

ManipalCigna Health Insurance Company Limited
(Formerly Known as 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 Sept 2019

Rs '000																		
S.No	Particulars	Schedule	For the Quarter ended 30th Sept 2019				Up to the Period ended 30th Sept 2019				For the Quarter ended 30th Sept 2018				Up to the Period ended 30th Sept 2018			
			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	11,34,805	34,716	-	11,69,521	22,97,021	64,934	-	23,61,954	8,65,157	48,355	-	9,13,512	17,07,153	87,258	-	17,94,411
2	Profit/ (Loss) on sale/redemption of Investments																	
	(b) Profit on sale of investments		17,106	259	-	17,365	20,751	319	-	21,070	2,821	141	-	2,962	5,752	259	-	6,012
	Less: Loss on sale of investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Interest, Dividend & Rent – Gross		52,169	789	-	52,958	1,19,115	1,832	-	1,20,947	54,674	2,735	-	57,409	1,04,878	4,730	-	1,09,609
	TOTAL (A)		12,04,080	35,764	-	12,39,845	24,36,887	67,085	-	25,03,971	9,22,651	51,231	-	9,73,883	18,17,784	92,248	-	19,10,032
1	Claims Incurred (Net)	NL-5	7,32,484	4,627	-	7,37,111	14,56,724	7,267	-	14,63,991	5,64,221	3,522	-	5,67,742	11,62,211	11,166	-	11,73,377
2	Commission	NL-6	1,28,985	884	-	1,29,868	2,78,349	3,662	-	2,82,011	1,48,651	6,664	-	1,55,315	2,82,631	13,468	-	2,96,099
3	Operating Expenses related to Insurance Business	NL-7	5,76,396	8,679	-	5,85,075	13,21,624	20,328	-	13,41,953	7,24,512	35,668	-	7,60,179	13,63,065	61,479	-	14,24,543
4	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		14,37,865	14,190	-	14,52,054	30,56,697	31,257	-	30,87,956	14,37,383	45,854	-	14,83,237	28,07,906	86,114	-	28,94,019
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(2,33,784)	21,575	-	(2,12,210)	(6,19,810)	35,828	-	(5,83,985)	(5,14,732)	5,378	-	(5,09,355)	(9,90,123)	6,134	-	(9,83,987)
	APPROPRIATIONS																	
	Transfer to Shareholders' Account		(2,33,784)	21,575	-	(2,12,210)	(6,19,810)	35,828	-	(5,83,985)	(5,14,732)	5,378	-	(5,09,355)	(9,90,123)	6,134	-	(9,83,987)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		(2,33,784)	21,575	-	(2,12,210)	(6,19,810)	35,828	-	(5,83,985)	(5,14,732)	5,378	-	(5,09,355)	(9,90,123)	6,134	-	(9,83,987)

PERIODIC DISCLOSURES

FORM NL-2-B-PL

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 30th Sept 2019

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 30th Sept 2019	Up to the Period ended 30th Sept 2019	For the Quarter ended 30th Sept 2018	Up to the Period ended 30th Sept 2018
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(2,12,210)	(5,83,985)	(5,09,355)	(9,83,987)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		32,915	68,576	37,262	55,179
	(b) Profit on sale of investments		17,522	21,660	1,602	2,875
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		(1,61,772)	(4,93,749)	(4,70,491)	(9,25,933)
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		7,302	13,880	10,869	33,999
	Rents, rates & taxes		-	-	-	-
	Interest & Bank Charges		39	93	106	132
	Share Issue Expenses (Stamp Duty & Franking)		-	-	1,707	1,707
	Expenses related to issuance of Debentures		-	-	-	-
	Interest on Non-convertible Debentures		19,403	19,403	19,403	19,403
	Miscellaneous Expenses		1,306	1,421	574	666
	(b) Bad debts written off		-	-	-	-
	(c) Others (Provision for doubtful debts)		1,035	1,530	46	473
	TOTAL (B)		29,085	36,328	32,705	56,379
	Profit / (Loss) Before Tax		(1,90,858)	(5,30,077)	(5,03,195)	(9,82,313)
	Provision for Taxation		-	-	-	-
	Profit / (Loss) After Tax		(1,90,858)	(5,30,077)	(5,03,195)	(9,82,313)
	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		(78,79,493)	(75,40,274)	(63,65,363)	(58,86,245)
	Balance carried forward to Balance Sheet		(80,70,351)	(80,70,351)	(68,68,558)	(68,68,558)

PERIODIC DISCLOSURES

FORM NL-3-B-BS

BALANCE SHEET AS ON 30th Sept 2019

Rs '000

S.No	Particulars	Schedule	As at 30th Sept 2019	As at 30th Sept 2018
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	59,57,650	53,20,395
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
2	SHARE APPLICATION MONEY		-	-
3	RESERVES AND SURPLUS	NL-10	32,72,020	32,59,276
4	FAIR VALUE CHANGE ACCOUNT			
	- SHAREHOLDER		109	55
	- POLICYHOLDER		466	365
5	BORROWINGS	NL-11	4,30,000	4,30,000
	TOTAL		96,60,245	90,10,091
	APPLICATION OF FUNDS			
1	SHAREHOLDER'S INVESTMENTS	NL-12	15,85,790	21,96,365
2	POLICYHOLDER'S INVESTMENTS	NL-12A	35,52,088	32,87,748
3	LOANS	NL-13	-	-
4	FIXED ASSETS	NL-14	1,58,619	61,109
5	DEFERRED TAX ASSET		-	-
6	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	1,49,247	1,07,955
	Advances and Other Assets	NL-16	3,97,472	4,34,050
	Sub-Total (A)		5,46,719	5,42,005
7	CURRENT LIABILITIES	NL-17	18,34,469	17,39,801
8	PROVISIONS	NL-18	24,18,852	22,05,894
9	Other Investments		-	-
	Sub-Total (B)		42,53,321	39,45,695
	NET CURRENT ASSETS (C) = (A - B)		(37,06,603)	(34,03,689)
10	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
11	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		80,70,351	68,68,558
	TOTAL		96,60,245	90,10,091

