99%	88.29%	89.52%	82.89%
9	Combined Ratio	107.22%	106.69%	106.46%	105.52%
10	Technical Reserves to Net Premium ratio	NA	1.52	NA	1.55

11	Underwriting balance ratio		-10.71%	-7.41%	-11.68%	-8.44%
	FIRE		-0.02%	52.90%	-57.54%	-8.42%
	MARINE		16.40%	29.25%	36.65%	28.05%
	MISCELLANEOUS		-11.49%	-8.77%	-12.06%	-9.11%
12	Operating Profit Ratio		0.92%	3.48%	0.56%	3.83%
13	Liquid Assets to liabilities ratio	NA		0.32	NA	0.10
14	Net earning ratio		2.34%	4.27%	2.42%	5.18%
15	Return on Net worth ratio	NA		7.93%	NA	10.10%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA		1.66	NA	1.62
17	NPA Ratio					
	Gross NPA Ratio		-	-	-	-
	Net NPA Ratio		-	-	-	-
Equity Holding Pattern for Non-Life Insurers						
1	(a) No. of shares	NA		27,42,18,300	NA	26,93,21,500
2	(b) Percentage of shareholding (Indian / Foreign)	NA		51/49	NA	51/49
3	(c) %of Government holding (in case of public sector insurance companies)	NIL		NIL	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	NA		6.54	NA	7.03
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA		6.54	NA	7.03
6	(iv) Book value per share (Rs)	NA		82.18	NA	69.62

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 March 2019

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 31ST MARCH 2019	YEAR ENDED 31ST MARCH 2019	QUARTER ENDED 31ST MARCH 2018	YEAR ENDED 31ST MARCH 2018
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	Premium collected from direct business	647.74	7,262.12	471.27	6,747.65
			Claims paid on direct basis	1,213.47	2,957.47	586.69	1,276.99
			Payment of Rent and other expenses	585.96	2,101.75	580.40	1,932.99
			Deposit of Insurance Premium	-	25.00	-	25.00
			Amount Payable/ (Receivable) at Balance sheet date	N.A	0.88	N.A	5.76
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	374.79	801.47	382.33	799.04
			Deposit of Insurance Premium	-	1.00	-	1.00
			Claims paid on direct basis	32.94	131.29	76.90	928.64
			Payment of Rent and other expenses	4.13	4.13	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(5.09)	N.A	(1.50)
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Fee	16.64	31.27	-	30.02
			Claim/Reimbursement of Expenses	1.23	2.41	-	0.81
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	629.92	3,038.59	712.64	3,104.79
			Commission Earned on Premium Ceded	155.46	774.76	148.16	788.58
			Losses Recovered from Re-insurer	1,243.80	2,950.56	2,579.26	8,857.62
			Claim/Reimbursement of Expenses	-	-	-	1.24
			Amount Payable/ (Receivable) at Balance sheet date	N.A	1,924.06	N.A	1,167.69
5	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	-	-	(2.99)	0.76
			Commission Earned on Premium Ceded	-	-	(0.16)	0.04
			Losses Recovered from Re-insurer	-	1.45	(3.69)	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(3.30)	N.A	(17.70)
6	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	602.15	2,332.56	387.30	1,827.78
			Commission Earned on Premium Ceded	126.85	342.86	(41.81)	164.20
			Losses Recovered from Re-insurer	370.27	967.58	259.75	648.80
			Payment of Fee	(0.00)	0.25	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	510.63	N.A	111.47
7	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	Amount Payable/ (Receivable) at Balance sheet date	N.A	1.16	N.A	1.16
8	Tokio Marine Klin Syndicate	Associate of Promoters with more than 20% Voting rights		(0.38)	5.23	7.77	7.77
			Commission Earned on Premium Ceded	(0.05)	0.28	0.39	0.39
			Losses Recovered from Re-insurer	1.36	10.33	3.74	3.74
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(1.41)	N.A	(1.35)

