



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 30TH JUNE 2018

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 30th June 2018				Up to the Period ended 30th June 2018				For the Quarter ended 30th June 2017				Up to the Period ended 30th June 2017			
			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	841,695	38,903	301	880,899	841,695	38,903	301	880,899	464,228	30,350	-	494,578	464,228	30,350	-	494,578
2	Profit/ (Loss) on sale/redemption of Investments		2,930	118	2	3,050	2,930	118	2	3,050	1,738	120	-	1,859	1,738	120	-	1,859
	(b) Profit on sale of investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Less: Loss on sale of investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Interest, Dividend & Rent – Gross		50,142	2,028	26	52,197	50,142	2,028	26	52,197	30,782	2,132	-	32,914	30,782	2,132	-	32,914
	TOTAL (A)		894,768	41,049	329	936,146	894,768	41,049	329	936,146	496,749	32,602	-	529,351	496,749	32,602	-	529,351
1	Claims Incurred (Net)	NL-5	597,842	7,639	13	605,494	597,842	7,639	13	605,494	211,754	(2,197)	-	209,557	211,754	(2,197)	-	209,557
2	Commission	NL-6	114,085	6,804	44	120,933	114,085	6,804	44	120,933	60,997	5,549	-	66,546	60,997	5,549	-	66,546
3	Operating Expenses related to Insurance Business	NL-7	657,419	26,589	347	684,354	657,419	26,589	347	684,354	490,310	33,957	-	524,267	490,310	33,957	-	524,267
4	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		1,369,346	41,032	404	1,410,781	1,369,346	41,031	404	1,410,781	763,061	37,309	-	800,370	763,061	37,309	-	800,370
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(474,578)	17	(75)	(474,635)	(474,578)	18	(75)	(474,635)	(266,312)	(4,709)	-	(271,019)	(266,312)	(4,707)	-	(271,019)
	APPROPRIATIONS																	
	Transfer to Shareholders' Account		(474,578)	17	(75)	(474,635)	(474,578)	18	(75)	(474,635)	(266,312)	(4,709)	-	(271,019)	(266,312)	(4,707)	-	(271,019)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		(474,578)	17	(75)	(474,635)	(474,578)	18	(75)	(474,635)	(266,312)	(4,709)	-	(271,019)	(266,312)	(4,707)	-	(271,019)



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 30TH JUNE 2018

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 30th June 2018	Up to the Period ended 30th June 2018	For the Quarter ended 30th June 2017	Up to the Period ended 30th June 2017
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(474,635)	(474,635)	(271,019)	(271,019)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		17,917	17,917	22,633	22,633
	(b) Profit on sale of investments		1,272	1,272	339	339
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		(455,447)	(455,447)	(248,047)	(248,047)
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		23,129	23,129	7,641	7,641
	Rents, rates & taxes		-	-	-	-
	Interest & Bank Charges		25	25	39	39
	Share Issue Expenses (Stamp Duty & Franking)		-	-	-	-
	Expenses related to issuance of Debentures		-	-	-	-
	Interest on Non-convertible Debentures		-	-	-	-
	Miscellaneous Expenses		92	92	228	228
	(b) Bad debts written off		-	-	-	-
	(c) Others (Provision for doubtful debts)		427	427	180	180
	TOTAL (B)		23,672	23,672	8,088	8,088
	Profit / (Loss) Before Tax		(479,119)	(479,119)	(256,135)	(256,135)
	Provision for Taxation		-	-	-	-
	Profit / (Loss) After Tax		(479,119)	(479,119)	(256,135)	(256,135)
	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 previous year		(5,886,245)	(5,886,245)	(4,836,770)	(4,836,770)
	Balance carried forward to Balance Sheet		(6,365,364)	(6,365,364)	(5,092,904)	(5,092,904)



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 30TH JUNE 2018

Rs '000

S.No	Particulars	Schedule	As at 30th June 2018	As at 30th June 2017
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	3,647,258	2,513,651
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
2	SHARE APPLICATION MONEY		-	-
3	RESERVES AND SURPLUS	NL-10	3,225,813	3,225,813
4	FAIR VALUE CHANGE ACCOUNT			
	- SHAREHOLDER		89	149
	- POLICYHOLDER		126	3
5	BORROWINGS	NL-11	430,000	430,000
	TOTAL		7,303,286	6,169,616
	APPLICATION OF FUNDS			
1	INVESTMENTS	NL-12 & 12A	3,657,336	2,747,954
2	LOANS	NL-13	-	-
3	FIXED ASSETS	NL-14	61,408	19,776
4	DEFERRED TAX ASSET		-	-
5	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	119,538	105,297
	Advances and Other Assets	NL-16	584,968	271,699
	Sub-Total (A)		704,506	376,996
6	CURRENT LIABILITIES	NL-17	1,523,656	928,551
7	PROVISIONS	NL-18	1,961,672	1,139,464
	Other Investments		-	-
	Sub-Total (B)		3,485,329	2,068,015
	NET CURRENT ASSETS (C) = (A - B)		(2,780,823)	(1,691,019)
8	MISCELLANEOUS EXPENDITURE (to the extent not written	NL-19	-	-
9	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		6,365,364	5,092,905
	TOTAL		7,303,286	6,169,616



