



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-1-B-RA

REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST MARCH 2018

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 31st March 2018				Up to the Period ended 31st March 2018				For the Quarter ended 31st March 2017				Up to the Period ended 31st March 2017			
			Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
			Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
1	Premiums earned (Net)	NL-4	814,415	48,789	-	863,204	2,503,890	157,501	-	2,661,391	500,739	37,055	-	537,794	1,687,070	130,616	-	1,817,686
2	Profit/ (Loss) on sale/redemption of Investments		2,565	136	-	2,700	8,265	503	-	8,768	(582)	(45)	-	(627)	5,148	378	-	5,526
	(b) Profit on sale of investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Less: Loss on sale of investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Interest, Dividend & Rent – Gross		38,595	2,049	-	40,644	134,781	8,198	-	142,979	29,785	2,293	-	32,076	114,137	8,377	-	122,514
	TOTAL (A)		855,575	50,974	-	906,548	2,646,936	166,202	-	2,813,138	529,942	39,303	-	569,244	1,806,355	139,371	-	1,945,726
1	Claims Incurred (Net)	NL-5	385,931	595	-	386,526	1,211,939	20,074	-	1,232,013	167,520	9,986	-	177,505	881,876	28,699	-	910,575
2	Commission	NL-6	122,671	7,116	-	129,787	349,236	26,754	-	375,990	77,640	7,527	-	85,167	224,168	21,745	-	245,913
3	Operating Expenses related to Insurance Business	NL-7	593,533	30,175	-	623,707	2,151,657	130,876	-	2,282,533	518,900	40,684	-	559,584	2,038,529	149,619	-	2,188,148
4	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	(28,051)	-	-	(28,051)
	TOTAL (B)		1,102,134	37,886	-	1,140,020	3,712,832	177,704	-	3,890,536	764,060	58,197	-	822,257	3,116,521	200,063	-	3,316,584
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(246,559)	13,088	-	(233,472)	(1,065,896)	(11,502)	-	(1,077,398)	(234,118)	(18,895)	-	(253,013)	(1,310,166)	(60,692)	-	(1,370,858)
	APPROPRIATIONS																	
	Transfer to Shareholders' Account		(246,559)	13,088	-	(233,472)	(1,065,896)	(11,502)	-	(1,077,398)	(234,118)	(18,895)	-	(253,013)	(1,310,166)	(60,692)	-	(1,370,858)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		(246,559)	13,088	-	(233,472)	(1,065,896)	(11,502)	-	(1,077,398)	(234,118)	(18,895)	-	(253,013)	(1,310,166)	(60,692)	-	(1,370,858)



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

PERIODIC DISCLOSURES

FORM NL-2-B-PL

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31ST MARCH 2018

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 31st March 2018	Up to the Period ended 31st March 2018	For the Quarter ended 31st March 2017	Up to the Period ended 31st March 2017
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(233,472)	(1,077,398)	(253,013)	(1,370,858)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		26,345	103,214	18,965	68,835
	(b) Profit on sale of investments		8,477	21,308	(570)	5,157
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		(198,650)	(952,876)	(234,617)	(1,296,866)
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		21,373	49,791	12,500	48,192
	Rents, rates & taxes		-	-	-	-
	Interest & Bank Charges		26	154	175	175
	Share Issue Expenses (Stamp Duty & Franking)		-	3,503	2,200	1,388
	Expenses related to issuance of Debentures		-	-	2,338	2,338
	Interest on Non-convertible Debentures		9,541	38,700	-	-
	Miscellaneous Expenses		(384)	2,751	43	1,134
	(b) Bad debts written off		-	-	-	-
	(c) Others (Provision for doubtful debts)		885	1,701	94	444
	TOTAL (B)		31,441	96,600	17,351	53,671
	Profit / (Loss) Before Tax		(230,092)	(1,049,476)	(251,968)	(1,350,537)
	Provision for Taxation		-	-	-	-
	Profit / (Loss) After Tax		(230,092)	(1,049,476)	(251,968)	(1,350,537)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ (loss) brought forward from previous year		(5,656,153)	(4,836,769)	(4,584,799)	(3,486,232)
	Balance carried forward to Balance Sheet		(5,886,245)	(5,886,245)	(4,836,769)	(4,836,769)



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-3-B-BS

BALANCE SHEET AS ON 31ST MARCH 2018

Rs '000

S.No	Particulars	Schedule	As at 31st March 2018	As at 31st March 2017
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	3,647,258	2,513,651
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
2	SHARE APPLICATION MONEY		-	-
3	RESERVES AND SURPLUS	NL-10	3,225,813	3,225,812
4	FAIR VALUE CHANGE ACCOUNT			
	- SHAREHOLDER		112	101
	- POLICYHOLDER		42	57
5	BORROWINGS	NL-11	430,000	430,000
	TOTAL		7,303,225	6,169,621
	APPLICATION OF FUNDS			
1	INVESTMENTS	NL-12 & 12A	3,355,491	2,760,052
2	LOANS	NL-13	-	-
3	FIXED ASSETS	NL-14	68,101	16,616
4	DEFERRED TAX ASSET		-	-
5	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	407,337	221,533
	Advances and Other Assets	NL-16	447,296	295,035
	Sub-Total (A)		854,633	516,568
6	CURRENT LIABILITIES	NL-17	1,202,008	899,172
7	PROVISIONS	NL-18	1,659,237	1,061,212
	Other Investments		-	-
	Sub-Total (B)		2,861,245	1,960,384
	NET CURRENT ASSETS (C) = (A - B)		(2,006,612)	(1,443,816)
8	MISCELLANEOUS EXPENDITURE (to the extent not written	NL-19	-	-
9	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		5,886,245	4,836,769
	TOTAL		7,303,225	6,169,621

