

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2019 - 30th September, 2019

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PERIODIC DISCLOSURES

FORM NL-1-B-RA

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

Registration No. 106 dated 4.12.2000

FIRE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2019

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2019	PERIOD ENDED 30TH SEPTEMBER 2019	QUARTER ENDED 30TH SEPTEMBER 2018	PERIOD ENDED 30TH SEPTEMBER 2018
1	Premiums earned (Net)	NL-4-Premium Schedule	150,774	275,765	89,679	201,586
2	Profit/ (Loss) on sale/redemption of Investments		393	784	548	1,379
3	Others: Exchange Gain / (Loss)		-	-	-	-
	Handling Charges		(728)	(360)	(184)	(1,405)
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-
4	Interest, Dividend & Rent – Gross		22,000	46,203	21,186	41,837
	TOTAL (A)		172,439	322,392	111,229	243,397
1	Claims Incurred (Net)	NL-5-Claims Schedule	117,677	205,580	81,986	153,719
2	Commission	NL-6-Commission Schedule	(59,635)	(231,150)	(36,206)	(112,857)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	20,146	38,628	11,538	28,474
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		78,188	13,058	57,318	69,336
	Operating Profit/(Loss) from Fire Business C= (A - B)		94,251	309,334	53,911	174,061
	APPROPRIATIONS					
	Transfer to Shareholders' Account		94,251	309,334	53,911	174,061
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		94,251	309,334	53,911	174,061

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2019

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2019	PERIOD ENDED 30TH SEPTEMBER 2019	QUARTER ENDED 30TH SEPTEMBER 2018	PERIOD ENDED 30TH SEPTEMBER 2018
1	Premiums earned (Net)	NL-4-Premium Schedule	181,116	342,747	165,049	306,131
2	Profit/ (Loss) on sale/redemption of Investments		289	542	398	1,029
3	Others: Exchange Gain / (Loss)		-	-	-	-
	Handling Charges		(36)	12	(11)	(31)
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-
4	Interest, Dividend & Rent – Gross		16,303	31,963	15,556	31,232
	TOTAL (A)		197,672	375,264	180,992	338,361
1	Claims Incurred (Net)	NL-5-Claims Schedule	198,107	288,207	68,226	170,934
2	Commission	NL-6-Commission Schedule	(7,922)	(9,071)	(10,728)	(7,529)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	34,187	61,401	21,520	47,398
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		224,372	340,537	79,018	210,803
	Operating Profit/(Loss) from Marine Business C= (A - B)		(26,700)	34,727	101,974	127,558
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(26,700)	34,727	101,974	127,558
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		(26,700)	34,727	101,974	127,558

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2019

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2019	PERIOD ENDED 30TH SEPTEMBER 2019	QUARTER ENDED 30TH SEPTEMBER 2018	PERIOD ENDED 30TH SEPTEMBER 2018
1	Premiums earned (Net)	NL-4-Premium Schedule	11,016,339	21,048,842	9,969,197	18,816,796
2	Profit/ (Loss) on sale/redemption of Investments		20,537	39,526	26,705	67,442
3	Others: Transfer & Duplicate Fee		1,020	1,976	980	1,828
	Exchange Gain / (Loss)		(536)	(543)	(80)	15
	Handling Charges		352	500	133	664
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-
4	Interest, Dividend & Rent – Gross		1,158,140	2,332,135	1,034,844	2,046,729
	TOTAL (A)		12,195,852	23,422,436	11,031,779	20,933,474
1	Claims Incurred (Net)	NL-5-Claims Schedule	10,161,729	19,349,842	9,185,910	17,044,905
2	Commission	NL-6-Commission Schedule	98,771	1,114,267	400,744	1,119,542
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,794,053	3,270,390	1,297,328	2,506,453
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		12,054,553	23,734,499	10,883,982	20,670,900
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		141,299	(312,063)	147,797	262,574
	APPROPRIATIONS					
	Transfer to Shareholders' Account		141,299	(312,063)	147,797	262,574
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		141,299	(312,063)	147,797	262,574

PERIODIC DISCLOSURES

FORM NL-2-B-PL

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

Registration No. 106 dated 4.12.2000

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2019

(₹ In 000)

	Particulars	Schedule		PERIOD ENDED 30TH SEPTEMBER 2019	QUARTER ENDED 30TH SEPTEMBER 2018	PERIOD ENDED 30TH SEPTEMBER 2018
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		94,251	309,334	53,911	174,061
	(b) Marine Insurance		(26,700)	34,727	101,974	127,558
	(c) Miscellaneous Insurance		141,299	(312,063)	147,797	262,574
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		386,087	793,397	262,965	526,817
	(b) Profit on sale of investments		6,859	13,447	6,737	17,359
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	a) Miscellaneous Income		3,489	9,526	6,943	10,757
	b) Profit on Sale of Fixed Assets		67	76	68	90
	TOTAL (A)		605,352	848,444	580,395	1,119,216
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) For doubtful Advances		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts / Advances written off		-	-	-	-
	(c) Loss on Sale of Fixed Assets		-	-	-	-
	(d) Expenses on Corporate Social Responsibility (CSR)		38,500	38,500	-	20,000
	(e) Fines & penalties		-	-	-	-
	(f) Contribution to Policyholders' funds towards Excess EoM		-	-	-	-
	TOTAL (B)		38,500	38,500	-	20,000
	Profit Before Tax		566,852	809,944	580,395	1,099,216

	Less: Provision for Taxation					
	Current Tax		73,900	139,900	49,500	183,500
	Deferred Tax		80,700	84,300	73,700	77,000
	Less: Short / (Excess) provision for taxation for earlier years					
	Current Tax		-	-	138,800	138,800
	Deferred Tax		-	-	(136,700)	(136,700)
	Profit After Tax		412,252	585,744	455,095	836,616
	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			15,272,404		13,486,184
	Balance carried forward to Balance Sheet			15,858,148		14,322,800

PERIODIC DISCLOSURES

FORM NL-3-B-BS

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

Registration No. 106 dated 4.12.2000

BALANCE SHEET AS AT 30TH SEPTEMBER 2019

(₹ In 000)

	Schedule	AS AT 30TH SEPTEMBER 2019	AS AT 30TH SEPTEMBER 2018
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	2,742,183	2,742,183
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	20,379,135	18,843,787
FAIR VALUE CHANGE ACCOUNT			
- Shareholders		(2,584)	(1,043)
- Policyholders		(10,039)	(3,143)
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		23,108,695	21,581,784
APPLICATION OF FUNDS			
INVESTMENTS			
Investments - Shareholders	NL-12-Investment Schedule	18,851,321	19,130,159
Investments - Policyholders	NL-12(A)-Investment Schedule	73,232,137	57,656,097
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	644,855	393,315
DEFERRED TAX ASSET (NET)		300,300	228,200
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,824,591	684,132
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	20,764,222	20,375,585
Sub-Total (A)		22,588,813	21,059,717

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	69,542,223	57,828,150
	PROVISIONS	NL-18-Provisions Schedule	22,966,508	19,057,554
	Sub-Total (B)		92,508,731	76,885,704
	NET CURRENT ASSETS (C) = (A - B)		(69,919,918)	(55,825,987)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	TOTAL		23,108,695	21,581,784

CONTINGENT LIABILITIES

(₹ In 000)

	Particulars		AS AT 30TH SEPTEMBER 2019	AS AT 30TH SEPTEMBER 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		2,084,301	748,474
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	TOTAL		2,084,301	748,474

PERIODIC DISCLOSURES

FORM NL-4- PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2019				PERIOD ENDED 30TH SEPTEMBER 2019			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	1,142,426		21,272,852	22,895,670	3,246,422	965,304	37,590,192	41,801,918
	1,142,426	480,392	21,272,852	22,895,670	3,246,422	965,304	37,590,192	41,801,918
Add: Premium on reinsurance accepted	168,725	4,193	41,854	214,772	469,851	9,259	57,175	536,285
Less : Premium on reinsurance ceded	1,195,630	281,713	10,763,428	12,240,771	3,438,278	532,451	14,117,540	18,088,269
Net Premium	115,521	202,872	10,551,278	10,869,671	277,995	442,112	23,529,827	24,249,934
Adjustment for change in reserve for unexpired risks	(35,253)	21,756	(465,061)	(478,558)	2,230	99,365	2,480,985	2,582,580
Premium Earned (Net)	150,774	181,116	11,016,339	11,348,229	275,765	342,747	21,048,842	21,667,354

PREMIUM EARNED [NET]

Particulars	QUARTER ENDED 30TH SEPTEMBER 2018				PERIOD ENDED 30TH SEPTEMBER 2018			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	679,123	411,042	17,428,258	18,518,423	1,940,869	843,090	31,996,406	34,780,365
	679,123	411,042	17,428,258	18,518,423	1,940,869	843,090	31,996,406	34,780,365
Add: Premium on reinsurance accepted	125,031	9,973	31,102	166,106	299,261	16,671	53,512	369,444
Less : Premium on reinsurance ceded	724,788	269,994	8,204,276	9,199,058	2,024,226	500,115	13,047,087	15,571,428
Net Premium	79,366	151,021	9,255,084	9,485,471	215,904	359,646	19,002,831	19,578,381
Adjustment for change in reserve for unexpired risks	(10,313)	(14,028)	(714,113)	(738,454)	14,318	53,515	186,035	253,868
Premium Earned (Net)	89,679	165,049	9,969,197	10,223,925	201,586	306,131	18,816,796	19,324,513

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

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2019			PERIOD ENDED 30TH SEPTEMBER 2019		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	465,498		480,392	937,229	28,075	965,304
	465,498	14,894	480,392	937,229	28,075	965,304
Add: Premium on reinsurance accepted	4,193	-	4,193	9,259	-	9,259
Less : Premium on reinsurance ceded	271,501	10,212	281,713	514,402	18,049	532,451
Net Premium	198,190	4,682	202,872	432,086	10,026	442,112
Adjustment for change in reserve for unexpired risks	19,516	2,240	21,756	95,080	4,285	99,365
Premium Earned (Net)	178,674	2,442	181,116	337,006	5,741	342,747

PREMIUM EARNED [NET]

Particulars	QUARTER ENDED 30TH SEPTEMBER 2018			PERIOD ENDED 30TH SEPTEMBER 2018		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	398,098	12,944	411,042	815,710	27,380	843,090
	398,098	12,944	411,042	815,710	27,380	843,090
Add: Premium on reinsurance accepted	9,973	-	9,973	16,671	-	16,671
Less : Premium on reinsurance ceded	258,852	11,142	269,994	478,475	21,640	500,115
Net Premium	149,219	1,802	151,021	353,906	5,740	359,646
Adjustment for change in reserve for unexpired risks	(13,633)	(395)	(14,028)	52,894	621	53,515
Premium Earned (Net)	162,852	2,197	165,049	301,012	5,119	306,131

PERIODIC DISCLOSURES

FORM NL-4 (B) - PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 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	3,950,018		8,529,786	199,822	855	75,748	255,386	82,595	3,450,636	8,081,385	596,639	21,272,852
	3,950,018	4,579,768	8,529,786	199,822	855	75,748	255,386	82,595	3,450,636	8,081,385	596,639	21,272,852
Add: Premium on reinsurance accepted	-	-	-	7,390	-	-	-	25,198	-	-	9,266	41,854
Less : Premium on reinsurance ceded	2,676,075	240,893	2,916,968	177,435	725	3,789	28,933	44,778	816,932	6,439,669	334,199	10,763,428
Net Premium	1,273,943	4,338,875	5,612,818	29,777	130	71,959	226,453	63,015	2,633,704	1,641,716	271,706	10,551,278
Adjustment for change in reserve for unexpired risks	(1,827,760)	448,700	(1,379,060)	(20,242)	45	(83)	50,644	3,277	115,629	742,858	21,871	(465,061)
Premium Earned (Net)	3,101,703	3,890,175	6,991,878	50,019	85	72,042	175,809	59,738	2,518,075	898,858	249,835	11,016,339

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 30TH SEPTEMBER 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	8,186,320	8,679,002	16,865,322	458,513	1,619	158,516	502,959	200,921	7,564,612	10,336,517	1,501,213	37,590,192
	8,186,320	8,679,002	16,865,322	458,513	1,619	158,516	502,959	200,921	7,564,612	10,336,517	1,501,213	37,590,192
Add: Premium on reinsurance accepted	-	-	-	13,456	-	-	-	26,879	-	-	16,840	57,175
Less : Premium on reinsurance ceded	2,896,233	453,347	3,349,580	391,451	1,214	7,930	58,508	82,095	1,129,666	8,141,532	955,564	14,117,540
Net Premium	5,290,087	8,225,655	13,515,742	80,518	405	150,586	444,451	145,705	6,434,946	2,194,985	562,489	23,529,827
Adjustment for change in reserve for unexpired risks	(1,317,824)	695,955	(621,869)	(23,580)	(27)	6,716	106,708	32,125	1,684,366	1,222,270	74,276	2,480,985
Premium Earned (Net)	6,607,911	7,529,700	14,137,611	104,098	432	143,870	337,743	113,580	4,750,580	972,715	488,213	21,048,842