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

9	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	59.22	659.32	28.22	238.72
			Commission Earned on Premium Ceded	(1.03)	107.16	3.09	37.88
			Losses Recovered from Re-insurer	45.51	69.85	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	239.45	N.A	130.72
10	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	0.80	0.18	0.69
			Claim/Reimbursement of Expenses	-	-	-	0.43
11	Tokio Marine Indonesia	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	1.21	1.21
12	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	30.37	162.28	36.39	101.92
			Payment of Fees	8.00	47.14	9.44	24.95
13	Tokio Marine Management Australasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	-	0.09	3.39
			Claim/Reimbursement of Expenses	-	-	7.67	30.23
14	TM Claim Service Asia PTE Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	4.11	7.93
15	TM Claim Service Europe Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	-	100.69
			Payment of Fee	0.31	9.63	0.20	22.30
16	Tokio Marine Insurance (Thailand) Public Co. Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	8.93	32.80	-	10.20
			Payment of Fee	12.73	16.99	8.07	25.90
17	Tokio Marine Egypt General Takful S.A.E	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	0.10	-	-
18	Baoviet Tokio Marine Insurance Company Limited-Ho Chi Minh Branch	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	0.87	-	-
19	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	0.55	14.98	0.88	4.84
			Claims paid on direct basis	1.42	4.42	1.86	2.02
20	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fees	0.09	0.89	0.01	0.16
21	Tokio Marine Holdings INC	Associate of Promoters with more than 20% Voting rights	Payment of Fee	14.35	27.67	-	-
22	Tokio Marine Nawa Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	2.13	-	-
23	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	32.35	57.59	33.26	40.35
			Claims paid on direct basis	7.82	25.57	3.49	22.99
24	K. Srinivasa Gowda	Chairman	Honorarium Charges	4.50	14.00	1.50	6.00
			Payment of Rent on office Building	18.40	55.20	18.40	61.20
25	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	(1.75)	12.44	(9.83)	53.17
			Claims paid on direct basis	(0.11)	13.87	3.69	31.74
			Recovery of Expenses	0.66	27.20	63.14	108.83
			Payment of -Commission	-	11.59	199.82	634.41
			-Service Charges	-	3,237.39	2,638.75	7,972.13
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(458.24)	N.A	29.53
26	IFFCO KISAN BAZAR & LOGISTICS LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	13.18	-	13.00
27	IFFCO MC CROP SCIENCE LTD.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	1.52	54.00	5.02	43.73
			Claims paid on direct basis	2.63	5.11	0.56	2.03
28	IFFCO KISAN SEZ LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	5.90	-	7.19
			Claims paid on direct basis	0.02	1.47	0.05	0.05

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

29	INDIAN FARM FORESTRY DEVELOPMENT COOPERATIVE LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.01	22.75	0.08	18.47
			Claims paid on direct basis	-	0.03	0.00	0.30
			Payment for CSR activity-IFFDC being implementation agency	355.00	355.00	445.00	445.00
30	IFFCO EMPLOYEE BENEVOLENT TRUST	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	1,017.91	1,017.91	-	-
			Claims paid on direct basis	919.97	919.97	-	-
31	IFFCO CHHATTISGARH POWER LIMITED	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	(1.24)	-	0.01	2.26
			Claims paid on direct basis	(0.04)	-	1.25	1.49
32	WARENDRA SINHA	Managing Director & Chief Executive Officer	Remuneration-Key Management Personnel	40.26	145.82	39.37	149.05
	ANAMIKA ROY RASHTRAWAR	Director-Marketing (w.e.f 01/06/2018)		31.93	106.44	-	-
	H O SURI	Director-Marketing (up to 31/05/2018)		-	9.05	13.58	63.82
	JUN MATSUI	Director-Operation (w.e.f 30/01/2018)		12.69	50.75	12.69	12.69
	HIROSHI YASUI	Director-Operations (upto 30/01/2018)		-	-	4.98	49.78
	SANJEEV CHOPRA	Chief Financial Officer		12.43	54.11	12.04	56.79
	AMIT JAIN	Company Secretary		7.77	33.79	7.47	35.45

