



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-1-B-RA

REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2017

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 31st December 2017				Up to the Period ended 31st December 2017				For the Quarter ended 31st December 2016				Up to the Period ended 31st December 2016			
			Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
			Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Premiums earned (Net)	NL-4	666,441	39,615		706,056	1,689,474	108,713		1,798,187	501,056	29,539		530,596	1,186,330	93,561		1,279,891
2	Profit/ (Loss) on sale/redemption of Investments		2,000	111		2,111	5,700	368		6,069	1,160	89		1,248	5,741	412		6,152
3	Others					-	-	-		-	-	-		-	-	-		-
4	Interest, Dividend & Rent – Gross		34,349	1,913		36,262	96,123	6,212		102,335	28,305	2,160		30,465	84,391	6,050		90,440
	<b>TOTAL (A)</b>		<b>702,790</b>	<b>41,640</b>	<b>-</b>	<b>744,430</b>	<b>1,791,297</b>	<b>115,294</b>	<b>-</b>	<b>1,906,591</b>	<b>530,521</b>	<b>31,788</b>	<b>-</b>	<b>562,310</b>	<b>1,276,461</b>	<b>100,022</b>	<b>-</b>	<b>1,376,483</b>
1	Claims Incurred (Net)	NL-5	304,919	10,661		315,580	790,625	17,193		807,818	223,292	6,887		230,179	682,904	16,458		699,362
2	Commission	NL-6	89,958	7,171		97,129	226,566	19,638		246,203	54,378	5,317		59,695	146,527	14,218		160,745
3	Operating Expenses related to Insurance Business	NL-7	596,798	31,989		628,787	1,593,507	102,989		1,696,495	521,575	39,948		561,523	1,551,081	111,190		1,662,271
4	Premium Deficiency					-	-	-		-	-	-		(28,051)	-	-		(28,051)
	<b>TOTAL (B)</b>		<b>991,676</b>	<b>49,820</b>	<b>-</b>	<b>1,041,496</b>	<b>2,610,698</b>	<b>139,819</b>	<b>-</b>	<b>2,750,517</b>	<b>799,245</b>	<b>52,152</b>	<b>-</b>	<b>851,397</b>	<b>2,352,462</b>	<b>141,865</b>	<b>-</b>	<b>2,494,327</b>
	<b>Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)</b>		<b>(288,886)</b>	<b>(8,181)</b>	<b>-</b>	<b>(297,067)</b>	<b>(819,400)</b>	<b>(24,525)</b>	<b>-</b>	<b>(843,926)</b>	<b>(268,724)</b>	<b>(20,364)</b>	<b>-</b>	<b>(289,087)</b>	<b>(1,076,000)</b>	<b>(41,844)</b>	<b>-</b>	<b>(1,117,844)</b>
	<b>APPROPRIATIONS</b>																	
	Transfer to Shareholders' Account		(288,886)	(8,181)		(297,067)	(819,400)	(24,525)		(843,926)	(268,724)	(20,364)		(289,087)	(1,076,000)	(41,844)		(1,117,844)
	Transfer to Catastrophe Reserve					-	-	-		-	-	-		-	-	-		-
	Other Investments					-	-	-		-	-	-		-	-	-		-
	<b>TOTAL (C)</b>		<b>(288,886)</b>	<b>(8,181)</b>	<b>-</b>	<b>(297,067)</b>	<b>(819,400)</b>	<b>(24,525)</b>	<b>-</b>	<b>(843,926)</b>	<b>(268,724)</b>	<b>(20,364)</b>	<b>-</b>	<b>(289,087)</b>	<b>(1,076,000)</b>	<b>(41,844)</b>	<b>-</b>	<b>(1,117,844)</b>



**CignaTTK Health Insurance Company Limited**

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

**PERIODIC DISCLOSURES**

FORM NL-2-B-PL

**PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2017**

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 31st December 2017	Up to the Period ended 31st December 2017	For the Quarter ended 31st December 2016	Up to the Period ended 31st December 2016
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(297,067)	(843,926)	(289,087)	(1,117,844)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		32,811	76,869	19,297	49,869
	(b) Profit on sale of investments		1,647	12,831	3,227	5,726
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME		-	-	-	-
	<b>TOTAL (A)</b>		<b>(262,609)</b>	<b>(754,226)</b>	<b>(266,563)</b>	<b>(1,062,248)</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of Investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	Personnel Cost		9,049	28,418	10,059	35,692
	Rents, rates & taxes		-	-	-	-
	Interest & Bank Charges		41	128	-	-
	Share Issue Expenses (Stamp Duty & Franking)		1,134	3,503	(1,571)	(812)
	Expenses related to issuance of Debentures		-	-	-	-
	Interest on Non-convertible Debentures		9,754	29,158	-	-
	Miscellaneous Expenses		76	3,134	43	1,090
	(b) Bad debts written off		-	-	-	-
	(c) Others (Provision for doubtful debts)		277	815	117	350
	<b>TOTAL (B)</b>		<b>20,331</b>	<b>65,156</b>	<b>8,648</b>	<b>36,320</b>
	Profit / (Loss) Before Tax		(282,940)	(819,382)	(275,212)	(1,098,569)
	Provision for Taxation		-	-	-	-
	Profit / (Loss) After Tax		(282,940)	(819,382)	(275,212)	(1,098,569)
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ (loss) brought forward from previous year		(5,373,211)	(4,836,769)	(4,309,588)	(3,486,232)
	<b>Balance carried forward to Balance Sheet</b>		<b>(5,656,151)</b>	<b>(5,656,151)</b>	<b>(4,584,800)</b>	<b>(4,584,800)</b>



# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

## PERIODIC DISCLOSURES

### FORM NL-3-B-BS

### BALANCE SHEET AS ON 31ST DECEMBER 2017

Rs '000

S.No	Particulars	Schedule	As at 31st December 2017	As at 31st December 2016
	<b>SOURCES OF FUNDS</b>			
1	SHARE CAPITAL	<b>NL-8</b>	3,647,258	2,499,362
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
2	SHARE APPLICATION MONEY		0	0
3	RESERVES AND SURPLUS	<b>NL-10</b>	3,225,813	3,040,063
4	FAIR VALUE CHANGE ACCOUNT		-	-
	- SHAREHOLDER		51	20
	- POLICYHOLDER		100	81
5	BORROWINGS	<b>NL-11</b>	430,000	-
	<b>TOTAL</b>		<b>7,303,221</b>	<b>5,539,526</b>
	<b>APPLICATION OF FUNDS</b>			
1	INVESTMENTS	<b>NL-12 &amp; 12A</b>	3,578,421	2,249,298
2	LOANS	<b>NL-13</b>	-	-
3	FIXED ASSETS	<b>NL-14</b>	23,043	211
4	DEFERRED TAX ASSET		-	-
5	<b>CURRENT ASSETS</b>			
	Cash and Bank Balances	<b>NL-15</b>	114,468	206,023
	Advances and Other Assets	<b>NL-16</b>	663,810	292,176
	<b>Sub-Total (A)</b>		<b>778,278</b>	<b>498,200</b>
6	<b>CURRENT LIABILITIES</b>	<b>NL-17</b>	1,280,103	861,655
7	PROVISIONS	<b>NL-18</b>	1,452,568	931,328
	Other Investments		-	-
	<b>Sub-Total (B)</b>		<b>2,732,672</b>	<b>1,792,983</b>
	<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(1,954,394)</b>	<b>(1,294,783)</b>
8	MISCELLANEOUS EXPENDITURE (to the extent not written)	<b>NL-19</b>	-	-
9	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		5,656,151	4,584,800
	<b>TOTAL</b>		<b>7,303,221</b>	<b>5,539,526</b>



