



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 2019

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 31st March 2019				Up to the Period ended 31st March 2019				For the Quarter ended 31st March 2018				Up to the Period ended 31st March 2018			
			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	11,06,747	39,142	940	11,46,829	37,64,014	1,58,028	3,131	39,25,174	8,14,415	48,789	-	8,63,204	25,03,890	1,57,501	-	26,61,391
2	Profit/ (Loss) on sale/redemption of Investments																	
	(b) Profit on sale of investments		2,835	64	4	2,903	11,265	369	16	11,649	2,563	136	-	2,699	8,265	503	-	8,768
	Less: Loss on sale of investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Interest, Dividend & Rent – Gross		63,295	1,446	99	64,840	2,29,002	7,494	322	2,36,818	38,595	2,049	-	40,644	1,34,781	8,198	-	1,42,979
	TOTAL (A)		11,72,877	40,652	1,043	12,14,573	40,04,281	1,65,890	3,469	41,73,641	8,55,573	50,974	-	9,06,547	26,46,936	1,66,202	-	28,13,138
1	Claims Incurred (Net)	NL-5	6,56,170	8,663	746	6,65,580	23,99,292	29,593	2,508	24,31,393	3,84,273	2,920	-	3,87,193	12,12,567	20,112	-	12,32,680
2	Commission	NL-6	1,23,335	496	134	1,23,964	4,79,826	15,923	445	4,96,194	1,22,671	7,116	-	1,29,787	3,49,236	26,754	-	3,75,990
3	Operating Expenses related to Insurance Business	NL-7	6,78,538	14,050	1,085	6,93,673	28,39,681	92,922	3,993	29,36,596	6,03,607	28,363	-	6,31,969	21,59,443	1,31,350	-	22,90,793
4	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		14,58,043	23,210	1,965	14,83,217	57,18,799	1,38,438	6,946	58,64,182	11,10,550	38,399	-	11,48,949	37,21,246	1,78,217	-	38,99,462
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(2,85,165)	17,443	(922)	(2,68,644)	(17,14,518)	27,452	(3,477)	(16,90,541)	(2,54,977)	12,573	-	(2,42,402)	(10,74,310)	(12,015)	-	(10,86,325)
	APPROPRIATIONS																	
	Transfer to Shareholders' Account		(2,85,165)	17,443	(922)	(2,68,644)	(17,14,518)	27,452	(3,477)	(16,90,541)	(2,54,977)	12,573	-	(2,42,402)	(10,74,310)	(12,015)	-	(10,86,325)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		(2,85,165)	17,443	(922)	(2,68,644)	(17,14,518)	27,452	(3,477)	(16,90,540)	(2,54,977)	12,573	-	(2,42,402)	(10,74,310)	(12,015)	-	(10,86,325)

PERIODIC DISCLOSURES
FORM NL-2-B-PL
PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31st March 2019
Rs '000

S.No	Particulars	Schedule	For the Quarter ended 31st March 2019	Up to the Period ended 31st March 2019	For the Quarter ended 31st March 2018	Up to the Period ended 31st March 2018
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(2,68,649)	(16,90,543)	(2,42,397)	(10,86,325)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		36,769	1,34,279	26,345	1,03,214
	(b) Profit on sale of investments		3,592	8,259	8,477	21,308
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		(2,28,289)	(15,48,004)	(2,07,575)	(9,61,803)
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		19,320	56,712	12,447	40,865
	Rents, rates & taxes		-	-	-	-
	Interest & Bank Charges		59	199	26	154
	Share Issue Expenses (Stamp Duty & Franking)		610	2,317	-	3,503
	Expenses related to issuance of Debentures		-	-	-	-
	Interest on Non-convertible Debentures		19,297	38,700	9,542	38,700
	Miscellaneous Expenses		644	5,112	(384)	2,751
	(b) Bad debts written off		-	-	-	-
	(c) Others (Provision for doubtful debts)		2,128	2,984	885	1,701
	TOTAL (B)		42,057	1,06,024	22,517	87,674
	Profit / (Loss) Before Tax		(2,70,346)	(16,54,029)	(2,30,092)	(10,49,476)
	Provision for Taxation		-	-	-	-
	Profit / (Loss) After Tax		(2,70,346)	(16,54,029)	(2,30,092)	(10,49,476)
	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		(72,69,928)	(58,86,245)	(56,56,153)	(48,36,769)
	Balance carried forward to Balance Sheet		(75,40,274)	(75,40,273)	(58,86,245)	(58,86,245)



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 2019

Rs '000

S.No	Particulars	Schedule	As at 31st March 2019	As at 31st March 2018
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	59,08,630	36,47,258
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
2	SHARE APPLICATION MONEY		-	-
3	RESERVES AND SURPLUS	NL-10	32,71,040	32,25,813
4	FAIR VALUE CHANGE ACCOUNT			-
	- SHAREHOLDER		22	112
	- POLICYHOLDER		320	42
5	BORROWINGS	NL-11	4,30,000	4,30,000
	TOTAL		96,10,012	73,03,225
	APPLICATION OF FUNDS			
1	SHAREHOLDER'S INVESTMENTS	NL-12	19,08,653	9,89,669
2	POLICYHOLDER'S INVESTMENTS	NL-12A	34,51,423	23,65,825
3	LOANS	NL-13	-	-
4	FIXED ASSETS	NL-14	86,465	68,101
5	DEFERRED TAX ASSET		-	-
6	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	2,92,230	4,07,337
	Advances and Other Assets	NL-16	3,59,517	4,26,783
	Sub-Total (A)		6,51,747	8,34,119
7	CURRENT LIABILITIES	NL-17	16,62,276	11,81,498
8	PROVISIONS	NL-18	23,66,274	16,59,237
9	Other Investments		-	-
	Sub-Total (B)		40,28,551	28,40,735
	NET CURRENT ASSETS (C) = (A - B)		(33,76,803)	(20,06,615)
8	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
9	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		75,40,274	58,86,245
	TOTAL		96,10,012	73,03,225