PERIODIC DISCLOSURES
FORM NL-4-PREMIUM SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st March 2018				Up to the Period ended 31st March 2018				For the Quarter ended 31st March 2017				Up to the Period ended 31st March 2017			
		Health Audited	Personal Accident Audited	Others Audited	Total Audited	Health Audited	Personal Accident Audited	Others Audited	Total Audited	Health Audited	Personal Accident Audited	Others Audited	Total Audited	Health Audited	Personal Accident Audited	Others Audited	Total Audited
1	Premium from direct business written - Net of Service Tax and GST	1,077,184	57,196	-	1,134,380	3,265,427	198,622	-	3,464,049	667,377	51,375	-	718,752	2,066,380	151,663	-	2,218,043
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Premium on reinsurance ceded	61,983	5,841	-	67,824	189,440	20,961	-	210,401	41,349	4,909	-	46,258	122,781	14,052	-	136,833
4	Net Premium	1,015,200	51,355	-	1,066,556	3,075,987	177,661	-	3,253,648	626,028	46,466	-	672,494	1,943,599	137,611	-	2,081,210
5	Adjustment for change in reserve for unexpired risks	200,785	2,566	-	203,351	572,097	20,160	-	592,257	125,289	9,411	-	134,699	256,529	6,995	-	263,524
	Total Premium Earned (Net)	814,415	48,789	-	863,204	2,503,890	157,501	-	2,661,391	500,739	37,055	-	537,794	1,687,070	130,616	-	1,817,686
	Premium income from business effected :																
	In India	814,415	48,788	-	863,203	2,503,890	157,501	-	2,661,391	500,740	37,055	-	537,795	1,687,070	130,616	-	1,817,686
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Premium Earned (Net)	814,415	48,788	-	863,203	2,503,890	157,501	-	2,661,391	500,740	37,055	-	537,795	1,687,070	130,616	-	1,817,686



PERIODIC DISCLOSURES
FORM NL-5 - CLAIMS SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st March 2018				Up to the Period ended 31st March 2018				For the Quarter ended 31st March 2017				Up to the Period ended 31st March 2017			
		Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
	Claims paid																
1	Direct claims	450,526	6,381	-	456,907	1,165,884	12,165	-	1,178,049	178,113	649	-	178,762	874,751	7,423	-	882,174
2	Add : Claims Outstanding at the end of the period	384,649	37,850	-	422,499	384,649	37,850	-	422,499	282,613	29,529	-	312,142	282,613	29,529	-	312,142
3	Less : Claims Outstanding at the beginning of the period	427,262	43,400	-	470,661	282,613	29,529	-	312,142	284,386	20,168	-	304,554	233,408	8,003	-	241,411
	Gross Claims Incurred	407,913	832	-	408,745	1,267,920	20,486	-	1,288,406	176,341	10,010	-	186,351	923,956	28,949	-	952,905
4	Add : Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Less : Re-insurance Ceded	21,983	237	-	22,219	55,981	412	-	56,393	8,821	24	-	8,845	42,080	250	-	42,330
	Total Claims Incurred	385,931	595	-	386,526	1,211,939	20,074	-	1,232,013	167,520	9,986	-	177,505	881,876	28,699	-	910,575



PERIODIC DISCLOSURES
FORM NL-6-COMMISSION SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st March 2018				Up to the Period ended 31st March 2018				For the Quarter ended 31st March 2017				Up to the Period ended 31st March 2017			
		Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
	Commission paid																
1	Direct Commission	134,302	8,375	-	142,677	375,445	29,277	-	404,722	82,320	7,910	-	90,230	238,505	22,876	-	261,381
2	Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less: Commission on Re-insurance Ceded	11,631	1,250	-	12,890	26,209	2,523	-	28,732	4,680	383	-	5,063	14,337	1,131	-	15,468
	Net Commission	122,671	7,116	-	129,787	349,236	26,754	-	375,990	77,640	7,527	-	85,167	224,168	21,745	-	245,913
	Break-up of the expenses (Gross) Incurred to procure business to be furnished as per details indicated below:																
	Agents	39,998	1,040	-	41,038	108,443	3,499	-	111,941	29,567	1,057	-	30,624	86,172	4,147	-	90,319
	Brokers	27,825	757	-	28,582	89,824	2,084	-	91,909	24,503	1,759	-	26,262	78,429	3,803	-	82,232
	Corporate Agency	56,969	6,576	-	63,545	154,803	23,693	-	178,496	25,352	5,094	-	30,445	69,021	14,926	-	83,947
	Referral	-	-	-	-	-	-	-	-	(1,983)	-	-	(1,983)	-	-	-	-
	Others	9,509	-	-	9,509	22,375	1	-	22,376	4,883	-	-	4,883	4,883	-	-	4,883
	TOTAL (B)	134,301	8,374	-	142,675	375,445	29,277	-	404,722	82,321	7,910	-	90,230	238,505	22,876	-	261,381

