



PERIODIC DISCLOSURES

FORM NL-1-B-RA

REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2017

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 31st March 2017				Up to the Year ended 31st March 2017				For the Quarter ended 31st March 2016				Up to the Year ended 31st March 2016			
			Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
1	Premiums earned (Net)	1	500,741	37,055	-	537,796	1,687,071	130,616	-	1,817,687	257,616	7,081	-	264,697	693,768	15,802	-	709,570
2	Profit/ (Loss) on sale/redemption of Investments		(582)	(45)	-	(627)	5,148	378	-	5,526	1,159	100	-	1,259	3,709	286	-	3,995
3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Interest, Dividend & Rent – Gross		29,781	2,293	-	32,074	113,757	8,757	-	122,514	17,573	1,353	-	18,926	43,469	3,346	-	46,815
	TOTAL (A)		529,940	39,303	-	569,243	1,805,975	139,751	-	1,945,726	276,348	8,534	-	284,882	740,947	19,433	-	760,380
1	Claims Incurred (Net)	2	165,829	9,808	-	175,636	848,733	26,265	-	874,998	199,223	4,630	-	203,853	550,250	7,901	-	558,151
2	Commission	3	77,640	7,528	-	85,168	224,167	21,745	-	245,913	47,312	5,399	-	52,711	108,706	11,325	-	120,031
3	Operating Expenses related to Insurance Business	4	520,591	40,861	-	561,452	2,071,672	152,052	-	2,223,723	579,946	48,441	-	628,387	1,696,425	99,869	-	1,796,294
4	Premium Deficiency		-	-	-	(28,051)	-	-	(28,051)	28,051	-	-	28,051	28,051	-	-	28,051	
	TOTAL (B)		764,060	58,198	-	822,256	3,116,521	200,062	-	3,316,583	854,531	58,470	-	913,001	2,383,431	119,095	-	2,502,527
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(234,120)	(18,895)	-	(253,013)	(1,310,546)	(60,311)	-	(1,370,857)	(578,184)	(49,936)	-	(628,120)	(1,642,485)	(99,662)	-	(1,742,147)
	APPROPRIATIONS																	
	Transfer to Shareholders' Account		(234,120)	(18,895)	-	(253,013)	(1,310,546)	(60,311)	-	(1,370,857)	(578,184)	(49,936)	-	(628,120)	(1,642,485)	(99,662)	-	(1,742,147)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL (C)		(234,120)	(18,895)	-	(253,013)	(1,310,546)	(60,311)	-	(1,370,857)	(578,184)	(49,936)	-	(628,120)	(1,642,485)	(99,662)	-	(1,742,147)

PERIODIC DISCLOSURES
FORM NL-2-B-PL
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2017

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 31st March 2017	Up to the Year ended 31st March 2017	For the Quarter ended 31st March 2016	Up to the Year ended 31st March 2016
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(253,013)	(1,370,857)	(628,120)	(1,742,147)
2	INCOME FROM INVESTMENTS		-	-	-	-
	(a) Interest, Dividend & Rent – Gross		18,965	68,835	17,450	78,706
	(b) Profit on sale of investments		(570)	5,157	1,160	8,182
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		(234,618)	(1,296,865)	(609,510)	(1,655,259)
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		12,499	48,192	25,155	67,539
	Rents, rates & taxes		-	-	-	-
	Interest & Bank Charges		175	175	-	-
	Share Issue Expenses (Stamp Duty & Franking)		2,200	1,388	1,612	11,752
	Expenses related to issuance of Debentures		2,338	2,338	-	-
	Miscellaneous Expenses		43	1,134	1,367	1,367
	(b) Bad debts written off		-	-	-	-
	(c) Others (Provision for doubtful debts)		95	445	301	301
	TOTAL (B)		17,351	53,672	28,435	80,959
	Profit / (Loss) Before Tax		(251,969)	(1,350,537)	(637,945)	(1,736,218)
	Provision for Taxation		-	-	-	-
	Profit / (Loss) After Tax		(251,969)	(1,350,537)	(637,945)	(1,736,218)
	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		(4,584,800)	(3,486,232)	(2,848,286)	(1,750,014)
	Balance carried forward to Balance Sheet		(4,836,769)	(4,836,769)	(3,486,231)	(3,486,231)