PERIODIC DISCLOSURES
FORM NL-4-PREMIUM SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 30th June 2018				Up to the Period ended 30th June 2018				For the Quarter ended 30th June 2017				Up to the Period ended 30th June 2017			
		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	Premium from direct business written - Net of Service Tax and GST	1,203,823	48,687	634	1,253,144	1,203,823	48,687	634	1,253,144	571,615	39,588	-	611,203	571,615	39,588	-	611,203
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Premium on reinsurance ceded	63,004	6,774	32	69,809	63,004	6,774	32	69,809	34,926	4,153	-	39,080	34,926	4,153	-	39,080
4	Net Premium	1,140,819	41,913	602	1,183,335	1,140,819	41,913	602	1,183,335	536,689	35,435	-	572,123	536,689	35,435	-	572,123
5	Adjustment for change in reserve for unexpired risks	299,124	3,010	301	302,435	299,124	3,010	301	302,435	72,460	5,085	-	77,545	72,460	5,085	-	77,545
	Total Premium Earned (Net)	841,695	38,903	301	880,899	841,695	38,903	301	880,899	464,228	30,350	-	494,578	464,228	30,350	-	494,578
	Premium Income from business effected :																
	In India	841,695	38,903	301	880,899	841,695	38,903	301	880,899	464,228	30,350	-	494,578	464,228	30,350	-	494,578
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Premium Earned (Net)	841,695	38,903	301	880,899	841,695	38,903	301	880,899	464,228	30,350	-	494,578	464,228	30,350	-	494,578



CignaTTK Health Insurance Company Limited
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 CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES
FORM NL-5 - CLAIMS SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 30th June 2018				Up to the Period ended 30th June 2018				For the Quarter ended 30th June 2017				Up to the Period ended 30th June 2017				
		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	UnAudited
	Claims paid																	
1	Direct claims	402,559	2,519	(0)	405,078	402,559	2,519	(0)	405,078	181,354	1,368	-	182,722	181,354	1,368	-	182,722	
2	Add : Claims Outstanding at the end of the period	598,901	43,082	13	641,996	598,901	43,082	13	641,996	321,700	26,006	-	347,706	321,700	26,006	-	347,706	
3	Less : Claims Outstanding at the beginning of the period	384,648	37,850	-	422,499	384,648	37,850	-	422,499	282,613	29,529	-	312,142	282,613	29,529	-	312,142	
	Gross Claims Incurred	616,812	7,751	13	624,575	616,812	7,751	13	624,575	220,441	(2,155)	-	218,286	220,441	(2,155)	-	218,286	
4	Add : Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Less : Re-insurance Ceded	18,970	111	-	19,081	18,970	111	-	19,081	8,687	42	-	8,729	8,687	42	-	8,729	
	Total Claims Incurred	597,842	7,639	13	605,494	597,842	7,639	13	605,494	211,754	(2,197)	-	209,557	211,754	(2,197)	-	209,557	



PERIODIC DISCLOSURES
FORM NL-6-COMMISSION SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 30th June 2018				Up to the Period ended 30th June 2018				For the Quarter ended 30th June 2017				Up to the Period ended 30th June 2017			
		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
	Commission paid																
1	Direct Commission	121,521	7,092	48	128,660	121,521	7,092	48	128,660	64,878	5,842	-	70,721	64,878	5,842	-	70,721
2	Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less: Commission on Re-insurance Ceded	7,436	288	3	7,727	7,436	288	3	7,727	3,882	293	-	4,175	3,882	293	-	4,175
	Net Commission	114,085	6,804	44	120,933	114,085	6,804	44	120,933	60,997	5,549	-	66,546	60,997	5,549	-	66,546
	Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
	Agents	30,718	858	-	31,576	30,718	858	-	31,576	19,569	653	-	20,221	19,569	653	-	20,221
	Brokers	33,451	319	48	33,818	33,451	319	48	33,818	18,443	584	-	19,027	18,443	584	-	19,027
	Corporate Agency	47,843	5,912	-	53,755	47,843	5,912	-	53,755	24,898	4,606	-	29,504	24,898	4,606	-	29,504
	Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Others	9,509	2	-	9,511	9,509	2	-	9,511	1,969	-	-	1,969	1,969	-	-	1,969
	TOTAL (B)	121,521	7,092	48	128,660	121,521	7,092	48	128,660	64,878	5,842	-	70,721	64,878	5,842	-	70,721