PERIODIC DISCLOSURES
FORM NL-4-PREMIUM SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st March 2019				Up to the Period ended 31st March 2019				For the Quarter ended 31st March 2018				Up to the Period ended 31st March 2018			
		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	12,60,317	28,308	1,978	12,90,603	46,88,219	1,53,411	6,593	48,48,222	10,77,184	57,196	-	11,34,380	32,65,427	1,98,622	-	34,64,049
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Premium on reinsurance ceded	61,683	2,110	99	63,892	2,40,773	15,643	330	2,56,745	61,983	5,841	-	67,824	1,89,440	20,961	-	2,10,401
4	Net Premium	11,98,633	26,199	1,879	12,26,711	44,47,446	1,37,768	6,263	45,91,478	10,15,200	51,355	-	10,66,556	30,75,987	1,77,661	-	32,53,648
5	Adjustment for change in reserve for unexpired risks	91,886	(12,944)	940	79,883	6,83,432	(20,259)	3,131	6,66,304	2,00,785	2,566	-	2,03,351	5,72,097	20,160	-	5,92,257
	Total Premium Earned (Net)	11,06,747	39,142	940	11,46,830	37,64,014	1,58,028	3,131	39,25,173	8,14,415	48,789	-	8,63,204	25,03,890	1,57,501	-	26,61,391
	Premium Income from business effected -																
	in India	11,06,747	39,141	941	11,46,828	37,64,014	1,58,027	3,132	39,25,173	8,14,415	48,789	-	8,63,203	25,03,890	1,57,501	-	26,61,391
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Premium Earned (Net)	11,06,747	39,141	941	11,46,828	37,64,014	1,58,027	3,132	39,25,173	8,14,415	48,789	-	8,63,203	25,03,890	1,57,501	-	26,61,391

PERIODIC DISCLOSURES
FORM NL-S - CLAIMS SCHEDULE

S.No	Particulars	For the Quarter ended 31st March 2019				Up to the Period ended 31st March 2019				For the Quarter ended 31st March 2018				Up to the Period ended 31st March 2018			
		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	7,80,354	1,706	282	7,82,343	24,60,117	8,485	454	24,69,056	4,48,868	8,706	-	4,57,574	11,66,512	12,203	-	11,78,716
2	Add : Claims Outstanding at the end of the period	4,41,402	59,940	2,077	5,03,619	4,41,602	59,940	2,077	5,03,619	3,84,649	37,850	-	4,22,500	3,84,649	37,850	-	4,22,499
3	Less : Claims Outstanding at the beginning of the period	5,29,087	52,820	1,598	5,83,506	3,84,649	37,850	-	4,22,499	4,27,262	43,400	-	4,70,661	2,82,613	29,529	-	3,12,142
	Gross Claims Incurred	6,92,869	8,826	761	7,02,455	25,17,069	30,575	2,531	25,50,175	4,06,255	3,157	-	4,09,412	12,68,549	20,525	-	12,89,072
4	Add : Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Less : Re-insurance Ceded	36,698	162	14	36,875	1,17,778	983	23	1,18,783	21,983	237	-	22,219	55,981	412	-	56,393
	Total Claims Incurred	6,56,170	8,663	747	6,65,580	23,99,292	29,593	2,508	24,31,392	3,84,273	2,920	-	3,87,193	12,12,567	20,112	-	12,32,679

PERIODIC DISCLOSURES
FORM NL-6-COMMISSION SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st March 2019				Up to the Period ended 31st March 2019				For the Quarter ended 31st March 2018				Up to the Period ended 31st March 2018			
		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
	Commission paid																
1	Direct Commission	1,55,830	3,814	148	1,59,791	5,39,754	21,986	494	5,62,234	1,34,302	8,375	-	1,42,677	3,75,445	29,277	-	4,04,722
2	Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less: Commission on Re-insurance Ceded	32,495	3,317	15	35,827	59,928	6,062	49	66,039	11,621	1,259	-	12,890	26,209	2,523	-	28,732
	Net Commission	1,23,335	497	134	1,23,965	4,79,826	15,923	445	4,96,194	1,22,671	7,116	-	1,29,787	3,49,236	26,754	-	3,75,990
	Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
	Agents	51,549	1,149	-	52,698	1,54,118	4,104	-	1,58,222	39,998	1,041	-	41,039	1,08,443	3,499	-	1,11,941
	Brokers	37,961	2,432	148	40,541	1,35,978	4,233	494	1,40,705	27,825	757	-	28,582	89,824	2,084	-	91,909
	Corporate Agency	55,490	231	-	55,721	2,09,578	13,646	-	2,23,224	56,969	6,576	-	63,546	1,54,803	23,693	-	1,78,496
	Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Others	10,830	1	-	10,831	40,080	3	-	40,083	9,509	-	-	9,509	22,375	1	-	22,376
	TOTAL (B)	1,55,831	3,814	148	1,59,791	5,39,754	21,986	494	5,62,233	1,34,302	8,375	-	1,42,676	3,75,445	29,277	-	4,04,722