PERIODIC DISCLOSURES

FORM NL-32

Products Information

Insurer:	IFFCO TOKIO GENERAL INSURANCE CO.LTD.	Date:	31.03.2019
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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
1st January, 2019 to 31st March, 2019								
1	Bank Locker Protector Policy	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0063V01201819	Miscellaneous Insurance	19(i) – Internal Tariff Rated	09.04.2018	18.12.2018	Yes
2	Compulsory Personal Accident (Owner-Cum-Driver) Under Motor Insurance Policies	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0065V01201819	Motor Insurance	19(i) – Internal Tariff Rated	15.01.2019	01.01.2019	Yes
3	Depreciation Waiver for 5 year Long Term Package policy for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0006V01201819/A0011V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
4	Daily Rental/Travel Cost for 3 year Long Term Package policy for Private Cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0009V01201819/A0039V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
5	Personal Effect And Belongings for 3 year Long Term Package policy for Private Cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0009V01201819/A0040V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
6	Medical Expenses for 3 year Long Term Package policy for Private Cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0009V01201819/A0041V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
7	Personal Accident Coverage for 3 year Long Term Package policy for Private Cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0009V01201819/A0042V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
8	No Claim Bonus (Ncb) Protection for 3 year Long Term Package policy for Private Cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0009V01201819/A0043V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
9	Increased Property Damage Liability Benefit for 3 year Long Term Package policy for Private Cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0009V01201819/A0044V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
10	Wreckage/Debris Removal And Transportation Cost for 3 year Long Term Package policy for Private Cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0009V01201819/A0045V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
11	Towing And/Or Removal/Storage Of The Insured Vehicle for 3 year Long Term Package policy for Private	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0009V01201819/A0046V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
12	Accommodation And Travelling Expenses for 3 year Long Term Package policy for Private Cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0009V01201819/A0047V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
13	Transport, Redelivery Or Repatriation Of Repaired Vehicle for 3 year Long Term Package policy for Pr	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0009V01201819/A0048V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
14	New Vehicle Replacement for 3 year Long Term Package policy for Private Cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0009V01201819/A0038V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
15	"On-Road" Protector Coverage for 3 year Long Term Package policy for Private Cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0009V01201819/A0049V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
16	New Vehicle Replacement for Bundled Cover for private cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0010V01201819/A0051V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
17	Daily Rental/Travel Cost for Bundled Cover for private cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0010V01201819/A0052V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
18	Personal Effect And Belongings for Bundled Cover for private cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0010V01201819/A0053V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
19	Medical Expenses for Bundled Cover for private cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0010V01201819/A0054V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
20	Personal Accident Coverage for Bundled Cover for private cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0010V01201819/A0055V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
21	No Claim Bonus (Ncb) Protection for Bundled Cover for private cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0010V01201819/A0056V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes

22	Increased Property Damage Liability Benefit for Bundled Cover for private cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0010V01201819/A0057V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
23	Wreckage/Debris Removal And Transhipment Cost for Bundled Cover for private cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0010V01201819/A0058V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
24	Towing And/Or Removal/Storage Of The Insured Vehicle for Bundled Cover for private cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0010V01201819/A0059V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
25	Accommodation And Travelling Expenses for Bundled Cover for private cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0010V01201819/A0060V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
26	Depreciation Waiver for Bundled Cover for private cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0010V01201819/A0050V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
27	Depreciation Waiver for 3 year Long Term Package policy for Private Cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0009V01201819/A0037V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
28	"On-Road" Protector Coverage for Bundled Cover for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0007V01201819/A0036V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
29	Transport, Redelivery Or Repatriation Of Repaired Vehicle for Bundled Cover for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0007V01201819/A0035V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
30	New Vehicle Replacement for 5 year Long Term Package policy for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0006V01201819/A0012V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
31	Daily Rental/Travel Cost for 5 year Long Term Package policy for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0006V01201819/A0013V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
32	Personal Effect And Belongings for 5 year Long Term Package policy for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0006V01201819/A0014V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
33	Medical Expenses for 5 year Long Term Package policy for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0006V01201819/A0015V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
34	Personal Accident Coverage for 5 year Long Term Package policy for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0006V01201819/A0016V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
35	No Claim Bonus (Ncb) Protection for 5 year Long Term Package policy for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0006V01201819/A0017V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
36	Increased Property Damage Liability Benefit for 5 year Long Term Package policy for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0006V01201819/A0018V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
37	Wreckage/Debris Removal And Transhipment Cost for 5 year Long Term Package policy for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0006V01201819/A0019V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
38	Towing And/Or Removal/Storage Of The Insured Vehicle for 5 year Long Term Package policy for two whe	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0006V01201819/A0020V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
39	Accommodation And Travelling Expenses for 5 year Long Term Package policy for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0006V01201819/A0021V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
40	Transport, Redelivery Or Repatriation Of Repaired Vehicle for 5 year Long Term Package policy for tw	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0006V01201819/A0022V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
41	"On-Road" Protector Coverage for 5 year Long Term Package policy for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0006V01201819/A0023V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
42	Depreciation Waiver for Bundled Cover for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0007V01201819/A0024V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
43	New Vehicle Replacement for Bundled Cover for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0007V01201819/A0025V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
44	Daily Rental/Travel Cost for Bundled Cover for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0007V01201819/A0026V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
45	Personal Effect And Belongings for Bundled Cover for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0007V01201819/A0027V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
46	Medical Expenses for Bundled Cover for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0007V01201819/A0028V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes

47	Personal Accident Coverage for Bundled Cover for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0007V01201819/A0029V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
48	No Claim Bonus (Ncb) Protection for Bundled Cover for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0007V01201819/A0030V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
49	Increased Property Damage Liability Benefit for Bundled Cover for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0007V01201819/A0031V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
50	Wreckage/Debris Removal And Transhipment Cost for Bundled Cover for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0007V01201819/A0032V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
51	Towing And/Or Removal/Storage Of The Insured Vehicle for Bundled Cover for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0007V01201819/A0033V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
52	Accommodation And Travelling Expenses for Bundled Cover for two wheelers	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0007V01201819/A0034V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
53	Transport, Redelivery Or Repatriation Of Repaired Vehicle for Bundled Cover for private cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0010V01201819/A0061V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
54	"On-Road" Protector Coverage for Bundled Cover for private cars	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106RP0010V01201819/A0062V01201819	Motor Insurance	19(i) – Internal Tariff Rated	04.09.2018	UIN was generated through BAP, no communication was received	Yes
55	Buyer's Warranty and Indemnity Insurance Policy	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106CP0005V01201819	Miscellaneous Insurance	19(i) – Internal Tariff Rated	06.12.2018	06.12.2018	Yes
56	Photovoltaic Buyer Policy	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106P0004V01201819	Miscellaneous Insurance	19(i) – Internal Tariff Rated	25.04.2018	03.08.2018	Yes
57	Photovoltaic Sales Policy	IFFCO-TOKIO/PRO/1008/2018-19	IRDAN106P0003V01201819	Miscellaneous Insurance	19(i) – Internal Tariff Rated	25.04.2018	03.08.2018	Yes
58	IFFCO-Tokio Group Critical Illness Policy	IFFCO-TOKIO/PRO/1008/2018-19	IFFHLGP19096V011819	Health Insurance	19(i) – Internal Tariff Rated	2018-12-03	04.12.2018	Yes

Note- Long term Motor Add-Ons Products, as mentioned at S.No.3 to 54, have been filed on 4th September, 2018 and same were also launched on the same day. Due to non availability of UINs & omission the launch date of these Add-Ons could not be intimated in the earlier quarterly report. Hence, the same are being reported in this report.