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2018											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	3,621,948	3,568,735	7,190,683	169,455	677	64,915	597,345	82,538	1,660,558	7,125,971	536,116	17,428,258
	3,621,948	3,568,735	7,190,683	169,455	677	64,915	597,345	82,538	1,660,558	7,125,971	536,116	17,428,258
Add: Premium on reinsurance accepted	-	-	-	1,533	-	-	-	8,764	-	-	20,805	31,102
Less : Premium on reinsurance ceded	557,960	538,202	1,096,162	134,952	633	3,336	86,468	40,173	92,972	6,420,497	329,083	8,204,276
Net Premium	3,063,988	3,030,533	6,094,521	36,036	44	61,579	510,877	51,129	1,567,586	705,474	227,838	9,255,084
Adjustment for change in reserve for unexpired risks	(177,219)	(201,548)	(378,767)	(8,527)	(51)	(8,865)	195,526	4,043	(327,841)	(191,694)	2,063	(714,113)
Premium Earned (Net)	3,241,207	3,232,081	6,473,288	44,563	95	70,444	315,351	47,086	1,895,427	897,168	225,775	9,969,197

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 30TH SEPTEMBER 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	7,367,818	7,173,336	14,541,154	372,605	1,242	140,947	823,658	173,586	3,856,470	10,794,536	1,292,208	31,996,406
	7,367,818	7,173,336	14,541,154	372,605	1,242	140,947	823,658	173,586	3,856,470	10,794,536	1,292,208	31,996,406
Add: Premium on reinsurance accepted	-	-	-	8,743	-	-	-	17,010	-	-	27,759	53,512
Less : Premium on reinsurance ceded	1,124,502	1,089,175	2,213,677	300,915	1,198	7,244	127,234	82,308	280,972	9,183,779	849,760	13,047,087
Net Premium	6,243,316	6,084,161	12,327,477	80,433	44	133,703	696,424	108,288	3,575,498	1,610,757	470,207	19,002,831
Adjustment for change in reserve for unexpired risks	(167,326)	(321,689)	(489,015)	(11,428)	(145)	(7,454)	180,903	19,520	(86,613)	563,958	16,309	186,035
Premium Earned (Net)	6,410,642	6,405,850	12,816,492	91,861	189	141,157	515,521	88,768	3,662,111	1,046,799	453,898	18,816,796

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2019				PERIOD ENDED 30TH SEPTEMBER 2019			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	551,692	250,317	11,631,325	12,433,334	1,233,386	447,797	22,266,385	23,947,568
Add Claims Outstanding at the end of the year	15,459	107,767	2,371,999	2,495,225	818,680	670,680	45,587,786	47,077,146
Less Claims Outstanding at the beginning of the year	-	-	-	-	815,656	562,250	40,382,090	41,759,996
	567,151	358,084	14,003,324	14,928,559	1,236,410	556,227	27,472,081	29,264,718
Add :Re-insurance accepted	6,310	26	-	6,336	21,242	92	-	21,334
Less :Re-insurance Ceded	455,784	160,003	3,841,595	4,457,382	1,052,072	268,112	8,122,239	9,442,423
Total Claims Incurred	117,677	198,107	10,161,729	10,477,513	205,580	288,207	19,349,842	19,843,629

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2018				PERIOD ENDED 30TH SEPTEMBER 2018			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	331,775	609,369	8,125,124	9,066,268	682,697	777,935	24,467,296	25,927,928
Add Claims Outstanding at the end of the year	43,611	(86,835)	2,671,691	2,628,467	768,720	526,774	37,466,108	38,761,602
Less Claims Outstanding at the beginning of the year	-	(1)	-	(1)	711,837	572,893	33,769,648	35,054,378
	375,386	522,535	10,796,815	11,694,736	739,580	731,816	28,163,756	29,635,152
Add :Re-insurance accepted	2,360	18,285	3	20,648	51,234	23,524	6,486	81,244
Less :Re-insurance ceded	295,760	472,594	1,610,908	2,379,262	637,095	584,406	11,125,337	12,346,838
Total Claims Incurred	81,986	68,226	9,185,910	9,336,122	153,719	170,934	17,044,905	17,369,558

PERIODIC DISCLOSURES

FORM NL-5 (A) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2019			PERIOD ENDED 30TH SEPTEMBER 2019		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
Direct claims	207,449	42,868	250,317	398,070	49,727	447,797
Add Claims Outstanding at the end of the year	72,329	35,438	107,767	562,712	107,968	670,680
Less Claims Outstanding at the beginning of the year	-	-	-	504,814	57,436	562,250
	279,778	78,306	358,084	455,968	100,259	556,227
Add :Re-insurance accepted	-	26	26	16	76	92
Less :Re-insurance Ceded	117,678	42,325	160,003	220,001	48,111	268,112
Total Claims Incurred	162,100	36,007	198,107	235,983	52,224	288,207

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2018			PERIOD ENDED 30TH SEPTEMBER 2018		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
Direct claims	213,435	395,934	609,369	379,326	398,609	777,935
Add Claims Outstanding at the end of the year	(53,398)	(33,437)	(86,835)	469,233	57,541	526,774
Less Claims Outstanding at the beginning of the year	(1)	-	(1)	480,819	92,074	572,893
	160,038	362,497	522,535	367,740	364,076	731,816
Add :Re-insurance accepted	18,285	-	18,285	23,524	-	23,524
Less :Re-insurance ceded	110,194	362,400	472,594	221,126	363,280	584,406
Total Claims Incurred	68,129	97	68,226	170,138	796	170,934

PERIODIC DISCLOSURES

FORM NL-5 (B) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 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	3,276,475	2,550,986	5,827,461	72,367	-	30,336	266,785	161	2,298,982	2,938,269	196,964	11,631,325	
Add Claims Outstanding at the end of the year	(12,549)	1,724,203	1,711,654	14,888	-	10,971	(79,907)	16,097	297,891	309,623	90,782	2,371,999	
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	
	3,263,926	4,275,189	7,539,115	87,255	-	41,307	186,878	16,258	2,596,873	3,247,892	287,746	14,003,324	
Add :Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	
Less :Re-insurance Ceded	690,220	494,906	1,185,126	43,403	-	1,612	28,407	41	177,576	2,332,721	72,709	3,841,595	
Total Claims Incurred	2,573,706	3,780,283	6,353,989	43,852	-	39,695	158,471	16,217	2,419,297	915,171	215,037	10,161,729	

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 30TH SEPTEMBER 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	6,025,878	3,875,084	9,900,962	129,320	-	53,571	462,487	14,325	4,217,801	6,996,043	491,876	22,266,385	
Add Claims Outstanding at the end of the year	2,365,837	38,037,977	40,403,814	254,252	1,861	158,401	486,937	202,955	2,051,046	1,315,774	712,746	45,587,786	
Less Claims Outstanding at the beginning of the year	1,953,185	33,589,844	35,543,029	202,514	1,958	147,210	599,720	154,799	1,284,820	1,844,523	603,517	40,382,090	
	6,438,530	8,323,217	14,761,747	181,058	(97)	64,762	349,704	62,481	4,984,027	6,467,294	601,105	27,472,081	
Add :Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	
Less :Re-insurance ceded	1,088,150	788,131	1,876,281	81,718	-	2,801	47,902	5,953	330,576	5,557,803	219,205	8,122,239	
Total Claims Incurred	5,350,380	7,535,086	12,885,466	99,340	(97)	61,961	301,802	56,528	4,653,451	909,491	381,900	19,349,842	

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 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	2,667,299	2,204,699	4,871,998	59,124	(1)	20,374	189,188	11,673	2,007,326	754,637	210,805	8,125,124	
Add Claims Outstanding at the end of the year	(11,958)	1,620,017	1,608,059	16,537	1,987	5,596	161,992	34,761	(82,795)	813,217	112,337	2,671,691	
Less Claims Outstanding at the beginning of the year	(1)	-	(1)	-	-	-	-	-	-	-	1	-	
	2,655,342	3,824,716	6,480,058	75,661	1,986	25,970	351,180	46,434	1,924,531	1,567,854	323,141	10,796,815	
Add :Re-insurance accepted	-	-	-	-	-	-	-	-	3	-	-	3	
Less :Re-insurance ceded	406,714	430,906	837,620	25,844	-	1,139	(20,355)	5,489	154,635	522,840	83,696	1,610,908	
Total Claims Incurred	2,248,628	3,393,810	5,642,438	49,817	1,986	24,831	371,535	40,945	1,769,899	1,045,014	239,445	9,185,910	

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 30TH SEPTEMBER 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	4,874,321	3,723,101	8,597,422	137,999	81	37,743	330,343	13,567	3,555,670	11,367,838	426,633	24,467,296	
Add Claims Outstanding at the end of the year	2,630,875	30,219,400	32,850,275	307,848	2,036	146,552	626,435	191,942	1,252,973	1,336,465	751,582	37,466,108	
Less Claims Outstanding at the beginning of the year	2,382,925	26,466,316	28,849,241	251,903	430	118,770	342,306	131,341	1,036,994	2,446,010	592,653	33,769,648	
	5,122,271	7,476,185	12,598,456	193,944	1,687	65,525	614,472	74,168	3,771,649	10,258,293	585,562	28,163,756	
Add :Re-insurance accepted	-	-	-	6,183	291	-	-	-	12	-	-	6,486	
Less :Re-insurance ceded	760,525	749,954	1,510,479	84,849	4	2,039	41,142	5,706	275,407	9,013,147	192,564	11,125,337	
Total Claims Incurred	4,361,746	6,726,231	11,087,977	115,278	1,974	63,486	573,330	68,462	3,496,254	1,245,146	392,998	17,044,905	

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

COMMISSION (₹ In 000)								
Particulars	QUARTER ENDED 30TH SEPTEMBER 2019				PERIOD ENDED 30TH SEPTEMBER 2019			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	106,560	28,432		1,298,578	253,634	60,961	2,422,098	2,736,693
Add: Commission on Re-insurance Accepted	6,149	47	2,301	8,497	17,693	138	3,771	21,602
Less: Commission on Re-insurance Ceded	172,344	36,401	1,067,116	1,275,861	502,477	70,170	1,311,602	1,884,249
Net Commission	(59,635)	(7,922)	98,771	31,214	(231,150)	(9,071)	1,114,267	874,046
Break-up of the expenses (Gross) incurred to procure business:								
Agents	29,782	11,724	280,118	321,624	72,461	25,617	573,441	671,519
Brokers	71,444	16,649	736,908	825,001	168,829	35,214	1,554,058	1,758,101
Corporate Agency	5,318	11	12,460	17,789	12,110	37	24,044	36,191
Others (Web Aggregator, CSC, IMF, MISP and POS)	16	48	134,100	134,164	234	93	270,555	270,882
TOTAL (B)	106,560	28,432	1,163,586	1,298,578	253,634	60,961	2,422,098	2,736,693

COMMISSION (₹ In 000)								
Particulars	QUARTER ENDED 30TH SEPTEMBER 2018				PERIOD ENDED 30TH SEPTEMBER 2018			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	44,079	27,695	1,056,931	1,128,705	119,360	62,502	2,140,748	2,322,610
Add: Commission on Re-insurance Accepted	5,276	917	4,490	10,683	9,208	1,307	7,019	17,534
Less: Commission on Re-insurance Ceded	85,561	39,340	660,677	785,578	241,425	71,338	1,028,225	1,340,988
Net Commission	(36,206)	(10,728)	400,744	353,810	(112,857)	(7,529)	1,119,542	999,156
Break-up of the expenses (Gross) incurred to procure business:								
Agents	18,279	11,924	292,419	322,622	42,692	24,206	527,178	594,076
Brokers	23,121	15,690	656,895	695,706	71,363	38,217	1,407,056	1,516,636
Corporate Agency	2,640	37	4,799	7,476	5,125	8	10,572	15,705
Others (Web Aggregator, CSC, IMF, MISP and POS)	39	44	102,818	102,901	180	71	195,942	196,193
TOTAL (B)	44,079	27,695	1,056,931	1,128,705	119,360	62,502	2,140,748	2,322,610