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

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st March 2019				Up to the Period ended 31st March 2019				For the Quarter ended 31st March 2018				Up to the Period ended 31st March 2018			
		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	Employees' remuneration & welfare benefits	2,69,067	5,236	435	2,74,738	12,14,957	39,757	1,708	12,56,422	2,56,542	13,081	-	2,69,623	9,19,790	55,947	-	9,75,737
2	Travel, conveyance and vehicle running expenses	17,144	353	27	17,525	72,254	2,364	102	74,720	14,586	725	-	15,311	57,174	3,478	-	60,652
3	Training expenses	42,124	730	70	42,924	2,13,903	6,999	301	2,21,203	12,209	616	-	12,825	45,558	2,771	-	48,329
4	Rents, rates & taxes	19,009	395	30	19,434	79,265	2,594	111	81,970	13,651	657	-	14,308	59,078	3,593	-	62,672
5	Repairs	5,503	151	8	5,662	13,342	437	19	13,798	2,128	115	-	2,243	5,879	358	-	6,237
6	Printing & stationery	10,310	258	16	10,584	31,340	1,026	44	32,410	10,655	551	-	11,206	36,128	2,198	-	38,326
7	Communication	7,963	109	14	8,086	48,029	1,572	68	49,669	16,795	894	-	17,689	50,282	3,058	-	53,341
8	Legal & professional charges	75,085	1,576	120	76,781	3,08,624	10,099	434	3,19,157	87,217	4,466	-	91,683	3,07,774	18,721	-	3,26,494
9	Auditors' fees, expenses etc																
	(a) as auditor	430	9	1	440	1,741	57	2	1,800	981	58	-	1,040	1,320	80	-	1,400
	(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	48	2	0	50	48	2	0	50	267	17	-	283	189	11	-	200
	(d) out of pocket expenses	0	(0)	0	(0)	94	3	0	97	(78)	(5)	-	(83)	(0)	(0)	-	(0)
10	Advertisement and publicity	1,65,442	4,577	246	1,70,266	3,87,180	12,670	544	4,00,394	1,08,162	5,873	-	1,14,034	2,93,770	17,869	-	3,11,639
11	Interest & Bank Charges	6,067	156	9	6,232	17,470	572	25	18,067	5,387	294	-	5,681	14,330	872	-	15,201
12	Others																
	Membership and Subscription Fees	328	7	1	335	1,409	46	2	1,457	691	32	-	723	3,268	199	-	3,467
	Information Technology Related Expenses	12,977	(12)	25	12,990	1,28,812	4,215	181	1,33,208	33,440	1,565	-	35,005	1,56,807	9,538	-	1,66,345
	Equipments, Software and amenities - Usage Cost	18,661	382	30	19,073	79,231	2,593	111	81,935	22,155	1,090	-	23,245	89,737	5,458	-	95,195
	Business Promotion	24,945	496	40	25,481	1,09,941	3,598	155	1,13,693	(10,615)	(835)	-	(11,450)	39,152	2,381	-	41,533
	Office Expenses	6,640	142	11	6,793	26,540	868	37	27,446	4,005	172	-	4,177	22,840	1,389	-	24,229
	Policy Related Expenses	11,281	222	18	11,521	50,252	1,644	71	51,967	16,135	(1,553)	-	14,582	42,452	2,582	-	45,034
	Directors Sitting Fees	732	17	1	750	2,630	86	4	2,720	514	26	-	540	1,810	110	-	1,920
	Miscellaneous Expenses	(2,479)	(81)	(3)	(2,564)	(2,493)	(82)	(4)	(2,578)	2,247	136	-	2,383	2,377	145	-	2,521
	Foreign Exchange Gain/Loss	(3,949)	(142)	(5)	(4,096)	(474)	(16)	(1)	(490)	1,132	71	-	1,202	682	41	-	723
13	Depreciation	(8,789)	(530)	(8)	(9,328)	55,587	1,819	78	57,484	5,401	315	-	5,716	9,048	550	-	9,598
	TOTAL	6,78,538	14,050	1,086	6,93,673	28,39,681	92,922	3,993	29,36,596	6,03,607	28,363	-	6,31,969	21,59,443	1,31,350	-	22,90,793



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

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PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2019	As at 31st March 2018
		Audited	Audited
1	Authorised Capital	1,00,00,000	60,00,000
	1,000,000,000 (Previous Year: 600,000,000) Equity Shares of Rs. 10 each		
2	Issued Capital	59,08,630	36,47,258
	590,863,041 (Previous Year: 364,725,786) Equity Shares of Rs. 10 each		
3	Subscribed Capital	59,08,630	36,47,258
	590,863,041 (Previous Year: 364,725,786) Equity Shares of Rs. 10 each		
4	Called-up Capital	59,08,630	36,47,258
	590,863,041 (Previous Year: 364,725,786) Equity Shares of Rs. 10 each		
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	59,08,630	36,47,258



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

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PERIODIC DISCLOSURES

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

Shareholder	As at 31st March 2019		As at 31st March 2018	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	30,13,40,151	51%	18,60,10,151	51%
- Foreign	28,95,22,890	49%	17,87,15,635	49%
Others				
TOTAL	59,08,63,041	100%	36,47,25,786	100%



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IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-10-RESERVES AND SURPLUS SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2019	As at 31st March 2018
		Audited	Audited
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	32,71,040	32,25,813
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	32,71,040	32,25,813



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2019	As at 31st March 2018
		Audited	Audited
1	9% Non-Convertible Debentures	4,30,000	4,30,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	4,30,000	4,30,000

PERIODIC DISCLOSURES
FORM NL-12-INVESTMENT SCHEDULE - SHAREHOLDERS

Rs '000

S.No	Particulars	As at 31st March 2019	As at 31st March 2018
		Audited	Audited
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	4,44,654	2,44,553
2	Other Approved Securities	3,04,491	1,04,761
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	3,98,787	2,50,105
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	4,48,579	2,53,665
5	Other than Approved Investments	50,000	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	14,456	36,724
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,49,413	99,861
	(e) Other Securities - Certificate of Deposit	98,273	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	TOTAL	19,08,655	9,89,668

Notes:

- Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.1,894,353 Thousand (Previous Year - Rs.991,818 Thousand). Aggregate market value of such investments as at 31.03.2019 is Rs.1,926,501 Thousand (Previous Year - Rs.996,201 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

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-12A-INVESTMENT SCHEDULE - POLICYHOLDERS

Rs '000

S.No	Particulars	As at 31st March 2019	As at 31st March 2018
		Audited	Audited
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	7,79,079	5,30,256
2	Other Approved Securities	4,12,490	1,55,995
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	6,49,607	7,09,004
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	5,96,666	6,01,031
5	Other than Approved Investments	1,50,155	-
	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	2,64,189	22,611
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	4,49,134	2,96,918
	(e) Other Securities - Certificate of Deposit	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,00,215	50,010
5	Other than Approved Investments	49,888	-
	TOTAL	34,51,423	23,65,822

Notes:

- Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.3,198,666 Thousand (Previous Year - Rs.2,372,049 Thousand). Aggregate market value of such investments as at 31.03.2019 is Rs. 3,248,785 Thousand (Previous Year - Rs. 2,403,082 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

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2019	As at 31st March 2018
		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	-	-

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 2019	Deductions/adjustments during the period ended 31st March 2019	As at 31st March 2019	Opening	For the period ended 31st March 2019	On Sales/ Adjustments	As at 31st March 2019	As at 31st March 2019	As at 31st March 2018
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	56,243	7,885	-	64,128	5,977	39,708	-	45,685	18,443	50,266
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	4,188	10,166	-	14,354	530	6,432	-	6,962	7,392	3,658
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	525	5,779	-	6,304	151	2,078	-	2,229	4,075	374
IT Equipments	11,942	17,163	-	29,105	3,058	6,701	-	9,759	19,346	8,884
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	1,425	5,630	-	7,055	585	2,565	-	3,150	3,905	840
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	74,323	46,622	-	1,20,944	10,301	57,484	-	67,785	53,159	64,022
Work in progress	4,079	31,896	(2,671)	33,304	-	-	-	-	33,304	4,079
Grand Total	78,402	78,518	(2,671)	1,54,249	10,301	57,484	-	67,785	86,464	68,101
Previous Period	17,320	69,908	(8,826)	78,402	704	9,597	-	10,301	68,101	16,616



