

**PERIODIC DISCLOSURES**
**FORM NL-1-B-RA**
**REVENUE ACCOUNT FOR THE QUARTER ENDED 31ST DECEMBER 2016**
**Rs '000**

S.No	Particulars	Schedule	For the Quarter ended 31st December 2016	Up to the Year ended 31st December 2016	For the Quarter ended 31st December 2015	Up to the Year ended 31st December 2015
1	Premiums earned (Net)	1	530,596	1,279,891	220,497	444,873
2	Profit/ (Loss) on sale/redemption of Investments		1,248	6,152	669	2,736
3	Others		-	-	-	-
4	Interest, Dividend & Rent – Gross		30,465	90,440	13,321	27,889
	<b>TOTAL (A)</b>		<b>562,310</b>	<b>1,376,483</b>	<b>234,487</b>	<b>475,498</b>
1	Claims Incurred (Net)	2	230,179	699,362	187,414	354,298
2	Commission	3	59,695	160,745	31,158	67,320
3	Operating Expenses related to Insurance Business	4	561,523	1,662,271	502,135	1,167,907
4	Premium Deficiency		-	(28,051)	-	-
	<b>TOTAL (B)</b>		<b>851,397</b>	<b>2,494,327</b>	<b>720,707</b>	<b>1,589,525</b>
	<b>Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)</b>		(289,087)	(1,117,844)	(486,220)	(1,114,027)
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(289,087)	(1,117,844)	(486,220)	(1,114,027)
	Transfer to Catastrophe Reserve		-	-	-	-
	Other Investments		-	-	-	-
	<b>TOTAL (C)</b>		<b>(289,087)</b>	<b>(1,117,844)</b>	<b>(486,220)</b>	<b>(1,114,027)</b>



**CignaTTK Health Insurance Company Limited**

IRDA Registration No. 151 Dated November 13, 2013

**PERIODIC DISCLOSURES**

FORM NL-2-B-PL

**PROFIT & LOSS ACCOUNT FOR THE QUARTER ENDED 31ST DECEMBER 2016**

**Rs '000**

S.No	Particulars	Schedule	For the Quarter ended 31st December 2016	Up to the Year ended 31st December 2016	For the Quarter ended 31st December 2015	Up to the Year ended 31st December 2015
1	<b>OPERATING PROFIT/(LOSS)</b>					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(289,087)	(1,117,844)	(486,220)	(1,114,027)
2	<b>INCOME FROM INVESTMENTS</b>					
	(a) Interest, Dividend & Rent – Gross		19,297	49,869	18,222	61,257
	(b) Profit on sale of investments		3,227	5,726	915	7,021
	Less: Loss on sale of investments		-	-	-	-
3	<b>OTHER INCOME</b>					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	Personnel Cost		10,059	35,692	17,626	42,383
	Rents, rates & taxes		-	-	-	-
	Share Issue Expenses (Stamp Duty & Franking)		(1,571)	(812)	1,340	10,140
	Miscellaneous Expenses		43	1,090	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Others (Provision for doubtful debts)		117	350	-	-
	<b>TOTAL (A)</b>		<b>(266,563)</b>	<b>(1,062,248)</b>	<b>(467,082)</b>	<b>(1,045,749)</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		10,059	35,692	17,626	42,383
	Rents, rates & taxes		-	-	-	-
	Share Issue Expenses (Stamp Duty & Franking)		(1,571)	(812)	1,340	10,140
	Miscellaneous Expenses		43	1,090	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Others (Provision for doubtful debts)		117	350	-	-
	<b>TOTAL (B)</b>		<b>8,648</b>	<b>36,320</b>	<b>18,966</b>	<b>52,523</b>
	Profit / (Loss) Before Tax		(275,212)	(1,098,569)	(486,048)	(1,098,273)
	Provision for Taxation		-	-	-	-
	Profit / (Loss) After Tax		(275,212)	(1,098,569)	(486,048)	(1,098,273)
	<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 period		(4,309,588)	(3,486,232)	(2,362,238)	(1,750,014)
	<b>Balance carried forward to Balance Sheet</b>		<b>(4,584,800)</b>	<b>(4,584,800)</b>	<b>(2,848,286)</b>	<b>(2,848,286)</b>



# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

## PERIODIC DISCLOSURES

### FORM NL-3-B-BS

### BALANCE SHEET AS ON 31ST DECEMBER 2016

Rs '000

S.No	Particulars	Schedule	As at 31st December 2016	As at 31st December 2015
	<b>SOURCES OF FUNDS</b>			
1	SHARE CAPITAL	5	2,499,362	2,350,677
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		0.00	-
2	SHARE APPLICATION MONEY		0	0
3	RESERVES AND SURPLUS	6	3,040,063	1,450,799
4	FAIR VALUE CHANGE ACCOUNT		101	490
5	BORROWINGS	7	-	-
	<b>TOTAL</b>		<b>5,539,526</b>	<b>3,801,966</b>
	<b>APPLICATION OF FUNDS</b>			
1	INVESTMENTS	8 & 8A	2,249,298	1,645,672
2	LOANS	9	-	-
3	FIXED ASSETS	10	211	360
4	DEFERRED TAX ASSET		-	-
5	<b>CURRENT ASSETS</b>			
	Cash and Bank Balances	11	215,123	48,627
	Advances and Other Assets	12	283,076	565,638
	<b>Sub-Total (A)</b>		<b>498,200</b>	<b>614,265</b>
6	<b>CURRENT LIABILITIES</b>	13	861,655	683,853
7	PROVISIONS	14	931,328	622,765
	<b>Sub-Total (B)</b>		<b>1,792,983</b>	<b>1,306,617</b>
	<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(1,294,783)</b>	<b>(692,352)</b>
8	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	15	-	-
9	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		4,584,800	2,848,286
	<b>TOTAL</b>		<b>5,539,526</b>	<b>3,801,966</b>