PERIODIC DISCLOSURES
 FORM NL-7-OPERATING EXPENSES SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 30th June 2018				Up to the Period ended 30th June 2018				For the Quarter ended 30th June 2017				Up to the Period ended 30th June 2017			
		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	294,561	11,913	155	306,629	294,561	11,913	155	306,629	220,573	15,276	-	235,849	220,573	15,276	-	235,849
2	Travel, conveyance and vehicle running expenses	18,845	762	10	19,617	18,845	762	10	19,617	11,462	794	-	12,256	11,462	794	-	12,256
3	Training expenses	57,336	2,319	30	59,685	57,336	2,319	30	59,685	5,649	391	-	6,040	5,649	391	-	6,040
4	Rents, rates & taxes	13,592	550	7	14,149	13,592	550	7	14,149	17,538	1,215	-	18,752	17,538	1,215	-	18,752
5	Repairs	1,795	73	1	1,868	1,795	73	1	1,868	1,505	104	-	1,610	1,505	104	-	1,610
6	Printing & stationery	8,201	332	4	8,537	8,201	332	4	8,537	13,329	923	-	14,252	13,329	923	-	14,252
7	Communication	10,738	434	6	11,178	10,738	434	6	11,178	10,136	702	-	10,838	10,136	702	-	10,838
8	Legal & professional charges	92,127	3,726	49	95,901	92,127	3,726	49	95,901	54,380	3,766	-	58,146	54,380	3,766	-	58,146
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	610	25	0	635	610	25	0	635	211	15	-	226	211	15	-	226
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	67	3	0	69	67	3	0	69	(96)	(7)	-	(103)	(96)	(7)	-	(103)
10	Advertisement and publicity	45,030	1,821	24	46,874	45,030	1,821	24	46,874	64,699	4,481	-	69,180	64,699	4,481	-	69,180
11	Interest & Bank Charges	4,821	195	3	5,019	4,821	195	3	5,019	2,486	172	-	2,658	2,486	172	-	2,658
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	316	13	0	329	316	13	0	329	772	53	-	826	772	53	-	826
	Information Technology Related Expenses	36,606	1,480	19	38,106	36,606	1,480	19	38,106	45,835	3,174	-	49,009	45,835	3,174	-	49,009
	Equipments, Software and amenities - Usage Cost	13,465	545	7	14,017	13,465	545	7	14,017	25,186	1,744	-	26,930	25,186	1,744	-	26,930
	Business Promotion	21,744	879	11	22,635	21,744	879	11	22,635	668	46	-	714	668	46	-	714
	Office Expenses	6,828	276	4	7,107	6,828	276	4	7,107	6,337	439	-	6,776	6,337	439	-	6,776
	Policy Related Expenses	14,077	569	7	14,653	14,077	569	7	14,653	8,076	559	-	8,636	8,076	559	-	8,636
	Directors Sitting Fees	663	27	0	690	663	27	0	690	517	43	-	560	517	43	-	560
	Miscellaneous Expenses	19	1	0	19	19	1	0	19	241	17	-	258	241	17	-	258
	Foreign Exchange Gain/Loss	2,738	111	1	2,850	2,738	111	1	2,850	(44)	(3)	-	(48)	(44)	(3)	-	(48)
13	Depreciation	13,241	536	7	13,783	13,241	536	7	13,783	679	47	-	726	679	47	-	726
	TOTAL	657,419	26,589	346	684,354	657,419	26,589	346	684,354	490,310	33,957	-	524,267	490,310	33,957	-	524,267



CignaTTK Health Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2018	As at 30th June 2017
		UnAudited	UnAudited
1	Authorised Capital 600,000,000 (Previous Year: 300,000,000) Equity Shares of Rs. 10 each	6,000,000	3,000,000
2	Issued Capital 364,725,786 (Previous Year: 251,365,062) Equity Shares of Rs. 10 each	3,647,258	2,513,651
3	Subscribed Capital 364,725,786 (Previous Year: 251,365,062) Equity Shares of Rs. 10 each	3,647,258	2,513,651
4	Called-up Capital 364,725,786 (Previous Year: 251,365,062) Equity Shares of Rs. 10 each	3,647,258	2,513,651
	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	-	-
	TOTAL	3,647,258	2,513,651



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PERIODIC DISCLOSURES

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

Shareholder	As at 30th June 2018		As at 30th June 2017	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	186,010,151	51%	186,010,151	74%
- Foreign	178,715,635	49%	65,354,911	26%
Others				
TOTAL	364,725,786	100%	251,365,062	100%



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PERIODIC DISCLOSURES

FORM NL-10-RESERVES AND SURPLUS SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2018	As at 30th June 2017
		UnAudited	UnAudited
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	3,225,813	3,225,813
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	-	-
	TOTAL	3,225,813	3,225,813



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PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2018	As at 30th June 2017
		UnAudited	UnAudited
1	9% Non-Convertible Debentures	430,000	430,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	430,000	430,000



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PERIODIC DISCLOSURES

FORM NL-12-INVESTMENT SCHEDULE - SHAREHOLDERS

Rs '000

S.No	Particulars	As at 30th June 2018	As at 30th June 2017
		UnAudited	UnAudited
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	244,262	285,915
2	Other Approved Securities	104,599	103,908
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	250,083	99,789
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	253,359	428,026
5	Other than Approved Investments	-	-
SHORT TERM INVESTMENTS			
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	30,632	26,849
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	119,598
	(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	-	-
TOTAL		882,935	1,064,085

Notes:

- Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.855,829 Thousand (Previous Year - Rs.1,038,159 Thousand). Aggregate market value of such investments as at 30.06.2018 is Rs.837,672 Thousand (Previous Year - Rs.1,098,886 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

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PERIODIC DISCLOSURES

FORM NL-12A-INVESTMENT SCHEDULE - POLICYHOLDERS

Rs '000

S.No	Particulars	As at 30th June 2018	As at 30th June 2017
		UnAudited	UnAudited
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	581,052	422,151
2	Other Approved Securities	311,427	102,504
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	702,617	553,444
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	550,939	324,635
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
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	180,704	153,394
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	347,800	80,060
	(e) Other Securities - Certificate of Deposit	-	47,681
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	99,862	-
5	Other than Approved Investments	-	-
	TOTAL	2,774,401	1,683,869

Notes:

- Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.2,601,366 Thousand (Previous Year - Rs. 1,531,968.627 Thousand). Aggregate market value of such investments as at 30.06.2018 is Rs. 2,582,105 Thousand (Previous Year - Rs. 1,600,167 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.