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

S.No	Particulars	For the Quarter ended 31st March 2018				Up to the Period ended 31st March 2018				For the Quarter ended 31st March 2017				Up to the Period ended 31st March 2017			
		Health Audited	Personal Accident Audited	Others Audited	Total Audited	Health Audited	Personal Accident Audited	Others Audited	Total Audited	Health Audited	Personal Accident Audited	Others Audited	Total Audited	Health Audited	Personal Accident Audited	Others Audited	Total Audited
1	Employees' remuneration & welfare benefits	248,127	12,569	-	260,697	911,375	55,435	-	966,811	170,465	13,469	-	183,934	730,321	53,602	-	783,923
2	Travel, conveyance and vehicle running expenses	14,586	725	-	15,311	57,174	3,478	-	60,652	10,339	833	-	11,171	53,464	3,924	-	57,388
3	Training expenses	12,209	616	-	12,825	45,558	2,771	-	48,329	3,026	274	-	3,300	33,385	2,450	-	35,835
4	Rents, rates & taxes	13,651	657	-	14,308	59,078	3,593	-	62,672	15,456	1,212	-	16,668	61,024	4,479	-	65,503
5	Repairs	2,128	115	-	2,243	5,879	358	-	6,237	1,721	(21)	-	1,699	1,814	133	-	1,947
6	Printing & stationery	10,655	551	-	11,206	36,128	2,198	-	38,326	1,462	172	-	1,634	39,033	2,865	-	41,898
7	Communication	16,795	894	-	17,689	50,282	3,058	-	53,341	12,040	955	-	12,995	53,842	3,952	-	57,794
8	Legal & professional charges	87,845	4,504	-	92,349	308,402	18,759	-	327,161	73,356	5,779	-	79,135	304,455	22,346	-	326,801
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	981	58	-	1,040	1,320	80	-	1,400	161	13	-	174	713	52	-	765
	(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	267	17	-	283	189	11	-	200	(64)	(4)	-	(68)	367	27	-	394
	(d) out of pocket expenses	(78)	(5)	-	(83)	(0)	(0)	-	(0)	8	1	-	9	41	3	-	44
10	Advertisement and publicity	108,162	5,873	-	114,034	293,770	17,869	-	311,639	145,387	11,038	-	156,425	360,349	26,448	-	386,797
11	Interest & Bank Charges	5,387	294	-	5,681	14,330	872	-	15,201	2,990	230	-	3,220	9,202	675	-	9,877
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	691	32	-	723	3,268	199	-	3,467	479	38	-	517	1,951	143	-	2,094
	Information Technology Related Expenses	33,440	1,565	-	35,005	156,807	9,538	-	166,345	43,766	3,503	-	47,269	213,843	15,695	-	229,538
	Equipments, Software and amenities - Usage Cost	22,155	1,090	-	23,245	89,737	5,458	-	95,195	26,169	2,052	-	28,221	103,169	7,572	-	110,741
	Business Promotion	(10,615)	(835)	-	(11,450)	39,152	2,381	-	41,533	(2,405)	(163)	-	(2,568)	5,393	396	-	5,789
	Office Expenses	4,005	172	-	4,177	22,840	1,389	-	24,229	4,959	400	-	5,360	26,254	1,927	-	28,181
	Policy Related Expenses	13,848	734	-	14,582	42,452	2,582	-	45,034	12,725	977	-	13,702	37,689	2,766	-	40,455
	Directors Sitting Fees	514	26	-	540	1,810	110	-	1,920	501	39	-	540	1,901	139	-	2,040
	Miscellaneous Expenses	2,247	136	-	2,383	2,377	145	-	2,521	(44)	(2)	-	(46)	632	46	-	678
	Foreign Exchange Gain/Loss	1,132	71	-	1,202	682	41	-	723	(2,056)	(149)	-	(2,205)	(669)	(49)	-	(718)
13	Depreciation	5,401	315	-	5,716	9,048	550	-	9,598	252	19	-	270	356	26	-	382
	TOTAL	593,533	30,175	-	623,707	2,151,657	130,876	-	2,282,533	518,900	40,684	-	559,584	2,038,529	149,619	-	2,188,147



CignaTTK Health Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2018	As at 31st March 2017
		Audited	Audited
1	Authorised Capital 600,000,000 (Previous Year: 300,000,000) Equity Shares of Rs. 10 each	6,000,000	3,000,000
2	Issued Capital 364,725,786 (Previous Year: 251,365,062) Equity Shares of Rs. 10 each	3,647,258	2,513,651
3	Subscribed Capital 364,725,786 (Previous Year: 251,365,062) Equity Shares of Rs. 10 each	3,647,258	2,513,651
4	Called-up Capital 364,725,786 (Previous Year: 251,365,062) Equity Shares of Rs. 10 each	3,647,258	2,513,651
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	3,647,258	2,513,651



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PERIODIC DISCLOSURES

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

Shareholder	As at 31st March 2018		As at 31st March 2017	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	186,010,151	51%	186,010,151	74%
- Foreign	178,715,635	49%	65,354,911	26%
Others				
TOTAL	364,725,786	100%	251,365,062	100%



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PERIODIC DISCLOSURES

FORM NL-10-RESERVES AND SURPLUS SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2018	As at 31st March 2017
		Audited	Audited
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	3,225,813	3,225,813
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	3,225,813	3,225,813



CignaTTK Health Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2018	As at 31st March 2017
		Audited	Audited
1	Debentures/ Bonds	430,000	430,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	430,000	430,000



CignaTTK Health Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-12-INVESTMENT SCHEDULE - SHAREHOLDERS

Rs '000

S.No	Particulars	As at 31st March 2018	As at 31st March 2017
		Audited	Audited
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	244,553	286,072
2	Other Approved Securities	104,760	104,015
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	250,105	199,363
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	253,665	428,200
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	36,724	85,999
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	99,861	20,000
	(e) Other Securities - Certificate of Deposit	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	TOTAL	989,667	1,123,649

Notes:

- Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.991,817 thousand (Previous Year - Rs.1,124,100 thousand). Aggregate market value of such investments as at 31.03.2018 is Rs.996,201 thousand (Previous Year - Rs.1,175,478 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-12A-INVESTMENT SCHEDULE - POLICYHOLDERS

Rs '000

S.No	Particulars	As at 31st March 2018	As at 31st March 2017
		Audited	Audited
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	530,256	422,509
2	Other Approved Securities	155,995	102,579
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	709,004	453,159
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	601,031	324,714
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	22,611	156,403
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	296,916	130,181
	(e) Other Securities - Certificate of Deposit	-	46,857
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	50,010	-
5	Other than Approved Investments	-	-
	TOTAL	2,365,821	1,636,402

Notes:

- Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.2,372,049 thousand (Previous Year - Rs.1,637,794 thousand). Aggregate market value of such investments as at 31.03.2018 is Rs. 2,403,082 thousand (Previous Year - Rs. 1,699,200 thousand).
- IRDA vide circular no : IRDAI/F&I/CIR/INV/093/04/2015, dated 30th April 2015 has dispensed with the requirement of maintaining the deposit under Section 7 of the Insurance Act, 1938.
- IRDA vide circular no : IRDAI/F&A/CIR/CPM/056/03/2016, dated 04th April 2016 we have segregated the Policyholders and Shareholders funds.