PERIODIC DISCLOSURES
FORM NL-3-B-BS
BALANCE SHEET AS ON 31ST MARCH 2017

Rs '000

S.No	Particulars	Schedule	As at 31st March 2017	As at 31st March 2016
	SOURCES OF FUNDS			
1	SHARE CAPITAL	5	2,513,651	2,400,281
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
2	SHARE APPLICATION MONEY		0	-
3	RESERVES AND SURPLUS	6	3,225,813	1,951,201
4	FAIR VALUE CHANGE ACCOUNT		157	191
5	BORROWINGS	7	430,000	-
	TOTAL		6,169,621	4,351,672
	APPLICATION OF FUNDS			
1	INVESTMENTS	8 & 8A	2,760,053	1,911,297
2	LOANS	9	-	-
3	FIXED ASSETS	10	16,616	322
4	DEFERRED TAX ASSET		-	-
5	CURRENT ASSETS			
	Cash and Bank Balances	11	231,933	258,541
	Advances and Other Assets	12	284,634	307,760
	Sub-Total (A)		516,567	566,301
6	CURRENT LIABILITIES	13	899,172	779,345
7	PROVISIONS	14	1,061,212	833,136
	Sub-Total (B)		1,960,384	1,612,481
	NET CURRENT ASSETS (C) = (A - B)		(1,443,817)	(1,046,179)
8	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	15	-	-
9	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		4,836,769	3,486,231
	TOTAL		6,169,621	4,351,672

PERIODIC DISCLOSURES
 FORM NL-6 PREMIUM SCHEDULE

Rs. '000

S.No	Particulars	For the Quarter ended 31st March 2017				Up to the Year ended 31st March 2017				For the Quarter ended 31st March 2016				Up to the Year ended 31st March 2016			
		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	667,377	51,375	-	718,752	2,066,380	151,663	-	2,218,043	434,279	37,399	-	471,678	1,358,208	79,958	-	1,438,166
2	Refr. Premium on reinsurances accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less- Premium on reinsurances ceded	(4,345)	(4,900)	-	(9,245)	(22,781)	(4,052)	-	(26,833)	(3,347)	(29,083)	-	(32,430)	(7,385)	(84,245)	-	(91,630)
4	Net Premium	626,028	46,466	-	672,494	1,943,599	147,611	-	2,091,210	407,642	34,053	-	441,695	1,273,562	72,573	-	1,346,135
5	Adjustment for change in reserve for unexpired risks	155,282	(8,831)	-	146,451	(25,248)	(3,991)	-	(29,239)	(22,514)	(20,085)	-	(42,599)	(281,181)	(5,771)	-	(286,952)
	Total Premiums Earned (Net)	500,741	37,635	-	538,376	1,687,071	130,616	-	1,817,686	257,616	7,081	-	264,697	693,768	15,802	-	709,570
	Premium Income from business effected : in India	500,741	37,635	-	538,376	1,687,071	130,616	-	1,817,686	257,616	7,081	-	264,697	693,768	15,802	-	709,570
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Premiums Earned (Net)	500,741	37,635	-	538,376	1,687,071	130,616	-	1,817,686	257,616	7,081	-	264,697	693,768	15,802	-	709,570

PERIODIC DISCLOSURES
FORM NL-5 - CLAIMS SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st March 2017				Up to the Year ended 31st March 2017				For the Quarter ended 31st March 2016				Up to the Year ended 31st March 2016			
		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	176,422	471		176,894	841,608	4,990		846,598	201,699	12		201,710	368,017	90		368,107
2	Add : Re-insurance accepted	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Re-insurance Ceded	8,821	24		8,845	42,080	250		42,330	10,002	77		10,079	18,306	93		18,399
	Net Claims Paid	167,601	448		168,048	799,527	4,740		804,267	191,696	(65)		191,631	349,711	(3)		349,708
4	Add : Claims Outstanding at the end of the period	282,613	29,529		312,142	282,613	29,529		312,142	233,408	8,003		241,411	233,408	8,003		241,411
5	Less : Claims Outstanding at the beginning of the period	284,386	20,168		304,554	233,408	8,003		241,411	225,881	3,309		229,190	32,869	99		32,968
	Total Claims Incurred	165,829	9,808		175,636	848,733	26,265		874,998	199,223	4,630		203,853	550,250	7,901		558,151



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

PERIODIC DISCLOSURES
FORM NL-6-COMMISSION SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st March 2017				Up to the Year ended 31st March 2017				For the Quarter ended 31st March 2016				Up to the Year ended 31st March 2016			
		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	82,320	7,910	-	90,230	238,505	22,876	-	261,381	50,392	5,679	-	56,071	117,537	11,926	-	129,463
2	Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less: Commission on Re-insurance Ceded	4,680	382	-	5,062	14,337	1,131	-	15,468	3,080	279	-	3,360	8,832	601	-	9,433
	Net Commission	77,640	7,528	-	85,168	224,167	21,745	-	245,913	47,312	5,399	-	52,711	108,706	11,325	-	120,031
	Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
	Agents	29,567	1,057	-	30,624	86,172	4,147	-	90,319	20,688	1,051	-	21,739	42,488	2,427	-	44,916
	Brokers	24,503	1,759	-	26,262	78,429	3,803	-	82,232	17,702	1,166	-	18,867	45,661	1,762	-	47,423
	Corporate Agency	25,351	5,094	-	30,445	69,021	14,926	-	83,947	12,022	3,463	-	15,484	29,388	7,737	-	37,125
	Referral	0	(0)	-	-	0	(0)	-	-	-	-	-	-	-	-	-	-
	Others	2,899	-	-	2,899	4,882	-	-	4,882	(19)	(1)	-	(20)	-	-	-	-
	TOTAL (B)	82,320	7,910	-	90,230	238,506	22,876	-	261,381	50,392	5,679	-	56,071	117,537	11,926	-	129,463