PERIODIC DISCLOSURES

FORM NL-6 (A) -COMMISSION SCHEDULE

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2019			PERIOD ENDED 30TH SEPTEMBER 2019		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Direct	27,847	585		59,420	1,541	60,961
Add: Commission on Re-insurance Accepted	47	-	47	138	-	138
Less: Commission on Re-insurance Ceded	35,586	815	36,401	68,527	1,643	70,170
Net Commission	(7,692)	(230)	(7,922)	(8,969)	(102)	(9,071)
Break-up of the expenses (Gross) incurred to procure business:						
Agents	11,383	341	11,724	24,648	969	25,617
Brokers	16,405	244	16,649	34,642	572	35,214
Corporate Agency	11	-	11	37	-	37
Others (Web Aggregator, CSC, IMF, MISP and POS)	48	-	48	93	-	93
TOTAL (B)	27,847	585	28,432	59,420	1,541	60,961

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2018			PERIOD ENDED 30TH SEPTEMBER 2018		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Direct	26,215	1,480	27,695	59,085	3,417	62,502
Add: Commission on Re-insurance Accepted	917	-	917	1,307	-	1,307
Less: Commission on Re-insurance Ceded	38,242	1,098	39,340	69,034	2,304	71,338
Net Commission	(11,110)	382	(10,728)	(8,642)	1,113	(7,529)
Break-up of the expenses (Gross) incurred to procure business:						
Agents	10,738	1,186	11,924	21,441	2,765	24,206
Brokers	15,396	294	15,690	37,573	644	38,217
Corporate Agency	37	-	37	-	8	8
Others (Web Aggregator, CSC, IMF, MISP and POS)	44	-	44	71	-	71
TOTAL (B)	26,215	1,480	27,695	59,085	3,417	62,502

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

COMMISSION (₹ In 000)												
Particulars	QUARTER ENDED 30TH SEPTEMBER 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	752,695	72,225	-	29,168	33	15,403	26,087	24,322	160,618	-	83,035	1,163,586
Add: Commission on Re-insurance Accepted	-	-	-	73	-	-	-	837	-	-	1,391	2,301
Less: Commission on Re-insurance Ceded	708,402	10,634	719,036	18,390	6	568	3,866	2,386	40,406	221,910	60,548	1,067,116
Net Commission	44,293	61,591	105,884	10,851	27	14,835	22,221	22,773	120,212	(221,910)	23,878	98,771
Break-up of the expenses (Gross) incurred to procure business:												
Agents	120,349	33,499	153,848	12,049	-	9,042	10,915	2,277	62,532	-	29,455	280,118
Brokers	521,931	20,047	541,978	17,011	33	6,219	13,664	22,027	93,160	-	42,816	736,908
Corporate Agency	4,121	2,196	6,317	53	-	13	1,118	15	1,355	-	3,589	12,460
Others (Web Aggregator, CSC, IMF, MISP and POS)	106,294	16,483	122,777	55	-	129	390	3	3,571	-	7,175	134,100
TOTAL (B)	752,695	72,225	824,920	29,168	33	15,403	26,087	24,322	160,618	-	83,035	1,163,586

COMMISSION (₹ In 000)												
Particulars	PERIOD ENDED 30TH SEPTEMBER 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	1,569,999	133,359	1,703,358	57,800	33	31,523	52,770	48,064	364,331	-	164,219	2,422,098
Add: Commission on Re-insurance Accepted	-	-	-	165	-	-	-	1,114	-	-	2,492	3,771
Less: Commission on Re-insurance Ceded	741,446	21,212	762,658	42,429	8	1,189	7,941	6,695	72,545	283,154	134,983	1,311,602
Net Commission	828,553	112,147	940,700	15,536	25	30,334	44,829	42,483	291,786	(283,154)	31,728	1,114,267
Break-up of the expenses (Gross) incurred to procure business:												
Agents	250,326	62,043	312,369	24,304	-	19,873	20,026	5,706	125,777	-	65,386	573,441
Brokers	1,089,661	39,165	1,128,826	33,313	33	11,304	30,157	42,325	229,906	-	78,194	1,554,058
Corporate Agency	7,641	2,818	10,459	83	-	25	1,727	23	1,701	-	10,026	24,044
Others (Web Aggregator, CSC, IMF, MISP and POS)	222,371	29,333	251,704	100	-	321	860	10	6,947	-	10,613	270,555
TOTAL (B)	1,569,999	133,359	1,703,358	57,800	33	31,523	52,770	48,064	364,331	-	164,219	2,422,098

COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 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	700,194	64,374	764,568	21,762	8	13,211	52,848	15,039	113,708	-	75,787	1,056,931
Add: Commission on Re-insurance Accepted	-	-	-	62	-	-	-	1,340	-	-	3,088	4,490
Less: Commission on Re-insurance Ceded	126,771	107,574	234,345	10,271	6	487	9,477	2,253	10,120	331,419	62,299	660,677
Net Commission	573,423	(43,200)	530,223	11,553	2	12,724	43,371	14,126	103,588	(331,419)	16,576	400,744
Break-up of the expenses (Gross) incurred to procure business:												
Agents	132,022	36,323	168,345	10,790	-	9,195	9,440	3,172	65,099	-	26,378	292,419
Brokers	484,355	15,078	499,433	10,813	8	3,959	42,782	11,858	46,533	-	41,509	656,895
Corporate Agency	826	163	989	69	-	6	340	5	589	-	2,801	4,799
Others (Web Aggregator, CSC, IMF, MISP and POS)	82,991	12,810	95,801	90	-	51	286	4	1,487	-	5,099	102,818
TOTAL (B)	700,194	64,374	764,568	21,762	8	13,211	52,848	15,039	113,708	-	75,787	1,056,931

COMMISSION

(₹ In 000)

Particulars	PERIOD ENDED 30TH SEPTEMBER 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	1,419,258	119,639	1,538,897	50,817	(12)	29,548	85,134	33,252	252,307	-	150,805	2,140,748
Add: Commission on Re-insurance Accepted	-	-	-	137	-	-	-	2,479	-	-	4,403	7,019
Less: Commission on Re-insurance Ceded	257,763	214,177	471,940	27,925	6	1,057	13,260	8,507	29,684	349,625	126,221	1,028,225
Net Commission	1,161,495	(94,538)	1,066,957	23,029	(18)	28,491	71,874	27,224	222,623	(349,625)	28,987	1,119,542
Break-up of the expenses (Gross) incurred to procure business:												
Agents	234,632	68,407	303,039	24,043	-	19,800	5,859	7,017	114,149	-	53,271	527,178
Brokers	1,019,738	30,144	1,049,882	26,431	(12)	9,447	78,028	26,214	134,165	-	82,901	1,407,056
Corporate Agency	1,909	661	2,570	202	-	25	499	9	1,068	-	6,199	10,572
Others (Web Aggregator, CSC, IMF, MISP and POS)	162,979	20,427	183,406	141	-	276	748	12	2,925	-	8,434	195,942
TOTAL (B)	1,419,258	119,639	1,538,897	50,817	(12)	29,548	85,134	33,252	252,307	-	150,805	2,140,748

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

S.No	Particulars	QUARTER ENDED 30TH SEPTEMBER 2019				PERIOD ENDED 30TH SEPTEMBER 2019			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	8,724		779,538	803,156	17,376	27,634	1,470,696	1,515,706
2	Travel, conveyance and vehicle running expenses	1,099	1,836	96,568	99,503	1,851	2,944	156,667	161,462
3	Training expenses	77	130	6,857	7,064	139	221	11,775	12,135
4	Rents, rates & taxes	1,097	1,895	98,902	101,894	2,378	3,782	201,259	207,419
5	Repairs	477	801	42,057	43,335	834	1,326	70,562	72,722
6	Printing & stationery	210	363	18,947	19,520	444	707	37,606	38,757
7	Communication	516	854	44,990	46,360	805	1,280	68,109	70,194
8	Legal & professional charges	2,159	3,622	190,333	196,114	3,758	5,977	318,090	327,825
9	Auditors' fees, expenses etc								
	(a) as auditor	17	26	1,407	1,450	17	26	1,407	1,450
	(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	6	340	350	4	6	340	350
10	Advertisement and publicity	3,074	5,220	273,565	281,859	5,890	9,367	498,524	513,781
11	Marketing and Support Services	-	-	-	-	-	-	-	-
12	Interest & Bank Charges	596	984	51,931	53,511	914	1,453	77,350	79,717
13	Others :		-						
	Policy Stamps	20	-	2,553	2,573	20	-	2,553	2,573
	Information & Technology Expenses	588	1,034	53,745	55,367	1,436	2,283	121,503	125,222
	Electricity & Water Charges	250	422	22,183	22,855	459	730	38,872	40,061
	Courtesies & Entertainment	145	249	12,987	13,381	295	469	24,946	25,710
	Others	192	330	17,284	17,806	374	595	31,684	32,653
14	Depreciation	766	1,290	67,766	69,822	1,367	2,175	115,782	119,324
15	Service Tax Expenses / GST Expense	135	231	12,100	12,466	267	426	22,665	23,358
	TOTAL	20,146	34,187	1,794,053	1,848,386	38,628	61,401	3,270,390	3,370,419

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2018				PERIOD ENDED 30TH SEPTEMBER 2018			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	3,985	7,493	453,813	465,291	10,182	16,962	896,226	923,370
2	Travel, conveyance and vehicle running expenses	281	521	31,060	31,862	662	1,103	58,258	60,023
3	Training expenses	5	14	1,127	1,146	47	78	4,117	4,242
4	Rents, rates & taxes	764	1,424	85,708	87,896	1,879	3,129	165,350	170,358
5	Repairs	344	626	36,725	37,695	735	1,224	64,674	66,633
6	Printing & stationery	126	244	15,097	15,467	367	612	32,314	33,293
7	Communication	299	540	31,322	32,161	599	998	52,716	54,313
8	Legal & professional charges	3,339	6,212	372,269	381,820	8,053	13,414	708,794	730,261
9	Auditors' fees, expenses etc								
	(a) as auditor	16	27	1,407	1,450	16	27	1,407	1,450
	(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	6	340	350	4	6	340	350
10	Advertisement and publicity	661	1,152	64,372	66,185	1,036	1,725	91,139	93,900
11	Marketing and Support Services	-	-	-	-	-	-	-	-
12	Interest & Bank Charges	338	592	33,269	34,199	551	917	48,455	49,923
13	Others :								
	Policy Stamps	20	-	2,052	2,072	20	-	2,052	2,072
	Information & Technology Expenses	288	622	42,615	43,525	1,329	2,213	116,940	120,482
	Electricity & Water Charges	100	193	12,015	12,308	293	488	25,777	26,558
	Courtesies & Entertainment	106	191	10,970	11,267	200	334	17,672	18,206
	Others	199	342	18,927	19,468	288	479	25,312	26,079
14	Depreciation	402	734	43,070	44,206	862	1,436	75,892	78,190
15	Service Tax Expenses / GST Expense	261	587	41,170	42,018	1,351	2,253	119,018	122,622
	TOTAL	11,538	21,520	1,297,328	1,330,386	28,474	47,398	2,506,453	2,582,325

PERIODIC DISCLOSURES

FORM NL-7 (A) -OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

S.no	Particulars	QUARTER ENDED 30TH SEPTEMBER 2019			PERIOD ENDED 30TH SEPTEMBER 2019		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	14,551		14,894	27,007	627	27,634
2	Travel, conveyance and vehicle running expenses	1,794	42	1,836	2,877	67	2,944
3	Training expenses	127	3	130	216	5	221
4	Rents, rates & taxes	1,851	44	1,895	3,696	86	3,782
5	Repairs	782	19	801	1,296	30	1,326
6	Printing & stationery	355	8	363	691	16	707
7	Communication	834	20	854	1,251	29	1,280
8	Legal & professional charges	3,539	83	3,622	5,841	136	5,977
9	Auditors' fees, expenses etc						
	(a) as auditor	25	1	26	25	1	26
	(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)	6	-	6	6	-	6
10	Advertisement and publicity	5,101	119	5,220	9,155	212	9,367
11	Marketing and Support Services	-	-	-	-	-	-
12	Interest & Bank Charges	962	22	984	1,420	33	1,453
13	Others :						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	1,010	24	1,034	2,231	52	2,283
	Electricity & Water Charges	413	9	422	714	16	730
	Courtesies & Entertainment	242	7	249	458	11	469
	Others	322	8	330	582	13	595
14	Depreciation	1,261	29	1,290	2,126	49	2,175
15	Service Tax Expenses / GST Expense	226	5	231	416	10	426
	TOTAL	33,401	786	34,187	60,008	1,393	61,401