PERIODIC DISCLOSURES

FORM NL-4-PREMIUM SCHEDULE

Rs '000																	
S.No	Particulars	For the Quarter ended 30th Sept 2019				Up to the Period ended 30th Sept 2019				For the Quarter ended 30th Sept 2018				Up to the Period ended 30th Sept 2018			
		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	12,50,361	18,921	-	12,69,282	24,90,653	38,309	-	25,28,962	11,45,763	57,319	-	12,03,083	23,50,220	1,06,006	-	24,56,226
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Premium on reinsurance ceded	64,050	1,193	-	65,243	1,26,605	2,756	-	1,28,861	61,113	5,690	-	66,803	1,24,149	12,463	-	1,36,612
4	Net Premium	11,86,311	17,728	-	12,04,039	23,64,048	36,053	-	24,00,101	10,84,650	51,630	-	11,36,279	22,26,071	93,543	-	23,19,614
5	Adjustment for change in reserve for unexpired risks	51,505	(16,986)	-	34,519	67,027	(28,880)	-	38,147	2,19,494	3,274	-	2,22,768	5,18,918	6,285	-	5,25,203
	Total Premium Earned (Net)	11,34,805	34,715	-	11,69,520	22,97,021	64,934	-	23,61,954	8,65,157	48,355	-	9,13,512	17,07,153	87,258	-	17,94,411
	Premium Income from business effected -																
	In India	11,34,805	34,714	-	11,69,519	22,97,021	64,933	-	23,61,954	8,65,157	48,355	-	9,13,512	17,07,153	87,258	-	17,94,411
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Premium Earned (Net)	11,34,805	34,714	-	11,69,519	22,97,021	64,933	-	23,61,954	8,65,157	48,355	-	9,13,512	17,07,153	87,258	-	17,94,411

PERIODIC DISCLOSURES
FORM NL-S - CLAIMS SCHEDULE

S.No	Particulars	For the Quarter ended 30th Sept 2019				Up to the Period ended 30th Sept 2019				For the Quarter ended 30th Sept 2018				Up to the Period ended 30th Sept 2018			
		Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
	Claims paid																
1	Direct claims	7,67,646	3,250	-	7,70,896	14,17,265	5,083	-	14,22,348	6,67,962	538	-	6,68,500	10,70,656	3,062	-	10,73,718
2	Add : Claims Outstanding at the end of the period	5,52,046	62,581	-	6,14,627	5,52,046	62,581	-	6,14,627	5,27,725	46,177	-	5,73,902	5,27,725	46,177	-	5,73,902
3	Less : Claims Outstanding at the beginning of the period	5,49,416	60,847	-	6,10,263	4,43,678	59,940	-	5,03,618	5,98,914	43,082	-	6,41,996	3,84,648	37,850	-	4,22,498
	Gross Claims Incurred	7,70,275	4,984	-	7,75,260	15,25,633	7,724	-	15,33,357	5,96,773	3,634	-	6,00,407	12,13,733	11,390	-	12,25,122
4	Add : Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Less : Re-insurance Ceded	37,792	357	-	38,149	68,909	457	-	69,366	32,552	112	-	32,665	51,522	223	-	51,746
	Total Claims Incurred	7,32,484	4,627	-	7,37,110	14,56,724	7,267	-	14,63,991	5,64,221	3,522	-	5,67,742	11,62,211	11,166	-	11,73,377

PERIODIC DISCLOSURES
FORM NL-6-COMMISSION SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 30th Sept 2019				Up to the Period ended 30th Sept 2019				For the Quarter ended 30th Sept 2018				Up to the Period ended 30th Sept 2018			
		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	1,40,327	2,091	-	1,42,418	2,97,504	5,015	-	3,02,519	1,61,787	8,979	-	1,70,766	3,03,206	16,070	-	3,19,277
2	Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less: Commission on Re-insurance Ceded	11,342	1,208	-	12,550	19,155	1,353	-	20,508	13,136	2,314	-	15,450	20,575	2,602	-	23,177
	Net Commission	1,28,985	884	-	1,29,868	2,78,349	3,662	-	2,82,010	1,48,651	6,664	-	1,55,315	2,82,631	13,468	-	2,96,099
	Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
	Agents	60,855	1,591	-	62,446	1,13,511	3,138	-	1,16,649	45,476	1,411	-	46,887	85,899	2,269	-	88,168
	Brokers	18,869	220	-	19,089	75,658	1,423	-	77,081	40,574	928	-	41,502	84,218	1,247	-	85,465
	Corporate Agency	46,779	279	-	47,058	81,395	442	-	81,837	64,617	6,640	-	71,256	1,12,460	12,552	-	1,25,012
	Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Others	13,825	2	-	13,827	26,940	12	-	26,952	11,120	(1)	-	11,119	20,629	2	-	20,631
	TOTAL (B)	1,40,327	2,092	-	1,42,419	2,97,504	5,015	-	3,02,519	1,61,787	8,978	-	1,70,764	3,03,206	16,070	-	3,19,276