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

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st March 2017				Up to the Year ended 31st March 2017				For the Quarter ended 31st March 2016				Up to the Year ended 31st March 2016			
		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	170,465	13,468	-	183,933	730,321	53,602	-	783,923	149,797	14,169	-	163,966	567,539	33,411	-	600,950
2	Travel, conveyance and vehicle running expenses	10,339	833	-	11,171	53,464	3,924	-	57,388	18,757	1,649	-	20,406	61,325	3,610	-	64,935
3	Training expenses	3,026	274	-	3,300	33,385	2,450	-	35,835	5,948	516	-	6,464	18,903	1,113	-	20,015
4	Rents, rates & taxes	15,456	1,213	-	16,669	61,024	4,479	-	65,503	18,452	1,855	-	20,307	78,475	4,620	-	83,094
5	Repairs	(72)	(2)	-	(74)	1,814	133	-	1,947	131	36	-	167	2,332	137	-	2,470
6	Printing & stationery	1,462	171	-	1,633	39,033	2,865	-	41,898	4,090	408	-	4,498	17,184	1,012	-	18,195
7	Communication	12,040	955	-	12,995	53,842	3,952	-	57,794	12,668	1,122	-	13,790	42,046	2,475	-	44,521
8	Legal & professional charges	80,731	6,308	-	87,039	304,455	22,346	-	326,801	94,931	7,624	-	102,555	253,817	14,942	-	268,759
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	161	12	-	173	713	52	-	765	199	20	-	219	850	50	-	900
	(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	(64)	(4)	-	(68)	367	27	-	394	241	15	-	256	283	17	-	300
	(d) out of pocket expenses	8	1	-	8	41	3	-	44	(1)	1	-	49	3	-	52	
10	Advertisement and publicity	145,387	11,039	-	156,426	360,349	26,448	-	386,797	150,042	10,677	-	160,719	294,018	17,309	-	311,327
11	Interest & Bank Charges	2,990	230	-	3,219	9,202	675	-	9,877	822	103	-	925	5,057	298	-	5,355
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	479	37	-	516	1,951	143	-	2,094	182	43	-	226	2,722	160	-	2,882
	Information Technology Related Expenses	43,766	3,503	-	47,269	213,843	15,695	-	229,538	64,013	4,939	-	68,952	155,370	9,147	-	164,517
	Equipments, Software and amenities - Usage Cost	26,169	2,053	-	28,222	103,169	7,572	-	110,741	26,150	2,525	-	28,675	103,121	6,071	-	109,192
	Business Promotion	(2,405)	(163)	-	(2,568)	5,393	396	-	5,789	8,652	509	-	9,162	8,654	509	-	9,164
	Office Expenses	4,959	400	-	5,359	26,254	1,927	-	28,181	4,868	638	-	5,506	32,303	1,902	-	34,205
	Policy Related Expenses	7,040	626	-	7,667	70,833	5,199	-	76,032	19,011	1,461	-	20,472	45,662	2,688	-	48,350
	Directors Sitting Fees	501	39	-	540	1,901	139	-	2,040	371	29	-	400	963	57	-	1,020
	Miscellaneous Expenses	(44)	(2)	-	(46)	632	46	-	678	125	12	-	137	514	30	-	544
	Foreign Exchange Gain/Loss	(2,056)	(148)	-	(2,204)	(669)	(49)	-	(718)	460	86	-	547	5,098	300	-	5,398
13	Depreciation	252	19	-	270	356	26	-	382	34	3	-	37	141	8	-	149
	TOTAL	520,591	40,861	-	561,452	2,071,672	152,052	-	2,223,724	579,946	48,441	-	628,387	1,696,425	99,869	-	1,796,294



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2017	As at 31st March 2016
1	Authorised Capital 300,000,000 (Previous Year: 300,000,000) Equity Shares of Rs. 10 each	3,000,000	3,000,000
2	Issued Capital 251,365,062 (Previous Year: 240,028,063) Equity Shares of Rs. 10 each	2,513,651	2,400,281
3	Subscribed Capital 251,365,062 (Previous Year: 240,028,063) Equity Shares of Rs. 10 each	2,513,651	2,400,281
4	Called-up Capital 251,365,062 (Previous Year: 240,028,063) Equity Shares of Rs. 10 each	2,513,651	2,400,281
	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	2,513,651	2,400,281