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

Rs '000

S.No	Particulars	For the Quarter ended 31st December 2016	Up to the Year ended 31st December 2016	For the Quarter ended 31st December 2015	Up to the Year ended 31st December 2015
		Unaudited	Unaudited	Unaudited	Unaudited
		Miscellaneous *	Miscellaneous *	Miscellaneous *	Miscellaneous *
1	Premium from direct business written	525,235	1,499,291	576,093	966,488
2	Add: Premium on reinsurance accepted	-	-	-	-
3	Less : Premium on reinsurance ceded	34,755	90,575	37,050	61,648
4	<b>Net Premium</b>	<b>490,481</b>	<b>1,408,716</b>	<b>539,042</b>	<b>904,840</b>
5	Adjustment for change in reserve for unexpired risks	(40,115)	128,825	318,545	459,968
	<b>Total Premium Earned (Net)</b>	<b>530,596</b>	<b>1,279,891</b>	<b>220,497</b>	<b>444,873</b>
	Premium Income from business effected :				
	In India	530,596	1,279,891	220,497	444,873
	Outside India	-	-	-	-
	<b>Total Premium Earned (Net)</b>	<b>530,596</b>	<b>1,279,891</b>	<b>220,497</b>	<b>444,873</b>

**PERIODIC DISCLOSURES**

**FORM NL-5 - CLAIMS SCHEDULE**

Rs '000

S.No	Particulars	For the Quarter ended 31st December 2016	Up to the Year ended 31st December 2016	For the Quarter ended 31st December 2015	Up to the Year ended 31st December 2015
		Unaudited	Unaudited	Unaudited	Unaudited
		Miscellaneous *	Miscellaneous *	Miscellaneous *	Miscellaneous *
	Claims paid				
1	Direct claims	250,250	669,704	102,133	166,397
2	Add : Re-insurance accepted	-	-	-	-
3	Less : Re-insurance Ceded	12,512	33,485	5,107	8,320
	<b>Net Claims Paid</b>	<b>237,737</b>	<b>636,219</b>	<b>97,026</b>	<b>158,077</b>
4	Add : Claims Outstanding at the end of the period	304,554	304,554	229,059	229,059
5	Less : Claims Outstanding at the beginning of the period	312,112	241,411	138,670	32,837
	<b>Total Claims Incurred</b>	<b>230,179</b>	<b>699,362</b>	<b>187,414</b>	<b>354,298</b>

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

Rs '000

S.No	Particulars	For the Quarter ended	Up to the Year ended	For the Quarter ended	Up to the Year ended
		31st December 2016	31st December 2016	31st December 2015	31st December 2015
		Unaudited	Unaudited	Unaudited	Unaudited
		Miscellaneous *	Miscellaneous *	Miscellaneous *	Miscellaneous *
	<b>Commission paid</b>				
1	Direct Commission	63,387	171,151	34,596	73,393
2	Add: Re-insurance Accepted	-	-	-	-
3	Less: Commission on Re-insurance Ceded	3,692	10,406	3,438	6,073
	<b>Net Commission</b>	<b>59,695</b>	<b>160,745</b>	<b>31,158</b>	<b>67,320</b>
	<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>				
	Agents	20,790	59,695	10,684	23,177
	Brokers	18,621	55,970	13,633	28,555
	Corporate Agency	21,992	53,502	10,260	21,641
	Referral	-	-	-	-
	Others	1,983	1,983	20	20
	<b>TOTAL (B)</b>	<b>63,387</b>	<b>171,151</b>	<b>34,596</b>	<b>73,393</b>

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

Rs '000

S.No	Particulars	For the Quarter ended 31st December 2016	Up to the Year ended 31st December 2016	For the Quarter ended 31st December 2015	Up to the Year ended 31st December 2015
		Unaudited	Unaudited	Unaudited	Unaudited
		Miscellaneous *	Miscellaneous *	Miscellaneous *	Miscellaneous *
1	Employees' remuneration & welfare benefits	194,624	599,990	142,582	436,984
2	Travel, conveyance and vehicle running expenses	14,290	46,217	18,137	44,529
3	Training expenses	17,581	32,535	5,931	13,552
4	Rents, rates & taxes	16,027	48,834	22,237	62,787
5	Repairs	643	2,021	645	2,302
6	Printing & stationery	13,576	40,265	6,337	13,697
7	Communication	13,780	44,799	12,934	30,731
8	Legal & professional charges	67,080	239,762	90,050	166,205
9	Auditors' fees, expenses etc		-		-
	(a) as auditor	192	592	414	681
	(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	254	462	(156)	44
	(d) out of pocket expenses	-	36	21	52
10	Advertisement and publicity	81,606	230,371	100,254	150,607
11	Interest & Bank Charges	1,937	6,658	1,522	4,430
12	<b>Others</b>		-		-
	Membership and Subscription Fees	724	1,578	861	2,656
	Information Technology Related Expenses	63,295	182,269	53,138	95,565
	Equipments, Software and amenities - Usage Cost	31,603	82,519	27,486	80,516
	Business Promotion	7,299	8,357	(447)	2
	Office Expenses	6,173	22,822	10,111	28,699
	Policy Related Expenses	29,474	68,365	6,231	27,878
	Directors Sitting Fees	540	1,500	200	620
	Miscellaneous Expenses	(50)	724	236	407
	Foreign Exchange Gain/Loss	836	1,486	3,375	4,851
13	Depreciation	37	112	37	112
	<b>TOTAL</b>	<b>561,523</b>	<b>1,662,271</b>	<b>502,136</b>	<b>1,167,907</b>



# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

## PERIODIC DISCLOSURES

### FORM NL-8-SHARE CAPITAL SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2016	As at 31st December 2015
1	Authorised Capital 300,000,000 (Previous Year: 300,000,000) Equity Shares of Rs. 10 each	3,000,000 0	3,000,000 0
2	Issued Capital 249,936,216 (Previous Year: 235,067,686) Equity Shares of Rs. 10 each	2,499,362 0	2,350,677 0
3	Subscribed Capital 249,936,216 (Previous Year: 235,067,686) Equity Shares of Rs. 10 each	2,499,362 0	2,350,677 0
4	Called-up Capital 249,936,216 (Previous Year: 235,067,686) Equity Shares of Rs. 10 each	2,499,362 0	2,350,677 0
	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>2,499,362</b>	<b>2,350,677</b>





# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

## PERIODIC DISCLOSURES

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

Shareholder	As at 31st December 2016		As at 31st December 2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	184,952,805	74%	173,950,090	74%
- Foreign	64,983,411	26%	61,117,596	26%
Others				
<b>TOTAL</b>	<b>249,936,216</b>	<b>100%</b>	<b>235,067,686</b>	<b>100%</b>



# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

## PERIODIC DISCLOSURES

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

Rs '000

S.No	Particulars	As at 31st December 2016	As at 31st December 2015
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	3,040,063	1,450,799
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>3,040,063</b>	<b>1,450,799</b>



# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

## PERIODIC DISCLOSURES

### FORM NL-11-BORROWINGS SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2016	As at 31st December 2015
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	-	-

**PERIODIC DISCLOSURES**
**FORM NL-12-INVESTMENT SCHEDULE**

Rs '000

S.No	Particulars	As at 31st December 2016	As at 31st December 2015
		Unaudited	Unaudited
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	286,305	285,463
2	Other Approved Securities	104,132	119,850
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	199,233	261,693
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	175,558	202,558
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	12,741	42,492
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	20,000	28,904
	(e) Other Securities - Certificate of Deposit	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	9,203	9,710
	<b>TOTAL</b>	<b>807,171</b>	<b>950,671</b>

**Notes:**

- Aggregate book value of investments other than listed equity securities and derivative instruments is Rs.807,383 Thousand (Previous Year - Rs. 813,844 Thousand). Aggregate market value of such investments as at 31.12.2016 is Rs.871,148 Thousand (Previous Year - Rs. 837,395 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.

**PERIODIC DISCLOSURES**
**FORM NL-12-INVESTMENT SCHEDULE**

Rs '000

S.No	Particulars	As at 31st December 2016	As at 31st December 2015
		Unaudited	Unaudited
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	367,891	208,692
2	Other Approved Securities	102,647	87,618
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	403,670	191,314
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	324,757	148,083
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	69,205	31,064
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	130,393	21,131
	(e) Other Securities - Certificate of Deposit	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	43,563	7,099
	<b>TOTAL</b>	<b>1,442,127</b>	<b>695,001</b>

**Notes:**

- Aggregate book value of investments other than listed equity securities and derivative instruments is Rs.1,442,822 Thousand (Previous Year - Rs.832,200 Thousand). Aggregate market value of such investments as at 31.12.2016 is Rs.1,517,870 Thousand (Previous Year - Rs. 856,282 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.

**PERIODIC DISCLOSURES**
**FORM NL-13-LOANS SCHEDULE**

Rs '000

S.No	Particulars	As at 31st December 2016	As at 31st December 2015
		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

IRDA Registration No. 151 Dated November 13, 2013

## PERIODIC DISCLOSURES

### FORM NL-14-FIXED ASSETS SCHEDULE

Rs '000

Particulars	Cost/ Gross Block				Depreciation				Net Block	Net Block
	Opening	Additions during the period ended 31st Dec 2016	Deductions/ adjustments during the period ended 31st Dec 2016	As at 31st December 2016	Opening	For the period ended 31st Dec 2016	On Sales/ Adjustments	As at 31st December 2016	As at 31st December 2016	As at 31st Dec 2015
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	246	-	-	246	133	58	-	192	54	132
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	22	-	-	22	22	-	-	22	-	-
IT Equipments	6	-	-	6	2	1	-	3	3	4
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	370	-	-	370	164	53	-	216	154	224
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>643</b>	<b>-</b>	<b>-</b>	<b>643</b>	<b>321</b>	<b>112</b>	<b>-</b>	<b>433</b>	<b>211</b>	<b>360</b>
Work in progress	-	-	-	-	-	-	-	-	-	-
<b>Grand Total</b>	<b>643</b>	<b>-</b>	<b>-</b>	<b>643</b>	<b>321</b>	<b>112</b>	<b>-</b>	<b>433</b>	<b>211</b>	<b>360</b>
<b>Previous Period</b>	<b>643</b>	<b>-</b>	<b>-</b>	<b>643</b>	<b>172</b>	<b>-</b>	<b>-</b>	<b>284</b>	<b>360</b>	<b>467</b>



# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

## PERIODIC DISCLOSURES

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

Rs '000

S.No	Particulars	As at 31st December 2016	As at 31st December 2015
		Unaudited	Unaudited
1	Cash (including cheques, drafts and stamps)	17,017	5,201
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	122,200	10,000
	(bb) Others	-	-
	(b) Current Accounts	75,906	33,427
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>215,123</b>	<b>48,627</b>
	Balances with non-scheduled banks included in 2 above	-	-



**PERIODIC DISCLOSURES**
**FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE**
**Rs '000**

S.No	Particulars	As at 31st December 2016	As at 31st December 2015
		Unaudited	Unaudited
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	18,564	27,363
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	973	255
6	Others		
	Security Deposits	68,416	99,610
	Advance to Employees	2,507	2,194
	Advance to others	91,612	16,370
	<b>TOTAL (A)</b>	<b>182,070</b>	<b>145,792</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	75,167	57,708
2	Outstanding Premiums	-	262,451
3	Agents' Balances	694	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	-	13,429
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India	-	-
8	Others		
	Receivable from Related Parties	-	-
	Cenvat Credit	25,145	86,258
	<b>TOTAL (B)</b>	<b>101,006</b>	<b>419,847</b>
	<b>TOTAL (A+B)</b>	<b>283,076</b>	<b>565,638</b>



# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

## PERIODIC DISCLOSURES

### FORM NL-17-CURRENT LIABILITIES SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2016	As at 31st December 2015
		Unaudited	Unaudited
1	Agents' Balances	33,210	24,397
2	Balances due to other insurance companies	62,182	51,742
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	9,271	4,118
5	Unallocated Premium	75,582	28,971
6	Unclaimed Amount of Policyholders	10,366	6,663
7	Sundry creditors	76,139	123,302
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding*	304,554	229,059
10	Due to Officers/ Directors	-	100
11	Others -	-	-
	Statutory Dues	26,705	25,099
	Refund Payable - Premium	12,701	6,357
	Provision for expenses	203,071	179,558
	Payable to Related Parties	26,614	3,160
	Contracts for Investments	0	0
	Stale Cheque	1	1
	Payable to Employees	21,333	563
	Claims Payable - NEFT reversal	(74)	764
	<b>TOTAL</b>	<b>861,655</b>	<b>683,853</b>

\*Claims Outstanding are shown net of reinsurance



# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

## PERIODIC DISCLOSURES

### FORM NL-18-PROVISIONS SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2016	As at 31st December 2015
		Unaudited	Unaudited
1	Reserve for Unexpired Risk	909,351	602,190
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	14,334	8,030
	Provision for Leave Encashment	7,530	11,093
	Deferred Tax Liability	-	-
	Freelook Reserve	113	1,452
6	Reserve for Premium Deficiency	-	-
	<b>TOTAL</b>	<b>931,328</b>	<b>622,765</b>



# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

## PERIODIC DISCLOSURES

### FORM NL-19 - MISC EXPENDITURE SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2016	As at 31st December 2015
		Unaudited	Unaudited
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>Total</b>	-	-



**CignaTTK Health Insurance Company Limited**  
**IRDA Registration No. 151**

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

(` in Lakhs)

S.No.	Particulars	As at 31st December 2016				As at 31st December 2015			
		Reserves for unexpired risks*	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	<b>Fire</b>	-	-	-	-	-	-	-	-
2	<b>Marine</b>	-	-	-	-	-	-	-	-
a	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	<b>Miscellaneous</b>	-	-	-	-	-	-	-	-
a	Motor	-	-	-	-	-	-	-	-
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	-	-	-	-	-	-	-	-
e	Rural insurances	-	-	-	-	-	-	-	-
f	Others	-	-	-	-	-	-	-	-
4	<b>Health Insurance</b>	9,094.64	1,197.30	1,848.24	12,140.18	6,036.42	589.83	1,700.76	8,327.00
	<b>Total Liabilities</b>	<b>9,094.64</b>	<b>1,197.30</b>	<b>1,848.24</b>	<b>12,140.18</b>	<b>6,036.42</b>	<b>589.83</b>	<b>1,700.76</b>	<b>8,327.00</b>