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 30th Sept 2019				Up to the Period ended 30th Sept 2019				For the Quarter ended 30th Sept 2018				Up to the Period ended 30th Sept 2018			
		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	3,35,729	5,080	-	3,40,809	6,71,709	10,332	-	6,82,041	3,30,629	16,293	-	3,46,922	6,25,345	28,206	-	6,53,551
2	Travel, conveyance and vehicle running expenses	13,454	203	-	13,657	28,894	444	-	29,338	18,817	937	-	19,754	37,672	1,699	-	39,371
3	Training expenses	15,033	222	-	15,256	50,542	777	-	51,319	57,320	2,854	-	60,174	1,14,686	5,173	-	1,19,859
4	Rents, rates & taxes	22,023	333	-	22,356	43,604	671	-	44,275	15,278	753	-	16,030	28,877	1,302	-	30,180
5	Repairs	(397)	(7)	-	(404)	2,378	37	-	2,415	3,955	187	-	4,142	5,751	259	-	6,010
6	Printing & stationery	6,112	91	-	6,202	19,583	301	-	19,885	5,580	290	-	5,870	13,785	622	-	14,406
7	Communication	6,894	102	-	6,995	24,099	371	-	24,470	17,311	831	-	18,143	28,055	1,265	-	29,321
8	Legal & professional charges	12,326	171	-	12,498	84,859	1,305	-	86,164	88,381	4,418	-	92,799	1,80,563	8,144	-	1,88,707
9	Auditors' fees, expenses etc																
	(a) as auditor	749	11	-	760	1,167	18	-	1,185	475	23	-	498	883	40	-	923
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	(25)	(0)	-	(25)	-	-	-	-	(24)	(1)	-	(25)	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	54	1	-	55	91	1	-	93	(36)	(1)	-	(38)	-	-	-	-
	(d) out of pocket expenses	0	(0)	-	0	127	2	-	129	26	1	-	28	93	4	-	97
10	Advertisement and publicity	71,789	1,069	-	72,858	2,12,359	3,266	-	2,15,625	73,585	3,530	-	77,115	1,18,638	5,351	-	1,23,989
11	Interest & Bank Charges	5,486	83	-	5,569	10,092	155	-	10,247	1,937	110	-	2,047	6,761	305	-	7,065
12	Others																
	Membership and Subscription Fees	429	6	-	435	965	15	-	980	327	16	-	343	643	29	-	672
	Information Technology Related Expenses	27,320	412	-	27,732	60,333	928	-	61,261	29,890	1,520	-	31,409	66,515	3,000	-	69,515
	Equipments, Software and amenities - Usage Cost	16,482	249	-	16,731	36,407	560	-	36,967	39,662	1,852	-	41,514	53,134	2,397	-	55,531
	Business Promotion	10,095	153	-	10,249	17,224	265	-	17,489	2,045	105	-	2,150	4,722	213	-	4,934
	Office Expenses	6,775	103	-	6,878	13,582	209	-	13,791	6,668	333	-	7,001	13,499	609	-	14,108
	Policy Related Expenses	11,907	181	-	12,088	22,310	343	-	22,653	14,294	711	-	15,005	28,379	1,280	-	29,659
	Directors Sitting Fees	837	13	-	850	1,920	30	-	1,950	313	17	-	330	976	44	-	1,020
	Miscellaneous Expenses	(2,933)	(45)	-	(2,978)	(3,189)	(49)	-	(3,238)	(941)	(42)	-	(983)	(922)	(42)	-	(964)
	Foreign Exchange Gain/Loss	726	12	-	738	(714)	(11)	-	(725)	3,461	169	-	3,631	6,203	280	-	6,483
13	Depreciation	15,529	237	-	15,766	23,283	358	-	23,641	15,559	763	-	16,323	28,807	1,299	-	30,106
	TOTAL	5,76,397	8,679	-	5,85,078	13,21,624	20,328	-	13,41,954	7,24,512	35,668	-	7,60,178	13,63,065	61,479	-	14,24,543

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

Rs '000

S.No	Particulars	As at 30th Sept 2019	As at 30th Sept 2018
		Unaudited	Unaudited
1	Authorised Capital	1,00,00,000	60,00,000
	1,000,000,000 (Previous Year: 600,000,000) Equity Shares of Rs. 10 each		
2	Issued Capital	59,57,650	53,20,395
	595,764,991 (Previous Year: 532,039,511) Equity Shares of Rs. 10 each		
3	Subscribed Capital	59,57,650	53,20,395
	595,764,991 (Previous Year: 532,039,511) Equity Shares of Rs. 10 each		
4	Called-up Capital	59,57,650	53,20,395
	595,764,991 (Previous Year: 532,039,511) Equity Shares of Rs. 10 each		
	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	59,57,650	53,20,395

PERIODIC DISCLOSURES

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

Shareholder	As at 30th Sept 2019		As at 30th Sept 2018	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	30,38,40,151	51%	27,13,40,151	51%
- Foreign	29,19,24,840	49%	26,06,99,360	49%
Others				
TOTAL	59,57,64,991	100%	53,20,39,511	100%

PERIODIC DISCLOSURES

FORM NL-10-RESERVES AND SURPLUS SCHEDULE

Rs '000

S.No	Particulars	As at 30th Sept 2019	As at 30th Sept 2018
		Unaudited	Unaudited
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	32,72,020	32,59,276
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	32,72,020	32,59,276

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

Rs '000

S.No	Particulars	As at 30th Sept 2019	As at 30th Sept 2018
		Unaudited	Unaudited
1	9% Non-Convertible Debentures	4,30,000	4,30,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	4,30,000	4,30,000

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENT SCHEDULE - SHAREHOLDERS

Rs '000

S.No	Particulars	As at 30th Sept 2019	As at 30th Sept 2018
		Unaudited	Unaudited
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	3,46,449	5,46,554
2	Other Approved Securities	2,54,654	2,56,527
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,48,675	6,95,170
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	3,99,510	4,95,582
5	Other than Approved Investments	50,000	-
	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	86,530	8,108
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,99,972	1,00,156
	(e) Other Securities - Certificate of Deposit/Comercial Paper	-	94,268
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	TOTAL	15,85,789	21,96,365

Notes:

- 1 Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.1,505,209 Thousand (Previous Year - Rs.2,190,611 Thousand). Aggregate market value of such investments as at 30.09.2019 is Rs.1,533,399 Thousand (Previous Year - Rs.2,162,337 Thousand).
- 2 IRDA vide circular no : IRDAI/F&A/CIR/CPM/056/03/2016, dated 04th April 2016 we have segregated the Policyholders and Shareholders funds.

PERIODIC DISCLOSURES

FORM NL-12A-INVESTMENT SCHEDULE - POLICYHOLDERS

Rs '000

S.No	Particulars	As at 30th Sept 2019	As at 30th Sept 2018
		Unaudited	Unaudited
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	7,77,259	6,79,783
2	Other Approved Securities	4,66,408	4,13,825
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	7,52,459	8,47,495
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,07,279	6,00,162
5	Other than Approved Investments	1,50,268	-
	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	1,97,792	3,98,662
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,99,854	2,49,569
	(e) Other Securities - Certificate of Deposit/Comercial Paper	-	48,327
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,50,769	49,925
5	Other than Approved Investments	50,000	-
	TOTAL	35,52,087	32,87,747

Notes:

- 1 Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.3,368,643 Thousand (Previous Year - Rs.2,895,539 Thousand). Aggregate market value of such investments as at 30.09.2019 is Rs. 3,429,990 Thousand (Previous Year - Rs. 2,869,725 Thousand)
- 2 IRDA vide circular no : IRDAI/F&A/CIR/CPM/056/03/2016, dated 04th April 2016 we have segregated the Policyholders and Shareholders funds.