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2018			PERIOD ENDED 30TH SEPTEMBER 2018		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	7,401	92	7,493	16,691	271	16,962
2	Travel, conveyance and vehicle running expenses	514	7	521	1,085	18	1,103
3	Training expenses	14	-	14	77	1	78
4	Rents, rates & taxes	1,406	18	1,424	3,079	50	3,129
5	Repairs	617	9	626	1,204	20	1,224
6	Printing & stationery	241	3	244	602	10	612
7	Communication	533	7	540	982	16	998
8	Legal & professional charges	6,134	78	6,212	13,200	214	13,414
9	Auditors' fees, expenses etc						
	(a) as auditor	26	1	27	26	1	27
	(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)	6	-	6	6	-	6
10	Advertisement and publicity	1,135	17	1,152	1,697	28	1,725
11	Marketing and Support Services	-	-	-	-	-	-
12	Interest & Bank Charges	584	8	592	903	14	917
13	Others :						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	617	5	622	2,178	35	2,213
	Electricity & Water Charges	191	2	193	480	8	488
	Courtesies & Entertainment	189	2	191	329	5	334
	Others	338	4	342	472	7	479
14	Depreciation	724	10	734	1,413	23	1,436
15	Service Tax Expenses / GST Expense	582	5	587	2,217	36	2,253
	TOTAL	21,252	268	21,520	46,641	757	47,398

PERIODIC DISCLOSURES

FORM NL-7 (B) -OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2019											Total Miscellaneous
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	
1	Employees' remuneration & welfare benefits	116,774		423,920	2,331	10	5,225	16,171	4,703	199,776	107,730	19,672	779,538
2	Travel, conveyance and vehicle running expenses	16,626	36,770	53,396	301	2	639	1,950	587	25,243	12,053	2,397	96,568
3	Training expenses	1,125	2,644	3,769	21	-	45	139	42	1,779	889	173	6,857
4	Rents, rates & taxes	13,574	39,704	53,278	289	1	668	2,083	594	25,062	14,412	2,515	98,902
5	Repairs	7,043	16,131	23,174	130	-	279	854	255	10,948	5,367	1,050	42,057
6	Printing & stationery	2,681	7,559	10,240	56	1	128	397	114	4,820	2,712	479	18,947
7	Communication	8,159	16,886	25,045	143	1	296	899	275	11,856	5,367	1,108	44,990
8	Legal & professional charges	31,981	72,939	104,920	589	2	1,262	3,862	1,156	49,573	24,227	4,742	190,333
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	316	492	808	5	-	9	27	9	385	131	33	1,407
	(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)	76	119	195	1	-	2	6	2	93	33	8	340
10	Advertisement and publicity	42,468	106,905	149,373	826	4	1,827	5,638	1,654	70,449	36,915	6,879	273,565
11	Marketing and Support Services	-	-	-	-	-	-	-	-	-	-	-	-
12	Interest & Bank Charges	9,524	19,428	28,952	166	-	341	1,034	317	13,709	6,132	1,280	51,931
13	Others :	-	-	-	-	-	-	-	-	-	-	-	-
	Policy Stamps	791	1,231	2,022	4	-	83	8	1	35	-	400	2,553
	Information & Technology Expenses	6,350	22,183	28,533	151	1	368	1,157	320	13,384	8,445	1,386	53,745
	Electricity & Water Charges	3,575	8,591	12,166	68	1	148	454	135	5,743	2,915	553	22,183
	Courtesies & Entertainment	1,908	5,140	7,048	38	-	88	270	78	3,319	1,817	329	12,987
	Others	2,666	6,764	9,430	52	1	116	356	104	4,447	2,342	436	17,284
14	Depreciation	11,173	26,095	37,268	208	1	450	1,380	411	17,601	8,754	1,693	67,766
15	Service Tax Expenses / GST Expense	1,826	4,759	6,585	37	-	81	251	73	3,104	1,664	305	12,100
	TOTAL	278,636	701,486	980,122	5,416	25	12,055	36,936	10,830	461,326	241,905	45,438	1,794,053

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	PERIOD ENDED 30TH SEPTEMBER 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	330,649	514,132	844,781	5,033	25	9,412	27,780	9,107	402,207	137,194	35,157	1,470,696
2	Travel, conveyance and vehicle running expenses	35,223	54,768	89,991	536	3	1,003	2,959	970	42,845	14,615	3,745	156,667
3	Training expenses	2,647	4,117	6,764	40	-	75	222	73	3,220	1,099	282	11,775
4	Rents, rates & taxes	45,248	70,357	115,605	689	3	1,288	3,802	1,246	55,041	18,775	4,810	201,259
5	Repairs	15,864	24,667	40,531	241	1	452	1,333	437	19,297	6,582	1,688	70,562
6	Printing & stationery	8,455	13,147	21,602	129	1	241	710	233	10,285	3,507	898	37,606
7	Communication	15,313	23,810	39,123	233	1	436	1,287	422	18,627	6,353	1,627	68,109
8	Legal & professional charges	71,515	111,199	182,714	1,088	5	2,036	6,008	1,970	86,991	29,673	7,605	318,090
9	Auditors' fees, expenses etc												
	(a) as auditor	316	492	808	5	-	9	27	9	385	131	33	1,407
	(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)	76	119	195	1	-	2	6	2	93	33	8	340
10	Advertisement and publicity	112,080	174,276	286,356	1,706	9	3,190	9,417	3,087	136,336	46,505	11,918	498,524
11	Marketing and Support Services	-	-	-	-	-	-	-	-	-	-	-	-
12	Interest & Bank Charges	17,390	27,040	44,430	265	1	495	1,461	479	21,154	7,216	1,849	77,350
13	Others :												
	Policy Stamps	791	1,231	2,022	4	-	83	8	1	35	-	400	2,553
	Information & Technology Expenses	27,317	42,476	69,793	416	2	778	2,295	752	33,229	11,334	2,904	121,503
	Electricity & Water Charges	8,739	13,589	22,328	133	1	249	734	241	10,631	3,626	929	38,872
	Courtesies & Entertainment	5,609	8,721	14,330	85	-	160	471	154	6,822	2,327	597	24,946
	Others	7,123	11,076	18,199	108	1	203	598	196	8,665	2,956	758	31,684
14	Depreciation	26,031	40,475	66,506	396	2	741	2,187	717	31,664	10,801	2,768	115,782
15	Service Tax Expenses / GST Expense	5,095	7,923	13,018	78	-	145	428	140	6,198	2,114	544	22,665
	TOTAL	735,481	1,143,615	1,879,096	11,186	55	20,998	61,733	20,236	893,725	304,841	78,520	3,270,390

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 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	150,154	148,353	298,507	1,778	2	3,033	24,424	2,514	77,498	34,881	11,176	453,813
2	Travel, conveyance and vehicle running expenses	10,269	10,133	20,402	123	-	209	1,617	173	5,358	2,412	766	31,060
3	Training expenses	378	381	759	3	-	7	94	6	159	71	28	1,127
4	Rents, rates & taxes	28,349	27,991	56,340	337	1	575	4,544	475	14,706	6,619	2,111	85,708
5	Repairs	12,132	11,952	24,084	147	-	248	1,838	205	6,412	2,886	905	36,725
6	Printing & stationery	5,001	4,952	9,953	59	-	100	856	83	2,534	1,140	372	15,097
7	Communication	10,342	10,176	20,518	126	-	213	1,525	175	5,512	2,481	772	31,322
8	Legal & professional charges	123,111	121,514	244,625	1,467	2	2,497	19,570	2,066	64,044	28,827	9,171	372,269
9	Auditors' fees, expenses etc												
	(a) as auditor	462	451	913	6	-	10	52	8	264	119	35	1,407
	(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)	112	109	221	1	-	2	12	2	64	29	9	340
10	Advertisement and publicity	21,214	20,795	42,009	264	-	443	2,831	362	11,635	5,239	1,589	64,372
11	Marketing and Support Services	-	-	-	-	-	-	-	-	-	-	-	-
12	Interest & Bank Charges	10,967	10,757	21,724	136	-	228	1,487	187	5,989	2,697	821	33,269
13	Others :												
	Policy Stamps	767	748	1,515	4	-	76	10	1	27	-	419	2,052
	Information & Technology Expenses	14,178	14,158	28,336	156	-	273	2,871	230	6,694	3,009	1,046	42,615
	Electricity & Water Charges	3,980	3,942	7,922	46	-	79	683	66	2,016	907	296	12,015
	Courtesies & Entertainment	3,620	3,558	7,178	44	-	74	521	62	1,944	877	270	10,970
	Others	6,234	6,104	12,338	78	-	131	806	106	3,448	1,553	467	18,927
14	Depreciation	14,229	14,016	28,245	172	-	291	2,156	239	7,519	3,385	1,063	43,070
15	Service Tax Expenses / GST Expense	13,712	13,719	27,431	149	-	262	2,880	222	6,358	2,858	1,010	41,170
	TOTAL	429,211	423,809	853,020	5,096	5	8,751	68,777	7,182	222,181	99,990	32,326	1,297,328

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	PERIOD ENDED 30TH SEPTEMBER 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	294,452	286,946	581,398	3,793	2	6,306	32,845	5,108	168,630	75,968	22,176	896,226
2	Travel, conveyance and vehicle running expenses	19,140	18,653	37,793	247	-	410	2,135	332	10,961	4,938	1,442	58,258
3	Training expenses	1,353	1,318	2,671	17	-	29	151	23	775	349	102	4,117
4	Rents, rates & taxes	54,325	52,940	107,265	700	1	1,164	6,060	942	31,111	14,016	4,091	165,350
5	Repairs	21,248	20,707	41,955	274	-	455	2,370	369	12,169	5,482	1,600	64,674
6	Printing & stationery	10,617	10,346	20,963	137	-	227	1,184	184	6,080	2,739	800	32,314
7	Communication	17,320	16,878	34,198	223	-	371	1,932	301	9,919	4,468	1,304	52,716
8	Legal & professional charges	232,872	226,935	459,807	3,000	2	4,987	25,976	4,039	133,364	60,080	17,539	708,794
9	Auditors' fees, expenses etc												
	(a) as auditor	462	451	913	6	-	10	52	8	264	119	35	1,407
	(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)	112	109	221	1	-	2	12	2	64	29	9	340
10	Advertisement and publicity	29,944	29,180	59,124	386	-	641	3,340	519	17,149	7,725	2,255	91,139
11	Marketing and Support Services	-	-	-	-	-	-	-	-	-	-	-	-
12	Interest & Bank Charges	15,920	15,514	31,434	205	-	341	1,776	276	9,117	4,107	1,199	48,455
13	Others :												
	Policy Stamps	767	748	1,515	4	-	76	10	1	27	-	419	2,052
	Information & Technology Expenses	38,420	37,441	75,861	495	-	823	4,286	666	22,003	9,912	2,894	116,940
	Electricity & Water Charges	8,469	8,253	16,722	109	-	181	945	147	4,850	2,185	638	25,777
	Courtesies & Entertainment	5,806	5,658	11,464	75	-	124	648	101	3,325	1,498	437	17,672
	Others	8,316	8,104	16,420	107	-	178	928	144	4,763	2,146	626	25,312
14	Depreciation	24,934	24,298	49,232	321	-	534	2,781	432	14,280	6,433	1,879	75,892
15	Service Tax Expenses / GST Expense	39,103	38,106	77,209	504	-	838	4,362	678	22,394	10,088	2,945	119,018
	TOTAL	823,580	802,585	1,626,165	10,604	5	17,697	91,793	14,272	471,245	212,282	62,390	2,506,453

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

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2019	AS AT 30TH SEPTEMBER 2018
1	Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each)	4,000,000	4,000,000
2	Issued Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	2,742,183	2,742,183
3	Subscribed Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	2,742,183	2,742,183
4	Called up Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	2,742,183	2,742,183
	Less: Calls unpaid	-	-
	Add: Equity Shares forfeited (amount originally paid up)	-	-
	Less: Par Value of Equity Shares bought back	-	-
	Less: Preliminary Expenses	-	-
	Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	2,742,183	2,742,183

PERIODIC DISCLOSURES**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE****PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	AS AT 30TH SEPTEMBER 2019		AS AT 30TH SEPTEMBER 2018	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	139,851,333	51	139,851,333	51
· Foreign	134,366,967	49	134,366,967	49
Others	-	-	-	-
TOTAL	274,218,300	100	274,218,300	100

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

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2019	AS AT 30TH SEPTEMBER 2018
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	4,519,821	2,568,789
	Additions during the year	-	1,951,032
	Closing Balance	4,519,821	4,519,821
4	General Reserves	-	-
5	Catastrophe Reserve	1,166	1,166
6	Other Reserve	-	-
7	Balance of Profit in Profit and Loss Account	15,858,148	14,322,800
	TOTAL	20,379,135	18,843,787

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

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2019	AS AT 30TH SEPTEMBER 2018
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENTS SHAREHOLDERS