\*Reserves for Unexpired Reserves include Freelook Reserve of INR 93,079/-



**CignaTTK Health Insurance Company Limited**  
IRDA Registration No. 151

**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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.19	11.02	80.45	242.52	-	-	-	-	-	-	-	83.64	253.55
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.08	0.08	-	-	-	-	-	-	-	0.08	0.08
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.67	2.62	16.80	46.50	-	-	-	-	-	-	-	17.47	49.12
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.33	7.41	20.92	58.60	-	-	-	-	-	-	-	22.25	66.02
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.53	1.65	11.99	35.98	-	-	-	-	-	-	-	12.52	37.63
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.43)	0.42	1.06	6.90	-	-	-	-	-	-	-	0.64	7.32
Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22.60	65.76	239.10	683.39	-	-	-	-	-	-	-	261.70	749.14
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25.87	61.97	257.59	727.21	-	-	-	-	-	-	-	283.46	789.18
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.77	3.05	21.35	58.49	-	-	-	-	-	-	-	22.11	61.54
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.16	(0.30)	0.13	4.53	-	-	-	-	-	-	-	0.29	4.23
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.33	6.48	52.31	142.96	-	-	-	-	-	-	-	53.64	149.45
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36.41	79.51	1,128.46	2,945.94	-	-	-	-	-	-	-	1,164.87	3,025.45
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.54	8.44	122.45	290.41	-	-	-	-	-	-	-	125.00	298.84
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.47	8.56	48.70	122.19	-	-	-	-	-	-	-	51.18	130.74
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	59.13	163.98	984.30	3,251.97	-	-	-	-	-	-	-	1,043.43	3,415.95
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.38	0.47	-	-	-	-	-	-	-	-	0.38	0.47
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.63	3.44	-	-	-	-	-	-	-	0.63	3.44
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.82	0.82	-	-	-	-	-	-	-	-	0.82	0.82
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.07	0.27	0.59	1.64	-	-	-	-	-	-	-	0.66	1.91
Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.18	5.13	42.80	119.50	-	-	-	-	-	-	-	44.98	124.64
Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25.98	70.65	206.30	647.78	-	-	-	-	-	-	-	232.28	718.43
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18.75	43.00	139.99	384.60	-	-	-	-	-	-	-	158.74	427.59
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25.87	50.28	309.62	991.47	-	-	-	-	-	-	-	335.49	1,041.75
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14.83	47.35	181.19	483.19	-	-	-	-	-	-	-	196.03	530.55
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.09	0.19	2.77	7.38	-	-	-	-	-	-	-	2.86	7.57
Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32.82	94.57	281.44	757.14	-	-	-	-	-	-	-	314.26	851.71
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.05	4.58	30.65	66.76	-	-	-	-	-	-	-	31.69	71.34
West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38.31	96.43	314.19	838.60	-	-	-	-	-	-	-	352.50	935.02
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.13	0.58	2.34	-	-	-	-	-	-	-	0.58	2.46
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.04	0.19	0.31	1.48	-	-	-	-	-	-	-	0.35	1.67
Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	55.90	169.55	381.95	1,065.14	-	-	-	-	-	-	-	437.85	1,234.69
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.61	-	-	-	-	-	-	-	-	-	0.61
<b>Total</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>372.46</b>	<b>1,002.88</b>	<b>4,879.89</b>	<b>13,990.03</b>	-	-	-	-	-	-	-	<b>5,252.35</b>	<b>14,992.91</b>



**CignaTTK Health Insurance Company Limited**  
**IRDA Registration No. 151**

**PERIODIC DISCLOSURES**

**FORM NL-23 - REINSURANCE RISK CONCENTRATION AS AT 31ST DECEMBER 2016**

(` 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	-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	-
3	No. of Reinsurers with rating A but less than AA	2	903.53	-	2.22	100%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	-
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-
6	No. of Indian Insurers	-	-	-	-	-
7	Not Rated	-	-	-	-	-
8	Placement by lead insurer	-	-	-	-	-
	<b>Total</b>	<b>2</b>	<b>903.53</b>	<b>-</b>	<b>2.22</b>	<b>100%</b>

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



**CignaTTK Health Insurance Company Limited**  
**IRDA Registration No. 151**

**PERIODIC DISCLOSURES**

FORM NL-24 - AGEING OF CLAIMS FOR THE QUARTER ENDED 31ST DECEMBER 2016

(` 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	9,198	75	17	-	-	9,290	2,475
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	11	-	-	-	-	11	27
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-







**CignaTTK Health Insurance Company Limited**  
**IRDA Registration No. 151**

**PERIODIC DISCLOSURES**

**FORM NL-26 - CLAIMS INFORMATION - KG TABLE I AS AT 31ST DECEMBER 2016**

( ` 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	19,709.69	18,504.10	9,520.16	9,032.14	3,700.82	2,709.64	5,000.00
9	Miscellaneous	-	-	-	-	-	-	-
	<b>Total *</b>	<b>19,709.69</b>	<b>18,504.10</b>	<b>9,520.16</b>	<b>9,032.14</b>	<b>3,700.82</b>	<b>2,709.64</b>	<b>5,000.00</b>

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



**CignaTTK Health Insurance Company Limited**  
**IRDA Registration No. 151**

**PERIODIC DISCLOSURES**

**FORM NL-27 - OFFICES INFORMATION FOR NON LIFE AS AT 31ST DECEMBER 2016**

S. No.	Office Information	Number	
1	No. of offices at the beginning of the year (As on 01.04.2016)	16	
2	No. of branches approved during the year	3	
3	No. of branches opened during the year	Out of approvals of previous year	0
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 30.06.2016)	18	
7	No. of branches approved but not opened	1	
8	No. of rural branches	0	
9	No. of urban branches	18	

**PERIODIC DISCLOSURES**  
**FORM NL-28-STATEMENT OF ASSETS - 3B AS AT 31ST DECEMBER 2016**

(` in Lakhs)

S.No	Particulars	Sch	Amount
1	Investments	NL-12	22,493
2	Loans	NL-13	-
3	Fixed Assets	NL-14	2
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	NL-15	2,151
	b. Advances & Other Assets	NL-16	2,831
5	<b>Current Liabilities</b>		
	a. Current Liabilities	NL-17	8,617
	b. Provisions	NL-18	9,313
	c. Misc. Exp not Written Off	NL-19	-
	d. Debit Balance of P&L A/c	NL-3	45,848
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>55,395</b>
	<b>Less: Other Assets</b>	<b>Sch</b>	<b>Amount</b>
1	Loans	NL-11	-
2	Fixed Assets	NL-14	2
3	Cash & Bank Balance	NL-15	929
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	2,831
5	Current Liabilities	NL-17	8,617
6	Provisions	NL-18	9,313
7	Misc. Exp not Written Off	NL-19	-
8	Debit Balance of P&L A/c	NL-3	45,848
	<b>TOTAL (B)</b>		<b>31,680</b>
	<b>'Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>23,715</b>

(` in Lakhs)