CignaTTK Health Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2018	As at 31st March 2017
		Audited	Audited
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-



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PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

Rs '000

Particulars	Cost/ Gross Block				Depreciation				Net Block	Net Block
	Opening	Additions during the period ended 31st March 2018	Deductions/ adjustments during the period ended 31st March 2018	As at 31st March 2018	Opening	For the period ended 31st March 2018	On Sales/ Adjustments	As at 31st March 2018	As at 31st March 2018	As at 31st March 2017
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	246	55,997	-	56,243	211	5,766	-	5,977	50,266	35
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	-	4,188	-	4,188	-	530	-	530	3,658	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	22	503	-	525	22	129	-	151	374	-
IT Equipments	7,623	4,319	-	11,942	220	2,838	-	3,058	8,884	7,403
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	603	822	-	1,425	251	334	-	585	840	352
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	8,494	65,829	-	74,323	704	9,598	-	10,301	64,022	7,790
Work in progress	8,826	4,079	8,826	4,079	-	-	-	-	4,079	8,826
Grand Total	17,320	69,908	8,826	78,402	704	9,598	-	10,301	68,101	16,616
Previous Period	643	16,676	-	17,319	321	382	-	703	16,616	322



CignaTTK Health Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2018	As at 31st March 2017
		Audited	Audited
1	Cash (including cheques, drafts and stamps)	13,380	23,987
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	197,500	72,600
	(bb) Others*	2,500	-
	(b) Current Accounts	193,957	124,946
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	407,337	221,533
	Balances with non-scheduled banks included in 2 above	-	-

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



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PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2018	As at 31st March 2017
		Audited	Audited
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	39,124	50,342
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,231	671
6	Others		
	Security Deposits	59,542	68,416
	Advance to Employees	1,974	5,211
	Advance to others	23,113	28,453
	TOTAL (A)	124,984	153,093
	OTHER ASSETS		
1	Income accrued on investments	109,836	81,257
2	Outstanding Premiums	-	-
3	Agents' Balances	718	713
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	45,071	-
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India	-	-
8	Others		
	Receivable from Related Parties	2,034	-
	Cenvat Credit	156,292	49,554
	Investment For Unclaimed Amount	8,037	10,400
	Income on Investment for Unclaimed Amount	324	18
	TOTAL (B)	322,312	141,941
	TOTAL (A+B)	447,296	295,034



CignaTTK Health Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2018	As at 31st March 2017
		Audited	Audited
1	Agents' Balances	61,951	42,773
2	Balances due to other insurance companies	31,929	59,052
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	19,729	11,258
5	Unallocated Premium	149,146	73,943
6	Unclaimed Amount of Policyholders	4,269	7,785
7	Interest on Unclaimed Amount of Policyholders	677	222
8	Sundry creditors	104,136	162,000
9	Due to subsidiaries/ holding company	-	-
10	Claims Outstanding*	422,499	312,142
11	Due to Officers/ Directors	-	-
12	Others -		
	Statutory Dues	112,567	53,797
	Refund Payable - Premium	16,222	10,587
	Provision for expenses	239,154	103,973
	Payable to Related Parties	-	10,848
	Contracts for Investments	-	49,999
	Stale Cheque	1	44
	Payable to Employees	1,649	5
	Claims Payable - NEFT reversal	1,412	744
	Interest accrued and due on Borrowings	36,667	-
	TOTAL	1,202,008	899,172

*Claims Outstanding are shown net of reinsurance

**CignaTTK Health Insurance Company Limited**

IRDA Registration No. 151 Dated November 13, 2013

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PERIODIC DISCLOSURES**FORM NL-18-PROVISIONS SCHEDULE****Rs '000**

S.No	Particulars	As at 31st March 2018	As at 31st March 2017
		Audited	Audited
1	Reserve for Unexpired Risk	1,627,478	1,040,605
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others	-	-
	Provision for Gratuity	22,818	17,050
	Provision for Leave Encashment	-	-
	Deferred Tax Liability	-	-
	Freelook Reserve	8,941	3,557
6	Reserve for Premium Deficiency	-	-
	TOTAL	1,659,237	1,061,212

**CignaTTK Health Insurance Company Limited**

IRDA Registration No. 151 Dated November 13, 2013

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PERIODIC DISCLOSURES**FORM NL-19 - MISC EXPENDITURE SCHEDULE****Rs '000**

S.No	Particulars	As at 31st March 2018	As at 31st March 2017
		Audited	Audited
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	Total	-	-

PERIODIC DISCLOSURES
FORM NL-20 - RECEIPTS AND PAYMENTS SCHEDULE

Rs '000

S No.	Particulars	Up to the Period ended 31st March 2018	Up to the Period ended 31st March 2017
I.	Cash Flows from the operating activities:		
1	Premium received from policyholders, including advance receipts	3,385,543	2,244,229
2	Other receipts	-	-
3	Payments to the re-insurers, net of commissions and claims	(237,514)	(159,329)
4	Payments to co-insurers, net of claims recovery	-	-
5	Payments of claims	(1,005,803)	(895,713)
6	Payments of commission and brokerage	(352,062)	(225,723)
7	Payments of other operating expenses	(2,243,628)	(2,207,143)
8	Deposits, advances and staff loans	28,088	(6,356)
9	Income taxes paid (Net)	-	-
10	Service tax paid	(62,142)	40,110
	Cash flows before extraordinary items	(487,518)	(1,209,925)
	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities (A)	(487,518)	(1,209,925)
II.	Cash flows from investing activities:		
1	Purchase of fixed assets	(61,083)	(10,175)
2	Proceeds from sale of fixed assets	-	-
3	Purchase of investments	(1,355,718)	(1,250,627)
4	Loans disbursed	-	-
5	Sale of investments	565,728	535,101
6	Repayments received	-	-
7	Rents / Interests / Dividends received	248,827	173,376
8	Investment in money market instruments and in liquid mutual funds (net)	183,065	(51,612)
	Net cash flow from investing activities (B)	(419,180)	(603,937)
III.	Cash flows from financing activities		
1	Proceeds from issuance of share capital / share premium	1,133,607	1,387,981
2	Share Issue Expenses	(3,503)	(1,388)
3	Proceeds from borrowing (Debentures)	-	430,000
4	Repayments of borrowing	-	-
5	Interest / Dividend paid	-	-
6	Debenture Issue Expenses	-	(2,338)
	Net cash flow from financing activities (C)	1,130,105	1,814,255
	Effect of foreign exchange rates on cash and cash equivalents, net (D)	-	-
	Net increase / (decrease) in cash and cash equivalents (A+B+C+D)	223,406	393
	Cash and cash equivalents at the beginning of the year	148,933	148,541
	Cash and cash equivalents at the end of the year***	372,337	148,933