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PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2018	As at 30th June 2017
		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	-	-
	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	-	-



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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 30th June 2018	Deductions/ adjustments during the period ended 31st March 2018	As at 30th June 2018	Opening	For the period ended 30th June 2018	On Sales/ Adjustments	As at 30th June 2018	As at 30th June 2018	As at 30th June 2017
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	56,243	1,312	-	57,555	5,977	12,097	-	18,074	39,481	15
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	4,188	1,649	-	5,837	530	273	-	804	5,034	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	525	-	4	521	151	25	-	176	345	-
IT Equipments	11,942	3,797	-	15,739	3,058	1,206	-	4,264	11,475	6,792
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	1,425	336	-	1,761	585	182	-	767	994	256
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	74,323	7,094	4	81,413	10,301	13,783	-	24,084	57,329	7,063
Work in progress	4,079	-	-	4,079	-	-	-	-	4,079	12,713
Grand Total	78,402	7,094	4	85,492	10,301	13,783	-	24,084	61,408	19,776
Previous Period	17,319	3,886	-	21,206	703	726	-	1,430	19,776	285



PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2018	As at 30th June 2017
		UnAudited	UnAudited
1	Cash (including cheques, drafts and stamps)	15,507	21,815
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	56,500	33,000
	(bb) Others*	2,500	-
	(b) Current Accounts	45,031	50,482
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	119,538	105,297
	Balances with non-scheduled banks included in 2 above	-	-

* Deposit of Rs 2,500 thousand has been lien marked with bank



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PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2018	As at 30th June 2017
		UnAudited	UnAudited
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	35,555	44,205
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,231	823
6	Others		
	Security Deposits	60,082	70,839
	Advance to Employees	1,787	9,235
	Advance to others	31,635	31,318
	TOTAL (A)	130,290	156,420
	OTHER ASSETS		
1	Income accrued on investments	116,639	88,089
2	Outstanding Premiums	-	-
3	Agents' Balances (Net of provision for doubtful agents balance amounting to INR 2,208 thousands (PY INR 864 thousands)	-	864
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	155,270	-
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India	-	-
8	Others		
	Receivable from Related Parties	180	-
	Cenvat Credit	173,869	18,327
	Investment For Unclaimed Amount	8,123	7,900
	Income on Investment for Unclaimed Amount	597	99
	TOTAL (B)	454,678	115,279
	TOTAL (A+B)	584,968	271,699



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PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2018	As at 30th June 2017
		UnAudited	UnAudited
1	Agents' Balances	54,449	27,379
2	Balances due to other insurance companies	78,610	84,644
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	23,039	41,679
5	Unallocated Premium	151,593	81,255
6	Unclaimed Amount of Policyholders	6,655	8,736
7	Interest on Unclaimed Amount of Policyholders	426	222
8	Sundry creditors	96,012	195,649
9	Due to subsidiaries/ holding company	-	-
10	Claims Outstanding*	641,997	347,706
11	Due to Officers/ Directors	-	100
12	Others -		
	Statutory Dues	81,280	32,902
	Refund Payable - Premium	13,773	7,376
	Provision for expenses	336,573	88,700
	Payable to Related Parties	-	10,714
	Contracts for Investments	-	-
	Stale Cheque	1	1
	Payable to Employees	117	5
	Claims Payable - NEFT reversal	2,464	1,483
	Interest accrued and due on Borrowings	36,667	-
	TOTAL	1,523,656	928,551

*Claims Outstanding are shown net of reinsurance



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PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2018	As at 30th June 2017
		UnAudited	UnAudited
1	Reserve for Unexpired Risk	1,932,802	1,119,671
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	22,818	17,756
	Provision for Leave Encashment	-	-
	Deferred Tax Liability	-	-
	Freelook Reserve	6,052	2,037
6	Reserve for Premium Deficiency	-	-
	TOTAL	1,961,672	1,139,464



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PERIODIC DISCLOSURES

FORM NL-19 - MISC EXPENDITURE SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2018	As at 30th June 2017
		UnAudited	UnAudited
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	Total	-	-



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PERIODIC DISCLOSURES

FORM NL-21 - STATEMENT OF LIABILITIES (FORM IRDAI-GI-TR)

(` in Lakhs)

S.No.	Particulars	As at 30th June 2018		As at 30th June 2017	
		Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR) (a)	20,530	19,328	11,967	11,197
b	Premium Deficiency Reserve (PDR)(b)	-	-	-	-
c	Unexpired Risk Reserve (URR)(c)=(a) +(b)	20,530	19,328	11,967	11,197
d	Outstanding Claim Reserve (other than IBNR reserve)(d)	2,239	2,090	1,104	1,048
e	IBNR Reserve (e)	4,917	4,330	2,618	2,429
f	Total Reserves for Technical Liabilities (f)=(c)+(d)+(e)	27,686	25,748	15,688	14,674

Note: The form is prepared basis the format as prescribed in the Insurance Regulatory Development Authority of India (Assets, Liabilities and Solvency Margin of General Insurance Business) Regulations, 2016.