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

Rs '000

S.No	Particulars	As at 30th Sept 2019	As at 30th Sept 2018
		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	-	-

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 Sept 2019	Deductions/adjustments during the period ended 30th Sept 2019	As at 30th Sept 2019	Opening	For the period ended 30th Sept 2019	On Sales/ Adjustments	Deductions/ adjustments during the period	As at 30th Sept 2019	As at 30th Sept 2019	As at 30th Sept 2018
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	64,128	17,472	-	81,600	45,685	10,956	-	-	56,641	24,959	30,555
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	14,354	3,645	(2,725)	15,274	6,962	1,457	-	1,665	6,754	8,520	7,450
Buildings	-	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	6,304	863	(620)	6,547	2,229	717	-	-	2,946	3,601	2,733
IT Equipments	29,105	53,021	(1)	82,125	9,759	9,595	-	-	19,354	62,771	13,204
Vehicles	-	-	-	-	-	-	-	-	-	-	-
Office Equipment	7,055	1,616	(441)	8,230	3,150	916	-	-	4,066	4,164	3,088
Others	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,20,946	76,617	(3,787)	1,93,776	67,785	23,641	-	1,665	89,761	1,04,015	57,030
Work in progress	33,304	25,730	(4,430)	54,604	-	-	-	-	-	54,604	4,079
Grand Total	1,54,250	1,02,347	(8,217)	2,48,380	67,785	23,641	-	1,665	89,761	1,58,619	61,109
Previous Period	78,402	23,111	-	1,01,513	10,296	30,108	-	-	40,404	61,109	20,886

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Rs '000

S.No	Particulars	As at 30th Sept 2019	As at 30th Sept 2018
		Unaudited	Unaudited
1	Cash (including cheques, drafts and stamps)	7,505	17,680
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	16,000	28,000
	(bb) Others*	2,500	2,500
	(b) Current Accounts	1,23,242	59,775
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	1,49,247	1,07,955
	Balances with non-scheduled banks included in 2 above	-	-

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

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Rs '000

S.No	Particulars	As at 30th Sept 2019	As at 30th Sept 2018
		Unaudited	Unaudited
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	28,533	29,924
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,231	1,231
6	Others		
	Security Deposits	66,804	61,138
	Advance to Employees	2,513	1,710
	Advance to others	12,491	49,305
	TOTAL (A)	1,11,572	1,43,308
	OTHER ASSETS		
1	Income accrued on investments	1,59,916	1,46,234
2	Outstanding Premiums	-	-
3	Agents' Balances (Net of provision for doubtful agents balance amounting to INR 3,966 thousands (PY INR 2,208 thousands)	894	836
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	9,166	-
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India	-	-
8	Others		
	Receivable from Related Party	-	180
	Cenvat/ Input Tax Credit	91,733	1,33,252
	Investment For Unclaimed Amount	9,903	9,998
	Income on Investment for Unclaimed Amount	888	242
	Sundry Receivable	13,400	-
	TOTAL (B)	2,85,900	2,90,742
	TOTAL (A+B)	3,97,472	4,34,050

PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE

Rs '000

S.No	Particulars	As at 30th Sept 2019	As at 30th Sept 2018
		Unaudited	Unaudited
1	Agents' Balances	39,824	38,301
2	Balances due to other insurance companies	50,590	1,18,904
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	58,212	1,62,407
5	Unallocated Premium	4,19,313	1,64,394
6	Unclaimed Amount of Policyholders	7,214	8,476
7	Income on Unclaimed Amount of Policyholders	1,241	242
8	Sundry creditors	41,846	94,802
9	Due to subsidiaries/ holding company	-	-
10	Claims Outstanding*	6,14,627	5,73,902
11	Due to Officers/ Directors	-	-
12	Others -		
	Statutory Dues	1,20,431	93,498
	Refund Payable - Premium (Net of provision for doubtful recovery amounting to INR 1,827 thousands (PY - NIL)	14,363	11,815
	Provision for expenses	4,45,772	4,12,148
	Payable to Related Parties	-	-
	Contracts for Investments	-	-
	Stale Cheque	49	11
	Employee Related Liability	1,562	990
	Claims Payable	1,051	4,870
	Interest accrued and due on Borrowings	18,374	55,041
	TOTAL	18,34,469	17,39,801

*Claims Outstanding are shown net of reinsurance

PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE

Rs '000

S.No	Particulars	As at 30th Sept 2019	As at 30th Sept 2018
		Unaudited	Unaudited
1	Reserve for Unexpired Risk	23,35,982	21,54,630
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	32,811	24,907
	Provision for Leave Encashment	45,170	19,364
	Deferred Tax Liability	-	-
	Freelook Reserve	4,889	6,993
6	Reserve for Premium Deficiency	-	-
	TOTAL	24,18,852	22,05,894

PERIODIC DISCLOSURES

FORM NL-19 - MISC EXPENDITURE SCHEDULE

Rs '000

S.No	Particulars	As at 30th Sept 2019	As at 30th Sept 2018
		Unaudited	Unaudited
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	Total	-	-

PERIODIC DISCLOSURES

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

(` in Lakhs)

		As at 30th Sept 2019		As at 30th Sept 2018	
S.No.	Particulars	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR) (a)	24,605	23,360	22,864	21,546
b	Premium Deficiency Reserve (PDR)(b)	-	-	-	-
c	Unexpired Risk Reserve (URR)(c)=(a) +(b)	24,605	23,360	22,864	21,546
d	Outstanding Claim Reserve (other than IBNR reserve)(d)	4,004	3,797	2,944	2,758
e	IBNR Reserve (e)	2,867	2,349	3,526	2,981
f	Total Reserves for Technical Liabilities (f)=(c)+(d)+(e)	31,476	29,506	29,333	27,285

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.