PERIODIC DISCLOSURES
FORM NL-33 - SOLVENCY MARGIN - KGII

FORM NL-33 - SOLVENCY MARGIN - KGII

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

Solvency AS AT 31ST MARCH 2019

Available Solvency Margin and Solvency Ratio

(₹ In Lakhs)

Item	Description	Amount
(A)	Policyholder's FUNDS	
	Available assets	6,92,358.52
	Deduct :	
(B)	Current Liabilities as per BS	4,31,131.72
(C)	Provisions as per BS	2,03,352.29
(D)	Other Liabilities	57,874.51
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	(0.00)
	Shareholder's FUNDS	
(F)	Available Assets	2,98,530.35
	Deduct :	
(G)	Other Liabilities	89,357.88
(H)	Excess in Shareholder's funds (F-G)	2,09,172.48
(I)	Total ASM (E+H)	2,09,172.48
(J)	Total RSM	1,25,724.23
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.66

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st January, 2019 to 31st March, 2019

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

PERIODIC DISCLOSURES

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 31st March 2019 Name of the Fund _____

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

-----NIL-----

71	PERPETUAL NON-CUM. P.SHARES & REDEEMABLE CUMULATIVE	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	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS	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
73	FOREIGN DEBT SECURITIES (INVESTED PRIOR TO IRDA)	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
74	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	17,811.31	0.00	299.81	1.68	1.10	17,238.15	0.00	1,247.14	7.23	4.73	11,467.21	9,915.87	644.35	5.62	3.70
75	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	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
76	NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP BUSINESS)	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
77	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	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
78	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	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
79	BONDS - PSU - TAXABLE	OBPT	1,000.00	1,000.00	21.00	2.10	1.37	1,000.00	1,000.00	86.50	8.65	5.66	1,000.00	1,007.00	0.00	0.00	0.00
80	BONDS - PSU - TAX FREE	OBF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
81	EQUITY SHARES (INCL CO-OP SOCIETIES)	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
82	DEBENTURES	OLDB	7,066.00	7,981.78	-118.73	-0.42	-0.27	7,066.00	7,981.78	23.95	0.30	0.20	0.00	0.00	0.00	0.00	0.00
83	MUNICIPAL BONDS	OMUN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
84	COMMERCIAL PAPERS	OACP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
85	PREFERENCE SHARES	OPSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
86	VENTURE FUND / SEBI APPROVED ALTERNATE INVESTMENT FUND	OVNF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
87	EQUITY SHARES (PSUS & UNLISTED)	OEP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
88	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
89	TERM LOANS (WITHOUT CHARGE)	OTLW	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
90	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) -	OEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
91	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER)	ODPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
92	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECUMES	OMGS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
93	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
94	DERIVATIVE INSTRUMENTS	OCDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
95	SECURITISED ASSETS	OPSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
96	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
97	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	169.28	181.85	0.00	0.00	0.00	168.58	181.85	0.00	0.00	0.00	266.00	156.33	29.04	10.92	7.20
98	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total			9,15,054.33	8,81,699.90	14,998.57	1.64	1.24	8,08,851.95	8,81,699.90	56,358.00	6.97	4.67	7,06,157.35	7,01,277.12	52,331.04	7.42	5.24