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2019	AS AT 30TH SEPTEMBER 2018
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	6,392,442	5,847,799
2	Other Approved Securities	378,630	
3	Other Investments		
	Equity Shares	5,572	9,197
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	2,166,611	2,064,405
	Non Convertible Debenture/ Bonds	308,506	824,346
	Other Securities - CD/CP	-	-
	Subsidiaries	1,024	1,246
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	5,867,427	7,462,750
5	Other than approved investments		
	Mutual Funds	3,706	4,243
	Non Convertible Debenture	248,206	414,927
	Less: Provision for diminution in the value of investments	(63,463)	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	20,846	632,478
2	Other Approved Securities	1,754,470	311,419
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	153,579	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	542,387	524,161
	Non Convertible Debenture/ Bonds	553,184	578,617
	Others Securities - CD/CP	-	248,729
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	280,668	93,731
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture	255,952	112,111
	Less: Provision for diminution in the value of investments	(18,426)	-
	TOTAL	18,851,321	19,130,159

PERIODIC DISCLOSURES

FORM NL-12A-INVESTMENTS POLICYHOLDERS

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2019	AS AT 30TH SEPTEMBER 2018
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	24,832,857	17,624,592
2	Other Approved Securities	1,470,870	
3	Other Investments		
	Equity Shares	21,645	27,720
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	8,416,681	6,221,879
	Non Convertible Debenture/ Bonds	1,198,459	2,484,485
	Other Securities - CD/CP	-	-
	Subsidiaries	3,976	3,754
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	22,793,320	22,491,869
5	Other than approved investments		
	Mutual Funds	14,396	12,788
	Non Convertible Debenture	964,210	1,250,543
	Less: Provision for diminution in the value of investments	(246,537)	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	80,980	1,906,217
2	Other Approved Securities	6,815,629	938,581
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	596,614	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	2,107,025	1,579,762
	Non Convertible Debenture/ Bonds	2,148,966	1,743,884
	Others Securities - CD/CP	-	749,639
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,090,320	282,495
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture	994,302	337,889
	Less: Provision for diminution in the value of investments	(71,576)	-
	TOTAL	73,232,137	57,656,097

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2019	AS AT 30TH SEPTEMBER 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, 2019	Additions during the Period	Sales/ Adjustments during the Period	As at 30th September, 2019	Upto 31st March 2019	For the Period	On sales / adjustments	Upto 30th September, 2019	As at 30th September, 2019	As At 30th September, 2018
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										
- Computer Software	461,242	92,899	-	554,141	316,084	50,253	-	366,337	187,804	110,536
Land - Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	1,812	100	-	1,912	10,339	10,540
Furniture & Fittings	402,179	34,232	436	435,975	282,433	19,302	429	301,306	134,669	88,139
Information Technology Equipment	805,455	59,740	311	864,884	673,257	43,919	245	716,931	147,953	99,349
Vehicles	14,953	3,450	-	18,403	5,620	966	-	6,586	11,817	10,128
Office Equipment	120,432	8,940	533	128,839	91,911	4,784	520	96,175	32,664	18,779
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	1,854,361	199,261	1,280	2,052,342	1,371,117	119,324	1,194	1,489,247	563,095	375,320
Capital Work In Progress	101,846	81,760	101,846	81,760	-	-	-	-	81,760	17,995
Grand Total	1,956,207	281,021	103,126	2,134,102	1,371,117	119,324	1,194	1,489,247	644,855	393,315
Previous Period Total	1,533,190	153,071	13,554	1,672,707	1,202,453	78,191	1,252	1,279,392	393,315	

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

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2019	AS AT 30TH SEPTEMBER 2018
1	Cash (including cheques, drafts and stamps)	16,936	27,026
2	Bank Balances		-
	(a) Deposit Accounts	-	
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	1,807,655	657,106
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	1,824,591	684,132
	Balances with non-scheduled banks included in 2 above	-	-

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2019	AS AT 30TH SEPTEMBER 2018
	ADVANCES		
1	Reserve deposits with ceding companies	2,332,852	2,106,631
2	Application money for investments	-	
3	Prepayments	174,808	34,816
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	346,095	301,713
6	Deposit towards Rent	95,863	83,605
7	Service Tax/ GST Recoverable	1,384	17,229
8	Others	93,654	15,660
	TOTAL (A)	3,044,656	2,559,654
	OTHER ASSETS		
1	Income accrued on investments/ FDRs	2,627,618	2,257,017
2	Outstanding Premiums	11,778,383	12,688,502
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	2,946,178	1,519,810
6	Due from subsidiaries/ holding	45,824	-
7	Assets held for Unclaimed amount of Policyholders	260,063	287,176
	Add: Investment Income accruing on unclaimed amount	61,500	42,602
8	Deposit with Reserve Bank of India	-	-
9	Unsettled Investment contract receivable	-	1,020,824
	TOTAL (B)	17,719,566	17,815,931
	TOTAL (A+B)	20,764,222	20,375,585

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

	Particulars	AS AT 30TH SEPTEMBER 2019	AS AT 30TH SEPTEMBER 2018
1	Agents' Balances	519,820	483,713
2	Balances due to other insurance companies (including reinsurers)	11,580,776	11,375,508
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	5,800,263	346,954
5	Unallocated Premium	1,374,464	1,633,739
6	Sundry creditors	910,219	1,709,937
7	Due to subsidiaries/ holding company	-	66,500
8	Claims Outstanding *	48,160,835	41,174,275
9	Due to Officers/ Directors	-	-
10	Deposit Premium	476,098	423,465
11	Goods & Service Tax Payable	-	18,200
12	Employee Benefits	420,046	285,417
13	Unclaimed Amount of Policyholders	238,202	267,840
	Add: Investment Income accruing on unclaimed amount	61,500	42,602
	TOTAL	69,542,223	57,828,150

* Claims Outstanding Includes ₹ 1,083,688 thousand (Previous Year ₹ 2,412,673 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 30TH SEPTEMBER 2019	AS AT 30TH SEPTEMBER 2018
1	Reserve for Unexpired Risk	22,917,809	19,015,933
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	41,621
	TOTAL	22,966,508	19,057,554

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

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2019	AS AT 30TH SEPTEMBER 2018
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

(₹ In Lakhs)

Sl.No.	Particular	AS AT 30TH SEPTEMBER 2019				AS AT 30TH SEPTEMBER 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	4,879.99	7,286.84	899.96	13,066.79	4,183.51	6,780.36	906.84	11,870.70
2	Marine								
a	Marine Cargo	2,979.80		1,025.26	8,606.91	2,473.44	3,310.13	1,382.20	7,165.76
b	Marine Hull	160.29	903.63	176.05	1,239.97	159.82	500.96	74.45	735.23
3	Miscellaneous								
a	Motor	144,947.18	179,972.81	234,902.21	559,822.21	131,475.23	123,157.06	229,472.43	484,104.71
b	Engineering	993.26	1,895.89	646.63	3,535.78	980.41	2,387.77	690.71	4,058.89
c	Aviation	1.74	18.61	-	20.34	1.25	20.36	-	21.61
d	Liabilities	1,244.60	1,105.99	923.55	3,274.15	1,039.85	1,075.51	843.91	2,959.27
e	Others	9,266.72	5,768.05	2,943.43	17,978.20	13,954.10	10,169.70	5,075.99	29,199.79
4	Health & PA	51,912.92	11,601.42	13,778.42	77,292.75	28,912.92	6,347.17	6,182.56	41,442.65
5	Crop	12,791.59	3,782.96	9,374.77	25,949.33	6,978.81	(2,472.88)	15,837.53	20,343.46
6	Total Liabilities	229,178.09	216,938.07	264,670.28	710,786.44	190,159.33	151,276.14	260,466.61	601,902.08

PERIODIC DISCLOSURES

FORM NL-22 Geographical Distribution of Business

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

Date: **1st Apr'19 to 30th Sep'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		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh	28.71	758.28	1.68	5.21	-	-	31.73	73.45	1,391.35	2,773.20	1,145.25	2,058.43	12.21	12.27	87.70	124.53	71.52	195.82	0.94	1.86	45,447.80	45,447.80	167.03	234.28	48,385.91	51,685.12
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	89.60	812.69	0.57	1.05	-	-	2.36	6.71	566.50	1,078.18	630.33	1,152.72	-	5.06	0.11	0.19	188.06	570.89	0.08	0.15	-	-	1.00	2.30	1,478.60	3,629.94
Bihar	4.30	16.99	0.89	2.31	-	-	2.87	5.00	229.79	496.81	274.66	535.42	-	-	0.61	2.46	4.25	6.96	0.02	0.03	-	-	2.84	21.52	520.21	1,087.48
Chhattisgarh	16.13	421.28	4.79	10.34	-	-	23.15	46.10	657.62	1,371.55	860.61	1,719.48	-	0.45	25.10	41.24	75.44	162.96	0.25	0.25	-	-	18.73	43.58	1,681.82	3,817.22
Goa	13.82	53.05	0.83	2.03	24.94	60.30	2.81	10.45	334.68	598.52	497.55	881.63	0.07	0.30	0.86	1.75	8.47	18.13	0.45	1.37	-	-	14.98	24.39	899.45	1,651.92
Gujarat	958.34	6,811.13	262.02	841.47	3.27	7.06	312.96	639.35	2,792.79	5,963.96	4,379.76	8,395.54	122.73	233.15	341.22	681.20	1,833.15	5,294.14	7.77	20.84	-	-	1,006.62	2,229.54	12,020.64	30,917.36
Haryana	891.74	3,437.21	353.08	1,232.43	-	-	197.33	333.91	4,882.51	11,112.51	4,590.40	9,688.87	86.86	237.31	170.44	337.78	2,035.02	3,711.76	15.11	42.23	-21,452.06	-	308.74	614.08	(7,920.84)	30,748.09
Himachal Pradesh	9.70	110.57	0.08	0.30	-	-	-	0.09	199.44	384.07	313.02	560.82	0.00	0.00	1.09	2.31	3.00	6.22	0.24	0.29	-	-	18.46	28.63	545.01	1,093.30
Jammu & Kashmir	185.73	521.96	0.77	1.25	-	-	0.24	3.25	731.91	1,532.65	717.58	1,550.24	0.46	0.51	0.17	0.81	4.69	8.52	0.10	0.10	-	-	119.05	327.30	1,760.69	3,946.58
Jharkhand	8.07	62.54	1.22	4.77	-	-	23.88	55.51	340.07	698.51	414.76	789.50	1.25	1.32	3.16	6.81	13.79	20.66	0.12	0.38	-	740.37	11.90	22.64	818.22	2,403.01
Karnataka	398.98	1,373.31	138.26	219.91	-	-	49.17	111.83	2,948.24	5,581.34	5,666.14	9,463.83	314.73	611.90	148.33	465.96	2,977.98	4,767.29	0.86	2.51	-	-	396.81	650.21	13,039.50	23,248.10
Kerala	51.22	121.46	2.91	7.10	1.81	2.50	2.00	4.33	1,862.84	3,324.77	1,038.60	1,791.91	4.87	8.36	61.33	71.94	37.46	80.05	1.28	2.50	-	-	18.58	57.34	3,082.90	5,472.25
Madhya Pradesh	137.19	952.79	47.29	124.76	-	-	31.14	67.09	2,034.37	4,083.91	3,426.19	6,843.36	8.85	19.55	36.07	86.48	594.60	795.15	10.45	33.28	30,140.79	30,170.37	327.62	598.83	36,794.55	43,775.56
Maharashtra	1,641.11	4,608.23	529.53	1,058.41	117.08	208.03	597.18	1,074.82	3,413.81	6,911.80	3,464.41	6,616.39	522.05	2,063.93	280.88	655.51	4,636.11	22,387.76	10.47	23.81	18.12	21.79	1,370.71	4,887.25	16,601.45	50,517.72
Manipur	-	1.52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.52
Meghalaya	-	7.75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.75
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	262.95	1,659.81	17.08	75.33	1.06	1.54	48.38	101.65	879.67	1,628.62	2,064.73	3,413.63	22.37	23.23	295.08	302.89	234.14	678.55	1.29	3.04	-	-	33.86	62.07	3,860.62	7,950.36
Punjab	85.81	193.54	7.58	28.93	-	-	8.33	18.47	1,468.17	3,057.94	1,037.78	2,037.91	2.16	5.02	32.66	93.45	11,639.50	11,755.70	1.85	4.88	-	-	98.72	298.27	14,382.56	17,494.10
Rajasthan	24.07	380.36	18.22	33.93	0.01	0.54	64.20	109.57	1,914.69	3,696.07	2,196.24	4,464.24	25.32	58.46	14.48	35.28	66.59	125.01	0.93	1.56	347.79	673.44	84.61	173.18	4,757.14	9,751.65
Sikkim	-	(30.71)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(30.71)
Tamil Nadu	442.51	1,192.24	248.63	422.54	-	-	69.27	154.25	4,200.63	8,008.84	5,004.06	8,503.79	92.85	188.79	149.64	310.83	1,777.18	5,023.11	1.68	3.96	-	-	335.73	691.12	12,322.17	24,499.46
Telangana	667.12	667.12	35.36	38.04	-	-	65.65	105.74	1,434.90	3,114.18	1,221.54	2,289.50	49.13	123.83	135.55	245.86	3,800.61	7,219.63	1.92	3.22	22,297.44	22,297.44	74.97	128.15	29,784.18	36,232.70
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	149.98	1,855.00	62.83	137.03	-	-	56.44	129.50	2,621.46	6,157.92	2,377.54	5,110.22	5.48	9.96	42.52	72.00	132.78	270.17	1.54	5.82	4,010.47	4,010.47	113.30	314.29	9,574.34	18,072.39
Uttarakhand	7.16	234.13	1.49	2.69	-	-	1.19	3.01	384.27	849.48	527.97	1,027.18	1.00	1.31	15.45	46.21	33.60	53.99	0.24	0.42	-	-	19.15	41.80	991.52	2,260.22
West Bengal	744.19	1,081.02	37.51	245.91	-	-	111.82	198.93	762.47	1,507.39	1,047.47	2,008.37	27.85	62.45	30.93	109.23	381.41	1,922.91	0.87	2.77	3.50	3.50	71.57	136.55	3,219.59	7,279.04
Is.	-	0.02	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02
Chandigarh	60.35	68.55	60.83	92.44	-	-	8.81	13.28	442.09	1,036.17	255.68	542.76	1.53	4.12	57.61	94.31	127.76	286.49	0.22	0.65	-	-	31.80	95.49	1,046.69	2,234.27
Dadra & Nagra Haveli	-	195.39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	195.39
Daman & Diu	-	9.53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9.53
Delhi	4,540.21	4,851.66	2,820.70	4,981.77	0.78	0.78	287.01	1,318.24	2,665.17	6,209.18	2,321.83	4,738.43	545.79	991.40	622.82	1,240.32	3,753.06	10,083.89	16.09	41.35	-	-	1,053.63	2,252.13	18,627.09	36,709.15
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	5.30	35.80	0.84	2.36	-	-	0.31	0.61	340.77	685.65	323.59	605.84	1.63	1.88	0.07	0.24	1.32	2.94	0.10	0.19	-	-	8.78	23.20	682.71	1,358.70
Total	11,424.26	32,464.22	4,654.98	9,372.29	148.94	280.75	1,998.22	4,585.13	39,500.19	81,863.21	45,797.68	86,790.02	1,849.20	4,664.67	2,553.87	5,029.59	34,431.48	75,448.67	74.89	197.45	80,813.84	103,365.17	5,709.16	13,958.12	228,956.71	418,019.19