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2019	As at 31st March 2018
		Audited	Audited
1	Cash (including cheques, drafts and stamps)	26,355	13,380
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	1,53,500	1,97,500
	(bb) Others*	2,500	2,500
	(b) Current Accounts	1,09,875	1,93,957
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	2,92,230	4,07,337
	Balances with non-scheduled banks included in 2 above	-	-

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

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

S.No	Particulars	As at 31st March 2019	As at 31st March 2018
		Audited	Audited
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	33,218	39,124
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,231	1,231
6	Others		
	Security Deposits	64,624	59,542
	Advance to Employees	1,678	1,973
	Advance to others	34,786	23,113
	TOTAL (A)	1,35,538	1,24,983
	OTHER ASSETS		
1	Income accrued on investments	1,54,955	1,09,836
2	Outstanding Premiums	-	-
3	Agents' Balances (Net of provision for doubtful agents balance amounting to INR 3,469 thousands (PY INR 1,866 thousands)	255	718
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	11,141	45,071
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India	-	-
8	Others		
	Receivable from Related Party	180	2,034
	Cenvat/ Input Tax Credit	45,906	1,35,780
	Investment For Unclaimed Amount	10,941	8,037
	Income on Investment for Unclaimed Amount	602	324
	TOTAL (B)	2,23,978	3,01,800
	TOTAL (A+B)	3,59,516	4,26,783

PERIODIC DISCLOSURES
FORM NL-17-CURRENT LIABILITIES SCHEDULE
Rs '000

S.No	Particulars	As at 31st March 2019	As at 31st March 2018
		Audited	Audited
1	Agents' Balances	47,914	41,439
2	Balances due to other insurance companies	10,618	31,929
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	2,44,466	19,729
5	Unallocated Premium	1,79,396	1,49,146
6	Unclaimed Amount of Policyholders	8,776	4,269
7	Income on Unclaimed Amount of Policyholders	955	677
8	Sundry creditors	69,800	1,04,136
9	Due to subsidiaries/ holding company	-	-
10	Claims Outstanding*	5,03,619	4,22,499
11	Due to Officers/ Directors	-	-
12	Others -		
	Statutory Dues	1,59,251	1,12,567
	Refund Payable - Premium (Net of provision for doubtful recovery amounting to INR 1,827 thousands (PY - NIL)	16,154	16,222
	Provision for expenses	3,81,866	2,39,155
	Payable to Related Parties	-	-
	Contracts for Investments	-	-
	Stale Cheque	43	1
	Employee Related Liability	1,221	1,649
	Claims Payable	1,550	1,413
	Interest accrued and due on Borrowings	36,647	36,667
	TOTAL	16,62,277	11,81,497

*Claims Outstanding are shown net of reinsurance

**CignaTTK Health Insurance Company Limited**

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

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

S.No	Particulars	As at 31st March 2019	As at 31st March 2018
		Audited	Audited
1	Reserve for Unexpired Risk	22,95,738	16,27,478
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	27,822	22,818
	Provision for Leave Encashment	35,729	-
	Deferred Tax Liability	-	-
	Freelook Reserve	6,985	8,941
6	Reserve for Premium Deficiency	-	-
	TOTAL	23,66,274	16,59,237



CignaTTK Health Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-19 - MISC EXPENDITURE SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2019	As at 31st March 2018
		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	For the year ended 31st March 2019	For the year ended 31st March 2018
I.	Cash Flows from the operating activities:		
1	Premium received from policyholders, including advance receipts	51,01,315	33,85,543
2	Other receipts	-	-
3	Payments to the re-insurers, net of commissions and claims	(2,44,127)	(2,37,514)
4	Payments to co-insurers, net of claims recovery	-	-
5	Payments of claims	(23,49,495)	(10,05,803)
6	Payments of commission and brokerage	(4,66,751)	(3,52,062)
7	Payments of other operating expenses	(27,57,392)	(22,43,628)
8	Deposits, advances and staff loans	(8,369)	28,088
9	Income taxes paid (Net)	-	-
10	Service tax paid	54,020	(62,142)
	Cash flows before extraordinary items	(6,70,799)	(4,87,518)
	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities (A)	(6,70,799)	(4,87,518)
II.	Cash flows from investing activities:		
1	Purchase of fixed assets	(50,231)	(61,083)
2	Proceeds from sale of fixed assets	-	-
3	Purchase of investments	(29,74,788)	(13,85,414)
4	Loans disbursed	-	-
5	Sale of investments	11,91,725	5,65,728
6	Repayments received	-	-
7	Rents / Interests / Dividends received	3,26,135	2,48,827
8	Investment in money market instruments and in liquid mutual funds (net)	(2,04,765)	1,75,161
9	Investment in Fixed Deposit(Net)	27,500	37,600
	Net cash flow from investing activities (B)	(16,84,424)	(4,19,181)
III.	Cash flows from financing activities		
1	Proceeds from issuance of share capital / share premium	23,06,600	11,33,607
2	Share Issue Expenses	(2,317)	(3,503)
3	Proceeds from borrowing (Debentures)	-	-
4	Repayments of borrowing	-	-
5	Interest / Dividend paid	(36,667)	-
6	Debenture Issue Expenses	-	-
	Net cash flow from financing activities (C)	22,67,616	11,30,104
	Effect of foreign exchange rates on cash and cash equivalents, net (D)	-	-
	Net increase / (decrease) in cash and cash equivalents (A+B+C+D)	(87,607)	2,23,404
	Cash and cash equivalents at the beginning of the year	3,72,337	1,48,933
	Cash and cash equivalents at the end of the year***	2,84,730	3,72,337

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

Cash and Bank balances

2,92,230

4,07,337

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

(7,500)

(35,000)

Cash and cash equivalents at the end of the year

2,84,730
3,72,337

**CignaTTK Health Insurance Company Limited**

IRDA Registration No. 151 Dated November 13, 2013

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

(` in Lakhs)

		As at 31st March 2019		As at 31st March 2018	
S.No.	Particulars	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR) (a)	24,241	22,957	17,320	16,275
b	Premium Deficiency Reserve (PDR)(b)	-	-	-	-
c	Unexpired Risk Reserve (URR)(c)=(a) +(b)	24,241	22,957	17,320	16,275
d	Outstanding Claim Reserve (other than IBNR reserve)(d)	2,558	2,430	1,872	1,593
e	IBNR Reserve (e)	3,317	2,606	2,998	2,631
f	Total Reserves for Technical Liabilities (f)=(c)+(d)+(e)	30,116	27,994	22,191	20,500