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

PERIODIC DISCLOSURES

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

Shareholder	As at 31st March 2017		As at 31st March 2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	186,010,151	74%	177,620,770	74%
- Foreign	65,354,911	26%	62,407,293	26%
Others				
TOTAL	251,365,062	100%	240,028,063	100%



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

PERIODIC DISCLOSURES

FORM NL-10-RESERVES AND SURPLUS SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2017	As at 31st March 2016
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	3,225,813	1,951,201
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	1,951,201



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2017	As at 31st March 2016
		Audited	Audited
1	Debentures/ Bonds	430,000	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	430,000	-

PERIODIC DISCLOSURES
FORM NL-12-INVESTMENT SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2017	As at 31st March 2016
		Audited	Audited
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	286,072	262,185
2	Other Approved Securities	104,015	99,443
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	199,363	241,569
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	428,200	215,633
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	85,999	40,564
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	20,000	23,970
	(e) Other Securities - Certificate of Deposit	-	23,704
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	9,797
TOTAL		1,123,649	916,863

Notes:

- Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.1,124,100.757 Thousand (Previous Year - Rs.900,415.156 Thousand). Aggregate market value of such investments as at 31.03.2017 is Rs.1,175,478.176 thousand (Previous Year - Rs.928,414.770 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

Rs '000

S.No	Particulars	As at 31st March 2017	As at 31st March 2016
		Audited	Audited
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	422,509	284,367
2	Other Approved Securities	102,579	107,856
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	453,159	262,006
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	324,714	233,876
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	156,403	43,996
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	130,182	25,998
	(e) Other Securities - Certificate of Deposit	46,857	25,710
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	10,626
TOTAL		1,636,403	994,434

Notes:

- Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.1,637,794.279 Thousand (Previous Year - Rs.1,011,768.216 Thousand). Aggregate market value of such investments as at 31.03.2017 is Rs.1,699,200.740 thousand (Previous Year - Rs. 1,043,230.502 Thousand).
- IRDA vide circular no : IRDAI/F&I/CIR/INV/093/04/2015, dated 30th April 2015 has dispensed with the requirement of maintaining the deposit under Section 7 of the Insurance Act, 1938.
- IRDA vide circular no : IRDAI/F&A/CIR/CPM/056/03/2016, dated 04th April 2016 we have segregated the Policyholders and Shareholders funds.

PERIODIC DISCLOSURES
FORM NL-13-LOANS SCHEDULE
Rs '000

S.No	Particulars	As at 31st March 2017	As at 31st March 2016
		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	-	-



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

Rs '000

Particulars	Cost/ Gross Block				Depreciation				Net Block	Net Block
	Opening	Additions during the period ended 31st March 2017	Deductions/ adjustments during the period ended 31st March 2016	As at 31st March 2017	Opening	For the period ended 31st March 2017	On Sales/ Adjustments	As at 31st March 2017	As at 31st March 2017	As at 31st March 2016
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	246	-	-	246	133	78	-	211	35	112
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	22	-	-	22	22	-	-	22	-	-
IT Equipments	6	7,617	-	7,623	2	217	-	219	7,403	4
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	370	233	-	603	164	87	-	251	352	207
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	643	7,850	-	8,493	321	382	-	703	7,790	322
Work in progress	-	8,826	-	8,826	-	-	-	-	8,826	-
Grand Total	643	16,676	-	17,319	321	382	-	703	16,616	322
Previous Period	643	-	-	643	172	-	-	321	322	471



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2017	As at 31st March 2016
		Audited	Audited
1	Cash (including cheques, drafts and stamps)	23,987	31,091
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	83,000	155,000
	(bb) Others	-	-
	(b) Current Accounts	124,946	72,450
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	231,933	258,541
	Balances with non-scheduled banks included in 2 above	-	-

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

S.No	Particulars	As at 31st March 2017	As at 31st March 2016
		Audited	Audited
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	50,342	36,027
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	671	445
6	Others		
	Security Deposits	68,416	101,309
	Advance to Employees	5,211	1,618
	Advance to others	28,453	7,174
	TOTAL (A)	153,093	146,572
	OTHER ASSETS		
1	Income accrued on investments	81,274	57,269
2	Outstanding Premiums	-	-
3	Agents' Balances	713	385
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	-	13,871
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India	-	-
8	Others		
	Receivable from Related Parties	-	-
	Cenvat Credit	49,554	89,664
	TOTAL (B)	131,541	161,188
	TOTAL (A+B)	284,634	307,760