Notes:

*** Reconciliation of cash and cash equivalents with the Balance Sheet:

Cash and Bank balances	407,337	221,533
less: Deposit Accounts not considered as cash and cash equivalents as defined in AS-3 "Cash Flow Statements" and therefore included in purchase of investments	(35,000)	(72,600)
Cash and cash equivalents at the end of the year	372,337	148,933



CignaTTK Health Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-21 - STATEMENT OF LIABILITIES

(` in Lakhs)

S.No.	Particulars	As at 31st March 2018				As at 31st March 2017			
		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	Fire	-	-	-	-	-	-	-	-
2	Marine	-	-	-	-	-	-	-	-
a	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous	-	-	-	-	-	-	-	-
a	Motor	-	-	-	-	-	-	-	-
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	-	-	-	-	-	-	-	-
e	Rural Insurances	-	-	-	-	-	-	-	-
f	Others	-	-	-	-	-	-	-	-
4	Health Insurance	16,274.78	1,593.49	2,631.50	20,499.77	10,406.05	800.42	2,321.00	13,527.47
	Total Liabilities	16,274.78	1,593.49	2,631.50	20,499.77	10,406.05	800.42	2,321.00	13,527.47



CignaTTK Health Insurance Company Limited
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PERIODIC DISCLOSURES
FORM NL-22 - GEOGRAPHICAL DISTRIBUTION OF BUSINESS

(` in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Health Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.29	22.16	450.18	1,181.94	-	-	-	-	-	-	454.47	1,204.09
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.74	0.74	4.13	7.36	-	-	-	-	-	-	4.87	8.10
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26.10	57.76	44.74	137.64	-	-	-	-	-	-	70.84	195.39
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.74	14.13	101.62	250.88	-	-	-	-	-	-	107.36	265.01
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.48	1.41	64.70	166.54	-	-	-	-	-	-	66.19	167.95
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.06	0.24	11.40	30.62	-	-	-	-	-	-	11.46	30.86
Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37.99	99.58	639.46	1,581.11	-	-	-	-	-	-	677.44	1,680.69
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19.22	95.78	576.96	1,604.15	-	-	-	-	-	-	596.18	1,699.94
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.47	2.31	44.61	108.07	-	-	-	-	-	-	45.08	110.37
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.07	0.18	5.81	14.34	-	-	-	-	-	-	5.88	14.52
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.80	5.83	137.11	358.12	-	-	-	-	-	-	138.91	363.94
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	69.67	257.68	1,548.91	7,156.75	-	-	-	-	-	-	1,618.58	7,414.43
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.30	9.62	285.86	714.66	-	-	-	-	-	-	289.16	724.29
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.77	24.89	174.94	453.75	-	-	-	-	-	-	181.70	478.64
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	102.48	365.50	2,466.79	7,098.08	-	-	-	-	-	-	2,569.27	7,463.58
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.21	1.24	1.78	5.24	-	-	-	-	-	-	2.99	6.48
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.10	0.17	2.13	8.40	-	-	-	-	-	-	2.22	8.57
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.14	1.94	-	-	-	-	-	-	0.14	1.94
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.43	0.43	0.60	4.17	-	-	-	-	-	-	1.03	4.60
Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.09	6.76	172.87	478.06	-	-	-	-	-	-	173.96	484.82
Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23.28	85.92	441.36	1,230.68	-	-	-	-	-	-	464.64	1,316.60
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27.90	103.25	322.08	807.00	-	-	-	-	-	-	349.98	910.25
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.12	0.62	-	-	-	-	-	-	0.12	0.62
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19.78	74.34	525.87	1,561.01	-	-	-	-	-	-	545.65	1,635.34
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20.95	50.08	694.98	1,806.55	-	-	-	-	-	-	715.93	1,856.63
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.65	5.73	3.48	13.74	-	-	-	-	-	-	7.13	19.47
Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	40.03	145.79	646.53	1,736.21	-	-	-	-	-	-	686.56	1,882.00
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.58	7.95	66.18	170.39	-	-	-	-	-	-	67.76	178.34
West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	87.38	275.78	502.37	1,496.06	-	-	-	-	-	-	589.75	1,771.84
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.04	0.58	0.67	2.32	-	-	-	-	-	-	0.70	2.90
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.35	0.35	-	-	-	-	-	-	0.35	0.35
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.15	-	-	-	-	-	-	-	0.15
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.08	0.08	2.11	4.10	-	-	-	-	-	-	2.18	4.18
Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	64.28	270.31	830.22	2,461.41	-	-	-	-	-	-	894.51	2,731.72
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.01	0.78	1.85	-	-	-	-	-	-	0.79	1.85
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	571.96	1,986.22	10,771.84	32,654.27	-	-	-	-	-	-	11,343.80	34,640.49



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PERIODIC DISCLOSURES

FORM NL-23 - REINSURANCE RISK CONCENTRATION AS AT 31ST MARCH 2018

(` in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	1	1,803.14	-	0.27	85.71%
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	0.00%
3	No. of Reinsurers with rating A but less than AA	2	278.39	13.07	9.12	14.29%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	0.00%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
6	No. of Indian Insurers	-	-	-	-	0.00%
7	Not Rated	-	-	-	-	0.00%
8	Placement by lead insurer	-	-	-	-	0.00%
Total		3	2,081.54	13.07	9.39	100.00%

Note:

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

For GIC Re, we have used the latest rating which is given by CARE on 20th April 2017

INR 3679 pertaining to 2016-17 (GPA Employer Employee) is also included in the above working



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PERIODIC DISCLOSURES

FORM NL-24 - AGEING OF CLAIMS FOR THE QUARTER ENDED 31ST MARCH 2018

(` in Lakhs)

S.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	-	-	-	-	-	-	-
5	Motor OD	-	-	-	-	-	-	-
6	Motor TP	-	-	-	-	-	-	-
7	Health	15,853	678	66	6	1	16,604	4,211
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	14	-	-	-	-	14	49
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-