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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.87	9.73	685.86	1,215.52	-	-	-	-	-	-	688.73	1,225.25
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.01	2.34	5.25	-	-	-	-	-	-	2.34	5.25
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.30	4.46	85.37	147.15	-	-	-	-	-	-	87.67	151.61
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.65	4.43	120.78	216.79	-	-	-	-	-	-	122.43	221.22
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.38	1.07	56.22	105.25	-	-	-	-	-	-	56.60	106.33
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.56	1.44	10.98	18.97	-	-	-	-	-	-	11.54	20.41
Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11.35	25.24	530.19	958.43	-	-	-	-	-	-	541.54	983.66
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.68	11.81	658.72	1,637.94	-	-	-	-	-	-	664.39	1,649.75
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.57	0.87	38.11	72.42	-	-	-	-	-	-	38.68	73.29
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.05	0.24	5.57	20.53	-	-	-	-	-	-	5.62	20.77
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.73	3.11	160.74	307.57	-	-	-	-	-	-	162.47	310.69
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.49	14.19	1,787.72	4,653.55	-	-	-	-	-	-	1,792.20	4,667.74
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15.68	24.44	418.17	1,259.14	-	-	-	-	-	-	433.85	1,283.58
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.57	9.82	189.23	329.17	-	-	-	-	-	-	192.80	338.98
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	52.64	90.85	2,726.62	4,919.53	-	-	-	-	-	-	2,779.27	5,010.38
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.01	1.03	2.49	-	-	-	-	-	-	1.05	2.50
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.01	1.26	7.43	-	-	-	-	-	-	1.27	7.43
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.00	5.22	5.45	-	-	-	-	-	-	5.22	5.45
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	1.30	4.22	-	-	-	-	-	-	1.30	4.22
Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.28	15.89	268.99	459.59	-	-	-	-	-	-	272.27	475.48
Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12.21	27.78	424.42	809.83	-	-	-	-	-	-	436.62	837.62
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.30	19.48	269.78	515.60	-	-	-	-	-	-	280.08	535.08
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.18	0.48	-	-	-	-	-	-	0.18	0.48
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9.10	22.70	700.72	1,349.55	-	-	-	-	-	-	709.82	1,372.26
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14.97	28.72	1,088.57	1,858.43	-	-	-	-	-	-	1,103.54	1,887.15
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02	0.22	9.70	14.26	-	-	-	-	-	-	9.73	14.48
Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.39	29.68	783.68	1,338.22	-	-	-	-	-	-	800.08	1,367.90
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.90	3.65	77.34	122.60	-	-	-	-	-	-	78.24	126.26
West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.21	14.48	520.28	956.38	-	-	-	-	-	-	527.49	970.87
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02	1.67	2.73	-	-	-	-	-	-	1.67	2.76
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.39	1.07	21.21	40.81	-	-	-	-	-	-	21.61	41.88
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02	0.02	-	-	-	-	-	-	0.02	0.02
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.14	0.55	1.96	-	-	-	-	-	-	0.55	2.09
Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.88	17.51	850.23	1,546.50	-	-	-	-	-	-	861.11	1,564.01
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.02	0.84	2.78	-	-	-	-	-	-	0.85	2.80
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	189.21	383.09	12,503.61	24,906.53	-	-	-	-	-	-	12,692.82	25,289.62

PERIODIC DISCLOSURES

FORM NL-23 - REINSURANCE RISK CONCENTRATION AS AT 30th Sept 2019

(` 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	634.03	20.61	-	100.34%
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	0.00%
3	No. of Reinsurers with rating A but less than AA	1	(2.45)	-	0.24	-0.34%
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	2	631.58	20.61	0.24	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 30th March 2019

PERIODIC DISCLOSURES

FORM NL-24 - AGEING OF CLAIMS FOR THE QUARTER ENDED 30th Sept 2019

(` 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	46,987	789	22	-	-	47,798	7,558
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	18	1	-	-	-	19	38
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-

* Excluding TPA Fees & Claim Investigation Fees

PERIODIC DISCLOSURES

FORM NL-25 - CLAIMS DATA FOR NON LIFE FOR THE QUARTER ENDED 30th Sept 2019

No. of claims only

S. No.	Claims Experience	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Misc	Total
1	Claims O/S at the beginning of the period	3,550	-	16	-	-	-	-	3,566
2	Claims reported during the period	56,150	-	44	-	-	-	-	56,194
3	Claims Settled during the period	47,798	-	19	-	-	-	-	47,817
4	Claims Repudiated during the period	8,022	-	15	-	-	-	-	8,037
5	Claims closed during the period	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	3,880	-	26	-	-	-	-	3,906
	Less than 3months	3,855	-	25	-	-	-	-	3,880
	3 months to 6 months	22	-	1	-	-	-	-	23
	6months to 1 year	3	-	-	-	-	-	-	3
	1year and above	-	-	-	-	-	-	-	-

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG TABLE I AS AT 30th Sept 2019

(` 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	49,209.59	46,719.64	28,579.93	27,221.54	9,343.93	8,166.46	9,343.93
9	Miscellaneous	-	-	-	-	-	-	-
	Total *	49,209.59	46,719.64	28,579.93	27,221.54	9,343.93	8,166.46	9,343.93

* 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.

PERIODIC DISCLOSURES

FORM NL-27 - OFFICES INFORMATION FOR NON LIFE AS AT 30th Sept 2019

S. No.	Office Information		Number
1	No. of offices at the beginning of the year (As on 01.04.2019)		23
2	No. of branches approved during the year		0
3	No. of branches opened during the year	Out of approvals of previous year	15
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 30.09.2019)		38
7	No. of branches approved but not opened		14
8	No. of rural branches		0
9	No. of urban branches		38

PERIODIC DISCLOSURES
FORM NL-28-STATEMENT OF ASSETS - 3B AS AT 30th Sept 2019

(` in Lakhs)

