



**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 SEPTEMBER 2018

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 30th September 2018				Up to the Period ended 30th September 2018				For the Quarter ended 30th September 2017				Up to the Period ended 30th September 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	864,213	48,364	944	913,521	1,705,908	87,258	1,245	1,794,411	558,805	38,748	-	597,553	1,023,033	69,098	-	1,092,131
2	Profit/ (Loss) on sale/redemption of Investments																	
	(b) Profit on sale of investments		2,816	141	5	2,962	5,746	259	6	6,012	1,956	143	-	2,099	3,694	263	-	3,958
	Less: Loss on sale of investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Interest, Dividend & Rent – Gross		54,619	2,703	91	57,412	104,761	4,730	117	109,609	30,906	2,252	-	33,158	61,679	4,394	-	66,073
	<b>TOTAL (A)</b>		<b>921,647</b>	<b>51,208</b>	<b>1,040</b>	<b>973,895</b>	<b>1,816,415</b>	<b>92,248</b>	<b>1,369</b>	<b>1,910,032</b>	<b>591,667</b>	<b>41,143</b>	<b>-</b>	<b>632,811</b>	<b>1,088,407</b>	<b>73,755</b>	<b>-</b>	<b>1,162,162</b>
1	Claims Incurred (Net)	NL-5	562,544	4,446	488	567,479	1,161,323	11,149	501	1,172,973	290,105	9,256	-	299,361	502,387	6,531	-	508,918
2	Commission	NL-6	128,641	6,125	133	134,899	242,726	12,929	177	255,832	75,610	6,918	-	82,529	136,607	12,467	-	149,074
3	Operating Expenses related to Insurance Business	NL-7	742,997	36,647	1,218	780,862	1,400,418	63,235	1,562	1,465,215	489,718	37,042	-	526,761	980,028	71,000	-	1,051,028
4	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (B)</b>		<b>1,434,182</b>	<b>47,218</b>	<b>1,839</b>	<b>1,483,239</b>	<b>2,804,467</b>	<b>87,313</b>	<b>2,240</b>	<b>2,894,020</b>	<b>855,433</b>	<b>53,216</b>	<b>-</b>	<b>908,650</b>	<b>1,619,022</b>	<b>89,999</b>	<b>-</b>	<b>1,709,021</b>
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(512,535)	3,990	(799)	(509,344)	(988,052)	4,935	(871)	(983,988)	(263,766)	(12,075)	-	(275,839)	(530,615)	(16,244)	-	(546,859)
	<b>APPROPRIATIONS</b>																	
	Transfer to Shareholders' Account		(512,535)	3,990	(799)	(509,344)	(988,052)	4,935	(871)	(983,988)	(263,766)	(12,075)	-	(275,839)	(530,615)	(16,244)	-	(546,859)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (C)</b>		<b>(512,535)</b>	<b>3,990</b>	<b>(799)</b>	<b>(509,344)</b>	<b>(988,052)</b>	<b>4,935</b>	<b>(871)</b>	<b>(983,988)</b>	<b>(263,766)</b>	<b>(12,075)</b>	<b>-</b>	<b>(275,839)</b>	<b>(530,615)</b>	<b>(16,244)</b>	<b>-</b>	<b>(546,859)</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 30TH SEPTEMBER 2018**

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 30th September 2018	Up to the Period ended 30th September 2018	For the Quarter ended 30th September 2017	Up to the Period ended 30th September 2017
1	<b>OPERATING PROFIT/(LOSS)</b>					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(509,353)	(983,988)	(275,840)	(546,859)
2	<b>INCOME FROM INVESTMENTS</b>					
	(a) Interest, Dividend & Rent – Gross		37,262	55,179	21,425	44,058
	(b) Profit on sale of investments		1,603	2,875	10,845	11,184
	Less: Loss on sale of investments		-	-	-	-
3	<b>OTHER INCOME</b>		-	-	-	-
	<b>TOTAL (A)</b>		<b>(470,488)</b>	<b>(925,934)</b>	<b>(243,571)</b>	<b>(491,617)</b>
4	<b>PROVISIONS (Other than taxation)</b>					
	(a) For diminution in the value of Investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	<b>OTHER EXPENSES</b>					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	Personnel Cost		10,870	33,999	11,727	19,368
	Rents, rates & taxes		-	-	-	-
	Interest & Bank Charges		107	132	49	88
	Share Issue Expenses (Stamp Duty & Franking)		1,707	1,707	2,369	2,369
	Expenses related to issuance of Debentures		-	-	-	-
	Interest on Non-convertible Debentures		19,403	19,403	19,403	19,403
	Miscellaneous Expenses		573	665	2,830	3,058
	(b) Bad debts written off		-	-	-	-
	(c) Others (Provision for doubtful debts)		46	473	358	538
	<b>TOTAL (B)</b>		<b>32,706</b>	<b>56,379</b>	<b>36,736</b>	<b>44,824</b>
	Profit / (Loss) Before Tax		(503,194)	(982,313)	(280,306)	(536,441)
	Provision for Taxation		-	-	-	-
	Profit / (Loss) After Tax		(503,194)	(982,313)	(280,306)	(536,441)
	<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		(6,365,364)	(5,886,245)	(5,092,904)	(4,836,770)
	<b>Balance carried forward to Balance Sheet</b>		<b>(6,868,558)</b>	<b>(6,868,558)</b>	<b>(5,373,211)</b>	<b>(5,373,211)</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 30TH SEPTEMBER 2018