PERIODIC DISCLOSURES  
 FORM NL-4-PREMIUM SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st December 2017				Up to the Period ended 31st December 2017				For the Quarter ended 31st December 2016				Up to the Period ended 31st December 2016			
		Health Unaudited	Personal Accident Unaudited	Others Unaudited	Total Unaudited	Health Unaudited	Personal Accident Unaudited	Others Unaudited	Total Unaudited	Health Unaudited	Personal Accident Unaudited	Others Unaudited	Total Unaudited	Health Unaudited	Personal Accident Unaudited	Others Unaudited	Total Unaudited
1	Premium from direct business written	930,291	51,817	-	982,108	2,188,243	141,426	-	2,329,669	487,989	37,246	-	525,235	1,399,003	100,288	-	1,499,291
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Premium on reinsurance ceded	52,806	6,213	-	59,019	127,456	15,120	-	142,576	31,314	3,441	-	34,755	81,432	9,143	-	90,575
4	<b>Net Premium</b>	<b>877,485</b>	<b>45,604</b>	<b>-</b>	<b>923,089</b>	<b>2,060,787</b>	<b>126,307</b>	<b>-</b>	<b>2,187,093</b>	<b>456,675</b>	<b>33,805</b>	<b>-</b>	<b>490,481</b>	<b>1,317,570</b>	<b>91,145</b>	<b>-</b>	<b>1,408,716</b>
5	Adjustment for change in reserve for unexpired risks	211,044	5,989	-	217,033	371,312	17,594	-	388,906	(44,381)	4,266	-	(40,115)	131,240	(2,415)	-	128,825
	<b>Total Premium Earned (Net)</b>	<b>666,441</b>	<b>39,615</b>	<b>-</b>	<b>706,056</b>	<b>1,689,474</b>	<b>108,713</b>	<b>-</b>	<b>1,798,187</b>	<b>501,056</b>	<b>29,539</b>	<b>-</b>	<b>530,596</b>	<b>1,186,330</b>	<b>93,561</b>	<b>-</b>	<b>1,279,891</b>
	Premium Income from business effected :																
	in India	666,441	39,615	-	706,056	1,689,474	108,713	-	1,798,187	501,056	29,539	-	530,596	1,186,330	93,561	-	1,279,891
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Premium Earned (Net)</b>	<b>666,441</b>	<b>39,615</b>	<b>-</b>	<b>706,056</b>	<b>1,689,474</b>	<b>108,713</b>	<b>-</b>	<b>1,798,187</b>	<b>501,056</b>	<b>29,539</b>	<b>-</b>	<b>530,596</b>	<b>1,186,330</b>	<b>93,561</b>	<b>-</b>	<b>1,279,891</b>



**PERIODIC DISCLOSURES**  
**FORM NL-5 - CLAIMS SCHEDULE**

Rs '000

S.No	Particulars	For the Quarter ended 31st December 2017				Up to the Period ended 31st December 2017				For the Quarter ended 31st December 2016				Up to the Period ended 31st December 2016			
		Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
	Claims paid																
1	Direct claims	283,874	1,659		285,533	679,975	3,497		683,472	247,544	2,706		250,250	665,185	4,519		669,704
2	Add : Re-insurance accepted																
3	Less : Re-insurance Ceded	14,194	83		14,277	33,999	175		34,174	12,377	135		12,512	33,259	226		33,485
	<b>Net Claims Paid</b>	<b>269,680</b>	<b>1,576</b>	<b>-</b>	<b>271,256</b>	<b>645,977</b>	<b>3,322</b>	<b>-</b>	<b>649,299</b>	<b>235,167</b>	<b>2,571</b>	<b>-</b>	<b>237,737</b>	<b>631,926</b>	<b>4,293</b>	<b>-</b>	<b>636,219</b>
4	Add : Claims Outstanding at the end of the period	427,262	43,400		470,661	427,262	43,400		470,661	284,386	20,168		304,554	284,386	20,168		304,554
5	Less : Claims Outstanding at the beginning of the period	392,023	34,314		426,337	282,613	29,529		312,142	296,260	15,852		312,112	233,408	8,003		241,411
	<b>Total Claims Incurred</b>	<b>304,919</b>	<b>10,661</b>	<b>-</b>	<b>315,580</b>	<b>790,625</b>	<b>17,193</b>	<b>-</b>	<b>807,818</b>	<b>223,292</b>	<b>6,887</b>	<b>-</b>	<b>230,179</b>	<b>682,904</b>	<b>16,458</b>	<b>-</b>	<b>699,362</b>



PERIODIC DISCLOSURES  
 FORM NL-6-COMMISSION SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st December 2017				Up to the Period ended 31st December 2017				For the Quarter ended 31st December 2016				Up to the Period ended 31st December 2016			
		Health Unaudited	Personal Accident Unaudited	Others Unaudited	Total Unaudited	Health Unaudited	Personal Accident Unaudited	Others Unaudited	Total Unaudited	Health Unaudited	Personal Accident Unaudited	Others Unaudited	Total Unaudited	Health Unaudited	Personal Accident Unaudited	Others Unaudited	Total Unaudited
	<b>Commission paid</b>																
1	Direct Commission	95,961	7,672	-	103,633	241,143	20,902	-	262,046	57,793	5,594	-	63,387	156,185	14,966	-	171,151
2	Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less: Commission on Re-insurance Ceded	6,003	501	-	6,504	14,578	1,264	-	15,842	3,415	277	-	3,692	9,657	748	-	10,406
	<b>Net Commission</b>	<b>89,958</b>	<b>7,171</b>	<b>-</b>	<b>97,129</b>	<b>226,566</b>	<b>19,638</b>	<b>-</b>	<b>246,203</b>	<b>54,378</b>	<b>5,317</b>	<b>-</b>	<b>59,695</b>	<b>146,527</b>	<b>14,218</b>	<b>-</b>	<b>160,745</b>
	<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>																
	Agents	25,980	984	-	26,964	68,445	2,457	-	70,902	19,823	967	-	20,790	56,605	3,090	-	59,695
	Brokers	24,234	498	-	24,732	61,999	1,328	-	63,327	17,891	730	-	18,621	53,927	2,044	-	55,970
	Corporate Agency	39,764	6,189	-	45,953	97,834	17,117	-	114,950	18,096	3,896	-	21,992	43,670	9,832	-	53,502
	Referral	-	-	-	-	-	-	-	-	1,983	-	-	1,983	1,983	-	-	1,983
	Others	5,983	-	-	5,983	12,866	1	-	12,867	-	-	-	-	-	-	-	-
	<b>TOTAL (B)</b>	<b>95,961</b>	<b>7,672</b>	<b>-</b>	<b>103,633</b>	<b>241,143</b>	<b>20,902</b>	<b>-</b>	<b>262,046</b>	<b>57,793</b>	<b>5,594</b>	<b>-</b>	<b>63,387</b>	<b>156,185</b>	<b>14,966</b>	<b>-</b>	<b>171,151</b>