PERIODIC DISCLOSURES

FORM NL-23

Reinsurance Risk Concentration

Insurer: IFFCO TOKIO GIC Ltd.

Date: Monday, September 30, 2019

(Rs in Lakhs)

Reinsurance Risk Concentration

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above					0%
2	No. of Reinsurers with rating AA but less than AAA	9	11,030	206	388	6%
3	No. of Reinsurers with rating A but less than AA	145	132,899	7,441	17,671	87%
4	No. of Reinsurers with rating BBB but less than A	24	3,581	287	293	2%
5	No. of Reinsurers with rating less than BBB		-	-	-	0%
6	No. of Indian Reinsurers other than GIC	16	20	2	7,066	4%
Total		194	147,529	7,935	25,418	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'19 to 30th Sep'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	121	163	103	125	101	613	12,546.27
2	Marine Cargo	8008	1571	628	323	153	10683	3,980.86
3	Marine Hull	1	0	6	1	3	11	498.03
4	Engineering	43	72	125	95	80	415	1,293.20
5	Motor OD	182193	45734	8697	3551	1462	241637	60,258.83
6	Motor TP	181	596	1005	1371	5942	9095	38,750.84
7	Health	96287	41513	11957	4854	1920	156531	42,106.70
8	Overseas Travel	19	34	12	8	0	73	71.31
9	Personal Accident	801	1193	804	402	157	3357	4,624.87
10	Liability	4	3	3	14	15	39	225.10
11	Crop	129	133	60	19	23	364	69,960.43
12	Miscellaneous	4528	5493	1378	962	356	12717	5,372.63

PERIODIC DISCLOSURES

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

Insurer: IFFCO Tokio General Insurance Company Ltd **Date:** 1st Apr'19 to 30th Sep'19

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	1144	1347	30	980	18193	33844	12707	36	1557	175	1411	242	2638	74304
2	Claims reported during the period	1071	11200	58	472	263587	9693	164125	182	3670	123	1371	145	13004	468701
3	Claims Settled during the period	613	10683	11	415	241637	9095	156531	73	3357	39	364	165	12552	435535
4	Claims Repudiated during the period	2	282	0	4	994	0	22419	4	128	0	0	0	38	23871
5	Claims closed during the period	161	1307	4	175	15402	651	0	38	979	31	37	95	2636	21516
6	Claims O/S at End of the period	1630	1965	77	1058	41911	36139	21844	145	2159	261	2433	232	3451	113305
	Less than 3months	499	1136	3	175	34690	3816	18146	46	1089	31	140	25	1883	61679
	3 months to 6 months	211	363	49	125	5623	3926	2388	86	466	75	949	37	812	15110
	6months to 1 year	125	160	4	109	1137	4945	1091	7	318	39	728	75	323	9061
	1year and above	795	306	21	649	461	23452	219	6	286	116	616	95	433	27455

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency AS AT 30TH SEPTEMBER 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	52,583.13	6,151.41	37,347.30	3,576.77	5,258.31	5,602.09	5,602.09
2	Marine Cargo	16,957.53		8,932.75	4,735.97	2,034.90	1,607.89	2,034.90
3	Marine Hull	510.38	160.29	2,027.80	567.83	51.04	304.17	304.17
4	Motor	349,367.17	288,486.76	304,415.81	245,810.44	57,697.35	73,743.13	73,743.13
5	Engineering	9,211.19	2,130.87	3,062.26	973.25	921.12	459.34	921.12
6	Aviation	64.25	4.26	(1.51)	(0.94)	6.42	(0.23)	6.42
7	Liabilities	3,912.43	2,541.95	778.32	445.78	586.86	175.12	586.86
8	Others	30,681.21	13,599.95	12,590.83	7,215.17	4,295.37	2,644.07	4,295.37
9	Health & PA	126,745.28	110,220.54	104,680.78	94,328.18	22,044.11	28,298.45	28,298.45
10	Crop	188,830.02	34,639.55	121,345.60	28,705.91	18,883.00	18,201.84	18,883.00
	Total	778,862.59	465,478.99	595,179.93	386,358.37	111,778.49	131,035.89	134,675.54

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st July, 2019 - 30th September, 2019

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	315	
2	No. of branches approved during the Quarter	11	
3	No. of branches opened during the Quarter	Out of approvals of previous quarters	0
4		Out of approvals of this quarter	11
5	No. of branches closed during the Quarter	0	
6	No of branches at the end of the Quarter	326	
7	No. of branches approved but not opened	2	
8	No. of rural branches	1	
9	No. of urban branches	325	

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 GENERAL INSURANCE CO LTD & 106

STATEMENT AS ON : 30th Sept 2019

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

(Business within India)

PERIODICITY OF SUBMISSION: QUARTERLY

(Rs. in Lakhs)

S NO.	PARTICULARS	SCH	AMOUNT
1	Investments*	8	920,834
2	Loans	9	-
3	Fixed Assets	10	6,448
4	Current Assets		-
	a. Cash & Bank Balance	11	18,246
	b. Advances & Other Assets	12	207,642
5	Current Liabilities		-
	a. Current Liabilities	13	(695,422)
	b. Provisions	14	(229,665)
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per balance Sheet (A)		228,083
	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,448
3	Cash & Bank Balance (if any)	11	18,246
4	Advances & Other Assets (if any)	12	207,642
5	Current Liabilities	13	(695,422)
6	Provisions	14	(229,665)
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		-
			-
		Total (B)	(692,751)
	Investment Assets' as per FORM 3B	(A-B)	920,834

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(Rs in Lakhs)

S.No.	'Investment' represented as	Reg %	SH		PH	Book Value(SH+PH) d=(b+c)	% ACTUAL	FVC Amount (e)	Total (d+e)	MARKET VALUE
			Balance (a)	FRSM* (b)						
1	Government Securities	Not less than 20%		41,377	160,736	202,113	21.95%	-	202,113	203,968
2	Government Securities or other approved securities (including (I) above)	Not less than 30%		64,133	249,138	313,271	34.02%	-	313,271	319,771
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%		88,571	344,072	432,643	46.98%	-	432,643	478,176
	2. Approved Investments	Not exceeding 55%		31,549	122,561	154,110	16.74%	-	154,110	112,020
	3. Other Investments(not exceeding 15%)			4,260	16,549	20,809	2.26%	-	20,809	19,257
	TOTAL INVESTMENT ASSETS	100%	0	188,513	732,321	920,834	100.00%	-	920,834	929,224

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer:

Iffco Tokio General Insurance Co. Ltd.

Date: 30-Sep-2019

(Rs in Lakhs)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 30.09.2019	as % of total for this class	As at 30.09.18	as % of total for this class	As at 30.09.2019	as % of total for this class	As at 30.09.18	as % of total for this class
Break down by credit rating								
AAA rated	447,329.16	54.75%	417,570.83	57.29%	443,992.11	54.91%	435,741.82	56.79%
AA or better	30,892.36	3.78%	37,080.59	5.09%	30,741.82	3.80%	37,765.71	4.92%
Rated below AA but not below A	1,002.40	0.12%	989.23	0.14%	1,000.00	0.12%	1,000.00	0.13%
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B*	18,073.72	2.21%	-	-	19,626.69	2.43%	-	-
Any other (Sovereign)	319,769.25	39.14%	273,181.97	37.48%	313,271.24	38.74%	292,815.55	38.16%
Total	817,066.89	100.00%	728,822.62	100.00%	808,631.86	100.00%	767,323.08	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	78,370.07	9.59%	99,635.06	13.67%	78,946.30	9.76%	100,397.13	13.08%
more than 1 year and upto 3years	134,608.64	16.47%	100,013.32	13.72%	133,686.28	16.53%	103,122.62	13.44%
More than 3years and up to 7years	250,144.50	30.61%	140,538.29	19.28%	248,148.24	30.69%	149,308.92	19.46%
More than 7 years and up to 10 years	164,154.59	20.09%	225,515.39	30.94%	159,845.93	19.77%	238,760.08	31.12%
above 10 years	189,789.09	23.23%	163,120.56	22.38%	188,005.11	23.25%	175,734.33	22.90%
Total	817,066.89	100.00%	728,822.62	100.00%	808,631.86	100.00%	767,323.08	100.00%
Breakdown by type of the issuer								
a. Central Government	203,967.45	24.96%	161,997.21	22.23%	202,112.81	24.99%	174,381.60	22.73%
b. State Government	115,801.81	14.17%	83,016.95	11.39%	111,158.44	13.75%	85,729.26	11.17%
c. Corporate Securities	497,297.64	60.86%	483,808.46	66.38%	495,360.62	61.26%	507,212.22	66.10%
Total	817,066.89	100.00%	728,822.62	100.00%	808,631.86	100.00%	767,323.08	100.00%

Note

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

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Analytical Ratios for Non-Life companies