Rs '000

S.No	Particulars	Schedule	As at 30th September 2018	As at 30th September 2017
	<b>SOURCES OF FUNDS</b>			
1	SHARE CAPITAL	NL-8	5,320,395	3,647,258
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
2	SHARE APPLICATION MONEY		-	-
3	RESERVES AND SURPLUS	NL-10	3,259,276	3,225,813
4	FAIR VALUE CHANGE ACCOUNT			
	- SHAREHOLDER		55	56
	- POLICYHOLDER		365	277
5	BORROWINGS	NL-11	430,000	430,000
	<b>TOTAL</b>		<b>9,010,091</b>	<b>7,303,403</b>
	<b>APPLICATION OF FUNDS</b>			
1	INVESTMENTS	NL-12 & 12A	5,484,112	3,253,539
2	LOANS	NL-13	-	-
3	FIXED ASSETS	NL-14	61,109	20,886
4	DEFERRED TAX ASSET		-	-
5	<b>CURRENT ASSETS</b>			
	Cash and Bank Balances	NL-15	107,956	974,367
	Advances and Other Assets	NL-16	463,435	338,488
	<b>Sub-Total (A)</b>		<b>571,391</b>	<b>1,312,855</b>
6	<b>CURRENT LIABILITIES</b>	NL-17	1,769,185	1,421,552
7	PROVISIONS	NL-18	2,205,894	1,235,535
	Other Investments		-	-
	<b>Sub-Total (B)</b>		<b>3,975,079</b>	<b>2,657,087</b>
	<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(3,403,688)</b>	<b>(1,344,232)</b>
8	MISCELLANEOUS EXPENDITURE (to the extent not written	NL-19	-	-
9	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		6,868,558	5,373,210
	<b>TOTAL</b>		<b>9,010,091</b>	<b>7,303,403</b>



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

**PERIODIC DISCLOSURES**  
**FORM NL-4-PREMIUM SCHEDULE**

Rs '000

S.No	Particulars	For the Quarter ended 30th September 2018				Up to the Period ended 30th September 2018				For the Quarter ended 30th September 2017				Up to the Period ended 30th September 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	1,143,776	57,319	1,987	1,203,082	2,347,599	106,006	2,621	2,456,226	686,337	50,021	-	736,358	1,257,952	89,609	-	1,347,561
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Premium on reinsurance ceded	61,014	5,690	99	66,803	124,018	12,463	131	136,612	39,723	4,754	-	44,477	74,650	8,907	-	83,557
4	<b>Net Premium</b>	<b>1,082,762</b>	<b>51,639</b>	<b>1,888</b>	<b>1,136,279</b>	<b>2,223,581</b>	<b>93,543</b>	<b>2,490</b>	<b>2,319,614</b>	<b>646,614</b>	<b>45,267</b>	<b>-</b>	<b>691,881</b>	<b>1,183,302</b>	<b>80,702</b>	<b>-</b>	<b>1,264,004</b>
5	Adjustment for change in reserve for unexpired risks	218,549	3,274	944	222,767	517,673	6,285	1,245	525,203	87,809	6,519	-	94,328	160,269	11,604	-	171,873
	<b>Total Premium Earned (Net)</b>	<b>864,213</b>	<b>48,364</b>	<b>944</b>	<b>913,512</b>	<b>1,705,908</b>	<b>87,258</b>	<b>1,245</b>	<b>1,794,411</b>	<b>558,805</b>	<b>38,748</b>	<b>-</b>	<b>597,553</b>	<b>1,023,033</b>	<b>69,098</b>	<b>-</b>	<b>1,092,131</b>
	Premium Income from business effected :																
	In India	864,213	48,355	944	913,512	1,705,908	87,258	1,245	1,794,411	558,805	38,748	-	597,553	1,023,033	69,098	-	1,092,131
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Premium Earned (Net)</b>	<b>864,213</b>	<b>48,355</b>	<b>944</b>	<b>913,512</b>	<b>1,705,908</b>	<b>87,258</b>	<b>1,245</b>	<b>1,794,411</b>	<b>558,805</b>	<b>38,748</b>	<b>-</b>	<b>597,553</b>	<b>1,023,033</b>	<b>69,098</b>	<b>-</b>	<b>1,092,131</b>



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

Rs '000

S.No	Particulars	For the Quarter ended 30th September 2018				Up to the Period ended 30th September 2018				For the Quarter ended 30th September 2017				Up to the Period ended 30th September 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	666,691	1,463	84	668,237	1,070,186	3,045	84	1,073,315	230,901	998	-	231,898	412,782	1,838	-	414,621	
2	Add - Claims Outstanding at the end of the period	527,303	46,177	421	573,901	527,303	46,177	421	573,901	392,023	34,214	-	426,237	392,023	34,214	-	426,237	
3	Less : Claims Outstanding at the beginning of the period	998,901	43,082	13	1,041,996	988,648	37,850	-	1,026,498	321,300	26,006	-	347,306	282,613	29,523	-	312,136	
	<b>Gross Claims Incurred</b>	<b>595,092</b>	<b>4,558</b>	<b>492</b>	<b>600,143</b>	<b>1,212,841</b>	<b>11,372</b>	<b>505</b>	<b>1,224,718</b>	<b>301,223</b>	<b>9,906</b>	<b>-</b>	<b>310,529</b>	<b>522,192</b>	<b>6,623</b>	<b>-</b>	<b>528,816</b>	
4	Add : Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Less : Re-insurance Ceded	32,548	112	4	32,665	51,518	223	4	51,746	11,118	50	-	11,168	19,805	92	-	19,897	
	<b>Total Claims Incurred</b>	<b>562,544</b>	<b>4,446</b>	<b>488</b>	<b>567,478</b>	<b>1,161,323</b>	<b>11,149</b>	<b>501</b>	<b>1,172,973</b>	<b>290,105</b>	<b>9,256</b>	<b>-</b>	<b>299,361</b>	<b>502,387</b>	<b>6,531</b>	<b>-</b>	<b>508,919</b>	