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 2017	As at 31st March 2016
		Audited	Audited
1	Agents' Balances	42,773	22,256
2	Balances due to other insurance companies	59,052	95,419
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	11,258	5,236
5	Unallocated Premium	73,943	53,334
6	Unclaimed Amount of Policyholders	8,007	23,728
7	Sundry creditors	162,000	134,739
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding*	312,142	241,411
10	Due to Officers/ Directors	-	-
11	Others -	-	-
	Statutory Dues	53,797	60,562
	Refund Payable - Premium	10,587	11,032
	Provision for expenses	103,973	82,181
	Payable to Related Parties	10,848	33,025
	Contracts for Investments	49,999	0
	Stale Cheque	44	89
	Payable to Employees	5	16,333
	Claims Payable - NEFT reversal	744	-
	TOTAL	899,172	779,345

*Claims Outstanding are shown net of reinsurance



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2017	As at 31st March 2016
		Audited	Audited
1	Reserve for Unexpired Risk	1,040,605	777,303
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	17,050	9,313
	Provision for Leave Encashment	(0)	15,133
	Deferred Tax Liability	-	-
	Freelook Reserve	3,557	3,336
6	Reserve for Premium Deficiency	-	28,051
	TOTAL	1,061,212	833,136



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

PERIODIC DISCLOSURES

FORM NL-19 - MISC EXPENDITURE SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2017	As at 31st March 2016
		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 Year ended 31st March 2017	Up to the Year ended 31st March 2016
I.	Cash Flows from the operating activities:		
1	Premium received from policyholders, including advance receipts	2,244,229	1,388,480
2	Other receipts	-	-
3	Payments to the re-insurers, net of commissions and claims	(159,329)	(46,088)
4	Payments to co-insurers, net of claims recovery	-	-
5	Payments of claims	(895,713)	(349,577)
6	Payments of commission and brokerage	(225,723)	(102,284)
7	Payments of other operating expenses	(2,207,143)	(1,699,335)
8	Deposits, advances and staff loans	(6,356)	(39)
9	Income taxes paid (Net)	-	-
10	Service tax paid	40,110	(44,379)
	Cash flows before extraordinary items	(1,209,926)	(853,222)
	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities (A)	(1,209,926)	(853,222)
II.	Cash flows from investing activities:		
1	Purchase of fixed assets	(10,175)	-
2	Proceeds from sale of fixed assets	-	-
3	Purchase of investments	(1,250,627)	(878,282)
4	Loans disbursed	-	-
5	Sale of investments	535,101	357,296
6	Repayments received	-	-
7	Rents / Interests / Dividends received	173,376	122,508
8	Investment in money market instruments and in liquid mutual funds (net)	(51,612)	(61,549)
	Net cash flow from investing activities (B)	(603,938)	(460,027)
III.	Cash flows from financing activities		
1	Proceeds from issuance of share capital / share premium	1,387,981	1,449,521
2	Share Issue Expenses	(1,388)	(11,752)
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)	1,814,255	1,437,769
	Effect of foreign exchange rates on cash and cash equivalents, net (D)	-	-
	Net increase / (decrease) in cash and cash equivalents (A+B+C+D)	392	124,520
	Cash and cash equivalents at the beginning of the year	148,541	24,021
	Cash and cash equivalents at the end of the year***	148,933	148,541

Notes:

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

Cash and Bank balances	231,933	258,541
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	(83,000)	(110,000)
Cash and cash equivalents at the end of the year	148,933	148,541



CignaTTK Health Insurance Company Limited
IRDA Registration No. 151

PERIODIC DISCLOSURES
FORM NL-21 - STATEMENT OF LIABILITIES

(` in Lakhs)

S.No.	Particulars	As at 31st March 2017				As at 31st March 2016			
		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	10,406.05	800.42	2,321.00	13,527.47	7,773.03	273.83	2,140.28	10,187.14
	Total Liabilities	10,406.05	800.42	2,321.00	13,527.47	7,773.03	273.83	2,140.28	10,187.14