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PERIODIC DISCLOSURES

FORM NL-25 - CLAIMS DATA FOR NON LIFE FOR THE QUARTER ENDED 31ST MARCH 2018

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	1,293	-	11	-	-	-	-	1,304
2	Claims reported during the period	19,070	-	29	-	-	-	-	19,099
3	Claims Settled during the period	16,604	-	14	-	-	-	-	16,618
4	Claims Repudiated during the period	2,872	-	9	-	-	-	-	2,881
5	Claims closed during the period	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	887	-	17	-	-	-	-	904
	Less than 3months	794	-	12	-	-	-	-	806
	3 months to 6 months	56	-	5	-	-	-	-	61
	6months to 1 year	37	-	-	-	-	-	-	37
	1year and above	-	-	-	-	-	-	-	-



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PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG TABLE I AS AT 31ST MARCH 2018

(` in Lakhs)

S. No.	Description	Premium		Claim		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Marine other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	-	-	-	-	-	-	-
8	Health	34,640.49	32,536.50	13,298.70	12,320.13	6,507.30	3,696.04	6,507.30
9	Miscellaneous	-	-	-	-	-	-	-
Total *		34,640.49	32,536.50	13,298.70	12,320.13	6,507.30	3,696.04	6,507.30

* 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.



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PERIODIC DISCLOSURES

FORM NL-27 - OFFICES INFORMATION FOR NON LIFE AS AT 31ST MARCH 2018

S. No.	Office Information		Number
1	No. of offices at the beginning of the year (As on 01.04.2017)		19
2	No. of branches approved during the year		3
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	0
5	No. of branches closed during the year		0
6	No of branches at the end of the quarter (As on 31.03.2018)		19
7	No. of branches approved but not opened		3
8	No. of rural branches		0
9	No. of urban branches		19



CignaTTK Health Insurance Company Limited
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PERIODIC DISCLOSURES
FORM NL-28-STATEMENT OF ASSETS - 3B AS AT 31ST MARCH 2018

(' in Lakhs)			
S.No	Particulars	Sch	Amount
1	Investments	NL-12	33,555
2	Loans	NL-13	-
3	Fixed Assets	NL-14	681
4	Current Assets		
	a. Cash & Bank Balance	NL-15	4,073
	b. Advances & Other Assets	NL-16	4,473
5	Current Liabilities		
	a. Current Liabilities	NL-17	12,020
	b. Provisions	NL-18	16,592
	c. Misc. Exp not Written Off	NL-19	-
	d. Debit Balance of P&L A/c	NL-3	58,862
Application of Funds as per Balance Sheet (A)			73,032
	Less: Other Assets	Sch	Amount
1	Loans	NL-11	-
2	Fixed Assets	NL-14	681
3	Cash & Bank Balance	NL-15	2,098
4	Advances & Other Assets (if any) (except Deposit with Reserve Bank of India u/s 7 of The Insurance Act which is part of investment Asset)	NL-16	4,473
5	Current Liabilities	NL-17	12,020
6	Provisions	NL-18	16,592
7	Misc. Exp not Written Off	NL-19	-
8	Debit Balance of P&L A/c	NL-3	58,862
TOTAL (B)			37,502
'Investment Assets' As per FORM 3B (A-B)			35,530

(' in Lakhs)											
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount (d)	Total (d + e)	Market Value	
			Balance	FRSM							
			(a)	(b)							(c)
1	Govt. Securities.	Not less than 20%	-	2,446	5,303	7,748	22%	-	7,748	7,907	
2	Govt. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	3,493	7,917	11,410	32%	-	11,410	11,686	
3	Investment subject to Exposure Norms	0	-	-	-	-	-	-	-	-	
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 5%	-	499	3,530	4,029	11%	-	4,029	13,226	
	2. Infrastructure Investments	Not less than 10%	-	2,537	6,510	9,047	25%	-	9,047	-	
	3. Approved Investments	Not exceeding 55%	-	3,732	7,310	11,042	31%	1.54	11,044	11,056	
	4. Other Investments (not exceeding 25%)		-	-	-	-	0%	-	-	-	
Total Investment Assets			100%	-	10,261	25,268	35,528	100%	1.54	35,530	35,968

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



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PERIODIC DISCLOSURES

FORM NL-29 - DETAIL REGARDING DEBT SECURITIES AS AT 31ST MARCH 2018

(` in Lakhs)

S.No	Market Value				Book Value			
	As at 31st March 2018	as % of total for this class	As at 31st March 2017	as % of total for this class	As at 31st March 2018	as % of total for this class	As at 31st March 2017	as % of total for this class
Break down by credit rating								
AAA rated	19,679	59%	13,864	53%	19,544	59%	13,507	54%
AA or better	2,035	6%	2,570	10%	2,008	6%	2,518	10%
Rated below AA but above A	-	-	-	-	-	-	-	-
Any other (Sovereign)	11,686	35%	9,890	38%	11,410	35%	9,152	36%
	33,399	100%	26,324	100%	32,962	100%	25,177	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	4,488	13%	1,982	8%	4,468	14%	1,970	8%
more than 1 year and upto 3years	9,101	27%	5,661	22%	9,078	28%	5,522	22%
More than 3years and up to 7years	17,722	53%	14,342	54%	17,441	53%	13,783	55%
More than 7 years and up to 10 years	1,557	5%	1,087	4%	1,513	5%	1,004	4%
above 10 years	532	2%	3,251	12%	462	1%	2,897	12%
	33,399	100%	26,324	100%	32,962	100%	25,177	100%
Breakdown by type of the issuer								
a. Central Government	7,907	24%	7,637	29%	7,748	24%	7,086	28%
b. State Government	3,779	11%	2,253	9%	3,662	11%	2,066	8%
c. Corporate Securities	21,714	65%	16,433	62%	21,552	65%	16,025	64%
	33,399	100%	26,324	100%	32,962	100%	25,177	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.