PERIODIC DISCLOSURES  
 FORM NL-7-OPERATING EXPENSES SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st December 2017				Up to the Period ended 31st December 2017				For the Quarter ended 31st December 2016				Up to the Period ended 31st December 2016			
		Health Unaudited	Personal Accident Unaudited	Others Unaudited	Total Unaudited	Health Unaudited	Personal Accident Unaudited	Others Unaudited	Total Unaudited	Health Unaudited	Personal Accident Unaudited	Others Unaudited	Total Unaudited	Health Unaudited	Personal Accident Unaudited	Others Unaudited	Total Unaudited
1	Employees' remuneration & welfare benefits	233,409	12,246		245,655	663,248	42,866		706,114	180,727	13,898		194,624	559,856	40,134		599,990
2	Travel, conveyance and vehicle running expenses	19,234	1,089		20,323	42,588	2,752		45,341	13,265	1,025		14,290	43,125	3,091		46,217
3	Training expenses	15,205	863		16,068	33,349	2,155		35,505	16,373	1,208		17,581	30,358	2,176		32,535
4	Rents, rates & taxes	16,274	859		17,133	45,428	2,936		48,364	14,884	1,143		16,027	45,568	3,267		48,834
5	Repairs	1,103	54		1,157	3,751	242		3,993	597	46		643	1,886	133		2,021
6	Printing & stationery	5,605	231		5,836	25,474	1,646		27,120	12,610	966		13,576	37,571	2,693		40,265
7	Communication	11,366	588		11,954	33,487	2,164		35,651	12,791	989		13,780	41,802	2,997		44,799
8	Legal & professional charges	88,753	4,866		93,619	220,557	14,255		234,812	62,202	4,879		67,080	231,099	16,566		247,666
9	Auditors' fees, expenses etc																
	(a) as auditor	60	2		63	339	22		360	178	14		192	552	40		592
	(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	(0)	(0)		(0)	(78)	(5)		(83)	237	17		254	431	31		462
	(d) out of pocket expenses	0	(0)		0	78	5		83	(0)	0		(0)	33	2		36
10	Advertisement and publicity	60,122	3,057		63,179	185,609	11,996		197,605	75,825	5,781		81,606	214,962	15,410		230,371
11	Interest & Bank Charges	3,436	186		3,622	8,943	578		9,521	1,798	140		1,937	6,212	445		6,658
12	Others																
	Membership and Subscription Fees	922	49		971	2,577	167		2,744	674	50		724	1,472	106		1,578
	Information Technology Related Expenses	36,779	1,805		38,584	123,367	7,973		131,340	58,803	4,492		63,295	170,077	12,192		182,269
	Equipments, Software and amenities - Usage Cost	19,190	921		20,110	67,582	4,368		71,950	29,378	2,224		31,603	77,000	5,520		82,519
	Business Promotion	47,940	3,086		51,027	49,767	3,216		52,983	6,808	491		7,299	7,798	559		8,357
	Office Expenses	6,262	322		6,584	18,834	1,217		20,052	5,724	449		6,173	21,295	1,527		22,822
	Policy Related Expenses	30,203	1,729		31,932	63,986	4,135		68,122	27,436	2,039		29,474	56,417	4,044		60,461
	Directors Sitting Fees	344	16		360	1,295	84		1,380	502	38		540	1,400	100		1,500
	Miscellaneous Expenses	(46)	(4)		(50)	(130)	8		(138)	(48)	(2)		(50)	675	48		724
	Foreign Exchange Gain/Loss	(1,109)	(76)		(1,185)	(450)	(29)		(479)	779	57		836	1,387	99		1,486
13	Depreciation	1,745	100		1,845	3,645	236		3,882	35	3		37	104	7		112
	<b>TOTAL</b>	<b>596,798</b>	<b>31,989</b>		<b>628,787</b>	<b>1,593,507</b>	<b>102,989</b>		<b>1,696,495</b>	<b>521,575</b>	<b>39,948</b>		<b>561,523</b>	<b>1,551,081</b>	<b>111,190</b>		<b>1,662,271</b>



# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

## PERIODIC DISCLOSURES

### FORM NL-8-SHARE CAPITAL SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2017	As at 31st December 2016
		Unaudited	Unaudited
1	Authorised Capital 400,000,000 (Previous Year: 300,000,000) Equity Shares of Rs. 10 each	4,000,000	3,000,000
2	Issued Capital 364,725,786 (Previous Year: 249,936,216) Equity Shares of Rs. 10 each	3,647,258	2,499,362
3	Subscribed Capital 364,725,786 (Previous Year: 249,936,216) Equity Shares of Rs. 10 each	3,647,258	2,499,362
4	Called-up Capital 364,725,786 (Previous Year: 249,936,216) Equity Shares of Rs. 10 each	3,647,258	2,499,362
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	<b>TOTAL</b>	<b>3,647,258</b>	<b>2,499,362</b>





# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

## PERIODIC DISCLOSURES

### FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE( As certified by the management)

Shareholder	As at 31st December 2017		As at 31st December 2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	186,010,151	51%	184,952,805	74%
- Foreign	178,715,635	49%	64,983,411	26%
Others				
<b>TOTAL</b>	<b>364,725,786</b>	<b>100%</b>	<b>249,936,216</b>	<b>100%</b>



# CignaTTK Health Insurance Company Limited

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CIN : U66000MH2012PLC227948

## PERIODIC DISCLOSURES

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

Rs '000

S.No	Particulars	As at 31st December 2017	As at 31st December 2016
		Unaudited	Unaudited
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	3,225,813	3,040,063
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	<b>TOTAL</b>	<b>3,225,813</b>	<b>3,040,063</b>



# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

## PERIODIC DISCLOSURES

### FORM NL-11-BORROWINGS SCHEDULE

Rs '000

S.No	Particulars	As at 31st	As at 31st
		December 2017	December 2016
		Unaudited	Unaudited
1	Debentures/ Bonds	430,000,000	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>430,000,000</b>	<b>-</b>



# CignaTTK Health Insurance Company Limited

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## PERIODIC DISCLOSURES

### FORM NL-12-INVESTMENT SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2017	As at 31st December 2016
		Unaudited	Unaudited
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	239,297	286,305
2	Other Approved Securities	158,832	104,132
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	350,881	199,233
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	405,598	175,558
5	Other than Approved Investments	-	-
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	98,649	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	61,920	12,741
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	199,903	20,000
	(e) Other Securities - Certificate of Deposit	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	9,203
<b>TOTAL</b>		<b>1,515,080</b>	<b>807,171</b>

#### Notes:

- Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.1,454,295 Thousand (Previous Year - Rs.807,383 Thousand). Aggregate market value of such investments as at 31.12.2017 is Rs.1,468,922 thousand (Previous Year - Rs.871,148 Thousand).
- IRDA vide circular no : IRDAI/F&I/CIR/INV/093/04/2015, dated 30th April 2015 has dispensed with the requirement of maintaining the deposit under Section 7 of the Insurance Act, 1938.
- IRDA vide circular no : IRDAI/F&A/CIR/CPM/056/03/2016, dated 04th April 2016 we have segregated the Policyholders and Shareholders funds.



# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

## PERIODIC DISCLOSURES

### FORM NL-12A-INVESTMENT SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2017	As at 31st December 2016
		Unaudited	Unaudited
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	530,948	367,891
2	Other Approved Securities	102,354	102,647
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	709,840	403,670
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	500,556	324,757
5	Other than Approved Investments	-	-
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	119,743	69,205
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	50,460	130,393
	(e) Other Securities - Certificate of Deposit	49,439	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	43,563
<b>TOTAL</b>		<b>2,063,341</b>	<b>1,442,127</b>

#### Notes:

- Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.1,945,529 Thousand (Previous Year - Rs.1,442,822 Thousand). Aggregate market value of such investments as at 31.12.2017 is Rs.1,989,244 thousand (Previous Year - Rs.1,517,870 Thousand).
- IRDA vide circular no : IRDAI/F&I/CIR/INV/093/04/2015, dated 30th April 2015 has dispensed with the requirement of maintaining the deposit under Section 7 of the Insurance Act, 1938.
- IRDA vide circular no : IRDAI/F&A/CIR/CPM/056/03/2016, dated 04th April 2016 we have segregated the Policyholders and Shareholders funds.



# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

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## PERIODIC DISCLOSURES

### FORM NL-13-LOANS SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2017	As at 31st December 2016
		Unaudited	Unaudited
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	<b>TOTAL</b>	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-



# CignaTTK Health Insurance Company Limited

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## PERIODIC DISCLOSURES

### FORM NL-14-FIXED ASSETS SCHEDULE

Rs '000

Particulars	Cost/ Gross Block				Depreciation				Net Block	Net Block
	Opening	Additions during the period ended 31st December 2017	Deductions/ adjustments during the period ended 30th June 2017	As at 31st December 2017	Opening	For the period ended 31st December 2017	On Sales/ Adjustments	As at 31st December 2017	As at 31st December 2017	As at 31st December 2016
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	246	11,626	-	11,872	211	1,273	-	1,484	10,388	54
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	-	4,188	-	4,188	-	332	-	332	3,856	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	22	532	-	554	22	113	-	134	419	-
IT Equipments	7,623	2,346	-	9,969	220	1,909	-	2,129	7,840	3
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	603	443	-	1,045	251	256	-	507	539	154
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>8,493</b>	<b>19,135</b>	<b>-</b>	<b>27,628</b>	<b>704</b>	<b>3,882</b>	<b>-</b>	<b>4,585</b>	<b>23,043</b>	<b>211</b>
Work in progress	8,826	(8,826)	-	-	-	-	-	-	-	-
<b>Grand Total</b>	<b>17,319</b>	<b>10,309</b>	<b>-</b>	<b>27,628</b>	<b>704</b>	<b>3,882</b>	<b>-</b>	<b>4,585</b>	<b>23,043</b>	<b>211</b>
Previous Period	643	-	-	643	321	112	-	433	211	360



**CignaTTK Health Insurance Company Limited**

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

**PERIODIC DISCLOSURES**

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

Rs '000

S.No	Particulars	As at 31st December 2017	As at 31st December 2016
		Unaudited	Unaudited
1	Cash (including cheques, drafts and stamps)	8,382	17,017
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	45,000	113,100
	(bb) Others	-	-
	(b) Current Accounts	61,087	75,906
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>114,468</b>	<b>206,023</b>
	Balances with non-scheduled banks included in 2 above	-	-





# CignaTTK Health Insurance Company Limited

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## PERIODIC DISCLOSURES

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

Rs '000

S.No	Particulars	As at 31st December 2017	As at 31st December 2016
		Unaudited	Unaudited
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	17,167	18,564
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,132	973
6	Others		
	Security Deposits	59,390	68,416
	Advance to Employees	2,405	2,507
	Advance to others	69,588	91,612
	<b>TOTAL (A)</b>	<b>149,682</b>	<b>182,070</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	102,803	75,167
2	Outstanding Premiums	-	-
3	Agents' Balances	934	694
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	174,683	-
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India	-	-
8	Others		
	Receivable from Related Parties	-	-
	Cenvat Credit	224,441	25,145
	Investment For Unclaimed Amount	11,002	9,100
	Income on Investment for Unclaimed Amount	264	-
	<b>TOTAL (B)</b>	<b>514,128</b>	<b>110,106</b>
	<b>TOTAL (A+B)</b>	<b>663,810</b>	<b>292,176</b>



# CignaTTK Health Insurance Company Limited

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## PERIODIC DISCLOSURES

### FORM NL-17-CURRENT LIABILITIES SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2017	As at 31st December 2016
		Unaudited	Unaudited
1	Agents' Balances	47,857	33,210
2	Balances due to other insurance companies	64,782	62,182
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	20,050	9,271
5	Unallocated Premium	64,121	75,582
6	Unclaimed Amount of Policyholders	8,296	10,366
7	Interest on Unclaimed Amount of Policyholders	397	-
8	Sundry creditors	84,735	76,139
9	Due to subsidiaries/ holding company	-	-
10	Claims Outstanding*	470,661	304,554
11	Due to Officers/ Directors	-	-
12	Others -	-	-
	Statutory Dues	113,953	26,705
	Refund Payable - Premium	16,690	12,701
	Provision for expenses	344,865	203,071
	Payable to Related Parties	10,141	26,614
	Contracts for Investments	(0)	0
	Stale Cheque	1	1
	Payable to Employees	54	21,333
	Claims Payable - NEFT reversal	4,344	(74)
	Interest accrued but not due on Borrowings	29,158	-
	<b>TOTAL</b>	<b>1,280,103</b>	<b>861,655</b>

\*Claims Outstanding are shown net of reinsurance



# CignaTTK Health Insurance Company Limited

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## PERIODIC DISCLOSURES

### FORM NL-18-PROVISIONS SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2017	As at 31st December 2016
		Unaudited	Unaudited
1	Reserve for Unexpired Risk	1,430,305	909,351
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others	-	-
	Provision for Gratuity	19,500	14,334
	Provision for Leave Encashment	-	7,530
	Deferred Tax Liability	-	-
	Freelook Reserve	2,763	113
6	Reserve for Premium Deficiency	-	-
	<b>TOTAL</b>	<b>1,452,568</b>	<b>931,328</b>



# CignaTTK Health Insurance Company Limited

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## PERIODIC DISCLOSURES

### FORM NL-19 - MISC EXPENDITURE SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2017	As at 31st December 2016
		Unaudited	Unaudited
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>Total</b>	-	-



**CignaTTK Health Insurance Company Limited**  
 IRDA Registration No. 151 Dated November 13, 2013  
 CIN : U66000MH2012PLC227948

**PERIODIC DISCLOSURES**  
**FORM NL-21 - STATEMENT OF LIABILITIES**

(` in Lakhs)