CignaTTK Health Insurance Company Limited
IRDA Registration No. 151

PERIODIC DISCLOSURES
FORM NL-22 - GEOGRAPHICAL DISTRIBUTION OF BUSINESS

(* in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability insurance		Personal Accident		Health Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total				
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr			
Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.82	14.84	169.75	412.28	-	-	-	-	-	-	-	-	173.57	427.12	
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.78	0.78	0.67	0.75	-	-	-	-	-	-	-	-	1.46	1.54	
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.46	11.07	30.85	77.35	-	-	-	-	-	-	-	-	39.30	88.42	
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.53	9.94	44.72	103.32	-	-	-	-	-	-	-	-	47.25	113.26	
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.47	2.12	27.23	63.20	-	-	-	-	-	-	-	-	27.70	65.32	
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.43	6.15	13.05	-	-	-	-	-	-	-	-	6.17	13.48	
Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24.77	90.53	322.32	1,005.71	-	-	-	-	-	-	-	-	347.09	1,096.24	
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28.69	90.66	371.99	1,099.21	-	-	-	-	-	-	-	-	400.69	1,189.87	
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.60	3.65	32.90	91.39	-	-	-	-	-	-	-	-	33.50	95.04	
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.08)	(0.37)	2.13	6.66	-	-	-	-	-	-	-	-	2.05	6.28	
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.29	6.77	87.45	230.41	-	-	-	-	-	-	-	-	87.74	237.18	
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	51.02	130.53	1,194.36	4,140.30	-	-	-	-	-	-	-	-	1,245.37	4,270.83	
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.34	10.78	179.89	470.30	-	-	-	-	-	-	-	-	182.24	481.08	
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.28	11.84	80.37	202.55	-	-	-	-	-	-	-	-	83.65	214.39	
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.81	264.78	1,478.21	4,730.18	-	-	-	-	-	-	-	-	1,579.02	4,994.97	
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.08	0.08	1.84	2.31	-	-	-	-	-	-	-	-	1.92	2.39	
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.00	6.44	-	-	-	-	-	-	-	-	3.00	6.44	
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.80	1.62	-	-	-	-	-	-	-	-	0.80	1.62	
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.27	0.90	-	-	-	-	-	-	-	-	0.90	2.81	
Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.14	7.27	89.00	208.51	-	-	-	-	-	-	-	-	91.14	215.78	
Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25.76	96.41	333.95	981.73	-	-	-	-	-	-	-	-	359.71	1,078.14	
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29.32	72.32	221.77	606.37	-	-	-	-	-	-	-	-	251.09	678.69	
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.07	0.07	-	-	-	-	-	-	-	-	0.07	0.07	
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14.29	64.57	364.98	1,356.44	-	-	-	-	-	-	-	-	379.27	1,421.02	
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11.84	59.19	302.33	785.52	-	-	-	-	-	-	-	-	314.17	844.72	
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.18	0.37	2.83	10.21	-	-	-	-	-	-	-	-	3.01	10.58	
Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35.90	130.46	354.62	1,111.76	-	-	-	-	-	-	-	-	390.52	1,242.23	
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.00	5.58	40.04	106.80	-	-	-	-	-	-	-	-	41.04	112.37	
West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	122.16	218.58	474.50	1,313.10	-	-	-	-	-	-	-	-	596.66	1,531.68	
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.90	-	-	-	-	-	-	-	-	-	0.90	-	
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.13	-	3.24	-	-	-	-	-	-	-	-	3.36	
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.25	0.25	-	-	-	-	-	-	-	-	0.25	0.25	
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.19	0.21	1.69	-	-	-	-	-	-	-	0.21	1.88	
Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	43.30	212.84	452.32	1,517.46	-	-	-	-	-	-	-	-	495.62	1,730.31	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.47	1.07	-	-	-	-	-	-	-	-	0.47	1.07
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	513.75	1,516.63	6,673.77	20,663.80	-	-	-	-	-	-	-	-	7,187.52	22,180.44	



CignaTTK Health Insurance Company Limited
IRDA Registration No. 151

PERIODIC DISCLOSURES

FORM NL-23 - REINSURANCE RISK CONCENTRATION AS AT 31ST MARCH 2017

(` in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	-
3	No. of Reinsurers with rating A but less than AA	2	1,364.28	-	4.06	100%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	-
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-
6	No. of Indian Insurers	-	-	-	-	-
7	Not Rated	-	-	-	-	-
8	Placement by lead insurer	-	-	-	-	-
	Total	2	1,364.28	-	4.06	100%

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



CignaTTK Health Insurance Company Limited
IRDA Registration No. 151

PERIODIC DISCLOSURES

FORM NL-24 - AGEING OF CLAIMS FOR THE QUARTER ENDED 31ST MARCH 2017

(` 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	11,147	21	5	-	-	11,173	1,764
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	5	-	-	-	-	5	5
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-



CignaTTK Health Insurance Company Limited
IRDA Registration No. 151

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG TABLE I AS AT 31ST MARCH 2017

(` 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	22,180.43	20,812.10	9,268.66	8,749.98	4,162.42	2,624.99	5,000.00
9	Miscellaneous	-	-	-	-	-	-	-
	Total *	22,180.43	20,812.10	9,268.66	8,749.98	4,162.42	2,624.99	5,000.00

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



CignaTTK Health Insurance Company Limited
IRDA Registration No. 151

PERIODIC DISCLOSURES

FORM NL-27 - OFFICES INFORMATION FOR NON LIFE AS AT 31ST MARCH 2017

S. No.	Office Information	Number	
1	No. of offices at the beginning of the year (As on 01.04.2016)	18	
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	1
5	No. of branches closed during the year	0	
6	No of branches at the end of the quarter (As on 31.03.2017)	19	
7	No. of branches approved but not opened	0	
8	No. of rural branches	0	
9	No. of urban branches	19	