PERIODIC DISCLOSURES

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on: 31st March 2019

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter ¹</u>								
	<u>11.00% DEWAN BS 12-09-2019</u>	HODS	1,000	02-Sep-15	CARE	CARE AAA	CARE A	31-Mar-19	
	<u>9.05% DEWAN BS 09-09-2019</u>	HODS	1,505	04-Aug-17	CARE	CARE AAA	CARE A	31-Mar-19	
	<u>10.10% RCAM BS 22-04-2024</u>	OLDB	1,000	22-Apr-14	CARE	CARE AAA	CARE A+	06-Mar-19	
	<u>8.47% PNB HF BS 01-07-2021</u>	HTDA	2,500	03-Mar-17	INDIA RATING	AAA	AA+	09-Jan-19	
	<u>7.59% PNB HF BS 27-07-2022</u>	HTDA	2,500	01-Aug-17	INDIA RATING	AAA	AA+	09-Jan-19	
	<u>7.77% PNB HF BS 25-09-2020</u>	HTDA	2,500	10-Apr-18	INDIA RATING	AAA	AA+	09-Jan-19	
	<u>7.63% PNB HF BS 14-07-2020</u>	HTDA	2,500	05-Jan-18	INDIA RATING	AAA	AA+	09-Jan-19	
	<u>7.50% PNB HF BS 15-09-2020</u>	HTDA	5,000	03-May-18	INDIA RATING	AAA	AA+	09-Jan-19	
B.	<u>As on Date ²</u>								
	<u>11.00% DEWAN BS 12-09-2019</u>	HTDA	1,000	02-Sep-15	CARE	CARE AAA	CARE A	31-Mar-19	
	<u>9.05% DEWAN BS 09-09-2019</u>	HTDA	1,505	04-Aug-17	CARE	CARE AAA	CARE A	31-Mar-19	
	<u>10.10% RCAM BS 22-04-2024</u>	IODS	1,000	22-Apr-14	CARE	CAREAAA	CARE A+	06-Mar-19	
	<u>8.47% PNB HF BS 01-07-2021</u>	HTDA	2,500	03-Mar-17	INDIA RATING	AAA	AA+	09-Jan-19	
	<u>7.59% PNB HF BS 27-07-2022</u>	HTDA	2,500	01-Aug-17	INDIA RATING	AAA	AA+	09-Jan-19	
	<u>7.77% PNB HF BS 25-09-2020</u>	HTDA	2,500	10-Apr-18	INDIA RATING	AAA	AA+	09-Jan-19	
	<u>7.63% PNB HF BS 14-07-2020</u>	HTDA	2,500	05-Jan-18	INDIA RATING	AAA	AA+	09-Jan-19	
	<u>7.50% PNB HF BS 15-09-2020</u>	HTDA	5,000	03-May-18	INDIA RATING	AAA	AA+	09-Jan-19	
	<u>8.72% IL&FS BS 21-01-2025</u>	IODS	1,003	09-Apr-15	CARE	CAREAAA	D	21-Sep-18	
	<u>8.80% IL&FS BS 21-09-2020</u>	IODS	2,004	12-Oct-15	ICRA	LAAA	D	21-Sep-18	
	<u>9.00% IL&FS BS 29-12-2024</u>	IODS	1,500	29-Dec-14	CARE	CAREAAA	D	21-Sep-18	
	<u>9.55% IL&FS BS 13-08-2024</u>	IODS	2,634	23-Sep-16	CARE	CAREAAA	D	21-Sep-18	
	<u>7.60% IL&FS BS 07-09-2020</u>	IODS	2,500	07-Sep-17	CARE	CAREAAA	D	21-Sep-18	
	<u>8.06% IL&FS BS 08-06-2022</u>	IODS	2,500	06-Jun-18	CARE	CAREAAA	D	21-Sep-18	
	<u>9.50% IL&FS BS 28-07-2024</u>	IODS	1,000	28-Jul-14	CARE	CAREAAA	D	21-Sep-18	
	<u>8.00% IL&FS FIN SER BS 25-07-2022</u>	OLDB	2,500	25-Jul-18	CARE	CAREAAA	D	21-Sep-18	
	<u>8.75% IL&FS FIN SER BS 03-12-2018</u>	OLDB	1,500	03-Jun-16	CARE	CAREAAA	D	21-Sep-18	
	<u>9.50% IL&FS FIN SER BS 03-07-2019</u>	OLDB	3,000	03-Jul-14	FITCH	AAA(IND)	D	21-Sep-18	
	<u>8.65% SAIL BS 30-12-2019</u>	EPBT	1,000	31-Mar-11	CARE	CAREAA+	CAREAA-	02-Oct-17	

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Insurer: IFFCO Tokio General Insurance Company Ltd. Date: 1st Apr'18 to 31st Mar'19