S.No.	Particulars	As at 31st December 2017				As at 31st December 2016			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	<b>Fire</b>	-	-	-	-	-	-	-	-
2	<b>Marine</b>	-	-	-	-	-	-	-	-
a	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	<b>Miscellaneous</b>	-	-	-	-	-	-	-	-
a	Motor	-	-	-	-	-	-	-	-
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	-	-	-	-	-	-	-	-
e	Rural insurances	-	-	-	-	-	-	-	-
f	Others	-	-	-	-	-	-	-	-
4	<b>Health Insurance</b>	14,303.05	1,265.54	3,441.08	19,009.66	9,094.64	1,197.30	1,848.24	12,140.18
	<b>Total Liabilities</b>	<b>14,303.05</b>	<b>1,265.54</b>	<b>3,441.08</b>	<b>19,009.66</b>	<b>9,094.64</b>	<b>1,197.30</b>	<b>1,848.24</b>	<b>12,140.18</b>



**CignaTTK Health Insurance Company Limited**

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**PERIODIC DISCLOSURES**  
FORM NL-22 - GEOGRAPHICAL DISTRIBUTION OF BUSINESS

(` in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability insurance		Personal Accident		Health 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.15	17.87	339.47	731.75	-	-	-	-	-	-	-	-	347.63	749.62
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.48	3.23	-	-	-	-	-	-	-	-	2.48	3.23
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12.83	31.66	27.14	92.90	-	-	-	-	-	-	-	-	39.96	124.56
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.12	8.39	64.94	149.27	-	-	-	-	-	-	-	-	68.06	157.65
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.28	(0.07)	41.71	101.84	-	-	-	-	-	-	-	-	41.99	101.76
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.18	5.88	19.23	-	-	-	-	-	-	-	-	5.88	19.41
Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20.36	61.59	339.10	941.65	-	-	-	-	-	-	-	-	359.46	1,003.25
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23.70	76.56	363.43	1,027.19	-	-	-	-	-	-	-	-	387.13	1,103.76
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.32	1.84	24.28	63.45	-	-	-	-	-	-	-	-	24.61	65.29
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.05	0.11	2.36	8.53	-	-	-	-	-	-	-	-	2.41	8.64
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.85	4.03	74.67	221.01	-	-	-	-	-	-	-	-	76.52	225.04
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	70.37	188.01	3,095.76	5,607.84	-	-	-	-	-	-	-	-	3,166.14	5,795.85
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.26	6.32	181.86	428.80	-	-	-	-	-	-	-	-	184.13	435.12
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.05	18.12	113.25	278.81	-	-	-	-	-	-	-	-	120.29	296.93
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	97.00	263.02	1,736.39	4,631.29	-	-	-	-	-	-	-	-	1,833.39	4,894.31
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.30)	0.03	0.18	3.46	-	-	-	-	-	-	-	-	(0.11)	3.49
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.07	1.00	6.27	-	-	-	-	-	-	-	-	1.00	6.35
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.27	1.80	-	-	-	-	-	-	-	-	-	0.27	1.80
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.00	3.57	-	-	-	-	-	-	-	-	1.00	3.57
Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.77	5.68	130.08	305.18	-	-	-	-	-	-	-	-	131.86	310.86
Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17.47	62.64	299.63	789.32	-	-	-	-	-	-	-	-	317.10	851.97
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30.38	75.35	201.85	484.92	-	-	-	-	-	-	-	-	232.23	560.27
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.50	-	-	-	-	-	-	-	-	-	0.50
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15.70	54.56	374.27	1,035.13	-	-	-	-	-	-	-	-	389.97	1,089.69
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.74	29.14	492.33	1,111.57	-	-	-	-	-	-	-	-	503.07	1,140.71
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.78	2.08	4.56	10.26	-	-	-	-	-	-	-	-	6.34	12.34
Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38.98	105.76	431.21	1,089.68	-	-	-	-	-	-	-	-	470.19	1,195.44
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.78	6.37	49.76	104.21	-	-	-	-	-	-	-	-	52.54	110.58
West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	85.94	188.40	356.42	993.69	-	-	-	-	-	-	-	-	442.36	1,182.09
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.16	0.55	0.50	1.65	-	-	-	-	-	-	-	-	0.67	2.20
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.15	-	-	-	-	-	-	-	-	-	0.15
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.46	2.00	-	-	-	-	-	-	-	-	0.46	2.00
Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	65.42	206.03	546.29	1,631.19	-	-	-	-	-	-	-	-	611.72	1,837.22
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.33	1.06	-	-	-	-	-	-	-	-	0.33	1.06
<b>Total</b>															<b>518.17</b>	<b>1,414.26</b>	<b>9,302.91</b>	<b>21,882.43</b>									<b>9,821.08</b>	<b>23,296.69</b>



**CignaTTK Health Insurance Company Limited**

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CIN : U66000MH2012PLC227948

**PERIODIC DISCLOSURES**

**FORM NL-23 - REINSURANCE RISK CONCENTRATION AS AT 31ST DECEMBER 2017**

( ` 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	1	1,215.47	-	(1.65)	85.14%
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	0.00%
3	No. of Reinsurers with rating A but less than AA	2	200.71	9.80	1.43	14.86%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	0.00%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
6	No. of Indian Insurers	-	-	-	-	0.00%
7	Not Rated	-	-	-	-	0.00%
8	Placement by lead insurer	-	-	-	-	0.00%
	<b>Total</b>	<b>3</b>	<b>1,416.18</b>	<b>9.80</b>	<b>(0.22)</b>	<b>100.00%</b>

Note: In case of reinsurer's rating by agencies other than Standard & Poor (S&P), their equivalent S&P ratings have been mapped.



**CignaTTK Health Insurance Company Limited**

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**PERIODIC DISCLOSURES**

FORM NL-24 - AGEING OF CLAIMS FOR THE QUARTER ENDED 31ST DECEMBER 2017

(` in Lakhs)

S.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	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	-	-	-	-	-	-	-
5	Motor OD	-	-	-	-	-	-	-
6	Motor TP	-	-	-	-	-	-	-
7	Health	14,579	47	5	3	-	14,634	2,839
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	10	-	-	-	-	10	17
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-





**CignaTTK Health Insurance Company Limited**

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**PERIODIC DISCLOSURES**

**FORM NL-25 - CLAIMS DATA FOR NON LIFE FOR THE QUARTER ENDED 31ST DECEMBER 2017**

*No. of claims only*

S. No.	Claims Experience	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Misc	Total
1	Claims O/S at the beginning of the period	2,066	-	15	-	-	-	-	2,081
2	Claims reported during the period	15,864	-	25	-	-	-	-	15,889
3	Claims Settled during the period	14,634	-	10	-	-	-	-	14,644
4	Claims Repudiated during the period	2,003	-	19	-	-	-	-	2,022
5	Claims closed during the period	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	1,293	-	11	-	-	-	-	1,304
	Less than 3months	1,208	-	11	-	-	-	-	1,219
	3 months to 6 months	71	-	-	-	-	-	-	71
	6months to 1 year	7	-	-	-	-	-	-	7
	1year and above	7	-	-	-	-	-	-	7



## CignaTTK Health Insurance Company Limited

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### PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG TABLE I AS AT 31ST DECEMBER 2017

( ` in Lakhs)

S. No.	Description	Premium		Claim		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Marine other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	-	-	-	-	-	-	-
8	Health	30,484.21	28,596.30	10,408.46	9,834.55	5,719.26	2,950.37	5,000.00
9	Miscellaneous	-	-	-	-	-	-	-
	<b>Total *</b>	<b>30,484.21</b>	<b>28,596.30</b>	<b>10,408.46</b>	<b>9,834.55</b>	<b>5,719.26</b>	<b>2,950.37</b>	<b>5,000.00</b>

\* As per Section 64 VA (1)(i) of the Insurance Act 1938, the Required Solvency Margin is Rs.50 Crores being the minimum prescribed by the Act.