**PERIODIC DISCLOSURES**  
**FORM NL-6-COMMISSION SCHEDULE**

Rs '000

S.No	Particulars	For the Quarter ended 30th September 2018				Up to the Period ended 30th September 2018				For the Quarter ended 30th September 2017				Up to the Period ended 30th September 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
	<b>Commission paid</b>																
1	Direct Commission	141,761	8,439	149	150,349	263,282	15,531	197	279,010	80,303	7,388	-	87,692	145,182	13,231	-	158,413
2	Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less: Commission on Re-insurance Ceded	13,120	2,314	16	15,450	20,556	2,602	20	23,177	4,693	470	-	5,163	8,575	764	-	9,338
	<b>Net Commission</b>	<b>128,641</b>	<b>6,125</b>	<b>133</b>	<b>134,899</b>	<b>242,726</b>	<b>12,929</b>	<b>177</b>	<b>255,832</b>	<b>75,610</b>	<b>6,918</b>	<b>-</b>	<b>82,529</b>	<b>136,607</b>	<b>12,467</b>	<b>-</b>	<b>149,074</b>
	<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>																
	Agents	34,968	1,085	-	36,053	65,686	1,943	-	67,629	22,896	820	-	23,716	42,465	1,472	-	43,937
	Brokers	31,057	714	149	31,919	64,508	1,033	197	65,737	19,322	246	-	19,568	37,765	830	-	38,595
	Corporate Agency	64,617	6,641	-	71,257	112,460	12,553	-	125,013	33,171	6,322	-	39,493	58,069	10,928	-	68,998
	Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Others	11,120	-	-	11,120	20,629	2	-	20,631	4,914	4,914	1	4,914	6,883	1	-	6,883
	<b>TOTAL (B)</b>	<b>141,761</b>	<b>8,439</b>	<b>149</b>	<b>150,350</b>	<b>263,282</b>	<b>15,531</b>	<b>197</b>	<b>279,010</b>	<b>80,303</b>	<b>7,388</b>	<b>-</b>	<b>87,692</b>	<b>145,182</b>	<b>13,231</b>	<b>-</b>	<b>158,413</b>



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

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

Rs '000

S.No	Particulars	For the Quarter ended 30th September 2018				Up to the Period ended 30th September 2018				For the Quarter ended 30th September 2017				Up to the Period ended 30th September 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	Employees' remuneration & welfare benefits	330,087	16,293	542	346,922	624,648	28,206	697	653,551	209,266	15,343	-	224,610	429,839	30,619	-	460,459
2	Travel, conveyance and vehicle running expenses	18,785	937	32	19,754	37,630	1,699	42	39,371	11,892	870	-	12,761	23,354	1,664	-	25,017
3	Training expenses	57,222	2,854	98	60,174	114,558	5,173	128	119,859	12,495	901	-	13,396	18,144	1,292	-	19,436
4	Rents, rates & taxes	15,253	753	25	16,030	28,845	1,302	32	30,180	11,616	862	-	12,478	29,154	2,077	-	31,231
5	Repairs	3,950	187	5	4,142	5,745	259	6	6,010	1,143	84	-	1,227	2,648	189	-	2,837
6	Printing & stationery	5,569	290	11	5,870	13,769	622	15	14,406	6,539	492	-	7,032	19,869	1,415	-	21,284
7	Communication	17,286	831	26	18,143	28,024	1,265	31	29,321	11,986	874	-	12,859	22,121	1,576	-	23,697
8	Legal & professional charges	88,620	4,436	153	93,209	180,747	8,162	202	189,110	77,424	5,623	-	83,046	131,804	9,389	-	141,193
9	Auditors' fees, expenses etc																
	(a) as auditor	272	15	1	288	882	40	1	923	67	5	-	72	278	20	-	298
	(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	-	-	-	-	-	-	-	-	18	1	-	20	(78)	(6)	-	(83)
	(d) out of pocket expenses	26	1	0	28	93	4	0	97	7	1	-	7	78	6	-	83
10	Advertisement and publicity	73,476	3,530	109	77,115	118,506	5,351	132	123,989	60,788	4,458	-	65,246	125,487	8,939	-	134,425
11	Interest & Bank Charges	1,932	110	5	2,047	6,753	305	8	7,065	3,020	220	-	3,240	5,506	392	-	5,899
12	<b>Others</b>																
	Membership and Subscription Fees	326	16	1	343	642	29	1	672	883	64	-	947	1,655	118	-	1,773
	Information Technology Related Expenses	29,835	1,520	55	31,409	66,441	3,000	74	69,515	40,753	2,994	-	43,746	86,588	6,168	-	92,756
	Equipments, Software and amenities - Usage Cost	39,610	1,852	52	41,514	53,075	2,397	59	55,531	23,206	1,703	-	24,909	48,392	3,447	-	51,839
	Business Promotion	21,459	1,071	37	22,567	43,203	1,951	48	45,202	1,159	84	-	1,242	1,826	130	-	1,956
	Office Expenses	6,656	333	11	7,001	13,484	609	15	14,108	6,236	457	-	6,692	12,572	896	-	13,468
	Policy Related Expenses	14,270	711	24	15,005	28,347	1,280	32	29,659	9,026	1,847	-	10,873	17,102	2,406	-	19,509
	Directors Sitting Fees	312	17	1	330	975	44	1	1,020	335	25	-	360	952	68	-	1,020
	Miscellaneous Expenses	(940)	(42)	(1)	(983)	(921)	(42)	(1)	(964)	(65)	(4)	-	(69)	176	13	-	189
	Foreign Exchange Gain/Loss	3,458	169	5	3,633	6,196	280	7	6,483	704	50	-	754	659	47	-	706
13	Depreciation	15,534	763	25	16,323	28,775	1,299	32	30,106	1,222	88	-	1,310	1,901	135	-	2,037
	<b>TOTAL</b>	<b>742,997</b>	<b>36,647</b>	<b>1,218</b>	<b>780,861</b>	<b>1,400,418</b>	<b>63,235</b>	<b>1,562</b>	<b>1,465,215</b>	<b>489,718</b>	<b>37,042</b>	<b>-</b>	<b>526,761</b>	<b>980,028</b>	<b>71,000</b>	<b>-</b>	<b>1,051,028</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 30th September 2018	As at 30th September 2017
		Unaudited	Unaudited
1	Authorised Capital 600,000,000 (Previous Year: 400,000,000) Equity Shares of Rs. 10 each	6,000,000	4,000,000
2	Issued Capital 532,039,511 (Previous Year: 364,725,786) Equity Shares of Rs. 10 each	5,320,395	3,647,258
3	Subscribed Capital 532,039,511 (Previous Year: 364,725,786) Equity Shares of Rs. 10 each	5,320,395	3,647,258
4	Called-up Capital 532,039,511 (Previous Year: 364,725,786) Equity Shares of Rs. 10 each	5,320,395	3,647,258
	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>5,320,395</b>	<b>3,647,258</b>