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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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.34	6.34	379.16	379.16	-	-	-	-	-	-	-	-	385.50	385.50
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.53	0.53	1.51	1.51	-	-	-	-	-	-	-	-	2.04	2.04
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21.77	21.77	45.54	45.54	-	-	-	-	-	-	-	-	67.31	67.31
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.44	5.44	83.24	83.24	-	-	-	-	-	-	-	-	88.68	88.68
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.66	0.66	45.41	45.41	-	-	-	-	-	-	-	-	46.07	46.07
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.20	0.20	9.46	9.46	-	-	-	-	-	-	-	-	9.66	9.66
Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32.97	32.97	491.71	491.71	-	-	-	-	-	-	-	-	524.68	524.68
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.29	16.29	700.92	700.92	-	-	-	-	-	-	-	-	717.21	717.21
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.30	1.30	34.84	34.84	-	-	-	-	-	-	-	-	36.14	36.14
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.05	0.05	4.22	4.22	-	-	-	-	-	-	-	-	4.26	4.26
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.21	2.21	114.66	114.66	-	-	-	-	-	-	-	-	116.87	116.87
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	72.69	72.69	3,841.60	3,841.60	-	-	-	-	-	-	6.34	6.34	3,920.63	3,920.63
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.42	4.42	459.34	459.34	-	-	-	-	-	-	-	-	463.76	463.76
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.97	8.97	152.57	152.57	-	-	-	-	-	-	-	-	161.54	161.54
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	92.66	92.66	2,063.49	2,063.49	-	-	-	-	-	-	-	-	2,156.16	2,156.16
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.50	0.50	1.02	1.02	-	-	-	-	-	-	-	-	1.52	1.52
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.46	0.46	2.57	2.57	-	-	-	-	-	-	-	-	3.03	3.03
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.80	0.80	-	-	-	-	-	-	-	-	0.80	0.80
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.17	0.17	0.77	0.77	-	-	-	-	-	-	-	-	0.94	0.94
Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.24	1.24	143.96	143.96	-	-	-	-	-	-	-	-	145.20	145.20
Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15.07	15.07	346.21	346.21	-	-	-	-	-	-	-	-	361.28	361.28
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29.84	29.84	270.05	270.05	-	-	-	-	-	-	-	-	299.88	299.88
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.35	0.35	-	-	-	-	-	-	-	-	0.35	0.35
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17.38	17.38	498.88	498.88	-	-	-	-	-	-	-	-	516.26	516.26
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14.96	14.96	545.51	545.51	-	-	-	-	-	-	-	-	560.48	560.48
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.72	2.72	5.16	5.16	-	-	-	-	-	-	-	-	7.88	7.88
Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26.03	26.03	520.32	520.32	-	-	-	-	-	-	-	-	546.35	546.35
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.78	2.78	50.60	50.60	-	-	-	-	-	-	-	-	53.38	53.38
West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	59.50	59.50	412.95	412.95	-	-	-	-	-	-	-	-	472.44	472.44
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.01	1.49	1.49	-	-	-	-	-	-	-	-	1.50	1.50
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.58	1.58	17.92	17.92	-	-	-	-	-	-	-	-	19.50	19.50
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.01	0.99	0.99	-	-	-	-	-	-	-	-	0.99	0.99
Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	47.67	47.67	789.19	789.19	-	-	-	-	-	-	-	-	836.85	836.85
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.46	0.46	1.82	1.82	-	-	-	-	-	-	-	-	2.28	2.28
Total															486.87	486.87	12,038.23	12,038.23							6.34	6.34	12,531.44	12,531.44



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PERIODIC DISCLOSURES

FORM NL-23 - REINSURANCE RISK CONCENTRATION AS AT 30TH JUNE 2018

(` 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	641.85	3.01	-	92.37%
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	51.71	0.75	0.77	7.63%
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%
	Total	3	693.56	3.77	0.77	100.00%

Note:

- > In case of reinsurer's rating by agencies other than Standard & Poor (S&P), their equivalent S&P ratings have been mapped.
- > For GIC Re, we have used the latest rating which is given by CARE on 20th April 2017
- > INR 3679 pertaining to 2016-17 (GPA Employer Employee) is also included in the above working



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PERIODIC DISCLOSURES

FORM NL-24 - AGEING OF CLAIMS FOR THE QUARTER ENDED 30TH JUNE 2018

(` 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	21,232	185	18	2	-	21,437	3,794
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	12	-	-	-	-	12	16
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-

* Excluding TPA Fees



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG TABLE I AS AT 30TH JUNE 2018

(` 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	41,053.55	38,642.58	17,438.69	16,279.38	7,728.52	4,883.81	7,728.52
9	Miscellaneous	6.34	6.02	0.13	0.13	1.20	0.04	1.20
	Total *	41,059.89	38,648.61	17,438.82	16,279.50	7,729.72	4,883.85	7,729.72

* 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 30TH JUNE 2018

S. No.	Office Information	Number	
1	No. of offices at the beginning of the year (As on 01.04.2018)	19	
2	No. of branches approved during the year	0	
3	No. of branches opened during the year	Out of approvals of previous year	1
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 30.06.2018)	20	
7	No. of branches approved but not opened	0	
8	No. of rural branches	0	
9	No. of urban branches	20	