## CignaTTK Health Insurance Company Limited

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### PERIODIC DISCLOSURES

#### FORM NL-27 - OFFICES INFORMATION FOR NON LIFE AS AT 31ST DECEMBER 2017

S. No.	Office Information	Number	
1	No. of offices at the beginning of the year (As on 01.04.2017)	19	
2	No. of branches approved during the year	0	
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	0
5	No. of branches closed during the year	0	
6	No of branches at the end of the quarter (As on 31.12.2017)	19	
7	No. of branches approved but not opened	0	
8	No. of rural branches	0	
9	No. of urban branches	19	



**CignaTTK Health Insurance Company Limited**  
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**PERIODIC DISCLOSURES**  
**FORM NL-28-STATEMENT OF ASSETS - 3B AS AT 31ST DECEMBER 2017**

(` in Lakhs)			
S.No	Particulars	Sch	Amount
1	Investments	NL-12	35,784
2	Loans	NL-13	-
3	Fixed Assets	NL-14	230
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	NL-15	1,145
	b. Advances & Other Assets	NL-16	6,638
5	<b>Current Liabilities</b>		
	a. Current Liabilities	NL-17	12,801
	b. Provisions	NL-18	14,526
	c. Misc. Exp not Written Off	NL-19	-
	d. Debit Balance of P&L A/c	NL-3	56,562
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>73,032</b>
	<b>Less: Other Assets</b>	<b>Sch</b>	<b>Amount</b>
1	Loans	NL-11	-
2	Fixed Assets	NL-14	230
3	Cash & Bank Balance	NL-15	695
4	Advances & Other Assets (if any) { except Deposit with Reserve Bank of India u/s 7 of The Insurance Act which is part of investment Asset}	NL-16	6,638
5	Current Liabilities	NL-17	12,801
6	Provisions	NL-18	14,526
7	Misc. Exp not Written Off	NL-19	-
8	Debit Balance of P&L A/c	NL-3	56,562
	<b>TOTAL (B)</b>		<b>36,798</b>
	<b>'Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>36,234</b>

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount (d)	Total (d + e)	Market Value
			Balance (a)	FRSM (b)						
1	Govt. Securities.	Not less than 20%	-	3,379	5,309	8,689	24%	-	8,689	8,966
2	Govt. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	4,968	7,390	12,357	34%	-	12,357	12,781
3	Investment subject to Exposure Norms	0	-	-	-	-	-	-	-	-
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 5%	-	1,002	3,028	4,030	11%	-	4,030	13,262
	2. Infrastructure Investments	Not less than 10%	-	4,056	5,006	9,062	25%	-	9,062	-
	3. Approved Investments		-	5,529	5,255	10,784	30%	1.51	10,785	10,805
	4. Other Investments (not exceeding 25%)	Not exceeding 55%	-	-	-	-	0%	-	-	-
	<b>Total Investment Assets</b>	<b>100%</b>	<b>-</b>	<b>15,555</b>	<b>20,677</b>	<b>36,233</b>	<b>100%</b>	<b>1.51</b>	<b>36,234</b>	<b>36,848</b>

Note: Fixed Deposit with bank having tenure of less than 12 months has been grouped under Cash & Bank Balance.



**CignaTTK Health Insurance Company Limited**

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**PERIODIC DISCLOSURES**

**FORM NL-29 - DETAIL REGARDING DEBT SECURITIES AS AT 31ST DECEMBER 2017**

(` in Lakhs)

S.No	Market Value				Book Value			
	As at 31st December 2017	as % of total for this class	As at 31st December 2016	as % of total for this class	As at 31st December 2017	as % of total for this class	As at 31st December 2016	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	19,757	57%	10,984	49%	19,601	58%	10,515	50%
AA or better	2,044	6%	2,056	9%	2,009	6%	2,021	10%
Rated below AA but above A	-	-	-	-	-	-	-	-
Any other (Sovereign)	12,781	37%	9,503	42%	12,357	36%	8,610	41%
	<b>34,582</b>	<b>100%</b>	<b>22,543</b>	<b>100%</b>	<b>33,968</b>	<b>100%</b>	<b>21,146</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	3,988	12%	1,517	7%	3,985	12%	1,504	7%
more than 1 year and upto 3years	10,661	31%	4,652	21%	10,602	31%	4,515	21%
More than 3years and up to 7years	17,303	50%	10,802	48%	16,946	50%	10,201	48%
More than 7 years and up to 10 years	1,570	5%	2,242	10%	1,513	4%	2,030	10%
above 10 years	1,060	3%	3,330	15%	923	3%	2,897	14%
	<b>34,582</b>	<b>100%</b>	<b>22,543</b>	<b>100%</b>	<b>33,968</b>	<b>100%</b>	<b>21,146</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	8,966	26%	7,222	32%	8,689	26%	6,542	31%
b. State Government	3,814	11%	2,281	10%	3,669	11%	2,068	10%
c. Corporate Securities	21,801	63%	13,040	58%	21,610	64%	12,536	59%
	<b>34,582</b>	<b>100%</b>	<b>22,543</b>	<b>100%</b>	<b>33,968</b>	<b>100%</b>	<b>21,146</b>	<b>100%</b>

**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.



**CignaTTK Health Insurance Company Limited**

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**PERIODIC DISCLOSURES**  
**FORM NL-30 - ANALYTICAL RATIOS**

Analytical Ratios for Non-Life companies					
S.No.	Particular	For the Quarter ended 31st December 2017	Up to the Period ended 31st December 2017	For the Quarter ended 31st December 2016	Up to the Period ended 31st December 2016
1	Gross Direct Premium Growth Rate	87%	55%	-9%	55%
2	Gross Direct Premium to Net Worth Ratio	81%	191%	55%	157%
3	Growth Rate of Shareholders' Fund	27%	27%	0.15%	0.15%
4	Net Retention Ratio	94%	94%	93%	94%
5	Net Commission Ratio	11%	11%	12%	11%
6	Expense of Management to Gross Direct Premium Ratio	75%	84%	119%	122%
7	Combined Ratio	123%	134%	170%	184%
8	Technical Reserves to Net Premium Ratio	206%	87%	247%	86%
9	Underwriting Balance Ratio	-48%	-53%	-60%	-97%
10	Operating Profit Ratio	-42%	-47%	-54%	-87%
11	Liquid Assets to Liabilities Ratio	37%	37%	40%	40%
12	Net Earning Ratio	-31%	-37%	-56%	-78%
13	Return on Net Worth Ratio	-23%	-67%	-29%	-115%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	282%	282%	168%	168%
15	NPA Ratio	0%	0%		
	Gross NPA Ratio	0%	0%	0%	0%
	Net NPA Ratio	0%	0%	0%	0%
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	364,725,786	364,725,786	249,936,216	249,936,216
2	(b) Percentage of shareholding				
	Indian	51%	51%	74%	74%
	Foreign	49%	49%	26%	26%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.98)	(2.83)	(1.12)	(4.47)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.98)	(2.83)	(1.12)	(4.47)
6	(iv) Book value per share (Rs)	3.34	3.34	3.82	3.82