# CignaTTK Health Insurance Company Limited

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## PERIODIC DISCLOSURES

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

Shareholder	As at 30th September 2018		As at 30th September 2017	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	271,340,151	51%	186,010,151	51%
- Foreign	260,699,360	49%	178,715,635	49%
Others				
<b>TOTAL</b>	<b>532,039,511</b>	<b>100%</b>	<b>364,725,786</b>	<b>100%</b>



# CignaTTK Health Insurance Company Limited

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## PERIODIC DISCLOSURES

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

Rs '000

S.No	Particulars	As at 30th September 2018	As at 30th September 2017
		Unaudited	Unaudited
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	3,259,276	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	-	-
	<b>TOTAL</b>	<b>3,259,276</b>	<b>3,225,813</b>



# CignaTTK Health Insurance Company Limited

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CIN : U66000MH2012PLC227948

## PERIODIC DISCLOSURES

### FORM NL-11-BORROWINGS SCHEDULE

Rs '000

S.No	Particulars	As at 30th	As at 30th
		September 2018	September 2017
		Unaudited	Unaudited
1	9% Non-Convertible Debentures	430,000	430,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>430,000</b>	<b>430,000</b>



# CignaTTK Health Insurance Company Limited

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## PERIODIC DISCLOSURES

### FORM NL-12-INVESTMENT SCHEDULE - SHAREHOLDERS

Rs '000

S.No	Particulars	As at 30th September 2018	As at 30th September 2017
		Unaudited	Unaudited
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	546,554	239,483
2	Other Approved Securities	256,527	103,786
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	695,170	251,774
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	495,582	479,428
5	Other than Approved Investments	-	-
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	-	97,207
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	8,108	144,636
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	100,156	99,586
	(e) Other Securities - Certificate of Deposit	94,268	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
<b>TOTAL</b>		<b>2,196,365</b>	<b>1,415,900</b>

#### Notes:

- Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.2,190,611 Thousand (Previous Year - Rs.1,272,686 Thousand). Aggregate market value of such investments as at 30.09.2018 is Rs.2,162,337 Thousand (Previous Year - Rs.1,322,892 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 September 2018	As at 30th September 2017
		Unaudited	Unaudited
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	679,783	531,622
2	Other Approved Securities	413,825	102,432
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	847,495	655,494
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	600,162	324,540
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	398,662	125,001
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	249,569	50,006
	(e) Other Securities - Certificate of Deposit	48,327	48,544
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	49,924	-
5	Other than Approved Investments	-	-
<b>TOTAL</b>		<b>3,287,747</b>	<b>1,837,639</b>

#### Notes:

- Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.2,895,539 Thousand (Previous Year - Rs. 1,714,241 Thousand). Aggregate market value of such investments as at 30.09.2018 is Rs. 2,869,725 Thousand (Previous Year - Rs.1,784,648 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-13-LOANS SCHEDULE

Rs '000

S.No	Particulars	As at 30th September 2018	As at 30th September 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	-	-
	<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 30th September 2018	Deductions/adjustments during the period ended 30th September 2018	As at 30th September 2018	Opening	For the period ended 30th September 2018	On Sales/ Adjustments	As at 30th September 2018	As at 30th September 2018	As at 30th September 2017
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	56,243	4,940	-	61,183	5,977	24,651	-	30,628	30,555	10,351
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	4,188	5,738	-	9,926	530	1,946	-	2,476	7,450	3,148
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	525	2,897	-	3,422	151	546	-	693	2,733	302
IT Equipments	11,942	6,959	-	18,901	3,058	2,639	-	5,697	13,204	6,513
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	1,425	2,577	-	4,002	580	325	-	910	3,088	572
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>74,323</b>	<b>23,111</b>	<b>-</b>	<b>97,434</b>	<b>10,296</b>	<b>30,107</b>	<b>-</b>	<b>40,404</b>	<b>57,030</b>	<b>20,886</b>
Work in progress	4,079	-	-	4,079	-	-	-	-	4,079	-
<b>Grand Total</b>	<b>78,402</b>	<b>23,111</b>	<b>-</b>	<b>101,513</b>	<b>10,296</b>	<b>30,107</b>	<b>-</b>	<b>40,404</b>	<b>61,109</b>	<b>20,886</b>
Previous Period	17,319	6,307	-	23,626	704	2,037	-	2,740	20,886	248



**PERIODIC DISCLOSURES**

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

**Rs '000**

S.No	Particulars	As at 30th September 2018	As at 30th September 2017
		Unaudited	Unaudited
1	Cash (including cheques, drafts and stamps)	17,680	11,867
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	28,000	39,500
	(bb) Others*	2,500	-
	(b) Current Accounts	59,776	923,000
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>107,956</b>	<b>974,367</b>
	Balances with non-scheduled banks included in 2 above	-	-