CignaTTK Health Insurance Company Limited
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PERIODIC DISCLOSURES
FORM NL-28-STATEMENT OF ASSETS - 3B AS AT 30TH JUNE 2018

(' in Lakhs)

S.No	Particulars	Sch	Amount
1	Investments	NL-12	36,573
2	Loans	NL-13	-
3	Fixed Assets	NL-14	614
4	Current Assets		
	a. Cash & Bank Balance	NL-15	1,195
	b. Advances & Other Assets	NL-16	5,850
5	Current Liabilities		
	a. Current Liabilities	NL-17	15,237
	b. Provisions	NL-18	19,617
	c. Misc. Exp not Written Off	NL-19	-
	d. Debit Balance of P&L A/c	NL-3	63,654
	Application of Funds as per Balance Sheet (A)		73,033
	Less: Other Assets	Sch	Amount
1	Loans	NL-11	-
2	Fixed Assets	NL-14	614
3	Cash & Bank Balance	NL-15	630
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	5,850
5	Current Liabilities	NL-17	15,237
6	Provisions	NL-18	19,617
7	Misc. Exp not Written Off	NL-19	-
8	Debit Balance of P&L A/c	NL-3	63,654
	TOTAL (B)		35,894
	'Investment Assets' As per FORM 3B (A-B)		37,138

(' in Lakhs)

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH) d = (b+c)	% Actual	FVC Amount (d)	Total (d + e)	Market Value
			Balance (a)	FRSM (b)						
1	Govt. Securities.	Not less than 20%	-	2,443	5,811	8,253	22%	-	8,253	8,185
2	Govt. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	3,489	8,925	12,413	33%	-	12,413	12,345
3	Investment subject to Exposure Norms	0	-	-	-	-	-	-	-	-
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 5%	-	-	4,524	4,524	12%	-	4,524	13,454
	2. Infrastructure Investments	Not less than 10%	-	2,534	6,508	9,042	24%	-	9,042	-
	3. Approved Investments		-	3,332	7,831	11,157	30%	2.16	11,159	11,083
	4. Other Investments (not exceeding 25%)	Not exceeding 55%	-	-	-	-	0%	-	-	-
	Total Investment Assets	100%	-	9,354	27,788	37,136	100%	2.16	37,138	36,881

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



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PERIODIC DISCLOSURES

FORM NL-29 - DETAIL REGARDING DEBT SECURITIES AS AT 30TH JUNE 2018

(` in Lakhs)

S.No	Market Value				Book Value			
	As at 30th June 2018	as % of total for this class	As at 30th June 2017	as % of total for this class	As at 30th June 2018	as % of total for this class	As at 30th June 2017	as % of total for this class
Break down by credit rating								
AAA rated	19,835	58%	14,382	53%	20,040	58%	14,010	55%
AA or better	2,017	6%	2,068	8%	2,007	6%	2,014	8%
Rated below AA but above A	-	-	-	-	-	-	-	-
Any other (Sovereign)	12,345	36%	10,549	39%	12,413	36%	9,653	38%
	34,198	100%	27,000	100%	34,460	100%	25,677	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	4,478	13%	2,493	9%	4,477	13%	2,473	10%
more than 1 year and upto 3years	9,968	29%	5,664	21%	10,057	29%	5,532	22%
More than 3years and up to 7years	17,729	52%	14,419	53%	17,952	52%	13,771	54%
More than 7 years and up to 10 years	1,513	4%	1,100	4%	1,512	4%	1,004	4%
above 10 years	510	1%	3,323	12%	462	1%	2,897	11%
	34,198	100%	27,000	100%	34,460	100%	25,677	100%
Breakdown by type of the issuer								
a. Central Government	8,185	24%	7,736	29%	8,253	24%	7,081	28%
b. State Government	4,160	12%	2,813	10%	4,160	12%	2,572	10%
c. Corporate Securities	21,853	64%	16,451	61%	22,047	64%	16,024	62%
	34,198	100%	27,000	100%	34,460	100%	25,677	100%

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 30th June 2018	Up to the Period ended 30th June 2018	For the Quarter ended 30th June 2017	Up to the Period ended 30th June 2017
1	Gross Direct Premium Growth Rate	105%	105%	40%	40%
2	Gross Direct Premium to Net Worth Ratio	247%	247%	95%	95%
3	Growth Rate of Shareholders' Fund	-21%	-21%	-30%	-30%
4	Net Retention Ratio	94%	94%	94%	94%
5	Net Commission Ratio	10%	10%	12%	12%
6	Expense of Management to Gross Direct Premium Ratio	65%	65%	97%	97%
7	Combined Ratio	137%	137%	146%	146%
8	Technical Reserves to Net Premium Ratio	218%	218%	256%	256%
9	Underwriting Balance Ratio	-60%	-60%	-62%	-62%
10	Operating Profit Ratio	-54%	-54%	-55%	-55%
11	Liquid Assets to Liabilities Ratio	30%	30%	37%	37%
12	Net Earning Ratio	-40%	-40%	-45%	-45%
13	Return on Net Worth Ratio	-94%	-94%	-40%	-40%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	111%	111%	213%	213%
15	NPA Ratio				
	Gross NPA Ratio	0%	0%	0%	0%
	Net NPA Ratio	0%	0%	0%	0%
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	364,725,786	364,725,786	251,365,062	251,365,062
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)	(1.50)	(1.50)	(1.04)	(1.04)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.50)	(1.50)	(1.04)	(1.04)
6	(iv) Book value per share (Rs)	1.39	1.39	2.57	2.57