PERIODIC DISCLOSURES
FORM NL-28-STATEMENT OF ASSETS - 3B AS AT 31ST MARCH 2017

(` in Lakhs)			
S.No	Particulars	Sch	Amount
1	Investments	NL-12	27,601
2	Loans	NL-13	-
3	Fixed Assets	NL-14	166
4	Current Assets		
	a. Cash & Bank Balance	NL-15	2,319
	b. Advances & Other Assets	NL-16	2,846
5	Current Liabilities		
	a. Current Liabilities	NL-17	8,992
	b. Provisions	NL-18	10,612
	c. Misc. Exp not Written Off	NL-19	-
	d. Debit Balance of P&L A/c	NL-3	48,368
	Application of Funds as per Balance Sheet (A)		61,696
	Less: Other Assets	Sch	Amount
1	Loans	NL-11	-
2	Fixed Assets	NL-14	166
3	Cash & Bank Balance	NL-15	1,489
4	Advances & Other Assets (if any) { except Deposit with Reserve Bank of India u/s 7 of The Insurance Act which is part of investment Asset}	NL-16	2,846
5	Current Liabilities	NL-17	8,992
6	Provisions	NL-18	10,612
7	Misc. Exp not Written Off	NL-19	-
8	Debit Balance of P&L A/c	NL-3	48,368
	TOTAL (B)		33,266
	'Investment Assets' As per FORM 3B	(A-B)	28,431

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount (d)	Total (d + e)	Market Value
			Balance (a)	FRSM (b)						
1	Govt. Securities.	Not less than 20%	-	2,861	4,225	7,086	25%	-	7,086	7,637
2	Govt. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	3,901	5,251	9,152	32%	-	9,152	9,890
3	Investment subject to Exposure Norms		-	-	-	-	0%	-	-	-
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 5%	-	1,192	1,801	2,993	11%	-	2,993	10,818
	2. Infrastructure Investments	Not less than 10%	-	4,282	3,247	7,529	26%	-	7,529	-
	3. Approved Investments		-	2,306	6,449	8,755	31%	1.58	8,756	8,907
	4. Other Investments (not exceeding 25%)	Not exceeding 55%	-	-	-	-	0%	-	-	-
	Total Investment Assets	100%	-	11,681	16,748	28,429	100%	1.58	28,431	29,616

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

PERIODIC DISCLOSURES

FORM NL-29 - DETAIL REGARDING DEBT SECURITIES AS AT 31ST MARCH 2017

(` in Lakhs)

S.No	Market Value				Book Value			
	As at 31st March 2017	as % of total for this class	As at 31st March 2016	as % of total for this class	As at 31st March 2017	as % of total for this class	As at 31st March 2016	as % of total for this class
Break down by credit rating								
AAA rated	13,864	53%	8,681	47%	13,507	54%	8,507	47%
AA or better	2,570	10%	2,032	11%	2,518	10%	2,018	11%
Rated below AA but above A	-	-	-	-	-	-	-	-
Any other (Sovereign)	9,890	38%	7,954	43%	9,152	36%	7,539	42%
	26,324	100%	18,667	100%	25,177	100%	18,063	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	1,982	8%	2,008	11%	1,970	8%	1,998	11%
more than 1 year and upto 3years	5,661	22%	3,054	16%	5,522	22%	3,005	17%
More than 3years and up to 7years	14,342	54%	5,145	28%	13,783	55%	5,031	28%
More than 7 years and up to 10 years	1,087	4%	5,349	29%	1,004	4%	5,133	28%
above 10 years	3,251	12%	3,111	17%	2,897	12%	2,897	16%
	26,324	100%	18,667	100%	25,177	100%	18,063	100%
Breakdown by type of the issuer								
a. Central Government	7,637	29%	5,764	31%	7,086	28%	5,466	30%
b. State Government	2,253	9%	2,191	12%	2,066	8%	2,073	11%
c. Corporate Securities	16,433	62%	10,713	57%	16,025	64%	10,525	58%
	26,324	100%	18,667	100%	25,177	100%	18,063	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.