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





# 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 30th September 2018	As at 30th September 2017
		Unaudited	Unaudited
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	29,924	29,330
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,231	975
6	Others		
	Security Deposits	61,138	59,390
	Advance to Employees	1,710	5,468
	Advance to others	49,306	60,572
	<b>TOTAL (A)</b>	<b>143,309</b>	<b>155,735</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	146,234	89,181
2	Outstanding Premiums	-	-
3	Agents' Balances (Net of provision for doubtful agents balance amounting to INR 2,326 thousands (PY INR 1,283 thousands)	836	1,042
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	-	-
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India	-	-
8	Others		
	Receivable from Related Party	180	-
	Cenvat/ Input Tax Credit	162,636	83,788
	Investment For Unclaimed Amount	9,998	8,650
	Income on Investment for Unclaimed Amount	242	92
	<b>TOTAL (B)</b>	<b>320,127</b>	<b>182,753</b>
	<b>TOTAL (A+B)</b>	<b>463,437</b>	<b>338,488</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 30th September 2018	As at 30th September 2017
		Unaudited	Unaudited
1	Agents' Balances	67,686	28,426
2	Balances due to other insurance companies	118,904	91,999
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	162,407	14,824
5	Unallocated Premium	164,394	70,997
6	Unclaimed Amount of Policyholders	8,476	10,835
7	Income on Unclaimed Amount of Policyholders	242	222
8	Sundry creditors	94,802	108,945
9	Due to subsidiaries/ holding company	-	-
10	Claims Outstanding*	573,902	426,337
11	Due to Officers/ Directors	-	-
12	Others -		
	Statutory Dues	93,498	51,929
	Refund Payable - Premium	11,815	12,857
	Provision for expenses	412,147	217,660
	Payable to Related Parties	-	4,133
	Contracts for Investments	-	361,910
	Stale Cheque	11	1
	Employee Related Liability	990	404
	Claims Payable	4,870	669
	Interest accrued and due on Borrowings	55,041	19,404
	<b>TOTAL</b>	<b>1,769,185</b>	<b>1,421,552</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 30th September 2018	As at 30th September 2017
		Unaudited	Unaudited
1	Reserve for Unexpired Risk	2,154,630	1,213,816
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	24,907	19,500
	Provision for Leave Encashment	19,364	-
	Deferred Tax Liability	-	-
	Freelook Reserve	6,993	2,219
6	Reserve for Premium Deficiency	-	-
	<b>TOTAL</b>	<b>2,205,894</b>	<b>1,235,535</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 30th September 2018	As at 30th September 2017
		Unaudited	Unaudited
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>Total</b>	-	-



## CignaTTK Health Insurance Company Limited

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### PERIODIC DISCLOSURES

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

(` in Lakhs)

S.No.	Particulars	As at 30th September 2018		As at 30th September 2017	
		Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR) (a)	22,864	21,546	12,958	12,138
b	Premium Deficiency Reserve (PDR)(b)	-	-	-	-
c	Unexpired Risk Reserve (URR)(c)=(a) +(b)	22,864	21,546	12,958	12,138
d	Outstanding Claim Reserve (other than IBNR reserve)(d)	2,944	2,758	1,213	1,152
e	IBNR Reserve (e)	3,526	2,981	3,354	3,111
<b>f</b>	<b>Total Reserves for Technical Liabilities (f)=(c)+(d)+(e)</b>	<b>29,333</b>	<b>27,285</b>	<b>17,525</b>	<b>16,402</b>

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.



**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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.65	9.00	526.21	905.37	-	-	-	-	-	-	528.87	914.37		
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.53	2.69	4.20	-	-	-	-	-	-	-	2.69	4.74	
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.99	30.76	43.45	88.99	-	-	-	-	-	-	52.44	119.76		
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.42	12.86	93.17	176.41	-	-	-	-	-	-	100.59	189.27		
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.22	1.87	57.94	103.35	-	-	-	-	-	-	59.15	105.22		
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02	0.22	9.37	18.83	-	-	-	-	-	-	9.39	19.05		
Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31.81	64.79	634.48	1,126.20	-	-	-	-	-	-	666.30	1,190.98		
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23.11	39.40	589.45	1,290.37	-	-	-	-	-	-	612.55	1,329.77		
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.86	2.16	38.58	73.42	-	-	-	-	-	-	39.44	75.58		
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.23	0.28	8.72	12.94	-	-	-	-	-	-	8.95	13.22		
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.48	5.69	130.81	245.47	-	-	-	-	-	-	134.29	251.17		
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	92.93	165.61	1,936.36	5,777.96	-	-	-	-	19.87	26.21	2,049.17	5,969.79		
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.79	6.20	260.36	719.70	-	-	-	-	-	-	262.15	725.91		
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.59	15.56	175.64	328.21	-	-	-	-	-	-	182.23	343.77		
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	129.73	222.40	2,651.15	4,714.64	-	-	-	-	-	-	2,780.88	4,937.04		
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.63)	(0.14)	0.45	1.47	-	-	-	-	-	-	(0.19)	1.33		
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.95	1.42	0.78	3.35	-	-	-	-	-	-	1.73	4.77		
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.15	0.95	-	-	-	-	-	-	0.15	0.95		
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.17	1.90	2.67	-	-	-	-	-	1.90	2.84		
Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.13	3.38	191.93	335.89	-	-	-	-	-	-	194.07	339.27		
Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20.23	35.29	400.56	746.78	-	-	-	-	-	-	420.79	782.07		
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.93	46.77	259.11	529.16	-	-	-	-	-	-	276.04	575.92		
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.51	0.51	0.95	1.31	-	-	-	-	-	-	1.47	1.82		
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13.29	30.66	568.43	1,067.31	-	-	-	-	-	-	581.72	1,097.97		
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21.38	36.35	706.36	1,251.87	-	-	-	-	-	-	727.74	1,288.22		
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.91	3.63	5.02	10.18	-	-	-	-	-	-	5.94	13.81		
Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41.17	67.20	666.71	1,187.03	-	-	-	-	-	-	707.87	1,254.23		
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.00	6.77	62.24	112.84	-	-	-	-	-	-	66.24	119.62		
West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	77.60	137.09	502.65	915.60	-	-	-	-	-	-	580.25	1,052.69		
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	1.24	2.74	-	-	-	-	-	-	1.24	2.74		
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.84	3.42	24.81	42.73	-	-	-	-	-	-	26.66	46.15		
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.61	1.60	-	-	-	-	-	-	0.61	1.61		
Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	62.05	109.72	883.96	1,673.15	-	-	-	-	-	-	946.01	1,782.86		
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.46	1.49	3.30	-	-	-	-	-	-	1.49	3.77		
<b>Total</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>573.19</b>	<b>1,060.06</b>	<b>11,437.76</b>	<b>23,475.99</b>	-	-	-	-	-	-	<b>19.87</b>	<b>26.21</b>	<b>12,030.83</b>	<b>24,562.26</b>