S.No	Particulars	Sch	Amount
1	Investments	NL-12	51,379
2	Loans	NL-13	-
3	Fixed Assets	NL-14	1,586
4	Current Assets		
	a. Cash & Bank Balance	NL-15	1,492
	b. Advances & Other Assets	NL-16	3,975
5	Current Liabilities		
	a. Current Liabilities	NL-17	18,345
	b. Provisions	NL-18	24,189
	c. Misc. Exp not Written Off	NL-19	-
	d. Debit Balance of P&L A/c	NL-3	80,704
	Application of Funds as per Balance Sheet (A)		96,602
	Less: Other Assets	Sch	Amount
1	Loans	NL-11	-
2	Fixed Assets	NL-14	1,586
3	Cash & Bank Balance	NL-15	1,332
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	3,975
5	Current Liabilities	NL-17	18,345
6	Provisions	NL-18	24,189
7	Misc. Exp not Written Off	NL-19	-
8	Debit Balance of P&L A/c	NL-3	80,704
	TOTAL (B)		45,064
	'Investment Assets' As per FORM 3B	(A-B)	51,539

(` 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%	-	3,464	7,773	11,237	22%	-	11,237	11,806
2	Govt. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	6,011	12,437	18,448	36%	-	18,448	19,323
3	Investment subject to Exposure Norms	0	-	-	-	-	-	-	-	-
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 5%	-	1,000	4,030	5,031	10%	-	5,031	4,830
	2. Infrastructure Investments	Not less than 10%	-	3,995	8,580	12,576	24%	-	12,576	12,870
	3. Approved Investments	-	-	4,511	10,469	14,979	29%	5.75	14,985	15,177
	4. Other Investments (not exceeding 25%)	Not exceeding 55%	-	500	-	500	1%	-	500	437
	Total Investment Assets	100%	-	16,017	35,516	51,533	100%	5.75	51,539	52,637

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

PERIODIC DISCLOSURES

FORM NL-29 - DETAIL REGARDING DEBT SECURITIES AS AT 30th Sept 2019

(` in Lakhs)

S.No	Market Value				Book Value			
	As at 30th Sept 2019	as % of total for this class	As at 30th Sept 2018	as % of total for this class	As at 30th Sept 2019	as % of total for this class	As at 30th Sept 2018	as % of total for this class
Break down by credit rating								
AAA rated	23,540	47%	28,954	58%	23,082	48%	29,311	58%
AA or better	4,558	9%	2,501	5%	4,504	9%	2,496	5%
Rated below A but above B	-	0%	-	-	-	0%	-	-
Rated below B	2,213	4%	-	-	2,503	5%	-	-
Any other (Sovereign)	19,323	39%	18,867	37%	18,448	38%	18,967	37%
	49,634	100%	50,321	100%	48,536	100%	50,773	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	8,049	16%	4,919	10%	8,006	16%	4,926	10%
more than 1 year and upto 3years	19,884	40%	17,774	35%	19,639	40%	17,946	35%
More than 3years and up to 7years	15,822	32%	24,124	48%	15,297	32%	24,438	48%
More than 7 years and up to 10 years	5,879	12%	2,511	5%	5,593	12%	2,507	5%
above 10 years	-	0%	992	2%	-	0%	957	2%
	49,634	100%	50,321	100%	48,536	100%	50,773	100%
Breakdown by type of the issuer								
a. Central Government	11,806	24%	12,169	24%	11,237	23%	12,263	24%
b. State Government	7,516	15%	6,698	13%	7,211	15%	6,704	13%
c. Corporate Securities	30,311	61%	31,454	63%	30,088	62%	31,807	63%
	49,634	100%	50,321	100%	48,536	100%	50,773	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.

PERIODIC DISCLOSURES

FORM NL-30 - ANALYTICAL RATIOS

Analytical Ratios for Non-Life companies					
S.No.	Particular	For the Quarter ended 30th Sept 2019	Up to the Period ended 30th Sept 2019	For the Quarter ended 30th Sept 2018	Up to the Period ended 30th Sept 2018
1	Gross Direct Premium Growth Rate	6%	3%	63%	82%
2	Gross Direct Premium to Net Worth Ratio	109%	218%	70%	144%
3	Growth Rate of Shareholders' Fund	-32%	-32%	14%	14%
4	Net Retention Ratio	95%	95%	94%	94%
5	Net Commission Ratio	11%	12%	14%	13%
6	Expense of Management to Gross Direct Premium Ratio	57%	65%	77%	71%
7	Combined Ratio	122%	130%	143%	140%
8	Technical Reserves to Net Premium Ratio	245%	123%	240%	118%
9	Underwriting Balance Ratio	-24%	-31%	-62%	-61%
10	Operating Profit Ratio	-18%	-25%	-56%	-55%
11	Liquid Assets to Liabilities Ratio	42%	42%	39%	39%
12	Net Earning Ratio	-16%	-22%	-44%	-42%
13	Return on Net Worth Ratio	-16%	-46%	-29%	-57%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	167%	167%	243%	243%
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	59,57,64,991	59,57,64,991	53,20,39,511	53,20,39,511
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)	(0.32)	(0.90)	(1.18)	(2.31)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.32)	(0.90)	(1.18)	(2.31)
6	(iv) Book value per share (Rs)	1.95	1.95	3.22	3.22

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 Sept 2019	Up to the Period ended 30th Sept 2019	For the Quarter ended 30th Sept 2018	Up to the Period ended 30th Sept 2018
1	TTK & Co	Associate Firm	Operating Expenses incurred	-	-	-	-
2	TTK Partners LLP	Shareholder	Capital Contribution	-	-	-	-
3	Manipal Education and Medical Group India Pvt Ltd (formerly known as Manipal Integrated Services Pvt Ltd)	Shareholder	Capital Contribution	250	250	-	-
4	Cigna Holding Overseas Inc.	Shareholder	Capital Contribution	240	240	8,198	8,198
			Share Premium	10	10	335	335
5	Cigna Health Solutions India Pvt. Ltd.	Associate Enterprise	Operating Expenses incurred	-	-	15	15
			Reimbursement of expenses	-	-	-	-
			Purchase of Assets	-	-	-	-
			Gratuity Receivable	-	-	-	2
6	Mr. Sandeep Patel	Key Managerial Personnel	Remuneration	-	-	43	129
7	Mr. Prasun Sikdar	Key Managerial Personnel	Remuneration	105	201	94	272

PERIODIC DISCLOSURES

FORM NL-32 - PRODUCTS INFORMATION

Products and/or add-ons introduced during the period ended 30th Sept 2019

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	Nil	Nil	Nil	Nil	Nil	Nil	Nil