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount (d)	Total (d + e)	Market Value
			Balance (a)	FRSM (b)						
1	Govt. Securities.	Not less than 20%	-	2,863	3,679	6,542	28%	-	6,542	7,222
2	Govt. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	3,904	4,705	8,610	36%	-	8,610	9,503
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 5%	-	1,191	1,802	2,993	13%	-	2,993	3,068
	2. Infrastructure Investments	Not less than 10%	-	1,756	3,248	5,003	21%	-	5,003	5,271
	3. Approved Investments		-	1,751	4,831	6,581	28%	0.62	6,582	6,742
	4. Other Investments (not exceeding 25%)	Not exceeding 55%	-	92	435	527	2%	0.39	528	528
	<b>Total Investment Assets</b>	<b>100%</b>	<b>-</b>	<b>8,694</b>	<b>15,020</b>	<b>23,714</b>	<b>100%</b>	<b>1.01</b>	<b>23,715</b>	<b>25,112</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**  
**IRDA Registration No. 151**

**PERIODIC DISCLOSURES**

**FORM NL-29 - DETAIL REGARDING DEBT SECURITIES AS AT 31ST DECEMBER 2016**

(` in Lakhs)

S.No	Market Value				Book Value			
	As at 31st December 2016	as % of total for this class	As at 31st December 2015	as % of total for this class	As at 31st December 2016	as % of total for this class	As at 31st December 2015	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	10,984	49%	7,672	48%	10,515	50%	7,530	48%
AA or better	2,056	9%	1,019	6%	2,021	10%	1,007	6%
Rated below AA but above A	-	-	-	-	-	-	-	-
Any other (Sovereign)	9,503	42%	7,342	46%	8,610	41%	7,016	45%
	<b>22,543</b>	<b>100%</b>	<b>16,033</b>	<b>100%</b>	<b>21,146</b>	<b>100%</b>	<b>15,553</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	1,517	7%	504	3%	1,504	7%	500	3%
more than 1 year and upto 3years	4,652	21%	1,007	6%	4,515	21%	989	6%
More than 3years and up to 7years	10,802	48%	5,613	35%	10,201	48%	5,555	36%
More than 7 years and up to 10 years	2,242	10%	5,849	36%	2,030	10%	5,612	36%
above 10 years	3,330	15%	3,060	19%	2,897	14%	2,897	19%
	<b>22,543</b>	<b>100%</b>	<b>16,033</b>	<b>100%</b>	<b>21,146</b>	<b>100%</b>	<b>15,553</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	7,222	32%	5,162	32%	6,542	31%	4,942	32%
b. State Government	2,281	10%	2,180	14%	2,068	10%	2,075	13%
c. Corporate Securities	13,040	58%	8,691	54%	12,536	59%	8,537	55%
	<b>22,543</b>	<b>100%</b>	<b>16,033</b>	<b>100%</b>	<b>21,146</b>	<b>100%</b>	<b>15,553</b>	<b>100%</b>

**Note**

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



**CignaTTK Health Insurance Company Limited**  
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**PERIODIC DISCLOSURES**  
**FORM NL-30 - ANALYTICAL RATIOS**

Analytical Ratios for Non-Life companies					
S.No.	Particular	For the Quarter ended 31st December 2016	Up to the Year ended 31st December 2016	For the Quarter ended 31st December 2015	Up to the Year ended 31st December 2015
1	Gross Direct Premium Growth Rate	-9%	55%	872%	907%
2	Gross Direct Premium to Net Worth Ratio	55%	157%	60%	101%
3	Growth Rate of Shareholders' Fund	0.15%	0.15%	-16%	-16%
4	Net Retention Ratio	93%	94%	94%	94%
5	Net Commission Ratio	12%	11%	6%	7%
6	Expense of Management to Gross Direct Premium Ratio	119%	122%	93%	128%
7	Combined Ratio	170%	184%	184%	216%
8	Technical Reserves to Net Premium Ratio	229%	95%	377%	187%
9	Underwriting Balance Ratio	(0.60)	(0.97)	(2.27)	(2.57)
10	Operating Profit Ratio	-54%	-87%	-221%	-250%
11	Liquid Assets to Liabilities Ratio	0.21	0.21	0.16	0.16
12	Net Earning Ratio	(0.56)	(0.78)	(0.90)	(1.21)
13	Return on Net Worth Ratio	-29%	-115%	-51%	-115%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	168%	168%	168%	168%
15	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	249,936,216	249,936,216	235,067,686	235,067,686
2	(b) Percentage of shareholding				
	Indian	74%	74%	74%	74%
	Foreign	26%	26%	26%	26%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(1.12)	(4.47)	(0.99)	(2.25)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.12)	(4.47)	(0.99)	(2.25)
6	(iv) Book value per share (Rs)	3.82	3.82	4.06	4.06



**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 31st December 2016	Up to the Year ended 31st December 2016	For the Quarter ended 31st December 2015	Up to the Year ended 31st December 2015
1	TTK & Co	Associate Firm	Operating Expenses incurred	-	-	-	-
2	TTK Partners LLP	Shareholder	Capital Contribution	151	733	300	2,595
3	Cigna Holding Overseas Inc.	Shareholder	Capital Contribution	53	258	105	912
			Share Premium	2,659	10,889	4,090	5,488
4	Cigna Health Solutions India Pvt. Ltd.	Associate Enterprise	Operating Expenses incurred	369	1,053	32	32
			Reimbursement of expenses	(17)	(61)	(12)	(24)
5	Mr. Sandeep Arunbhai Patel	Key Managerial Personnel	Remuneration	133	455	213	520