## CignaTTK Health Insurance Company Limited

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CIN : U66000MH2012PLC227948

### PERIODIC DISCLOSURES

#### FORM NL-23 - REINSURANCE RISK CONCENTRATION AS AT 30TH SEPTEMBER 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	613.94	3.01	-	92.36%
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	49.61	0.75	0.71	7.64%
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>663.55</b>	<b>3.77</b>	<b>0.71</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.
- > 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



**CignaTTK Health Insurance Company Limited**

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**PERIODIC DISCLOSURES**

FORM NL-24 - AGEING OF CLAIMS FOR THE QUARTER ENDED 30TH SEPTEMBER 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	31,883	44	30	-	-	31,957	6,510
8	Overseas Travel	9	-	-	-	-	9	1
9	Personal Accident	8	1	-	-	-	9	15
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-

\* Excluding TPA Fees







**CignaTTK Health Insurance Company Limited**

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**PERIODIC DISCLOSURES**

**FORM NL-26 - CLAIMS INFORMATION - KG TABLE I AS AT 30TH SEPTEMBER 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	45,700.92	43,067.70	20,264.69	18,955.68	8,613.54	5,686.70	8,613.54
9	Miscellaneous	26.21	24.90	5.27	5.01	4.98	1.50	4.98
	<b>Total *</b>	<b>45,727.14</b>	<b>43,092.60</b>	<b>20,269.96</b>	<b>18,960.69</b>	<b>8,618.52</b>	<b>5,688.21</b>	<b>8,618.52</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 30TH SEPTEMBER 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	2	
3	No. of branches opened during the year	Out of approvals of previous year	1
4		Out of approvals of this year	2
5	No. of branches closed during the year	0	
6	No of branches at the end of the quarter (As on 30.09.2018)	21	
7	No. of branches approved but not opened	2	
8	No. of rural branches	0	
9	No. of urban branches	21	



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

(' in Lakhs)

S.No	Particulars	Sch	Amount
1	Investments	NL-12	54,841
2	Loans	NL-13	-
3	Fixed Assets	NL-14	611
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	NL-15	1,080
	b. Advances & Other Assets	NL-16	4,634
5	<b>Current Liabilities</b>		
	a. Current Liabilities	NL-17	17,692
	b. Provisions	NL-18	22,059
	c. Misc. Exp not Written Off	NL-19	-
	d. Debit Balance of P&L A/c	NL-3	68,686
<b>Application of Funds as per Balance Sheet (A)</b>			<b>90,101</b>
<b>Less: Other Assets</b>			<b>Amount</b>
1	Loans	NL-11	-
2	Fixed Assets	NL-14	611
3	Cash & Bank Balance	NL-15	800
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	4,634
5	Current Liabilities	NL-17	17,692
6	Provisions	NL-18	22,059
7	Misc. Exp not Written Off	NL-19	-
8	Debit Balance of P&L A/c	NL-3	68,686
<b>TOTAL (B)</b>			<b>34,980</b>
<b>'Investment Assets' As per FORM 3B (A-B)</b>			<b>55,121</b>

(' 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%	-	5,466	6,798	12,263	22%	-	12,263	12,169
2	Govt. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	8,031	10,936	18,967	34%	-	18,967	18,867
3	Investment subject to Exposure Norms	0	-	-	-	-	-	-	-	-
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 5%	-	943	5,514	6,457	12%	-	6,457	18,179
	2. Infrastructure Investments	Not less than 10%	-	4,956	6,982	11,938	22%	-	11,938	-
	3. Approved Investments		-	8,314	9,441	17,755	32%	4.20	17,759	17,623
	4. Other Investments (not exceeding 25%)	Not exceeding 55%	-	-	-	-	0%	-	-	-
<b>Total Investment Assets</b>			-	<b>22,243</b>	<b>32,874</b>	<b>55,117</b>	<b>100%</b>	<b>4.20</b>	<b>55,121</b>	<b>54,668</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 30TH SEPTEMBER 2018**

(` in Lakhs)

S.No	Market Value				Book Value			
	As at 30th September 2018	as % of total for this class	As at 30th September 2017	as % of total for this class	As at 30th September 2018	as % of total for this class	As at 30th September 2017	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	28,954	58%	17,016	55%	29,311	58%	16,575	56%
AA or better	2,501	5%	2,068	7%	2,496	5%	2,011	7%
Rated below AA but above A	-	-	-	-	-	-	-	-
Any other (Sovereign)	18,867	37%	11,992	39%	18,967	37%	11,253	38%
	<b>50,321</b>	<b>100%</b>	<b>31,075</b>	<b>100%</b>	<b>50,773</b>	<b>100%</b>	<b>29,839</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	4,919	10%	2,968	10%	4,926	10%	2,953	10%
more than 1 year and upto 3years	17,774	35%	9,260	30%	17,946	35%	9,067	30%
More than 3years and up to 7years	24,124	48%	16,113	52%	24,438	48%	15,384	52%
More than 7 years and up to 10 years	2,511	5%	1,624	5%	2,507	5%	1,513	5%
above 10 years	992	2%	1,111	4%	957	2%	922	3%
	<b>50,321</b>	<b>100%</b>	<b>31,075</b>	<b>100%</b>	<b>50,773</b>	<b>100%</b>	<b>29,839</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	12,169	24%	9,192	30%	12,263	24%	8,683	29%
b. State Government	6,698	13%	2,800	9%	6,704	13%	2,570	9%
c. Corporate Securities	31,454	63%	19,083	61%	31,807	63%	18,586	62%
	<b>50,321</b>	<b>100%</b>	<b>31,075</b>	<b>100%</b>	<b>50,773</b>	<b>100%</b>	<b>29,839</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 30th September 2018	Up to the Period ended 30th September 2018	For the Quarter ended 30th September 2017	Up to the Period ended 30th September 2017
1	Gross Direct Premium Growth Rate	63%	82%	37%	38%
2	Gross Direct Premium to Net Worth Ratio	70%	144%	49%	90%
3	Growth Rate of Shareholders' Fund	14%	14%	55%	55%
4	Net Retention Ratio	94%	94%	94%	94%
5	Net Commission Ratio	12%	11%	12%	12%
6	Expense of Management to Gross Direct Premium Ratio	77%	71%	83%	90%
7	Combined Ratio	143%	140%	138%	142%
8	Technical Reserves to Net Premium Ratio	240%	118%	237%	130%
9	Underwriting Balance Ratio	-62%	-61%	-52%	-56%
10	Operating Profit Ratio	-56%	-55%	-46%	-50%
11	Liquid Assets to Liabilities Ratio	39%	39%	94%	94%
12	Net Earning Ratio	-44%	-42%	-41%	-42%
13	Return on Net Worth Ratio	-29%	-57%	-19%	-36%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	243%	243%	383%	383%
15	NPA Ratio				
	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	532,039,511	532,039,511	364,725,786	364,725,786
2	(b) Percentage of shareholding				
	Indian	51%	51%	51%	51%
	Foreign	49%	49%	49%	49%
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)	(1.18)	(2.31)	(1.11)	(2.13)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.18)	(2.31)	(1.11)	(2.13)
6	(iv) Book value per share (Rs)	3.22	3.22	4.11	4.11