ManipalCigna Health Insurance Company Limited
(Formerly Known as CignaTTK Health Insurance Company Limited)
IRDA Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-33 - SOLVENCY MARGIN - KGII AS AT 30th Sept 2019

(` in Lakhs)

Item	Description	Notes No.	Amount
	(2)	(3)	(4)
(A)	Policyholder's FUNDS		35,516.22
	Available Assets (as per FORM IRDAI-GI-TA)		-
	Deduct:		-
(B)	Current Liabilities as per BS		29,506.08
(C)	Provisions as per BS		5,477.57
(D)	Other Liabilities		-
(E)	Excess in Policyholders' Funds (1-2-3)		532.56
	Shareholder's FUNDS		
(F)	Available Assets		22,617.78
	Deduct:		-
(G)	Other Liabilities		7,549.57
(H)	Excess in Shareholders' funds: (F-G)		15,068.21
(I)	Total ASM (E+H)		15,600.78
(J)	Total RSM		9,343.93
(K)	Solvency Ratio (Total ASM/Total RSM) *		166.96%

PERIODIC DISCLOSURES

FORM NL-34 - BOARD OF DIRECTORS AND KEY PERSONS AS AT 30th Sept 2019

Board of Directors			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Luis Miranda	Chairman & Independent Director	Nil
2	Dr. Narottam Puri	Independent Director	Nil
3	Mr. Rajeev Chitrabhanu	Independent Director	Nil
4	Ms. Meena Ganesh	Independent Director	Nil
5	Dr. Ranjan Pai	Non Executive Director	Nil
6	Mr. Jagannathan Thattai Thiruvallur	Non Executive Director	Nil
7	Mr. S. Vaitheeswaran	Non -Executive Director	Nil
8	Mr. Jason Sadler	Non-Executive Director	Nil
9	Mr. Jerome Drosch	Non-Executive Director	Nil
10	Mr. Prasun Kumar Sikdar	Managing Director & CEO	Nil
Key Persons			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Prasun Kumar Sikdar	Managing Director & CEO	Nil
2	Mr. Manoj Naik	Chief Financial & Technology Officer	Nil
3	Mr. Shashank Arjun Chaphekar	Chief Distribution and Customer Officer	Nil
4	Mr. Joydeep Saha	Appointed Actuary and Chief of Products, Pricing & Analytics.	Nil
5	Ms. Reena Tyagi	Chief Human Resource Officer	Nil
6	Mr. Sameer Bhatnagar	Chief Compliance & Risk Officer, Head Legal & Secretarial	Nil
7	Ms. Priya Gilbile	Chief Operating Officer	Nil
8	Ms. Sapna Desai	Head - Marketing and Communication	Nil
9	Mr. Mahesh Darak	Chief Investment Officer	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 Sept 2019

(` in Lakhs)

Details Of Investment Portfolio															
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 Sept 2019				Up to the Period ended 30th Sept 2019				Up to the Period ended 30th Sept 2019			
			Investment		Income on Investment	Gross Yield (%)	Investment		Income on Investment	Gross Yield (%)	Investment		Income on Investment	Gross Yield (%)
			Book Value*	Market Value#			Book Value*	Market Value#			Book Value*	Market Value#		
1	Central Government Bonds	CGGB	11,610.79	11,806.47	332.38	2.86%	11,729.06	11,806.47	568.99	4.85%	9,457.57	12,168.96	365.85	3.87%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
3	Treasury Bills	CTRB	-	-	-	0.00%	-	-	-	0.00%	468.72	-	3.08	0.66%
4	State Government Bonds	SGGB	5,015.02	4,306.82	177.82	3.55%	5,060.95	4,306.82	285.69	5.64%	3,833.93	5,152.71	159.28	4.15%
5	Other Approved Securities (ex. Infrastructure Investments)	SGOA	2,063.36	3,209.55	44.11	2.14%	2,060.17	3,209.55	86.89	4.22%	1,161.48	1,544.83	47.87	4.12%
6	Bonds / Debentures issued by Hisco	HTHD	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
7	Bonds / Debentures issued by NHB/inst. acc. by NHB	HTDN	1,531.32	3,055.27	40.32	2.09%	2,344.37	3,055.27	99.76	4.26%	4,650.10	5,467.96	201.00	4.32%
8	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	0.00%	883.99	-	4.64	0.47%	936.19	942.68	13.11	1.40%
9	Reclassified Approved Investments-Debt (Point 6 under Note to R)	HORD	2,002.50	1,775.23	(83.05)	-4.15%	2,001.92	1,775.23	(36.42)	-1.82%	-	-	-	0.00%
10	Infrastructure - PSU - Debentures / Bonds	IPTD	11,444.60	12,362.16	351.64	3.07%	11,713.42	12,362.16	619.20	5.29%	9,932.52	11,286.48	403.20	4.06%
11	Infrastructure - Other Corporate sec- Deb / Bonds	ICTD	484.31	507.59	10.85	2.24%	483.97	507.59	21.42	4.43%	481.09	482.13	4.01	0.83%
12	Infrastructure - Other Corporate sec- CPs	ICCP	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
13	Corporate Securities - Debentures	ECDS	12,261.50	12,173.36	285.96	2.33%	12,700.48	12,173.36	568.60	4.48%	10,167.05	12,791.60	420.29	4.13%
14	Corporate Sec- Bonds - Taxable	EPBT	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
15	Deposit -with Sch bk.Fin./CCIL/RBI	ECDB	103.26	160.00	2.97	2.87%	123.22	160.00	7.63	6.19%	417.40	280.00	14.60	3.50%
16	Application Money	ECAM	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
17	Perpetual Debt Tier I & II - PSU Banks	EUPD	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
18	MF-Gilt/Gsec/Liquid Schemes	EGMF	2,334.78	2,843.22	33.36	1.43%	2,308.43	2,843.22	73.83	3.20%	2,483.02	4,067.69	86.20	3.47%
19	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
20	Commercial Papers	ECCP	-	-	-	0.00%	-	-	-	0.00%	474.08	483.27	18.25	3.85%
21	Mutual Funds - Gilt/Gsec/Liquid Schemes	OMGS	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
22	Debentures	OLDB	500.00	437.46	11.21	2.24%	500.00	437.46	22.30	4.46%	-	-	-	0.00%
	TOTAL		49,751.44	52,637.12	1,207.55	2.43%	52,009.98	52,637.12	2,322.53	4.47%	44,463.16	54,668.32	1,736.75	3.91%

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

Market Value of Investments shows closing market value.