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PERIODIC DISCLOSURES
FORM NL-31 - RELATED PARTY

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 30th June 2018	Up to the Period ended 30th June 2018	For the Quarter ended 30th June 2017	Up to the Period ended 30th June 2017
1	TTK & Co	Associate Firm	Operating Expenses incurred	-	-	-	-
2	TTK Partners LLP	Shareholder	Capital Contribution	-	-	-	-
3	Cigna Holding Overseas Inc.	Shareholder	Capital Contribution	-	-	-	-
			Share Premium	-	-	-	-
4	Cigna Health Solutions India Pvt. Ltd.	Associate Enterprise	Operating Expenses incurred	-	-	286	286
			Reimbursement of expenses	-	-	(15)	(15)
			Purchase of Assets	-	-	-	-
			Gratuity Receivable	-	2	-	1
5	Mr. Sandeep Patel	Key Managerial Personnel	Remuneration	87	87	108	108
6	Mr Prasun Sikdar	Key Managerial Personnel	Remuneration	178	178	-	-

([₹] in Lakhs)



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PERIODIC DISCLOSURES

FORM NL-32 - PRODUCTS INFORMATION

Products and/or add-ons introduced during the period ended 30TH JUNE 2018

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 Group Overseas Travel Insurance Policy	CignaTTK/5/P&U/18-19/1250	CTTGOP19019V011819	Miscellaneous Health Insurance	Internal Tariff Rated	24-May-18	25-May-18



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PERIODIC DISCLOSURES

FORM NL-33 - SOLVENCY MARGIN - KGII AS AT 30TH JUNE 2018

(` in Lakhs)

Item	Description	Notes No.	Amount
	(2)	(3)	(4)
(A)	Policyholder's FUNDS		27,742.74
	Available Assets (as per FORM IRDAI-GI-TA)		
	Deduct:		
(B)	Current Liabilities as per BS		25,747.99
(C)	Provisions as per BS		1,273.44
(D)	Other Liabilities		-
(E)	Excess in Policyholders' Funds (1-2-3)		721.31
	Shareholder's FUNDS		-
(F)	Available Assets		15,672.41
	Deduct:		-
(G)	Other Liabilities		7,831.86
(H)	Excess in Shareholders' funds: (F-G)		7,840.55
(I)	Total ASM (E+H)		8,561.85
(J)	Total RSM		7,729.72
(K)	Solvency Ratio (Total ASM/Total RSM) *		110.77%

* Company was in process of capital infusion, that was done in July 2018. Currently the Company's solvency ratio is in line with required mandatory limits.



CignaTTK Health Insurance Company Limited
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PERIODIC DISCLOSURES

FORM NL-34 - BOARD OF DIRECTORS AND KEY PERSONS AS AT 30TH JUNE 2018

Board of Directors			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Jagannathan Thattai Thiruvallur	Chairman & Non-Executive Director	Nil
2	Mr. Raghunathan Thattai Thiruvallur	Non-Executive Director	Nil
3	Mr. Jason Sadler	Non-Executive Director	Nil
4	Ms. Napha Trirattanawongse	Non-Executive Director	Nil
5	Mr. Sandeep Patel	Managing Director & CEO	Nil
6	Dr. Narottam Puri	Independent Director	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	Ceased to be MD & CEO w.e.f 25th June, 2018
2	Mr. Manoj Naik	Chief Financial Officer	Nil
3	Ms. Jyoti Punja	Chief Cusmtor Officer	Nil
4	Mr. Joydeep Saha	Appointed Actuary	Nil
5	Mr. Sameer Bhatnagar	Head-Legal, Secretarial & Chief Compliance Officer	Nil
6	Mr. Mahesh Darak	Chief Investment Officer	Nil
7	Ms. Arpita Naik	Chief Risk Officer	Nil
8	Ms. Reena Tyagi	Head - Human Resource	Nil
9	Mr. Mitul Palankar	Company Secretary	Nil
10	Mr. Prasun Kumar Sikdar	Managing Director & CEO	Appointed as MD & CEO w.e.f 25th June, 2018