**CignaTTK Health Insurance Company Limited**  
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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 30th September 2018	Up to the Period ended 30th September 2018	For the Quarter ended 30th September 2017	Up to the Period ended 30th September 2017
1	TTK & Co	Associate Firm	Operating Expenses incurred	-	-	-	-
2	TTK Partners LLP	Shareholder	Capital Contribution	-	-	-	-
3	Cigna Holding Overseas Inc.	Shareholder	Capital Contribution	8,198	8,198	1,134	1,134
			Share Premium	335	335	-	-
4	Cigna Health Solutions India Pvt. Ltd.	Associate Enterprise	Operating Expenses incurred	15	15	235	521
			Reimbursement of expenses	-	-	(16)	(31)
			Purchase of Assets	-	-	-	-
			Gratuity Receivable	-	(2)	-	(1)
5	Mr. Sandeep Patel	Key Managerial Personnel	Remuneration	43	129	149	257
6	Mr Prasun Sikdar	Key Managerial Personnel	Remuneration	94	272	-	-



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**PERIODIC DISCLOSURES**

**FORM NL-32 - PRODUCTS INFORMATION**

**Products and/or add-ons introduced during the period ended 30TH SEPTEMBER 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	CignaTK ProHealth Insurance	CignaTK/8/P&U/17-18/1044	CTTHLIP18045V031819	Miscellaneous Health Insurance	Internal Tariff Rated	4-Aug-17	27-Aug-18





## CignaTTK Health Insurance Company Limited

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### PERIODIC DISCLOSURES

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

( ` in Lakhs)

Item	Description (2)	Notes No. (3)	Amount (4)
(A)	Policyholder's FUNDS		32,873.82
	Available Assets (as per FORM IRDAI-GI-TA)		
	<b>Deduct:</b>		
(B)	Current Liabilities as per BS		27,285.33
(C)	Provisions as per BS		4,781.10
(D)	Other Liabilities		-
(E)	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>807.39</b>
	Shareholder's FUNDS		-
(F)	Available Assets		27,798.81
	<b>Deduct:</b>		-
(G)	Other Liabilities		7,684.35
(H)	Excess in Shareholders' funds: (F-G)		20,114.46
(I)	Total ASM (E+H)		20,921.85
(J)	Total RSM		8,618.52
(K)	<b>Solvency Ratio (Total ASM/Total RSM) *</b>		<b>242.75%</b>

\* 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 SEPTEMBER 2018**

Board of Directors			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Luis Miranda	Chairman & Independent Director	Appointed w.e.f. August 8, 2018
2	Dr. Narottam Puri	Independent Director	Nil
3	Mr. Rajeev Chitrabhanu	Independent Director	Nil
4	Ms. Meena Ganesh	Independent Director	Appointed w.e.f. Sept 10, 2018
5	Dr. Ranjan Pai	Non Executive Director	Appointed w.e.f. August 8, 2018
6	Mr. Jagannathan Thattai Thiruvallur	Non Executive Director	Ceased to be Chairman w.e.f. 8th August 2018
7	Mr. Raghunathan Thattai Thiruvallur	Non Executive Director	Ceased to be Director w.e.f. 8th August 2018
8	Mr. S. Vaitheeswaran	Non-Executive Director	Appointed w.e.f. August 8, 2018
9	Mr. Jason Sadler	Non-Executive Director	Nil
10	Ms. Napha Trirattanawongse	Non-Executive Director	Ceased to be Director w.e.f. June 26, 2018
11	Mr. Sandeep Patel	Non-Executive Director	Appointed w.e.f. August 8, 2018
Key Persons			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Prasun Kumar Sikdar	Managing Director & CEO	Appointed as MD & CEO w.e.f. 25th June, 2018
2	Mr. Manoj Naik	Chief Financial Officer	Nil
3	Mr. Shashank Arjun Chaphekar	Chief Distribution Officer	Appointed w.e.f. August 1, 2018
4	Ms. Jyoti Punja	Chief Customer Officer	Nil
5	Mr. Joydeep Saha	Appointed Actuary	Nil
6	Mr. Sameer Bhatnagar	Head-Legal, Secretarial & Chief Compliance Officer	Nil
7	Mr. Mahesh Darak	Chief Investment Officer	Nil
8	Ms. Arpita Naik	Chief Risk Officer	Nil
9	Ms. Reena Tyagi	Head - Human Resource	Nil
10	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 30TH SEPTEMBER 2018

(\* in Lakhs)