**CignaTTK Health Insurance Company Limited**  
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**PERIODIC DISCLOSURES**

**FORM NL-32 - PRODUCTS INFORMATION**

**Products and/or add-ons introduced during the period ended 31st December 2016**

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	ProHealth Group Insurance Policy	CignaTTK/11/P&U/16-17/825	IRDAI/HLT/CTTK/P-H(G)/V.I/39/2016-17	Miscellaneous Health Insurance	Individual Rated Produ	14-Nov-16	21-Dec-16





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**PERIODIC DISCLOSURES**

**FORM NL-33 - SOLVENCY MARGIN - KGII AS AT 31ST DECEMBER 2016**

( ` in Lakhs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		14,421.27
	<b>Deduct:</b>		
2	Liabilities (reserves as mentioned in Form HG)		13,839.67
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		-
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>582</b>
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		11,927.26
	<b>Deduct:</b>		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		4,090.17
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>7,837.10</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>8,418.70</b>
9	Total Required Solvency Margin [RSM]		5,000
10	<b>Solvency Ratio (Total ASM/Total RSM)</b>		<b>168%</b>



**CignaTTK Health Insurance Company Limited**  
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**PERIODIC DISCLOSURES**

**FORM NL-34 - BOARD OF DIRECTORS AND KEY PERSONS AS AT 31ST DECEMBER 2016**

Board of Directors			
S. No.	Name of person	Role/designation	Details of change in the period
1	Dr. Narottam Puri	Independent Director	Nil
2	Mr. Hemant Kaul	Independent Director	Ceased to be Director with effect from the 2nd November 2016
3	Mr. Jagannathan Thattai Thiruvallur	Chairman & Non-Executive Director	Nil
4	Mr. Raghunathan Thattai Thiruvallur	Non-Executive Director	Nil
5	Mr. Jason Sadler	Non-Executive Director	Nil
6	Ms. Susan Stevenson	Non-Executive Director	Ceased to be Director with effect from the 2nd November 2016
7	Mr. Sandeep Patel	Managing Director & CEO	Nil
8	Mr. Rajeev Chitrabhanu	Independent Director	Nil
Key Persons			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Sandeep Patel	Managing Director & CEO	Nil
2	Mr. Vivek Mathur	Chief Finance Officer	Nil
3	Mrs. Jyoti Punja	Deputy-CEO	Nil
4	Mr. Anand Amrit Raj	Chief Compliance Officer	Ceased to be Company Secretary and Chief Compliance Officer with effect from 13th October 2016
5	Mr. Jigar Shah	Chief Compliance Officer	Appointed as Company Secretary and Chief Compliance officer with effect from 2nd November 2016
6	Mr. Mahesh Darak	Chief Investment Officer	Nil
7	Mr. Kashinath Palekar	Chief Internal Auditor	Nil
8	Ms. Arpita Naik	Chief Risk Officer	Nil
9	Mr. Biresh Giri	Appointed Actuary	Nil
10	Mrs. Reena Tyagi	Head - Human Resource	Nil
11	Mr. Biswabrata Chakravorty	Chief IT Officer	Nil
12	Mr. Nilanjan Roy	Vice President - CGHB	Nil
13	Mr. Aniruddha Sen	Head-Internet Marketing and Distribution	Nil

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



CignaTTK Health Insurance Company Limited  
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PERIODIC DISCLOSURES

FORM NL-35-NON PERFORMING ASSETS-7A AS AT 31ST DECEMBER 2016

(\* 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 31st December 2016					Up to the Year ended 31st December 2016					Up to the Year ended 31st December 2015				
			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	6,405.70	7,222.15	133.24	2.08%	2.08%	6,014.55	7,222.15	378.27	6.29%	6.29%	4,270.20	5,162.30	317.76	7.44%	7.44%
2	Deposit under section 7 of Insurance Act, 1938	COSS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	459.29	-	7.00	1.52%	1.52%
3	State Government Bonds	SGGB	2,068.61	2,281.12	46.07	2.23%	2.23%	2,070.41	2,281.12	138.24	6.68%	6.68%	1,814.51	2,179.90	122.68	6.76%	6.76%
4	Other Approved Securities (ex.infrastructure investments)	SGOA	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
5	Bonds / Debentures issued by Hudco	HTHD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
6	Bonds / Debentures issued by NHB/inst acc by NHB	HTON	2,976.64	3,068.11	67.76	2.28%	2.28%	2,733.32	3,068.11	191.78	7.02%	7.02%	1,489.34	1,510.55	107.05	7.19%	7.19%
7	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
8	Infrastructure - PSU- Debentures / Bonds	IPTD	5,693.32	5,270.84	146.84	2.58%	2.58%	5,290.60	5,270.84	367.17	6.94%	6.94%	2,737.63	3,596.59	187.96	6.87%	6.87%
9	Infrastructure - Other Corporate sec- Deb / Bonds	ICTD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
10	Infrastructure - Other Corporate sec- CPs	ICCP	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
11	Corporate Securities - Debentures	ECOS	4,542.03	4,700.84	102.92	2.27%	2.27%	4,306.51	4,700.84	299.13	6.95%	6.95%	2,793.92	3,583.76	195.37	6.99%	6.99%
12	Corporate Sec- Bonds - Taxable	EPBT	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
13	Deposit -with 50% BK,FIS,CCIL,RBI	ECDE	1,414.71	1,222.00	24.82	1.75%	1.75%	1,152.44	1,222.00	61.97	5.38%	5.38%	124.01	100.00	4.61	3.72%	3.72%
14	Application Money	EGAM	-	-	-	0.00%	0.00%	500.00	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
15	Perpetual Debt Tier I & II - PSU Banks	EUPT	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
16	MF-Gilt/Gsec/Liquid Schemes	EGMF	800.64	819.46	13.25	1.66%	1.66%	880.65	819.46	49.32	5.60%	5.60%	552.46	735.57	36.70	6.64%	6.64%
17	Deposits - CDs with Scheduled Banks	ECDO	-	-	-	0.00%	0.00%	497.11	-	5.86	1.18%	1.18%	-	-	-	0.00%	0.00%
18	Commercial Papers	ECPP	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
19	Mutual Funds - Gilt/Gsec/Liquid Schemes	OMGS	477.24	527.66	7.48	1.57%	1.57%	577.81	527.66	30.14	5.22%	5.22%	220.12	168.09	9.91	4.50%	4.50%
	<b>TOTAL</b>		<b>24,378.88</b>	<b>25,112.18</b>	<b>542.38</b>	<b>2.22%</b>	<b>2.22%</b>	<b>24,023.10</b>	<b>25,112.18</b>	<b>1,521.88</b>	<b>6.34%</b>	<b>6.34%</b>	<b>14,461.47</b>	<b>17,036.77</b>	<b>989.03</b>	<b>6.84%</b>	<b>6.84%</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.