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



CignaTTK Health Insurance Company Limited
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PERIODIC DISCLOSURES

FORM NL-22 - GEOGRAPHICAL DISTRIBUTION OF BUSINESS

(* in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability insurance		Personal Accident		Health Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.96	33.21	720.19	2,197.91	-	-	-	-	-	-	737.15	2,231.12
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.57	3.30	9.25	-	-	-	-	-	-	3.30	9.82
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.33	34.12	65.48	195.48	-	-	-	-	-	-	67.82	229.60
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.21	24.37	138.44	407.17	-	-	-	-	-	-	143.65	431.54
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.95	4.40	54.91	193.38	-	-	-	-	-	-	56.86	197.78
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.82	7.23	12.36	39.15	-	-	-	-	-	-	19.19	46.37
Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20.10	101.98	584.96	2,103.38	-	-	-	-	-	-	605.07	2,205.35
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.08	58.15	560.89	2,604.08	-	-	-	-	-	-	570.97	2,662.23
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.15	4.83	41.38	139.84	-	-	-	-	-	-	42.53	144.67
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.36	0.66	8.32	25.52	-	-	-	-	-	-	8.68	26.18
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.55	15.28	202.65	577.51	-	-	-	-	-	-	205.20	592.79
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14.14	193.56	1,595.23	9,551.55	-	-	-	-	19.78	65.93	1,629.15	9,811.04
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.88	18.58	508.70	1,972.25	-	-	-	-	-	-	515.58	1,990.83
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.39	26.88	202.06	689.82	-	-	-	-	-	-	208.44	716.70
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	71.20	350.48	2,845.22	9,699.70	-	-	-	-	-	-	2,916.42	10,050.18
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.10)	0.56	5.82	-	-	-	-	-	-	0.56	5.73
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	1.45	1.43	6.51	-	-	-	-	-	-	1.44	7.96
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.01	0.50	1.99	-	-	-	-	-	-	0.51	2.00
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.17	0.67	3.86	-	-	-	-	-	-	0.67	4.03
Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13.35	18.14	286.47	770.99	-	-	-	-	-	-	299.81	789.14
Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.01	66.95	527.99	1,632.92	-	-	-	-	-	-	544.00	1,699.87
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.19	55.91	316.16	1,043.21	-	-	-	-	-	-	322.35	1,099.12
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.04)	0.52	0.47	1.97	-	-	-	-	-	-	0.43	2.49
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14.14	52.53	747.27	2,375.75	-	-	-	-	-	-	761.41	2,428.28
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12.56	60.64	1,112.93	3,135.98	-	-	-	-	-	-	1,125.49	3,196.62
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.08	3.79	5.46	21.07	-	-	-	-	-	-	5.54	24.85
Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23.44	105.95	710.65	2,428.97	-	-	-	-	-	-	734.10	2,534.91
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.89	13.07	66.70	236.42	-	-	-	-	-	-	70.59	249.49
West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12.21	144.69	518.61	1,762.67	-	-	-	-	-	-	530.81	1,907.36
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.07	0.09	0.69	4.28	-	-	-	-	-	-	0.76	4.37
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.15	4.04	25.19	90.65	-	-	-	-	-	-	25.34	94.69
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.04	0.04	0.24	0.24	-	-	-	-	-	-	0.28	0.28
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.02	0.23	2.37	-	-	-	-	-	-	0.24	2.39
Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14.21	130.81	721.71	2,931.04	-	-	-	-	-	-	735.92	3,061.85
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.63	1.10	15.16	19.48	-	-	-	-	-	-	15.79	20.58
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	283.08	1,534.11	12,603.17	46,882.19	-	-	-	-	19.78	65.93	12,906.03	48,482.22



CignaTTK Health Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-23 - REINSURANCE RISK CONCENTRATION AS AT 31st March 2019

(` in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	1	641.10	3.01	0.02	100.82%
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	(7.43)	0.75	1.47	-0.82%
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	633.66	3.77	1.49	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 29th March 2018



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PERIODIC DISCLOSURES

FORM NL-24 - AGEING OF CLAIMS FOR THE QUARTER ENDED 31st March 2019

(` in Lakhs)

S.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid *
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	-	-	-	-	-	-	-
5	Motor OD	-	-	-	-	-	-	-
6	Motor TP	-	-	-	-	-	-	-
7	Health	44,349	193	67	6	-	44,615	7,342
8	Overseas Travel	15	-	-	-	-	15	3
9	Personal Accident	17	2	1	-	-	20	17
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-

* Excluding TPA Fees



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PERIODIC DISCLOSURES

FORM NL-25 - CLAIMS DATA FOR NON LIFE FOR THE QUARTER ENDED 31st March 2019

No. of claims only

S. No.	Claims Experience	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Misc	Total
1	Claims O/S at the beginning of the period	3,973	7	11	-	-	-	-	3,991
2	Claims reported during the period	47,665	37	39	-	-	-	-	47,741
3	Claims Settled during the period	44,615	15	20	-	-	-	-	44,650
4	Claims Repudiated during the period	5,386	21	20	-	-	-	-	5,427
5	Claims closed during the period	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	1,637	8	10	-	-	-	-	1,655
	Less than 3months	1,604	8	10	-	-	-	-	1,622
	3 months to 6 months	21	-	-	-	-	-	-	21
	6months to 1 year	11	-	-	-	-	-	-	11
	1year and above	1	-	-	-	-	-	-	1



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PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG TABLE I AS AT 31st March 2019

(` in Lakhs)

S. No.	Description	Premium		Claim		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Marine other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	-	-	-	-	-	-	-
8	Health	48,416.30	45,852.14	25,669.10	24,288.86	9,170.43	7,286.66	9,170.43
9	Miscellaneous	65.93	62.63	26.40	25.08	12.53	7.52	12.53
	Total *	48,482.23	45,914.77	25,695.50	24,313.94	9,182.95	7,294.18	9,182.95

* 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 2019**

S. No.	Office Information		Number
1	No. of offices at the beginning of the year (As on 01.04.2018)		19
2	No. of branches approved during the year		30
3	No. of branches opened during the year	Out of approvals of previous year	3
4		Out of approvals of this year	1
5	No. of branches closed during the year		0
6	No of branches at the end of the quarter (As on 31.03.2019)		23
7	No. of branches approved but not opened		29
8	No. of rural branches		0
9	No. of urban branches		23