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**PERIODIC DISCLOSURES**

**FORM NL-31 - RELATED PARTY**

(` in Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 31st December 2017	Up to the Period ended 31st December 2017	For the Quarter ended 31st December 2016	Up to the Period ended 31st December 2016
1	TTK & Co	Associate Firm	Operating Expenses incurred	-	-	-	-
2	TTK Partners LLP	Shareholder	Capital Contribution	-	-	151	733
3	Cigna Holding Overseas Inc.	Shareholder	Capital Contribution	-	1,134	53	258
			Share Premium	-	-	2,659	10,889
4	Cigna Health Solutions India Pvt. Ltd.	Associate Enterprise	Operating Expenses incurred	273	793	369	1,053
			Reimbursement of expenses	(16)	(47)	(17)	(61)
5	Mr. Sandeep Arunbhai Patel	Key Managerial Personnel	Remuneration	122	378	133	455



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**PERIODIC DISCLOSURES**  
**FORM NL-32 - PRODUCTS INFORMATION**

**Products and/or add-ons introduced during the period ended 31ST DECEMBER 2017**

S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	CignaTTK Lifestyle Protection Group Policy	CignaTTK/12/L&C/17-18/1150	CTTHLGP18101V021718	Miscellaneous Health Insurance	Internal Tariff Rated	15-Dec-17	22-Dec-17





## CignaTTK Health Insurance Company Limited

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### PERIODIC DISCLOSURES

#### FORM NL-33 - SOLVENCY MARGIN - KGII AS AT 31ST DECEMBER 2017

( ` in Lakhs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		20,677.41
	<b>Deduct:</b>		
2	Liabilities (reserves as mentioned in Form HG)		19,072.30
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		-
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>1,605.11</b>
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		22,802.52
	<b>Deduct:</b>		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		8,254.41
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>14,548.11</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>16,153.22</b>
9	Total Required Solvency Margin [RSM]		5,719
10	<b>Solvency Ratio (Total ASM/Total RSM)</b>		<b>282.44%</b>



**CignaTTK Health Insurance Company Limited**  
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**PERIODIC DISCLOSURES**  
**FORM NL-34 - BOARD OF DIRECTORS AND KEY PERSONS AS AT 31ST DECEMBER 2017**

Board of Directors			
S. No.	Name of person	Role/designation	Details of change in the period
1	Dr. Narottam Puri	Independent Director	Nil
2	Mr. Jagannathan Thattai Thiruvallur	Chairman & Non-Executive Director	Nil
3	Mr. Raghunathan Thattai Thiruvallur	Non-Executive Director	Nil
4	Mr. Jason Sadler	Non-Executive Director	Nil
5	Ms. Napha Trirattanawongse	Non-Executive Director	Nil
6	Mr. Sandeep Patel	Managing Director & CEO	Nil
7	Mr. Rajeev Chitrabhanu	Independent Director	Nil
Key Persons			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Sandeep Patel	Managing Director & CEO	Nil
2	Mr. Manoj Naik	Chief Financial Officer	Nil
3	Ms. Jyoti Punja	Chief Customer Officer	Nil
4	Mr. Sameer Bhatnagar	Head-Legal, Secretarial & Chief Compliance Officer	Nil
5	Mr. Mahesh Darak	Chief Investment Officer	Nil
6	Mr. Kashinath Palekar	Chief Internal Auditor	Nil
7	Ms. Arpita Naik	Chief Risk Officer	Nil
8	Ms. Reena Tyagi	Head - Human Resource	Nil
9	Mr. Biswabrata Chakravorty	Chief IT Officer	Nil
10	Mr. Nilanjan Roy	Vice President - CGHB	Nil
11	Mr. Aniruddha Sen	Head-Internet Marketing and Distribution	Nil
12	Mr. Mitul Palankar	Company Secretary	Nil

Key Persons as defined in 'Guidelines for Corporate Governance for Insurance Sector' dated 18th May 2016 issued by the IRDAI



**PERIODIC DISCLOSURES**

**FORM NL-35-NON PERFORMING ASSETS-7A AS AT 31ST DECEMBER 2017**

(\* in Lakhs)

COI	Company Name	Instrument Type	Interest Rate		Details Of Investment Portfolio							Has there been any		Classification	Provision (%)	Provision (₹)
			%	Has there been revision?	Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Rolled Over	Amount	Board Approval Ref				
NIL																

**CERTIFICATION**

*Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.*

**Note:**

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



PERIODIC DISCLOSURES

FORM NL-36-YIELD ON INVESTMENTS

S.No.	Category of Investment	Category Code	For the Quarter ended 31st December 2017					Up to the Period ended 31st December 2017					Up to the Period ended 31st December 2016				
			Investment		Income on Investment	Gross Yield (%)	Net Yield (%)	Investment		Income on Investment	Gross Yield (%)	Net Yield (%)	Investment		Income on Investment	Gross Yield (%)	Net Yield (%)
			Book Value*	Market Value#				Book Value*	Market Value#				Book Value*	Market Value#			
1	Central Government Bonds	CGSB	7,706.91	7,980.00	153.09	1.99%	1.99%	7,212.35	7,980.00	537.28	7.45%	7.45%	6,014.55	7,222.15	378.27	6.29%	6.29%
2	Deposit under Section 7 of Insurance Act, 1938	COSS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
3	Treasury Bills	CTRB	979.21	986.49	14.43	1.47%	1.47%	979.06	986.49	14.43	1.47%	1.47%	-	-	-	0.00%	0.00%
4	State Government Bonds	SGGB	2,601.59	2,737.64	55.60	2.14%	2.14%	2,243.93	2,737.64	147.47	6.57%	6.57%	2,070.41	2,281.12	138.24	6.68%	6.68%
5	Other Approved Securities ( ex.infrastructure investments)	SGOA	1,045.88	1,076.74	22.24	2.13%	2.13%	688.04	1,076.74	46.02	6.69%	6.69%	-	-	-	0.00%	0.00%
6	Bonds / Debentures issued by Hudco	HTBD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
7	Bonds / Debentures issued by NHB/Inst acc by NHB	HTDN	4,030.83	4,100.08	85.66	2.13%	2.13%	3,669.95	4,100.08	242.71	6.61%	6.61%	2,733.32	3,068.11	191.78	7.02%	7.02%
8	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
9	Infrastructure - PSU Debentures / Bonds	IPTD	9,031.50	9,161.90	180.39	2.00%	2.00%	8,033.92	9,161.90	489.53	6.09%	6.09%	5,290.60	5,270.84	367.17	6.94%	6.94%
10	Infrastructure - Other Corporate sec. Deb / Bonds	HTD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
11	Infrastructure - Other Corporate sec. CPs	ICCP	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
12	Corporate Securities - Debentures	ECDS	8,060.20	8,044.42	162.54	2.02%	2.02%	5,807.60	8,044.42	364.87	6.28%	6.28%	4,306.51	4,700.84	299.13	6.95%	6.95%
13	Corporate sec. Bonds - Taxable	EPBT	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
14	Deposit with Sch. III FIs (CCLI, PIB)	ECDB	445.92	450.00	7.84	1.76%	1.76%	461.72	450.00	23.54	5.10%	5.10%	1,152.14	1,222.00	61.97	5.38%	5.38%
15	Application Money	ECAM	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	500.00	-	-	0.00%	0.00%
16	Perpetual Debt Tier I & II - PSU Banks	EUPD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
17	MF-Gilt/Gsec/Liquid Schemes	EGMF	2,259.43	1,816.63	37.58	1.66%	1.66%	1,819.81	1,816.63	89.37	4.91%	4.91%	880.65	819.46	49.32	5.60%	5.60%
18	Deposits - CDs with Scheduled Banks	ECDC	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	497.13	-	5.86	1.18%	1.18%
19	Commercial Papers	ECPC	489.94	494.39	8.95	1.83%	1.83%	481.29	494.39	25.82	5.36%	5.36%	-	-	-	0.00%	0.00%
20	Mutual Funds - Gilt/Gsec/Liquid Schemes	DMGS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	577.81	527.66	30.14	5.22%	5.22%
	<b>TOTAL</b>		<b>36,651.42</b>	<b>36,848.29</b>	<b>728.32</b>	<b>1.99%</b>	<b>1.99%</b>	<b>31,397.68</b>	<b>36,848.29</b>	<b>1,981.03</b>	<b>6.31%</b>	<b>6.31%</b>	<b>24,023.10</b>	<b>25,112.18</b>	<b>1,521.88</b>	<b>6.34%</b>	<b>6.34%</b>