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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 March 2018	Up to the Period ended 31st March 2018	For the Quarter ended 31st March 2017	Up to the Period ended 31st March 2017
1	Gross Direct Premium Growth Rate	58%	56%	52%	54%
2	Gross Direct Premium to Net Worth Ratio	115%	351%	80%	246%
3	Growth Rate of Shareholders' Fund	9%	9%	4%	4%
4	Net Retention Ratio	94%	94%	94%	94%
5	Net Commission Ratio	12%	12%	13%	12%
6	Expense of Management to Gross Direct Premium Ratio	68%	78%	90%	110%
7	Combined Ratio	115%	128%	129%	167%
8	Technical Reserves to Net Premium Ratio	237%	77%	252%	74%
9	Underwriting Balance Ratio	-32%	-46%	-53%	-84%
10	Operating Profit Ratio	-27%	-40%	-47%	-75%
11	Liquid Assets to Liabilities Ratio	45%	45%	50%	50%
12	Net Earning Ratio	-22%	-32%	-37%	-65%
13	Return on Net Worth Ratio	-23%	-106%	-28%	-150%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	206%	206%	265%	265%
15	NPA Ratio				
	Gross NPA Ratio	0%	0%	0%	0%
	Net NPA Ratio	0%	0%	0%	0%
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	364,725,786	364,725,786	251,365,062	251,365,062
2	(b) Percentage of shareholding				
	Indian	51%	51%	74%	74%
	Foreign	49%	49%	26%	26%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.75)	(3.41)	(1.02)	(5.47)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.75)	(3.41)	(1.02)	(5.47)
6	(iv) Book value per share (Rs)	2.71	2.71	3.59	3.59



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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 March 2018	Up to the Period ended 31st March 2018	For the Quarter ended 31st March 2017	Up to the Period ended 31st March 2017
1	TTK & Co	Associate Firm	Operating Expenses incurred	-	-	-	-
2	TTK Partners LLP	Shareholder	Capital Contribution	-	-	106	839
3	Cigna Holding Overseas Inc.	Shareholder	Capital Contribution	-	11,336	37	295
			Share Premium	-	-	1,858	12,746
4	Cigna Health Solutions India Pvt. Ltd.	Associate Enterprise	Operating Expenses incurred	144	937	360	1,414
			Reimbursement of expenses	(9)	(56)	(17)	(78)
			Purchase of Assets	472	472	-	-
			Gratuity Receivable	(1)	(1)	(1)	(1)
5	Mr. Sandeep Arunbhai Patel	Key Managerial Personnel	Remuneration	250	629	156	612



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PERIODIC DISCLOSURES

FORM NL-32 - PRODUCTS INFORMATION

Products and/or add-ons introduced during the period ended 31ST MARCH 2018

S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil



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PERIODIC DISCLOSURES

FORM NL-33 - SOLVENCY MARGIN - KGII AS AT 31ST MARCH 2018

(` in Lakhs)

Item (1)	Description (2)	Notes No. (3)	Amount (4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		23,702.80
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		22,371.89
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		-
4	Excess in Policyholders' Funds (1-2-3)		1,330.91
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		18,328.17
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		6,240.56
7	Excess in Shareholders' Funds (5-6)		12,087.61
8	Total Available Solvency Margin [ASM] (4+7)		13,418.52
9	Total Required Solvency Margin [RSM]		6,507
10	Solvency Ratio (Total ASM/Total RSM)		206.20%



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PERIODIC DISCLOSURES

FORM NL-34 - BOARD OF DIRECTORS AND KEY PERSONS AS AT 31ST MARCH 2018

Board of Directors			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Jagannathan Thattai Thiruvallur	Chairman & Non-Executive Director	Nil
2	Mr. Raghunathan Thattai Thiruvallur	Non-Executive Director	Nil
3	Mr. Jason Sadler	Non-Executive Director	Nil
4	Ms. Napha Trirattanawongse	Non-Executive Director	Nil
5	Mr. Sandeep Patel	Managing Director & CEO	Nil
6	Dr. Narottam Puri	Independent Director	Nil
7	Mr. Rajeev Chitrabhanu	Independent Director	Nil
Key Persons			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Sandeep Patel	Managing Director & CEO	Nil
2	Mr. Manoj Naik	Chief Financial Officer	Nil
3	Ms. Jyoti Punja	Chief Customer Officer	Nil
4	Mr. Joydeep Saha	Appointed Actuary	Nil
5	Mr. Sameer Bhatnagar	Head-Legal, Secretarial & Chief Compliance Officer	Nil
6	Mr. Mahesh Darak	Chief Investment Officer	Nil
7	Ms. Arpita Naik	Chief Risk Officer	Nil
8	Ms. Reena Tyagi	Head - Human Resource	Nil
9	Mr. Mitul Palankar	Company Secretary	Nil

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



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PERIODIC DISCLOSURES

FORM NL-35-NON PERFORMING ASSETS-7A AS AT 31ST MARCH 2018

Details Of Investment Portfolio															(* 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 Investmet (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