CignaTTK Health Insurance Company Limited
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PERIODIC DISCLOSURES
FORM NL-28-STATEMENT OF ASSETS - 3B AS AT 31st March 2019

(' in Lakhs)

S.No	Particulars	Sch	Amount
1	Investments	NL-12	53,601
2	Loans	NL-13	-
3	Fixed Assets	NL-14	865
4	Current Assets		
	a. Cash & Bank Balance	NL-15	2,922
	b. Advances & Other Assets	NL-16	3,595
5	Current Liabilities		
	a. Current Liabilities	NL-17	16,623
	b. Provisions	NL-18	23,663
	c. Misc. Exp not Written Off	NL-19	-
	d. Debit Balance of P&L A/c	NL-3	75,403
	Application of Funds as per Balance Sheet (A)		96,100
	Less: Other Assets	Sch	Amount
1	Loans	NL-11	-
2	Fixed Assets	NL-14	865
3	Cash & Bank Balance	NL-15	1,387
4	Advances & Other Assets (if any) (except Deposit with Reserve Bank of India u/s 7 of The Insurance Act which is part of investment Asset)	NL-16	3,595
5	Current Liabilities	NL-17	16,623
6	Provisions	NL-18	23,663
7	Misc. Exp not Written Off	NL-19	-
8	Debit Balance of P&L A/c	NL-3	75,403
	TOTAL (B)		40,964
	'Investment Assets' As per FORM 3B	(A-B)	55,136

(' in Lakhs)

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH) d = (b+c)	% Actual	FVC Amount (d)	Total (d + e)	Market Value
			Balance (a)	FRSM (b)						
1	Govt. Securities.	Not less than 20%	-	4,447	7,791	12,237	22%	-	12,237	12,669
2	Govt. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	7,491	11,916	19,407	35%	-	19,407	20,120
3	Investment subject to Exposure Norms	0	-	-	-	-	-	-	-	-
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 5%	-	1,982	6,511	8,492	15%	-	8,492	8,456
	2. Infrastructure Investments	Not less than 10%	-	4,486	6,969	11,455	21%	-	11,455	11,633
	3. Approved Investments	-	-	4,677	10,601	15,278	28%	3.41	15,282	15,374
	4. Other Investments (not exceeding 25%)	Not exceeding 55%	-	500	-	500	1%	-	500	492
	Total Investment Assets	100%	-	19,136	35,996	55,132	100%	3.41	55,136	56,074

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 2019

(` in Lakhs)

S.No	Market Value				Book Value			
	As at 31st March 2019	as % of total for this class	As at 31st March 2018	as % of total for this class	As at 31st March 2019	as % of total for this class	As at 31st March 2018	as % of total for this class
Break down by credit rating								
AAA rated	27,179	53%	19,679	59%	26,910	53%	19,544	59%
AA or better	2,026	4%	2,035	6%	1,996	4%	2,008	6%
Rated below AA but above A	2,428.26	5%	-	-	2,500.44	5%	-	-
Any other (Sovereign)	20,120	39%	11,686	35%	19,407	38%	11,410	35%
	51,753	100%	33,399	100%	50,814	100%	32,962	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	8,503	16%	4,488	13%	8,469	17%	4,468	14%
more than 1 year and upto 3years	18,191	35%	9,101	27%	18,070	36%	9,078	28%
More than 3years and up to 7years	18,837	36%	17,722	53%	18,299	36%	17,441	53%
More than 7 years and up to 10 years	5,687	11%	1,557	5%	5,514	11%	1,513	5%
above 10 years	535	1%	532	2%	463	1%	462	1%
	51,753	100%	33,399	100%	50,814	100%	32,962	100%
Breakdown by type of the issuer								
a. Central Government	12,669	24%	7,907	24%	12,237	24%	7,748	24%
b. State Government	7,451	14%	3,779	11%	7,170	14%	3,662	11%
c. Corporate Securities	31,633	61%	21,714	65%	31,407	62%	21,552	65%
	51,753	100%	33,399	100%	50,814	100%	32,962	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 2019	Up to the Period ended 31st March 2019	For the Quarter ended 31st March 2018	Up to the Period ended 31st March 2018
1	Gross Direct Premium Growth Rate	14%	40%	58%	56%
2	Gross Direct Premium to Net Worth Ratio	79%	296%	115%	351%
3	Growth Rate of Shareholders' Fund	66%	66%	9%	9%
4	Net Retention Ratio	95%	95%	94%	94%
5	Net Commission Ratio	10%	11%	12%	12%
6	Expense of Management to Gross Direct Premium Ratio	66%	72%	68%	78%
7	Combined Ratio	125%	137%	116%	128%
8	Technical Reserves to Net Premium Ratio	228%	61%	192%	63%
9	Underwriting Balance Ratio	-29%	-49%	-33%	-47%
10	Operating Profit Ratio	-23%	-43%	-28%	-41%
11	Liquid Assets to Liabilities Ratio	51%	51%	45%	45%
12	Net Earning Ratio	-22%	-36%	-22%	-32%
13	Return on Net Worth Ratio	-16%	-101%	-23%	-106%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	223%	223%	206%	206%
15	NPA Ratio				
	Gross NPA Ratio	0%	0%	0%	0%
	Net NPA Ratio	0%	0%	0%	0%
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	59,08,63,041	59,08,63,041	36,47,25,786	36,47,25,786
2	(b) Percentage of shareholding				
	Indian	51%	51%	51%	51%
	Foreign	49%	49%	49%	49%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.56)	(3.42)	-0.75	-3.41
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.56)	(3.42)	-0.75	-3.41
6	(iv) Book value per share (Rs)	2.77	2.77	2.71	2.71



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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 2019	Up to the Period ended 31st March 2019	For the Quarter ended 31st March 2018	Up to the Period ended 31st March 2018
1	TTK & Co	Associate Firm	Operating Expenses incurred	-	-	-	-
2	TTK Partners LLP	Shareholder	Capital Contribution	-	-	-	-
3	Cigna Holding Overseas Inc.	Shareholder	Capital Contribution	2,882	11,081	-	11,336
			Share Premium	118	452	-	-
4	Cigna Health Solutions India Pvt. Ltd.	Associate Enterprise	Operating Expenses incurred	-	15	144	937
			Reimbursement of expenses	-	-	(9)	(56)
			Purchase of Assets	-	-	472	472
			Gratuity Receivable	-	(2)	(1)	(1)
5	Mr. Sandeep Patel	Key Managerial Personnel	Remuneration	123	252	161	539
6	Mr. Prasun Sikdar	Key Managerial Personnel	Remuneration	101	439	-	-
7	Mr. Prasun Sikdar	Key Managerial Personnel	Gross Written Premium	-	-	-	-
8	Mrs.Chandrima Sikdar	Relative of Key Managerial Personnel	Gross Written Premium	-	-	-	-