\* Book Value of Investments shows daily average amortised book value of Investments holding under the category.  
 # Market Value of Investments shows closing market value.



**CignaTTK Health Insurance Company Limited**

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

**PERIODIC DISCLOSURES**

**FORM NL-37-DOWN GRADING OF INVESTMENT AS AT 31ST DECEMBER 2017**

(\* in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter <sup>1</sup>								-
			NIL						
B.	As on Date <sup>2</sup>								-
0	8.90% RCL F NCD 359 Type III, BONDS 09-09-2021 SERIES B	ECOS	500.00	30-Sep-16	CARE	CARE AAA	CARE AA+	24-Mar-17	-

**CERTIFICATION**

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

**Note:**

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



**CignaTTK Health Insurance Company Limited**  
 IRDA Registration No. 151 Dated November 13, 2013  
 CIN : U66000MH2012PLC227948

**PERIODIC DISCLOSURES**  
**FORM NL-38 - BUSINESS RETURNS ACROSS LINE OF BUSINESS**

(` in Lakhs)

Annual Business Returns across line of Business									
S.No.	Line of Business	For the Quarter ended 31st December 2017		Up to the Period ended 31st December 2017		For the Quarter ended 31st December 2016		Up to the Period ended 31st December 2016	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Cargo & Hull	-	-	-	-	-	-	-	-
3	Motor TP	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-	-
6	Workmen's Compensation	-	-	-	-	-	-	-	-
7	Employer's Liability	-	-	-	-	-	-	-	-
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	518	6,943	1,414.26	18,246	372	5,700	1,003	17,140
10	Health	9,303	44,519	21,882.43	116,913	4,880	30,353	13,990	84,400
11	Others*	-	-	-	-	-	-	-	-

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



**CignaTTK Health Insurance Company Limited**

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

**PERIODIC DISCLOSURES**

**FORM NL-39 - RURAL AND SOCIAL OBLIGATIONS**

( ` in Lakhs)

Rural & Social Obligations For the period ended 31ST DECEMBER 2017					
S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	-	-	-
		Social	-	-	-
4	Motor OD	Rural	-	-	-
		Social	-	-	-
5	Engineering	Rural	-	-	-
		Social	-	-	-
6	Workmen's Compensation	Rural	-	-	-
		Social	-	-	-
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	1,947	92	27,108
		Urban	4,996	426	148,069
		Social	-	-	-
10	Health	Rural	9,467	1,392	87,069
		Urban	35,052	7,911	(72,594)
		Social	-	-	-
11	Others*	Rural	-	-	-
		Social	-	-	-

\*any other segment contributing more than 5% needs to be shown separately



**CignaTTK Health Insurance Company Limited**

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

**PERIODIC DISCLOSURES**

**FORM NL-40 - BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS**

(` in Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For the Quarter ended 31st December 2017		Up to the Period ended 31st December 2017		For the Quarter ended 31st December 2016		Up to the Period ended 31st December 2016	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	19,649	2,057	49,727	5,411	15,491	1,586	41,757	4,628
2	Corporate Agents-Banks	3,145	1,284	9,403	2,902	2,563	239	6,908	575
3	Corporate Agents -Others	11,631	1,815	29,363	4,851	6,870	1,237	18,320	3,051
4	Brokers	8,697	3,618	23,987	7,270	6,788	1,636	20,092	4,819
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	8,340	1,046	22,679	2,863	4,341	555	14,463	1,920
	<b>Total (A)</b>	-	-	-	-	-	-	-	-
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>51,462</b>	<b>9,821</b>	<b>135,159</b>	<b>23,297</b>	<b>36,053</b>	<b>5,252</b>	<b>101,540</b>	<b>14,993</b>

Note:

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





**PERIODIC DISCLOSURES**  
**FORM NL-41 - GREIVANCE DISPOSAL FOR THE QUARTER ENDED 31ST DECEMBER 2017**

S. No.	Particulars	Opening Balance as on 1st October 2017	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1)	Complaints made by customers	24	193	79	-	120	18	536
a)	Proposal related	4	5	3	-	6	-	16
b)	Claim	3	78	16	-	58	7	170
c)	Policy related	4	31	20	-	12	3	93
d)	Premium	1	-	1	-	-	-	3
e)	Refund	1	10	6	-	2	3	29
f)	Coverage	-	-	-	-	-	-	-
g)	Cover note related	-	-	-	-	-	-	-
h)	Product	-	12	1	-	11	-	32
i)	Others	11	57	32	-	31	5	193
	<b>Total number of complaints</b>	<b>24</b>	<b>193</b>	<b>79</b>	<b>-</b>	<b>120</b>	<b>18</b>	<b>536</b>
2)	Total No. of policies during previous year	118,394						
3)	Total No. of claims during previous year	43,456						
4)	Total No. of policies upto 31st Dec 2017	135,159						
5)	Total No. of claims intimated upto 31st Dec 2017	44,510						
6)	Total No. of Policy Complaints (Upto Dec 2017) Per 10,000 policies	13						
7)	Total No. of Claims complaints (upto Dec 2017) Per 10,000 policies	38						
8)	<b>Duration wise Pending Status</b>		<b>Complaints made by customers</b>	<b>Complaints made by intermediaries</b>	<b>Total</b>			
	Upto 7 days		15	-	15			
	7 - 15 days		3	-	3			
	15 - 30 days		-	-	-			
	30 - 90 days		-	-	-			
	90 days and beyond		-	-	-			
	Total No. of complaint		<b>18</b>	<b>-</b>	<b>18</b>			