PERIODIC DISCLOSURES

FORM NL-37-DOWN GRADING OF INVESTMENT AS AT 30th Sept 2019

(` 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								
0	8.40% INDIABULLS HF NCD, BONDS 22-06-2021 K-012	ECOS	500.73	10-Apr-18	ICRA	AAA	LAA+	09-Sep-19	
0	8.75% INDIABULLS HF NCD, BONDS 21-02-2020	ECOS	498.78	06-Sep-18	ICRA	AAA	LAA+	09-Sep-19	
0	8.90% INDIABULLS HF NCD, BONDS 26-09-2021 III	ECOS	1,507.56	28-Mar-18	CARE	CARE AAA	CARE AA+	24-Sep-19	
0	8.90% RCL NCD, BONDS 09-09-2021 B	OLDB	500.00	30-Sep-16	CARE	CARE AAA	CARE D	20-Sep-19	
0	9.4648% INDIABULLS HF NCD, BONDS 04-11-2019	ECOS	1,000.00	04-Oct-18	ICRA	AAA	LAA+	09-Sep-19	
B.	As on Date ²								
	8.40% INDIABULLS HF NCD, BONDS 22-06-2021 K-012	ECOS	500.73	10-Apr-18	ICRA	AAA	LAA+	09-Sep-19	
	8.75% INDIABULLS HF NCD, BONDS 21-02-2020	ECOS	498.78	06-Sep-18	ICRA	AAA	LAA+	09-Sep-19	
	8.90% DHFL NCD, BONDS 04-06-2021 I	HORD	990.41	14-Aug-18	CARE	CARE AAA	CARE D	05-Jun-19	
	8.90% RCL NCD, BONDS 09-09-2021 B	OLDB	500.00	30-Sep-16	CARE	CARE AAA	CARE D	20-Sep-19	
	8.90% INDIABULLS HF NCD, BONDS 26-09-2021 III	ECOS	1,507.56	28-Mar-18	CARE	CARE AAA	CARE AA+	24-Sep-19	
	9.10% DHFL NCD, BONDS 16-08-2019 IV A	HORD	500.00	30-Sep-16	CARE	CARE AAA	CARE D	05-Jun-19	
	9.25% DHFL NCD, BONDS 09-09-2023 3B	HORD	512.27	29-Sep-17	CARE	CARE AAA	CARE D	05-Jun-19	
	9.4648% INDIABULLS HF NCD, BONDS 04-11-2019	ECOS	1,000.00	04-Oct-18	ICRA	AAA	LAA+	09-Sep-19	

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

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 Sept 2019		Up to the Period ended 30th Sept 2019		For the Quarter ended 30th Sept 2018		Up to the Period ended 30th Sept 2018	
		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	189	6,604	383	11,915	573	5,007	1,060	9,573
10	Health	12,504	55,279	24,907	1,01,224	11,458	58,416	23,502	1,06,934
11	Others*	-	-	-	-	-	-	-	-

Note:

1. Premium stands for amount of premium
2. The line of business which are not applicable for any company should be filled up with NA.
Figure '0' in those fields will imply no business in the segment.

*any other segment contributing more than 5% of the total premium needs to be shown separately

PERIODIC DISCLOSURES

FORM NL-39 - RURAL AND SOCIAL OBLIGATIONS

(` in Lakhs)

Rural & Social Obligations For the period ended 30th Sept 2019					
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	2,070	48	51,953
		Urban	4,533	141	1,64,811
		Social	1	1	2,852
10	Health	Rural	12,226	2,498	1,39,415
		Urban	43,053	10,005	4,17,766
		Social	-	-	-
11	Others*	Rural	-	-	-
		Urban	-	-	-
		Social	-	-	-

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

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 Sept 2019		Up to the Period ended 30th Sept 2019		For the Quarter ended 30th Sept 2018		Up to the Period ended 30th Sept 2018	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	24,053	3,679	45,144	6,874	22,623	2,754	42,585	5,141
2	Corporate Agents-Banks	3,840	2,736	6,453	4,763	3,299	2,002	5,363	3,405
3	Corporate Agents -Others	6,420	507	10,503	903	10,085	2,830	19,022	5,064
4	Brokers	18,221	4,118	33,127	9,703	15,814	3,094	26,999	8,237
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	9,349	1,653	17,912	3,047	11,602	1,350	22,538	2,716
	Total (A)	-	-	-	-	-	-	-	-
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	61,883	12,693	1,13,139	25,290	63,423	12,031	1,16,507	24,562

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 Sept 2019

S. No.	Particulars	Opening Balance as on 1st Jul 2019	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	240	56	1	195	6	447
a	Proposal Related	-	-	-	-	-	-	-
b	Claim	6	118	18	1	102	3	185
c	Policy Related	-	16	11	-	5	-	30
d	Premium	-	1	1	-	-	-	7
e	Refund	-	4	3	-	1	-	15
f	Coverage	-	-	-	-	-	-	-
g	Cover Note Related	-	-	-	-	-	-	-
h	Product	-	1	-	-	1	-	1
i	Other	12	100	23	-	86	3	209
	Total number of complaints	18	240	56	1	195	6	447
2	Total no of policies during previous year	2,39,884						
3	Total no of claims intimated during previous year	1,52,878						
4	Total no of policies upto 30th Sep 2019	1,13,139						
5	Total no of claims intimated upto 30th Sep 2019	1,03,656						
6	Total no of Policy Complaints (upto 30th Sep 2019 Per 10,000 policies)	5						
7	Total no of Claims complaints (upto 30th Sep 2019) Per 10,000 claims)	18						
8)	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total				
	Upto 7 days	6	-	6				
	7 - 15 days	-	-	-				
	15 - 30 days	-	-	-				
	30 - 90 days	-	-	-				
	90 days and beyond	-	-	-				
	Total No. of complaint	6	-	6				
	Note: - In case of Group the number of new members have been considered under no of Policies							