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PERIODIC DISCLOSURES**FORM NL-32 - PRODUCTS INFORMATION****Products and/or add-ons introduced during the period ended 31st March 2019**

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



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PERIODIC DISCLOSURES

FORM NL-33 - SOLVENCY MARGIN - KGII AS AT 31st March 2019

(` in Lakhs)

Item	Description	Notes No.	Amount
	(2)	(3)	(4)
(A)	Policyholder's FUNDS		34,511.03
	Available Assets (as per FORM IRDAI-GI-TA)		-
	Deduct:		
(B)	Current Liabilities as per BS		27,993.57
(C)	Provisions as per BS		4,578.04
(D)	Other Liabilities		-
(E)	Excess in Policyholders' Funds (1-2-3)		1,939.42
	Shareholder's FUNDS		-
(F)	Available Assets		26,276.51
	Deduct:		-
(G)	Other Liabilities		7,713.90
(H)	Excess in Shareholders' funds: (F-G)		18,562.60
(I)	Total ASM (E+H)		20,502.02
(J)	Total RSM		9,182.96
(K)	Solvency Ratio (Total ASM/Total RSM) *		223.26%



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PERIODIC DISCLOSURES

FORM NL-34 - BOARD OF DIRECTORS AND KEY PERSONS AS AT 31st March 2019

Board of Directors			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Luis Miranda	Chairman & Independent Director	Nil
2	Dr. Narottam Puri	Independent Director	Nil
3	Mr. Rajeev Chitrabhanu	Independent Director	Nil
4	Ms. Meena Ganesh	Independent Director	Nil
5	Dr. Ranjan Pai	Non Executive Director	Nil
6	Mr. Jagannathan Thattai Thiruvallur	Non Executive Director	Nil
7	Mr. S. Vaitheeswaran	Non -Executive Director	Nil
9	Mr. Jason Sadler	Non-Executive Director	Nil
10	Mr. Prasun Kumar Sikdar	Managing Director & CEO	Nil
Key Persons			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Prasun Kumar Sikdar	Managing Director & CEO	Nil
2	Mr. Manoj Naik	Chief Financial Officer	Nil
3	Mr. Shashank Arjun Chaphekar	Chief Distribution and Customer Officer	Appointed w.e.f. February 07, 2019
4	Mr. Joydeep Saha	Appointed Actuary and Chief of Products, Pricing & Analytics.	Nil
5	Ms. Reena Tyagi	CHRO	Nil
6	Mr. Sameer Bhatnagar	Head Legal, Chief Compliance and Risk Officer	Appointed w.e.f. January 14, 2019
7	Ms. Priya Gilbile	Chief Operating Officer	Appointed w.e.f. January 14, 2019
8	Ms. Sapna Desai	Head - Marketing and Communication	Nil
9	Mr. Mahesh Darak	Chief Investment Officer	Nil
10	Mr. Mitul Palankar	Company Secretary	Nil

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



PERIODIC DISCLOSURES

FORM NL-35-NON PERFORMING ASSETS-7A AS AT 31st March 2019

(` in Lakhs)

COI	Company Name	Instrument Type	Details Of Investment Portfolio													
			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 March 2013					Up to the Period ended 31st March 2013					Up to the Period ended 31st March 2018				
			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	CGGB	12,292.39	12,668.60	245.30	2.00%	2.00%	10,862.23	12,668.60	852.42	7.85%	7.85%	7,341.59	8,219.75	761.77	10.38%	10.38%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
3	Treasury Bills	CTRB	-	-	-	0.00%	0.00%	468.72	-	3.08	0.66%	0.66%	985.64	972.07	27.93	2.83%	2.83%
4	State Government Bonds	SGGB	4,801.11	5,335.16	100.75	2.10%	2.10%	4,312.30	5,335.16	361.22	8.38%	8.38%	2,334.19	2,250.49	202.70	8.68%	8.68%
5	Other Approved Securities (ex-Infrastructure Investments)	SGOA	1,711.91	2,115.94	36.13	2.11%	2.11%	1,399.05	2,115.94	117.72	8.41%	8.41%	778.66	549.94	67.99	8.73%	8.73%
6	Bonds / Debentures issued by Hisco	HTHD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
7	Bonds / Debentures issued by NHB/inst acc by NHB	HTDN	5,937.46	5,536.43	127.25	2.14%	2.14%	5,373.88	5,536.43	462.00	8.60%	8.60%	3,758.55	4,162.38	328.18	8.73%	8.73%
8	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	972.66	982.73	20.22	2.08%	2.08%	955.76	982.73	53.16	5.56%	5.56%	-	-	-	0.00%	0.00%
9	Reclassified Approved Investments-Debt (Point 6 under Note to R)	HORR	577.85	1,536.59	13.26	2.29%	2.29%	577.85	1,536.59	13.26	2.29%	2.29%	-	-	-	0.00%	0.00%
10	Infrastructure - PSU Debentures / Bonds	IPTD	10,763.14	11,133.94	217.40	2.02%	2.02%	10,511.81	11,133.94	855.88	8.14%	8.14%	8,286.52	8,293.41	659.01	7.95%	7.95%
11	Infrastructure - Other Corporate sec- Deb / Bonds	ICTD	482.72	499.46	11.00	2.28%	2.28%	482.02	499.46	26.02	5.40%	5.40%	-	-	-	0.00%	0.00%
12	Infrastructure - Other Corporate sec- CPs	ICCP	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
13	Corporate Securities - Debentures	ECDS	11,369.52	11,052.34	247.62	2.18%	2.18%	11,020.18	11,052.34	931.86	8.46%	8.46%	6,353.34	6,141.92	515.53	8.11%	8.11%
14	Corporate Sec- Bonds - Taxable	EPBT	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
15	Deposit -with Sch bk,Fi,CCIL,RBI	ECDB	223.61	1,535.00	3.78	1.69%	1.69%	292.31	1,535.00	20.12	6.88%	6.88%	500.48	395.00	33.87	6.77%	6.77%
16	Application Money	ECAM	-	-	-	0.00%	0.00%	1,000.00	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
17	Perpetual Debt Tier I & II - PSU Banks	EUPD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
18	MF-Gilt/Gsec/Liquid Schemes	EGMF	2,396.90	2,786.45	45.68	1.91%	1.91%	2,420.50	2,786.45	174.44	7.21%	7.21%	1,925.07	2,783.81	127.61	6.63%	6.63%
19	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
20	Commercial Papers	ECCP	496.54	-	7.00	1.41%	1.41%	482.14	-	34.98	7.26%	7.26%	516.65	485.44	38.05	7.37%	7.37%
21	Mutual Funds - Gilt/Gsec/Liquid Schemes	OMGS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
22	Debentures	OLDB	144.44	491.67	3.17	2.19%	2.19%	144.44	491.67	3.17	2.19%	2.19%	-	-	-	0.00%	0.00%
	TOTAL		52,170.23	56,074.31	1,078.56	2.07%	2.07%	50,303.18	56,074.31	3,909.33	7.77%	7.77%	32,780.69	34,254.22	2,762.65	8.43%	8.43%