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Rolled Over	Has there been any		Classification	Provision (%)	Provision (₹)
			%	Has there been revision?							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 September 2018					Up to the Period ended 30th September 2018					Up to the Period ended 30th September 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	10,660.14	12,168.96	204.92	1.92%	1.92%	9,457.57	12,168.96	365.85	3.87%	3.87%	6,963.72	8,219.75	384.19	5.52%	5.52%
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	468.72	-	3.08	0.66%	0.66%	468.72	-	3.08	0.66%	0.66%	972.07	972.07	-	0.00%	0.00%
4	State Government Bonds	SGGB	4,564.88	5,152.71	93.99	2.06%	2.06%	3,833.93	5,152.71	159.28	4.15%	4.15%	2,064.11	2,250.49	91.87	4.45%	4.45%
5	Other Approved Securities ( ex.infrastructure investments)	SGOA	1,269.52	1,544.83	26.65	2.10%	2.10%	1,161.48	1,544.83	47.87	4.12%	4.12%	508.15	549.94	23.78	4.68%	4.68%
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	4,915.95	5,467.96	107.03	2.18%	2.18%	4,650.10	5,467.96	201.00	4.32%	4.32%	3,488.52	4,162.38	157.05	4.50%	4.50%
8	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	936.19	942.68	13.11	1.40%	1.40%	936.19	942.68	13.11	1.40%	1.40%	-	-	-	0.00%	0.00%
9	Infrastructure - PSU Debentures / Bonds	IPTD	10,811.18	11,286.48	222.74	2.06%	2.06%	9,932.52	11,286.48	403.20	4.06%	4.06%	7,532.40	8,293.41	309.14	4.10%	4.10%
10	Infrastructure - Other Corporate sec. Deb / Bonds	HTD	481.09	482.13	4.01	0.83%	0.83%	481.09	482.13	4.01	0.83%	0.83%	-	-	-	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	12,252.18	12,791.60	258.30	2.11%	2.11%	10,167.05	12,791.60	420.29	4.13%	4.13%	4,675.15	6,141.92	202.33	4.33%	4.33%
13	Corporate sec. Bonds - Taxable	EPBT	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
14	Deposit with Sch III FICCI/PIB	ECDB	361.79	280.00	6.23	1.72%	1.72%	417.40	280.00	14.60	3.50%	3.50%	524.69	395.00	17.00	3.24%	3.24%
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	2,480.60	4,067.69	42.98	1.73%	1.73%	2,483.02	4,067.69	86.20	3.47%	3.47%	1,627.64	2,783.81	51.79	3.18%	3.18%
18	Deposits - CDs with Scheduled Banks	ECDC	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
19	Commercial Papers	ECPC	478.61	483.27	9.35	1.95%	1.95%	474.08	483.27	18.25	3.85%	3.85%	476.95	485.44	16.87	3.54%	3.54%
20	Mutual Funds - Gilt/Gsec/Liquid Schemes	DMGS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
	<b>TOTAL</b>		<b>49,680.85</b>	<b>54,668.92</b>	<b>992.39</b>	<b>2.00%</b>	<b>2.00%</b>	<b>44,463.16</b>	<b>54,668.92</b>	<b>1,736.75</b>	<b>3.91%</b>	<b>3.91%</b>	<b>28,833.40</b>	<b>34,254.22</b>	<b>1,294.03</b>	<b>4.35%</b>	<b>4.35%</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 30TH SEPTEMBER 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 <sup>1</sup>								-
			NIL						
B.	As on Date <sup>2</sup>								-
	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



**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 30th September 2018		Up to the Period ended 30th September 2018		For the Quarter ended 30th September 2017		Up to the Period ended 30th September 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	573	5,007	1,060	9,573	500	6,198	896	11,303
10	Health	11,438	58,416	23,476	106,929	6,863	40,565	12,580	72,394
11	Others*	20	-	26	5	-	-	-	-

Note:

- Premium stands for amount of premium
- 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 30TH SEPTEMBER 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	1,173	91	34,259
		Urban	3,834	482	250,699
		Social	-	-	-
10	Health	Rural	13,258	2,185	121,863
		Urban	45,158	9,253	521,044
		Social	-	-	-
11	Others*	Rural	-	-	-
		Urban	-	20	3,876
		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 September 2018		Up to the Period ended 30th September 2018		For the Quarter ended 30th September 2017		Up to the Period ended 30th September 2017	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	22,623	2,754	42,585	5,141	16,636	1,832	30,078	3,354
2	Corporate Agents-Banks	6,317	2,895	8,381	4,298	3,814	968	6,258	1,617
3	Corporate Agents -Others	7,067	1,937	16,004	4,171	10,022	1,691	17,732	3,035
4	Brokers	15,814	3,094	26,999	8,237	8,364	1,895	15,290	3,652
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	11,602	1,350	22,538	2,716	7,927	977	14,339	1,817
	<b>Total (A)</b>	-	-	-	-	-	-	-	-
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>63,423</b>	<b>12,031</b>	<b>116,507</b>	<b>24,562</b>	<b>46,763</b>	<b>7,364</b>	<b>83,697</b>	<b>13,476</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 30TH SEPTEMBER 2018**

S. No.	Particulars	Opening Balance as on 1st July 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	18	175	58	-	119	16	364
a	Proposal Related	-	1	-	-	1	-	2
b	Claim	4	52	9	-	38	9	125
c	Policy Related	3	22	15	-	8	2	55
d	Premium	-	3	1	-	2	-	4
e	Refund	2	12	8	-	6	-	19
f	Coverage	-	-	-	-	-	-	-
g	Cover Note Related	-	-	-	-	-	-	-
h	Product	-	13	-	-	13	-	21
i	Other	9	72	25	-	51	5	138
	<b>Total number of complaints</b>	<b>18</b>	<b>175</b>	<b>58</b>	<b>-</b>	<b>119</b>	<b>16</b>	<b>364</b>
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 Sep 2018	116,507						
5	Total no of claims intimated upto 30th Sep 2018	61,372						
6	Total no of Policy Complaints (upto 30th Sep 2018) Per 10,000 policies	6						
7	Total no of Claims Complaints (upto 30th Sep 2018) Per 10,000 policies	20						
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	8	-	8				
	7 - 15 days	8	-	8				
	15 - 30 days	-	-	-				
	30 - 90 days	-	-	-				
	90 days and beyond	-	-	-				
	Total No. of complaint	16	-	16				