Gross Direct Premium

(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	8,371.62	21698	5533.34	21344	32,770.06	82107	27533.05	82219
2	Cargo & Hull	3,797.51	7711	3319.51	7562	16,015.95	29844	14552.01	27528
3	Motor TP	48,969.52	227553	45576.36	354637	1,66,632.47	978025	150730.24	1279181
4	Motor OD	44,198.94	1229398	42396.72	1236212	1,59,493.01	4893078	149507.47	4707131
5	Engineering	1,886.81	4368	1486.29	4367	7,738.24	16253	8973.17	13466
6	Workmen's Compensation	804.55	6217	784.18	5801	2,972.29	24426	2957.44	23088
7	Employer's Liability	1,188.83	1559	950.29	1320	5,218.49	5675	4522.10	4541
8	Aviation	40.61	8	41.27	10	60.48	15	59.88	18
9	Personal Accident	1,754.02	55647	3537.96	55266	12,503.05	204707	7917.95	202299
10	Health	22,631.64	42507	27027.48	54662	80,367.79	191473	67090.58	203734
11	Others*	50,717.33	94011	65143.42	98109	2,16,412.55	376683	129345.25	427678

Note:

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

PERIODIC DISCLOSURES

FORM NL-39 Rural & Social Obligations (Quarterly Returns)

Insurer: **IFFCO TOKIO General Insurance Company**

Date: **Apr 2018- Mar 2019**

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	20,611	1,348.79	24,79,669.04
		Social			
2	Cargo & Hull	Rural	-	-	-
		Social			
3	Motor TP	Rural	3,03,892	24,644.23	14,894.72
		Social			
4	Motor OD	Rural	6,91,142	5,141.17	7,65,436.31
		Social			
5	Engineering	Rural	4,161	653.86	2,40,931.86
		Social			
6	Workmen's Compensation	Rural	5,476	521.20	1,58,523.11
		Social			
7	Employer's Liability	Rural	835	31.20	47,557.93
		Social			
8	Aviation	Rural	-	-	
		Social			
9	Personal Accident	Rural	71,947	2,206.32	47,47,056.38
		Social	24	67.81	2,71,257.03
10	Health	Rural	28,371	7,827.99	16,02,884.60
		Social	14	3,731.94	4,81,914.30
11	Others	Rural	66,076	1,96,403.90	38,49,449.60
		Social	2,112	67,512.69	10,19,400.01

PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer: IFFCO Tokio General Insurance Company Ltd. Date: | 1st Apr'18 to 31st Mar'18

(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	1119148	53,539.30	1196628	48,647.41	4637376	1,82,345.03	3718855	1,47,219.36
2	Corporate Agents-Banks	20116	544.35	13442	453.47	66454	1,746.52	47578	1,449.99
3	Corporate Agents -Others	9641	548.81	114802	4,764.96	30228	1,388.38	419000	15,341.87
4	Brokers	435122	65,336.72	396647	67,259.70	1634623	2,40,874.57	1495567	2,08,546.99
5	Micro Agents	0	-	367	13.68	216	3.91	2030	46.91
6	Direct Business	106650	64,392.23	117404	74,657.62	433389	2,73,826.35	1287853	1,90,584.16
	Total (A)	1690677	1,84,361.41	1839290	195796.8312	6802286	7,00,184.77	6970883	563189.2911
1	Referral (B)	-	-0.04	-	-0.01	-	-0.39	-	-0.13
	Grand Total (A+B)	1690677	1,84,361.37	1839290	195796.82	6802286	7,00,184.38	69,70,883.00	5,63,189.16

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: January'- March, 2019

GRIEVANCE DISPOSAL FOR THE PERIOD JANUARY TO MARCH' 2019 DURING THE FINANCIAL YEAR 2018-19

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Proposal related	0	4	3	0	1	0
b)	Claim	7	131	49	34	55	0
c)	Policy Related	1	17	11	3	4	0
d)	Premium	0	22	8	11	3	0
e)	Refund	1	1	1	0	1	0
f)	Coverage	0	4	3	0	1	0
g)	Cover note related	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0
i)	others	0	2	1	0	1	0
	Total Number of Complaints	9	181	76	48	66	0

2	Total No. of policies during previous year	69,71,291	2017-18
3	Total No. of Claims during previous year	7,69,509	2017-18
4	Total no. of policies during current year	16,90,698	Q4 - 2018-19
5	Total no. of claims during current year	2,05,060	Q4- 2018-19
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.10	Q4 - 2018-19
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	6.39	Q4 - 2018-19

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