* 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
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CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-37-DOWN GRADING OF INVESTMENT AS AT 31st March 2019

(` in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter ¹								
	8.90% DHFL NCD_BONDS 04-06-2021 1	HORD	1,000.00	14-Aug-18	CARE	CARE AAA	CARE A	31-Mar-19	
	8.90% RCL NCD_BONDS 09-09-2021 B	OLDB	500.00	30-Sep-16	CARE	CARE AAA	CARE A+	06-Mar-19	
	9.10% DHFL NCD_BONDS 16-08-2019 IV A	HORD	500.00	30-Sep-16	CARE	CARE AAA	CARE A	31-Mar-19	
	9.25% DHFL NCD_BONDS 09-09-2023 3B	HORD	500.00	29-Sep-17	CARE	CARE AAA	CARE A	31-Mar-19	
B.	As on Date ²								
	8.90% DHFL NCD_BONDS 04-06-2021 1	HORD	1,000.00	14-Aug-18	CARE	CARE AAA	CARE A	31-Mar-19	
	8.90% RCL NCD_BONDS 09-09-2021 B	OLDB	500.00	30-Sep-16	CARE	CARE AAA	CARE A+	06-Mar-19	
	9.10% DHFL NCD_BONDS 16-08-2019 IV A	HORD	500.00	30-Sep-16	CARE	CARE AAA	CARE A	31-Mar-19	
	9.25% DHFL NCD_BONDS 09-09-2023 3B	HORD	500.00	29-Sep-17	CARE	CARE AAA	CARE A	31-Mar-19	

CERTIFICATION

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

Note:

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



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 2019		Up to the Period ended 31st March 2019		For the Quarter ended 31st March 2018		Up to the Period ended 31st March 2018	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Cargo & Hull	-	-	-	-	-	-	-	-
3	Motor TP	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-	-
6	Workmen's Compensation	-	-	-	-	-	-	-	-
7	Employer's Liability	-	-	-	-	-	-	-	-
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	283	8,472	1,534	24,175	572	8,531	1,986	26,777
10	Health	12,603	59,593	46,882	2,15,704	10,772	59,782	32,654	1,76,695
11	Others*	20	-	66	5	-	-	-	-

Note:

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

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



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

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PERIODIC DISCLOSURES

FORM NL-39 - RURAL AND SOCIAL OBLIGATIONS

(` in Lakhs)

Rural & Social Obligations For the period ended 31st March 2019					
S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	-	-	-
		Social	-	-	-
4	Motor OD	Rural	-	-	-
		Social	-	-	-
5	Engineering	Rural	-	-	-
		Social	-	-	-
6	Workmen's Compensation	Rural	-	-	-
		Social	-	-	-
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	1,949	76	57,235
		Urban	6,522	206	1,61,213
		Social	1	1	5,700
10	Health	Rural	12,704	2,655	1,55,539
		Urban	46,889	9,949	8,20,278
		Social	-	-	-
11	Others*	Rural	-	-	-
		Urban	-	20	1,51,011
		Social	-	-	-

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



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-40 - BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

(` in Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For the Quarter ended 31st March 2019		Up to the Period ended 31st March 2019		For the Quarter ended 31st March 2018		Up to the Period ended 31st March 2018	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	28,362	4,100	93,775	12,120	28,315	3,100	78,042	8,511
2	Corporate Agents-Banks	3,919	3,139	12,356	8,721	2,987	1,765	12,390	4,667
3	Corporate Agents -Others	8,664	706	33,247	6,503	12,561	2,531	41,924	7,382
4	Brokers	17,961	3,602	60,010	16,027	13,178	2,590	37,165	9,860
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	9,159	1,359	40,496	5,111	11,272	1,358	33,951	4,221
	Total (A)	-	-	-	-	-	-	-	-
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	68,065	12,906	2,39,884	48,482	68,313	11,344	2,03,472	34,640

Note:

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

PERIODIC DISCLOSURES

FORM NL-41 - GREIVANCE DISPOSAL FOR THE QUARTER ENDED 31st March 2019

S. No.	Particulars	Opening Balance as on 1st Jan 2019	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints Made by customer	16	216	80	1	148	3	738
a	Proposal Related	-	-	-	-	-	-	3
b	Claim	2	76	20	1	56	1	269
c	Policy Related	-	14	9	-	5	-	86
d	Premium	-	3	-	-	3	-	7
e	Refund	1	10	7	-	4	-	37
f	Coverage	-	-	-	-	-	-	-
g	Cover Note Related	-	-	-	-	-	-	-
h	Product	2	2	-	-	4	-	25
i	Other	11	111	44	-	76	2	311
	Total number of complaints	16	216	80	1	148	3	738
2	Total no of policies during previous year	2,03,472						
3	Total no of claims intimated during previous year	63,398						
4	Total no of policies upto 31st Mar 2019	2,39,884						
5	Total no of claims intimated upto 31st Mar 2019	1,52,878						
6	Total no of Policy Complaints (Upto 31st Mar 19) Per 10,000 policies	5						
7	Total no of Claims complaints (upto Mar 2019) Per 10,000 claims registered	18						
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				
	Note:- In case of Group the number of new members have been considered under no of Policies							