S.No.	Particular	Quarter Ended on 30th September 2019	Period Ended on 30th September 2019	Quarter Ended on 30th September 2018	Period Ended on 30th September 2018
1	Gross Direct Premium Growth Rate	23.64%	20.19%	82.34%	55.84%
	Fire	68.22%	67.27%	26.25%	8.33%
	Marine Total	16.87%	14.50%	-7.08%	1.90%
	Miscellaneous Total	22.06%	17.48%	89.94%	62.43%
	Marine Cargo	16.93%	14.90%	-6.74%	2.15%
	Marine Hull	15.06%	2.54%	-16.27%	-5.19%
	Motor OD	9.06%	11.11%	13.84%	6.53%
	Motor TP	28.33%	20.99%	19.28%	6.16%
	Motor Total	18.62%	15.98%	16.48%	6.35%
	Engineering	17.92%	23.06%	-55.12%	-31.19%
	Aviation	26.29%	30.33%	-11.62%	24.07%
	Workmen Compensation	16.69%	12.46%	3.11%	1.44%
	Personal Accident	-57.25%	-38.94%	315.75%	172.95%
	Public / Product Liability	0.07%	15.75%	53.07%	35.44%
	Health	107.80%	96.15%	26.39%	54.20%
	Crop	13.41%	-4.24%	1109.39%	748.52%
	Other Miscellaneous	11.29%	16.17%	16.40%	13.21%
2	Gross Direct Premium to Net Worth Ratio	NA	1.81	NA	1.61
3	Growth rate of Net Worth	NA	7.11%	NA	18.51%
4	Net Retention Ratio	47.03%	57.28%	50.77%	55.70%
	Fire	8.81%	7.48%	9.87%	9.64%
	Marine Total	41.87%	45.37%	35.87%	41.83%
	Miscellaneous Total	49.50%	62.50%	53.01%	59.29%
	Marine Cargo	42.20%	45.65%	36.57%	42.52%
	Marine Hull	31.44%	35.71%	13.92%	20.96%
	Motor OD	32.25%	64.62%	84.60%	84.74%
	Motor TP	94.74%	94.78%	84.92%	84.82%
	Motor Total	65.80%	80.14%	84.76%	84.78%
	Engineering	14.37%	17.06%	21.08%	21.09%
	Aviation	15.20%	24.98%	6.50%	3.51%
	Workmen Compensation	95.00%	95.00%	94.86%	94.86%
	Personal Accident	88.67%	88.37%	85.52%	84.55%
	Public / Product Liability	58.46%	63.96%	56.00%	56.82%
	Health	76.33%	85.07%	94.40%	92.71%
	Crop	20.31%	21.24%	9.90%	14.92%
	Other Miscellaneous	44.84%	37.05%	40.91%	35.62%

5	Net Commission Ratio	0.29%	3.60%	3.73%	5.10%
	Fire	-51.62%	-83.15%	-45.62%	-52.27%
	Marine Total	-3.90%	-2.05%	-7.10%	-2.09%
	Miscellaneous Total	0.94%	4.74%	4.33%	5.89%
	Marine Cargo	-3.88%	-2.08%	-7.45%	-2.44%
	Marine Hull	-4.91%	-1.02%	21.20%	19.40%
	Motor OD	3.48%	15.66%	18.71%	18.60%
	Motor TP	1.42%	1.36%	-1.43%	-1.55%
	Motor Total	1.89%	6.96%	8.70%	8.66%
	Engineering	36.44%	19.30%	32.06%	28.63%
	Aviation	20.77%	6.22%	4.55%	-40.49%
	Workmen Compensation	20.62%	20.14%	20.66%	21.31%
	Personal Accident	9.81%	10.09%	8.49%	10.32%
	Public / Product Liability	36.14%	29.16%	27.63%	25.14%
	Health	4.56%	4.53%	6.61%	6.23%
	Crop	-13.52%	-12.90%	-46.98%	-21.71%
	Other Miscellaneous	8.79%	5.64%	7.28%	6.16%
6	Expense of Management to Gross Direct Premium Ratio	13.74%	14.61%	13.28%	14.10%
7	Expense of Management to Net Written Premium Ratio	28.95%	25.18%	25.92%	25.05%
8	Net Incurred Claims to Net Earned Premium	92.33%	91.58%	91.32%	89.88%
9	Combined Ratio	109.62%	109.09%	109.07%	108.18%
10	Technical Reserves to Net Premium ratio	NA	2.93	NA	3.07
11	Underwriting balance ratio	-8.89%	-11.17%	-7.79%	-8.42%
	FIRE	48.14%	95.26%	36.09%	65.61%
	MARINE	-23.88%	0.64%	52.12%	31.14%
	MISCELLANEOUS	-9.42%	-12.76%	-9.18%	-9.85%
12	Operating Profit Ratio	1.84%	0.14%	2.96%	2.91%
13	Liquid Assets to liabilities ratio	NA	0.27	NA	0.18
14	Net earning ratio	3.79%	2.42%	4.80%	4.27%
15	Return on Net worth ratio	NA	2.53%	NA	3.88%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.59	NA	1.57
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	NA	274,218,300	NA	274,218,300
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	2.14	NA	3.05
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	2.14	NA	3.05
6	(iv) Book value per share (Rs)	NA	84.32	NA	78.72

Note

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

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

Date: 30th September 2019

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 30TH SEPTEMBER 2019	PERIOD ENDED 30TH SEPTEMBER 2019	QUARTER ENDED 30TH SEPTEMBER 2018	PERIOD ENDED 30TH SEPTEMBER 2018
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights		1,565.90	7,008.14	836.19	5,813.39
			Claims paid on direct basis	110.34	177.06	570.35	1,333.27
			Payment of Rent and other expenses	525.57	1,007.98	650.65	1,002.01
			Deposit of Insurance Premium	-	25.00	-	25.00
			Amount Payable/ (Receivable) at Balance sheet date	N.A	0.58	N.A	-
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	117.10	174.61	124.52	361.22
			Deposit of Insurance Premium	-	1.00	-	1.00
			Deposit towards Rent	-	5.09	-	-
			Claims paid on direct basis	82.60	87.99	57.12	86.16
			Payment of Rent and other expenses	2.55	4.25	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	-	N.A	-
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte	Promoters with more than 20% Voting rights	Payment of Fee	9.90	9.90	3.36	14.63
			Claim/Reimbursement of Expenses	-	-	1.18	1.18
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	621.89	1,982.49	710.57	1,653.78
			Commission Earned on Premium Ceded	159.03	470.54	210.76	466.38
			Losses Recovered from Re-insurer	723.94	1,249.68	642.80	1,366.31
			Claim/Reimbursement of Expenses	-	5.32	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	1,567.88	N.A	(2,321.01)
5	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	Losses Recovered from Re-insurer	0.29	0.29	0.40	0.40
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(2.75)	N.A	(4.55)
6	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	881.25	2,301.52	484.66	1,184.14
			Commission Earned on Premium Ceded	95.51	236.13	58.21	151.53
			Losses Recovered from Re-insurer	343.49	727.28	208.79	479.19
			Payment of Fee	-	-	-	0.25
			Amount Payable/ (Receivable) at Balance sheet date	N.A	1,409.53	N.A	232.46
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 Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	6.63	8.03	1.10	3.02
			Commission Earned on Premium Ceded	1.03	1.11	0.08	0.19
			Losses Recovered from Re-insurer	-	-	0.50	1.44
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(1.26)	N.A	(1.48)

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	128.21	240.10	238.73	419.62
			Commission Earned on Premium Ceded	7.37	29.35	36.14	71.72
			Losses Recovered from Re-insurer	-	-	-	24.34
			Amount Payable/ (Receivable) at Balance sheet date	N.A	268.59	N.A	390.71
10	Tokio Marine	Associate of Promoters	Payment of Fees	0.32	0.32	0.32	0.64
11	TM Claims Services Inc	Associate of Promoters with more than 20%	Claim/Reimbursement of Expenses	32.22	38.68	32.02	117.20
			Payment of Fees	15.80	22.92	21.94	32.87
12	TM Claim Service Asia PTE Ltd	Associate of Promoters with more than 20%	Payment of Fee	2.25	2.25	-	-
			Claim/Reimbursement of Expenses	1.34	1.34	-	-
13	TM Claim Service Europe Ltd	Associate of Promoters with more than 20%	Payment of Fee	-	0.59	0.92	9.05
14	Tokio Marine Insurance (Thailand) Public Co. Ltd	Associate of Promoters with more than 20%	Claim/Reimbursement of Expenses	125.80	125.80	-	-
			Payment of Fee	6.51	6.51	0.55	0.72
15	Tokio Marine Egypt General Takful S.A.E	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	0.10	0.10
16	Baoviet Tokio Marine Insurance Company Limited	Associate of Promoters with more than 20%	Payment of Fee	1.41	1.41	-	-
			Claim/Reimbursement of Expenses	0.85	0.85	-	-
17	Tamesis Dual	Associate of Promoters with more than 20%	Premium on Cession of Re-insurance Premium	3.99	3.99	-	-
			Amount Payable/ (Receivable) at Balance sheet date	(4.35)	(4.35)	-	-
18	IFFCO Ebazar Ltd	Associate of Promoters with more than 20%	Premium collected from direct business	1.86	28.17	0.71	13.40
			Claims paid on direct basis	2.07	3.56	0.31	1.63
19	Tokio Marine Holdings INC	Associate of Promoters with more than 20%	Payment of Fee	-	-	-	13.32
20	Tokio Marine Newa Insurance Co Ltd	Associate of Promoters with more than 20%	Payment of Fee	-	-	0.09	2.13
21	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.87	4.06	0.98	5.25
			Claims paid on direct basis	3.82	9.15	5.21	15.55
			Payment of Rent and other expenses	0.05	0.60	-	-
22	K. Srinivasa Gowda	Chairman	Honorarium Charges	4.50	9.00	1.50	3.00
			Payment of Rent on office Building	18.40	27.60	13.80	27.60
23	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	-	-	-	76.51
			Claims paid on direct basis	-	-	2.93	12.51
			Recovery of Expenses	-	-	(2.50)	26.53
			Payment of -Commission	-	-	0.53	11.59
			-Service Charges	-	-	1,641.31	3,237.39
Amount Payable/ (Receivable) at Balance sheet date	N.A	458.24	N.A	665.00			
24	IFFCO KISAN BAZAR & LO	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	0.75	-	0.75
25	IFFCO MC CROP SCIENCE LTD.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	32.49	82.47	18.17	27.27
			Claims paid on direct basis	4.86	12.39	1.97	2.22

PERIODIC DISCLOSURES								
FORM NL-32	Products Information							
Insurer:	IFFCO TOKIO GENERAL INSURANCE CO.LTD.				Date: 30-09-19			
<i>List below the products and/or add-ons introduced during the period</i>								
S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product (DD.MM.YYYY)	Date IRDA confirmed filing/ approval (DD.MM.YYYY)	Applicability of Para 19
1st July, 2019 to 30th September, 2019								
1	IFFCO-Tokio Retail Critical Illness Benefit Policy	IFFCO-TOKIO/PRO/1008/2019-20	IFFHLIP1 9036V01 1 920	Health Insurance	19(i) – Internal Tariff Rated	18-02-19	10-07-19	Yes
2	Ayushman Bharat Sarbat Sehat Bima Yojana (AB-SSBY)	IFFCO-TOKIO/PRO/1008/2019-20	IFFHGSP20023V011920	Health Insurance	19(i) – Internal Tariff Rated	06-05-19	21-05-19	Yes
3	All In One Home Protector Policy	IFFCO-TOKIO/PRO/1008/2019-20	IRDAN106RP0064V01201819	Miscellaneous Insurance	19(i) – Internal Tariff Rated	19-03-18	07-01-19	Yes
4	Stand Alone Motor Own Damage for Private Car	IFFCO-TOKIO/PRO/1008/2019-20	IRDAN106RP0002V01201920	Motor Insurance	19(i) – Internal Tariff Rated	05-07-19	*	Yes
5	Stand Alone Motor Own Damage for Two Wheeler	IFFCO-TOKIO/PRO/1008/2019-20	IRDAN106RP0001V01201920	Motor Insurance	19(i) – Internal Tariff Rated	05-07-19	*	Yes
Note- Products mentioned at Point no. 4 & 5 were approved by the Authority by generating UINs through BAP.								

PERIODIC DISCLOSURES**FORM NL-33 - SOLVENCY MARGIN - KGII****FORM NL-33 - SOLVENCY MARGIN - KGII**

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

Solvency AS AT 30TH SEPTEMBER 2019

Available Solvency Margin and Solvency Ratio

(₹ In Lakhs)

Item	Description	Amount
(A)	Policyholder's FUNDS	
	Available assets	732,321.37
	Deduct :	
(B)	Current Liabilities as per BS	710,786.44
(C)	Provisions as per BS	-
(D)	Other Liabilities	21,534.94
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	0.00
	Shareholder's FUNDS	
(F)	Available Assets	406,884.80
	Deduct :	
(G)	Other Liabilities	192,765.93
(H)	Excess in Shareholder's funds (F-G)	214,118.87
(I)	Total ASM (E+H)	214,118.87
(J)	Total RSM	134,675.54
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.59

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Persons

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st July, 2019 to 30th September, 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. Noboru Yamagata*	Vice Chairman	Appointed on 11th July, 2019
3	Mr. Chisato Kojima	Director	No change
4	Mr. Shinjiro Hamada	Director	No change
5	Mr. Balwinder 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	Director	No change
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. Mitsutaka Sato	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

Note-* Consequent to resignation of Mr. Akira Harashima from the directorship of the Company w.e.f 10th July, 2019, Mr. Noboru Yamagata was appointed as Non Executive Director on the Board of the Company w.e.f. 11th July, 2019 and have also been elected as Vice chairman of the Board.