For the Quarter ended 31st March 2018																	Up to the Period ended 31st March 2018					Up to the Period ended 31st March 2017					(in Lakhs)	
S.No.	Category of Investment	Category Code	Investment					Investment					Investment															
			Book Value*	Market Value#	Income on Investment	Gross Yield (%)	Net Yield (%)	Book Value*	Market Value#	Income on Investment	Gross Yield (%)	Net Yield (%)	Book Value*	Market Value	Income on Investment	Gross Yield (%)	Net Yield (%)											
1	Central Government Bonds	CGSB	7,736.49	7,907.14	224.49	2.90%	2.90%	7,341.59	7,907.14	761.77	10.38%	10.38%	6,147.04	7,637.25	513.63	8.36%	8.36%											
2	Deposit under Section 7 of Insurance Act, 1938	COSS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%											
3	Treasury Bills	CTRB	993.36	-	13.51	1.36%	1.36%	985.64	-	27.93	2.83%	2.83%	-	-	-	0.00%	0.00%											
4	State Government Bonds	SGGB	2,610.01	2,703.98	55.23	2.12%	2.12%	2,334.19	2,703.98	202.70	8.68%	8.68%	2,069.56	2,253.25	184.21	8.90%	8.90%											
5	Other Approved Securities (ex.infrastructure investments)	SGOA	1,055.53	1,074.76	21.98	2.08%	2.08%	778.66	1,074.76	67.99	8.73%	8.73%	-	-	-	0.00%	0.00%											
6	Bonds / Debentures issued by Hudco	HTHD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%											
7	Bonds / Debentures issued by NHB/Inst acc by NHB	HTDN	4,029.27	4,083.56	85.47	2.12%	2.12%	3,758.55	4,083.56	328.18	8.73%	8.73%	2,797.33	3,067.04	259.79	9.29%	9.29%											
8	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%											
9	Infrastructure - PSU- Debentures / Bonds	IPTD	9,058.36	9,142.21	169.48	1.87%	1.87%	8,286.52	9,142.21	659.01	7.95%	7.95%	5,271.06	7,725.81	477.50	9.06%	9.06%											
10	Infrastructure - Other Corporate sec- Deb / Bonds	ICDO	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%											
11	Infrastructure - Other Corporate sec- CPs	ICCP	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%											
12	Corporate Securities - Debentures	ECOS	8,020.88	8,022.83	150.67	1.88%	1.88%	6,353.34	8,022.83	515.53	8.11%	8.11%	4,386.83	5,171.73	400.25	9.12%	9.12%											
13	Corporate Sec- Bonds - Taxable	EPBT	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%											
14	Deposit -with Sch III Fin(COIL,PIB)	ECDB	618.94	1,975.00	10.33	1.67%	1.67%	500.48	1,975.00	33.87	6.77%	6.77%	1,112.92	830.00	79.15	7.11%	7.11%											
15	Application Money	ECAM	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	500.00	-	-	0.00%	0.00%											
16	Perpetual Debt Tier I & II - PSU Banks	EUPD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%											
17	MT-Gilt/Gsec/Liquid Schemes	EGMF	2,246.67	593.94	38.24	1.70%	1.70%	1,925.07	593.94	127.61	6.63%	6.63%	889.91	2,424.02	70.28	7.10%	7.10%											
18	Deposits - CDs with Scheduled Banks	ECDD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	497.11	-	5.86	1.18%	1.18%											
19	Commercial Papers	ECPP	624.67	465.02	12.24	1.96%	1.96%	516.65	465.02	38.05	7.37%	7.37%	468.17	468.57	0.89	0.19%	0.19%											
20	Mutual Funds - Gilt/Gsec/Liquid Schemes	DMGS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	578.23	-	30.97	5.36%	5.36%											
TOTAL			36,994.18	35,967.83	781.62	2.11%	2.11%	32,780.69	35,967.83	2,762.65	8.43%	8.43%	24,818.16	29,577.68	2,022.53	8.15%	8.15%											

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

Market Value of Investments shows closing market value.

**CignaTTK Health Insurance Company Limited**

IRDA Registration No. 151 Dated November 13, 2013

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PERIODIC DISCLOSURES**FORM NL-37-DOWN GRADING OF INVESTMENT AS AT 31ST MARCH 2018**

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

CERTIFICATION

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

Note:

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



CignaTTK Health Insurance Company Limited
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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 March 2018		Up to the Period ended 31st March 2018		For the Quarter ended 31st March 2017		Up to the Period ended 31st March 2017	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Cargo & Hull	-	-	-	-	-	-	-	-
3	Motor TP	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-	-
6	Workmen's Compensation	-	-	-	-	-	-	-	-
7	Employer's Liability	-	-	-	-	-	-	-	-
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	572	8,531	1,986.22	26,777	514	9,501	1,517	26,641
10	Health	10,772	59,782	32,654.27	176,695	6,674	39,521	20,664	123,921
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 MARCH 2018					
S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	-	-	-
		Social	-	-	-
4	Motor OD	Rural	-	-	-
		Social	-	-	-
5	Engineering	Rural	-	-	-
		Social	-	-	-
6	Workmen's Compensation	Rural	-	-	-
		Social	-	-	-
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	1,293	102	37,187
		Urban	4,437	467	210,487
		Social	2,801	2	5,631
10	Health	Rural	12,792	2,100	132,472
		Urban	46,990	8,672	643,559
		Social	-	-	-
11	Others*	Rural	-	-	-
		Social	-	-	-

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



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PERIODIC DISCLOSURES

FORM NL-40 - BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

(` in Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For the Quarter ended 31st March 2018		Up to the Period ended 31st March 2018		For the Quarter ended 31st March 2017		Up to the Period ended 31st March 2017	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	28,315	3,100	78,042	8,511	22,589	2,310	64,346	6,938
2	Corporate Agents-Banks	2,987	1,765	12,390	4,667	3,690	578	10,598	1,153
3	Corporate Agents -Others	12,561	2,531	41,924	7,382	8,333	1,493	26,653	4,544
4	Brokers	13,178	2,590	37,165	9,860	8,392	2,025	28,484	6,844
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	11,272	1,358	33,951	4,221	6,018	781	20,481	2,701
	Total (A)	-	-	-	-	-	-	-	-
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	68,313	11,344	203,472	34,640	49,022	7,188	150,562	22,180

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 - GREIVANCE DISPOSAL FOR THE QUARTER ENDED 31ST MARCH 2018

S. No.	Particulars	Opening Balance as on 1st Jan 2018	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1)	Complaints made by customers	18	185	72	-	128	3	721
a)	Proposal related	-	2	1	-	1	-	18
b)	Claim	7	61	25	-	41	2	231
c)	Policy related	3	19	13	-	9	-	112
d)	Premium	-	-	-	-	-	-	3
e)	Refund	3	13	7	-	8	1	42
f)	Coverage	-	-	-	-	-	-	-
g)	Cover note related	-	-	-	-	-	-	-
h)	Product	-	26	-	-	26	-	58
i)	Others	5	64	26	-	43	-	257
	Total number of complaints	18	185	72	-	128	3	721
2)	Total No. of policies during previous year	150,562						
3)	Total No. of claims during previous year	43,456						
4)	Total No. of policies upto 31st March 2018	203,472						
5)	Total No. of claims intimated upto 31st March 2018	63,398						
6)	Total No. of Policy Complaints (Upto Mar 2018) Per 10,000 policies	11						
7)	Total No. of Claims complaints (upto Mar 2018) Per 10,000 policies	36						
8)	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total				
	Upto 7 days	3	-	3				
	7 - 15 days	-	-	-				
	15 - 30 days	-	-	-				
	30 - 90 days	-	-	-				
	90 days and beyond	-	-	-				
	Total No. of complaint	3	-	3				