Key Pesons 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 30TH JUNE 2018

(* 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 30th June 2018					Up to the Period ended 30th June 2018					Up to the Period ended 30th June 2017				
			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	8,241.78	8,184.98	160.93	1.95%	1.95%	8,241.78	8,184.98	160.93	1.95%	1.95%	7,083.38	7,736.15	145.33	2.05%	2.05%
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	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
4	State Government Bonds	SGGB	3,094.95	3,119.56	65.29	2.11%	2.11%	3,094.95	3,119.56	65.29	2.11%	2.11%	2,064.98	2,261.98	45.99	2.23%	2.23%
5	Other Approved Securities (ex.infrastructure investments)	SGOA	1,052.26	1,040.48	21.22	2.02%	2.02%	1,052.26	1,040.48	21.22	2.02%	2.02%	508.44	550.87	11.69	2.30%	2.30%
6	Bonds / Debentures issued by Hudco	HTHD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
7	Bonds / Debentures issued by NHB/Inst acc by NHB	HTDN	4,381.34	4,512.14	93.97	2.14%	2.14%	4,381.34	4,512.14	93.97	2.14%	2.14%	3,463.84	3,589.33	78.88	2.28%	2.28%
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	9,044.21	8,941.51	180.46	2.00%	2.00%	9,044.21	8,941.51	180.46	2.00%	2.00%	7,527.80	7,764.02	153.41	2.04%	2.04%
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	8,059.01	7,925.19	161.99	2.01%	2.01%	8,059.01	7,925.19	161.99	2.01%	2.01%	4,522.31	4,620.52	97.23	2.15%	2.15%
13	Corporate sec- Bonds - Taxable	EPBT	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
14	Deposit with Sch 1B, FII, OCI, PIB	ECDB	473.63	565.00	8.37	1.77%	1.77%	473.63	565.00	8.37	1.77%	1.77%	627.87	409.00	9.45	1.50%	1.50%
15	Application Money	ECAM	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	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	Mt-Gilt/Gsec/Liquid Schemes	EGMF	2,485.47	2,118.60	43.22	1.74%	1.74%	2,485.47	2,118.60	43.22	1.74%	1.74%	1,727.25	1,802.43	28.23	1.63%	1.63%
18	Deposits - CDs with Scheduled Banks	ECDC	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
19	Commercial Papers	ECCP	469.49	473.92	8.90	1.90%	1.90%	469.49	473.92	8.90	1.90%	1.90%	472.71	476.81	8.24	1.74%	1.74%
20	Mutual Funds - Gilt/Gsec/Liquid Schemes	DMGS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
	TOTAL		37,302.13	36,881.38	744.36	2.00%	2.00%	37,302.13	36,881.38	744.36	2.00%	2.00%	27,998.56	29,211.09	578.45	2.07%	2.07%

* Book Value of Investments shows daily average amortised book value of Investments holding under the category.

Market Value of Investments shows closing market value.



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PERIODIC DISCLOSURES

FORM NL-37-DOWN GRADING OF INVESTMENT AS AT 30TH JUNE 2018

(* 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 ¹								-
			NIL						
B.	As on Date ²								-
	8.90% RCL F NCD 359 Type III, BONDS 09-09-2021 SERIES B	ECOS	2,000.00	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



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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 30th June 2018		Up to the Period ended 30th June 2018		For the Quarter ended 30th June 2017		Up to the Period ended 30th June 2017	
		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	487	4,566	487	4,566	396	5,105	396	5,105
10	Health	12,038	48,513	12,038	48,513	5,716	31,829	5,716	31,829
11	Others*	6	5	6	5	-	-	-	-

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

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PERIODIC DISCLOSURES

FORM NL-39 - RURAL AND SOCIAL OBLIGATIONS

(` in Lakhs)

Rural & Social Obligations For the period ended 30TH JUNE 2018					
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	972	91	35,216
		Urban	3,594	396	196,881
		Social	-	-	-
10	Health	Rural	10,722	1,688	101,079
		Urban	37,791	10,350	506,954
		Social	-	-	-
11	Others*	Rural	-	-	-
		Urban	5	6	969
		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 30th June 2018		Up to the Period ended 30th June 2018		For the Quarter ended 30th June 2017		Up to the Period ended 30th June 2017	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	19,962	2,387	19,962	2,387	13,442	1,522	13,442	1,522
2	Corporate Agents-Banks	2,064	1,403	2,064	1,403	2,444	649	2,444	649
3	Corporate Agents -Others	8,937	2,234	8,937	2,234	7,710	1,344	7,710	1,344
4	Brokers	11,185	5,143	11,185	5,143	6,926	1,757	6,926	1,757
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	10,936	1,366	10,936	1,366	6,412	840	6,412	840
	Total (A)	-	-	-	-	-	-	-	-
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	53,084	12,531	53,084	12,531	36,934	6,112	36,934	6,112

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 30TH JUNE 2018

S. No.	Particulars	Opening Balance as on 1st Apr 2018	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 customer	3	189	83	-	91	18	189
a	Proposal Related	-	1	-	-	1	-	1
b	Claim	2	73	25	-	46	4	73
c	Policy Related	-	33	22	-	8	3	33
d	Premium	-	1	-	-	1	-	1
e	Refund	1	7	5	-	1	2	7
f	Coverage	-	-	-	-	-	-	-
g	Cover Note Related	-	-	-	-	-	-	-
h	Product	-	8	3	-	5	-	8
i	Other	-	66	28	-	29	9	66
	Total number of complaints	3	189	83	-	91	18	189
2	Total no of policies during previous year	203,472						
3	Total no of claims intimated during previous year	63,398						
4	Total no of policies upto 30th Jun 2018	53,084						
5	Total no of claims intimated upto 30th Jun 2018	25,478						
6	Total no of Policy Complaints (Upto 30th Jun 18) Per 10,000 policies (upto 30th Jun 18)	5						
7	Total no of Claims complaints (upto Jun 18) Per 10,000 policies (upto Jun 2018-2018)	29						
8)	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total				
	Upto 7 days	15	-	18				
	7 - 15 days	3	-	-				
	15 - 30 days	-	-	-				
	30 - 90 days	-	-	-				
	90 days and beyond	-	-	-				
	Total No. of complaint	18	-	18				