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 30th Sept 2019

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(Rs in Lakhs)

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			
IODS	IL&FS	NCD	9.55	NO	2,628.17	2,500.00	-	238.75	-	13.Aug.2019	NIL	NIL	NIL	NO	NA	NPA	20.00%	500
IODS	IL&FS	NCD	8.80	NO	2,003.20	2,000.00	-	352.00	-	21.Sep.2018	NIL	NIL	NIL	NO	NA	NPA	20.00%	400
IODS	IL&FS	NCD	8.72	NO	1,002.68	1,000.00	-	87.20	-	21.Jan.2019	NIL	NIL	NIL	NA	NA	NPA	20.00%	200
IODS	IL&FS	NCD	9.00	NO	1,500.00	1,500.00	-	135.00	-	29.Dec.2018	NIL	NIL	NIL	NA	NA	NPA	20.00%	300
IODS	IL&FS	NCD	7.60	NO	2,500.00	2,500.00	-	190.00	-	07.Sep.2019	NIL	NIL	NIL	NA	NA	NPA	20.00%	500
IODS	IL&FS	NCD	8.06	NO	2,499.71	2,500.00	-	201.50	-	06.Jun.2019	NIL	NIL	NIL	NA	NA	NPA	20.00%	500
IODS	IL&FS	NCD	9.50	NO	1,000.00	1,000.00	-	95.00	-	28.Jul.2019	NIL	NIL	NIL	NA	NA	NPA	20.00%	200
OLDB	IL& FS FINANCIAL SERVICES LTD.	NCD	9.50	NO	3,000.00	3,000.00	3,000.00	285.00	03.Jul.2019	03.Jul.2019	NIL	NIL	NIL	NA	NA	NPA	20.00%	600
OLDB	IL& FS FINANCIAL SERVICES LTD.	NCD	8.00	NO	2,500.00	2,500.00	-	200.00	-	25.Jul.2019	NIL	NIL	NIL	NA	NA	NPA	20.00%	500
OLDB	IL& FS FINANCIAL SERVICES LTD.	NCD	8.75	NO	1,500.00	1,500.00	1,500.00	65.80	03.Dec.2018	03.Dec.2018	NIL	NIL	NIL	NA	NA	NPA	20.00%	300

FORM NL-36-YIELD ON INVESTMENTS 1

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

Registration Number : 106

Statement as on : 30-09-2019

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

Rs. Lakhs

No	Category of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (previous year)				
			Investment (Rs.)		Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value*	Market Value				Book Value*	Market Value				Book Value*	Market Value			
1	CENTRAL GOVERNMENT BONDS	CGSB	192,242.91	203,079.21	3,304.73	1.72	1.29	191,430.57	203,079.21	6,578.64	3.44	2.57	143,630.59	138,910.84	5,019.59	3.49	2.29
2	SPECIAL DEPOSITS	CSPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938	CDSS	842.32	888.92	17.52	2.08	1.56	842.55	888.92	35.04	4.16	3.11	806.47	830.62	35.04	4.35	2.84
4	TREASURY BILLS	CTRB	2,496.05	0.00	7.89	1.67	1.25	3,121.39	0.00	11.71	3.34	2.50	7,499.24	22,315.24	82.54	3.37	2.20
5	STATE GOVERNMENT BONDS	SGGB	106,018.22	112,337.80	2,056.65	1.94	1.45	105,563.65	112,337.80	4,094.43	3.88	2.90	74,084.45	79,829.33	3,078.67	4.16	2.72
6	STATE GOVERNMENT GUARANTEED LOANS	SGGL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SGOA	3,296.04	3,464.70	66.48	2.02	1.51	3,291.65	3,464.70	132.96	4.04	3.02	3,109.58	3,187.62	132.96	4.28	2.80
8	GUARANTEED EQUITY	SGGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HTDA	121,760.77	123,147.70	2,460.67	2.02	1.51	119,449.59	123,147.70	4,674.29	3.91	2.93	83,637.34	90,748.98	3,370.44	4.03	2.64
17	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	9,760.35	10,106.77	147.14	1.51	1.51	9,774.29	10,106.77	292.68	2.99	2.99	9,443.39	9,693.96	292.68	3.10	3.10
18	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HFDN	603.05	652.07	9.44	1.57	1.57	604.06	652.07	18.77	3.11	3.11	769.66	626.98	32.61	4.24	4.24

90	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	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	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECEMES	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
92	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	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
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	177.99	181.02	0.00	0.00	0.00	181.06	181.02	0.00	0.00	0.00	161.85	170.32	0.00	0.00	0.00
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			925,693.59	929,224.39	16,560.71	1.79	1.43	920,400.93	929,224.39	32,579.97	3.54	2.83	738,830.11	729,421.58	26,689.06	3.62	2.52

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Company Name & Code:

Iffco Tokio General Insurance Company Ltd (106)

Statement as on:

30th September 2019

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. in 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>9.00% PNB HF BS 30-08-2022</u>	HTDA	5,000	30-Aug-18	CARE	AAA	AA+	05-Jul-19	
	<u>10.10% RCAM BS 22-04-2024</u>	OLDB	1,000	22-Apr-14	CARE	AAA	BB	24-Aug-19	
	<u>10.10% RCAM BS 22-04-2024</u>	OLDB	1,000	22-Apr-14	CARE	AAA	D	20-Sep-19	
	<u>8.90% INDIABULLS HOUSING FINANCE LIMITED BS 26-09-2021</u>	HTDA	2,535	08-Aug-17	CARE	AAA	AA+	24-Sep-19	
B.	<u>As on Date ²</u>								
	<u>8.65% SAIL BS 30-12-2019</u>	OBPT	1,000	31-Mar-11	CARE	AA+	AA-	02-Oct-17	
	<u>8.72% IL&FS BS 21-01-2025</u>	IODS	1,003	09-Apr-15	CARE	AAA	D	21-Sep-18	
	<u>8.80% IL&FS BS 21-09-2020</u>	IODS	2,003	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	AAA	D	21-Sep-18	
	<u>9.55% IL&FS BS 13-08-2024</u>	IODS	2,622	23-Sep-16	CARE	AAA	D	21-Sep-18	
	<u>7.60% IL&FS BS 07-09-2020</u>	IODS	2,500	07-Sep-17	CARE	AAA	D	21-Sep-18	
	<u>8.06% IL&FS BS 08-06-2022</u>	IODS	2,500	06-Jun-18	CARE	AAA	D	21-Sep-18	
	<u>9.50% IL&FS BS 28-07-2024</u>	IODS	1,000	28-Jul-14	CARE	AAA	D	21-Sep-18	
	<u>8.00% IL&FS FIN SER BS 25-07-2022</u>	OLDB	2,500	25-Jul-18	CARE	AAA	D	21-Sep-18	
	<u>8.75% IL&FS FIN SER BS 03-12-2018</u>	OLDB	1,500	03-Jun-16	CARE	AAA	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>8.47% PNB HF BS 01-07-2021</u>	HTDA	2,524	03-Mar-17	INDIA RATING	AAA	AA+	09-Jan-19	
	<u>7.59% PNB HF BS 27-07-2022</u>	HTDA	2,501	01-Aug-17	INDIA RATING	AAA	AA+	09-Jan-19	
	<u>7.77% PNB HF BS 25-09-2020</u>	HTDA	2,496	10-Apr-18	INDIA RATING	AAA	AA+	09-Jan-19	
	<u>7.63% PNB HF BS 14-07-2020</u>	HTDA	2,493	05-Jan-18	INDIA RATING	AAA	AA+	09-Jan-19	
	<u>7.50% PNB HF BS 15-09-2020</u>	HTDA	4,984	03-May-18	INDIA RATING	AAA	AA+	09-Jan-19	
	<u>9.05% DEWAN BS 09-09-2019</u>	HODS	1,500	04-Aug-17	CARE	AAA	D	05-Jun-19	
	<u>11.00% DEWAN BS 12-09-2019</u>	HODS	1,000	02-Sep-15	CARE	AAA	D	05-Jun-19	
	<u>9.00% PNB HF BS 30-08-2022</u>	HTDA	5,000	30-Aug-18	CARE	AAA	AA+	05-Jul-19	
	<u>10.10% RCAM BS 22-04-2024</u>	OLDB	1,000	22-Apr-14	CARE	AAA	D	20-Sep-19	
	<u>8.90% INDIABULLS HOUSING FINANCE LIMITED BS 26-09-2021</u>	HTDA	2,535	08-Aug-17	CARE	AAA	AA+	24-Sep-19	

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Insurer: IFFCO Tokio General Insurance Company Ltd Date: 1st Apr'19 to 30th Sep'19

Gross Direct Premium

(Rs in Lakhs)

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		upto the period		same period of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	11,424.26	29819	6791.23	21249	32,464.22	62688	19408.69	42212
2	Cargo & Hull	4,803.93	7335	4110.42	7596	9,653.04	15183	8430.90	15117
3	Motor TP	45,797.68	425800	35687.35	248155	86,790.02	614342	71733.36	514700
4	Motor OD	39,500.19	1203813	36219.48	1173386	81,863.21	2391616	73678.18	2425172
5	Engineering	1,998.22	3662	1694.55	3762	4,585.13	7609	3726.05	7959
6	Workmen's Compensation	757.48	5617	649.16	5721	1,585.16	12193	1409.47	12369
7	Employer's Liability	1,849.20	1698	1465.88	1300	4,664.57	3584	2858.15	2889
8	Aviation	8.54	7	6.77	3	16.19	7	12.42	3
9	Personal Accident	2,553.87	42973	5973.44	50136	5,029.59	83336	8236.58	101755
10	Health	34,506.36	61376	16605.58	51228	75,646.12	116558	38564.70	99129
11	Others*	85,756.98	108915	75980.37	94857	115,721.94	217552	119745.15	194438

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 Ltd.**

Date: **Apr 2019- Sept 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	12,543	1,152.28	1,708,501.53
		Social			
2	Cargo & Hull	Rural	-	-	
		Social			
3	Motor TP	Rural	-	13,305.95	11,848.18
		Social			
4	Motor OD	Rural	723,419	2,655.97	603,232.42
		Social			
5	Engineering	Rural	1,568	263.30	99,433.39
		Social			
6	Workmen's Compensation	Rural	2,667	259.12	66,273.73
		Social			
7	Employer's Liability	Rural	602	14.34	30,176.03
		Social			
8	Aviation	Rural	-	-	
		Social			
9	Personal Accident	Rural	25,950	1,202.75	3,037,945.87
		Social	12	33.02	132,087.51
10	Health	Rural	11,739	14,069.22	21,614,952.95
		Social			
11	Others	Rural	40,785	105,293.98	3,059,259.75
		Social	373	1.56	973.00

PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer: IFFCO Tokio General Insurance C Date: | 1st Apr'19 to 30th Sep'19 |

(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	1190865	27,480.08	1133977	39,058.59	2157804	70,102.02	2353164	81,811.90
2	Corporate Agents-Banks	51498	1,058.42	17785	451.44	95242	2,414.32	30933	793.92
3	Corporate Agents -Others	8013	252.59	3112	157.28	15024	598.54	15216	624.92
4	Brokers	487011	51,333.55	377829	57,450.57	1000047	147,073.37	788435	113,816.58
5	Micro Agents	0	0.00	62	0.86	0	0.00	174	3.65
6	Direct Business	153628	148,832.12	124628	88,065.62	256551	197,831.04	227821	150,752.85
	Total (A)	1891015	228,956.76	1657393	185184.3611	3524668	418,019.29	3415743	347803.8258
1	Referral (B)	-	-0.05	-	-0.13	-	-0.10	-	-0.18
	Grand Total (A+B)	1891015	228,956.71	1657393	185184.23	3524668	418,019.19	3,415,743.00	347,803.65

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

GRIEVANCE DISPOSAL

INSURER: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

DATE: JULY - SEPTEMBER' 2019

GRIEVANCE DISPOSAL FOR THE PERIOD JULY TO SEPTEMBER 2019 DURING THE FINANCIAL YEAR 2019-20

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
	a) Proposal related	0	0	0	0	0	0
	b) Claim	7	170	51	57	67	2
	c) Policy Related	0	28	24	0	4	0
	d) Premium	1	14	6	9	0	0
	e) Refund	0	0	0	0	0	0
	f) Coverage	0	3	3	0	0	0
	g) Cover note related	0	0	0	0	0	0
	h) Product	0	0	0	0	0	0
	i) others	0	2	0	2	0	0
	Total Number of Complaints	8	217	84	68	71	2

2	Total No. of policies during previous year	6,802,286	2018-19
3	Total No. of Claims during previous year	838,194	2018-19
4	Total no. of policies during current year	1,910,035	Q2 - 2019-20
5	Total no. of claims during current year	246,209	Q2 - 2019-20
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.15	Q2 - 2019-20
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	6.90	Q2 - 2019-20

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Up to 7 days	2	0	2
(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	2	0	2