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PERIODIC DISCLOSURES

FORM NL-37-DOWN GRADING OF INVESTMENT AS AT 31ST DECEMBER 2016

(` 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>					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:**

- 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 Investmet (COI) shall be as per INV/GLN/001/2003-04



**CignaTTK Health Insurance Company Limited**  
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**PERIODIC DISCLOSURES**  
**FORM NL-38 - BUSINESS RETURNS ACROSS LINE OF BUSINESS**

(` in Lakhs)

Annual Business Returns across line of Business									
S.No.	Line of Business	For the Quarter ended 31st December 2016		For the Quarter ended 31st December 2015		Up to the Year ended 31st December 2016		Up to the Year ended 31st December 2015	
		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	372	5,700	209	4,226	1,003	17,140	426	11,351
10	Health	4,880	30,353	5,552	17,561	13,990	84,400	9,239	38,335
11	Others*	-	-	-	-	-	-	-	-

Note:

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

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



**CignaTTK Health Insurance Company Limited**  
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**PERIODIC DISCLOSURES**

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

( ` in Lakhs)

Rural & Social Obligations For the period ended 31st December 2016					
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	3,672	165	50,369
		Urban	13,468	838	249,492
		Social	-	-	-
10	Health	Rural	16,757	1,956	117,144
		Urban	67,643	12,034	2,627,045
		Social	-	-	-
11	Others*	Rural	-	-	-
		Social	-	-	-

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



**CignaTTK Health Insurance Company Limited**  
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**PERIODIC DISCLOSURES**

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

(` in Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		#VALUE!		#VALUE!		Up to the Year ended 31st December 2015		Up to the Year ended 31st December 2016	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	10,652	856	15,491	1,586	24,638	1,887	41,757	4,628
2	Corporate Agents-Banks	-	-	2,563	239	-	-	6,908	575
3	Corporate Agents -Others	4,107	686	6,870	1,237	8,929	1,454	18,320	3,051
4	Brokers	3,237	3,733	6,788	1,636	7,754	5,024	20,092	4,819
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	3,791	487	4,341	555	8,365	1,299	14,463	1,920
	<b>Total (A)</b>	<b>21,787</b>	<b>5,761</b>	<b>36,053</b>	<b>5,252</b>	<b>49,686</b>	<b>9,665</b>	<b>101,540</b>	<b>14,993</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>21,787</b>	<b>5,761</b>	<b>36,053</b>	<b>5,252</b>	<b>49,686</b>	<b>9,665</b>	<b>101,540</b>	<b>14,993</b>

Note:

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





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**PERIODIC DISCLOSURES**  
**FORM NL-41 - GRIEVANCE DISPOSAL FOR THE QUARTER ENDED 31ST DECEMBER 2016**

S. No.	Particulars	Opening Balance as on 1st Oct 2016	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1)	Complaints made by customers	35	264	77	3	188	31	768
a)	Proposal related	2	10	7	-	3	2	17
b)	Claim	3	35	16	3	13	6	74
c)	Policy related	3	18	16	-	3	2	63
d)	Premium	-	2	-	-	1	1	3
e)	Refund	-	13	8	-	4	1	67
f)	Coverage	-	-	-	-	-	-	-
g)	Cover note related	-	-	-	-	-	-	-
h)	Product	1	3	-	-	4	-	5
i)	Others	26	183	30	-	160	19	539
	<b>Total number of complaints</b>	<b>35</b>	<b>264</b>	<b>77</b>	<b>3</b>	<b>188</b>	<b>31</b>	<b>768</b>
2)	Total No. of policies during previous year	85,590						
3)	Total No. of claims during previous year	19,302						
4)	Total no of policies upto 31st December 2016	101,495						
5)	Total no of claims intimated upto 31st December 2016	26,694						
6)	Total no of Policy Complaints (Upto December 2016) Per 10,000 policies	68						
7)	Total no of Claims complaints (upto December 2016) Per 10,000 policies	28						
8)	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total				
	Upto 7 days	31	-	31				
	7 - 15 days	-	-	-				
	15 - 30 days	-	-	-				
	30 - 90 days	-	-	-				
	90 days and beyond	-	-	-				
	Total No. of complaint	<b>31</b>	<b>-</b>	<b>31</b>				