CignaTTK Health Insurance Company Limited
IRDA Registration No. 151

PERIODIC DISCLOSURES
FORM NL-30 - ANALYTICAL RATIOS

Analytical Ratios for Non-Life companies					
S.No.	Particular	For the Quarter ended 31st March 2017	Up to the Year ended 31st March 2017	For the Quarter ended 31st March 2016	Up to the Year ended 31st March 2016
1	Gross Direct Premium Growth Rate	52%	54%	286%	559%
2	Gross Direct Premium to Net Worth Ratio	0.80	2.46	0.55	1.66
3	Growth Rate of Shareholders' Fund	4%	4%	-25%	-25%
4	Net Retention Ratio	94%	94%	94%	94%
5	Net Commission Ratio	13%	12%	12%	9%
6	Expense of Management to Gross Direct Premium Ratio	91%	112%	145%	134%
7	Combined Ratio	129%	167%	231%	221%
8	Technical Reserves to Net Premium Ratio	2.52	0.74	3.95	1.48
9	Underwriting Balance Ratio	(0.53)	(0.84)	(2.34)	(2.49)
10	Operating Profit Ratio	-47%	-75%	-237%	-246%
11	Liquid Assets to Liabilities Ratio	0.50	0.50	0.45	0.45
12	Net Earning Ratio	-37%	-65%	-144%	-129%
13	Return on Net Worth Ratio	-28%	-150%	-74%	-201%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.65	2.65	1.54	1.54
15	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	251,365,062	251,365,062	240,028,063	240,028,063
2	(b) Percentage of shareholding				
	Indian	74%	74%	74%	74%
	Foreign	26%	26%	26%	26%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(1.02)	(5.47)	(2.88)	(7.84)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.02)	(5.47)	(2.88)	(7.84)
6	(iv) Book value per share (Rs)	5.30	5.30	3.61	3.61



CignaTTK Health Insurance Company Limited
IRDA Registration No. 151

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	
				Up to the Year ended 31st March 2017	Up to the Year ended 31st March 2016
1	TTK & Co	Associate Firm	Operating Expenses incurred	-	-
2	TTK Partners LLP	Shareholder	Capital Contribution	839	2,962
3	Cigna Holding Overseas Inc.	Shareholder	Capital Contribution	295	1,041
			Share Premium	12,746	10,492
4	Cigna Health Solutions India Pvt. Ltd.	Associate Enterprise	Operating Expenses incurred	1,414	450
			Reimbursement of expenses	(78)	(43)
5	Mr. Sandeep Arunbhai Patel	Key Managerial Personnel	Remuneration	612	806



CignaTTK Health Insurance Company Limited
IRDA Registration No. 151

PERIODIC DISCLOSURES
FORM NL-32 - PRODUCTS INFORMATION

Products and/or add-ons introduced during the period ended 31ST MARCH 2017

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	Cigna TTK ProHealth Select	43/IRDA/HLT/CTTK/P-H/V.I/15-16	IRDAI/HLT/CTTK/P-H/V.I/72/2016-17	Miscellaneous Health Insurance	Internal Tariff Rated	18-Dec-15	31-Mar-17



CignaTTK Health Insurance Company Limited
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PERIODIC DISCLOSURES

FORM NL-33 - SOLVENCY MARGIN - KGII AS AT 31ST MARCH 2017

(` in Lakhs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		17,029.03
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		15,190.95
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		-
4	Excess in Policyholders' Funds (1-2-3)		1,838
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		15,848.92
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		4,412.88
7	Excess in Shareholders' Funds (5-6)		11,436.04
8	Total Available Solvency Margin [ASM] (4+7)		13,274.11
9	Total Required Solvency Margin [RSM]		5,000
10	Solvency Ratio (Total ASM/Total RSM)		265%



CignaTTK Health Insurance Company Limited
IRDA Registration No. 151

PERIODIC DISCLOSURES

FORM NL-34 - BOARD OF DIRECTORS AND KEY PERSONS AS AT 31ST MARCH 2017

Board of Directors			
S. No.	Name of person	Role/designation	Details of change in the period
1	Dr. Narottam Puri	Independent Director	Nil
2	Mr. Jagannathan Thattai Thiruvallur	Chairman & Non-Executive Director	Nil
3	Mr. Raghunathan Thattai Thiruvallur	Non-Executive Director	Nil
4	Mr. Jason Sadler	Non-Executive Director	Nil
5	Ms. Susan Stevenson	Non-Executive Director	Appointed as an Additional Director effective 2nd February 2017
6	Mr. Sandeep Patel	Managing Director & CEO	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. Vivek Mathur	Director Finance	Ceased to be Chief Financial Officer and appointed as Director Finance effective 2nd February 2017
3	Mr. Manoj Naik	Chief Financial Officer	Appointed as Chief Financial Officer effective 3rd February 2017
4	Mrs. Jyoti Punja	Deputy-CEO	Nil
5	Mr. Jigar Shah	Chief Compliance Officer & Company Secretary	Ceased to be a Chief Compliance Officer with effect from 7th March 2017
6	Mr. Sameer Bhatnagar	Head-Legal, Secretarial & Chief Compliance Officer	Appointed as Chief Compliance Officer effective 7th March 2017
7	Mr. Mahesh Darak	Chief Investment Officer	Nil
8	Mr. Kashinath Palekar	Chief Internal Auditor	Nil
9	Ms. Arpita Naik	Chief Risk Officer	Nil
10	Mr. Biresh Giri	Appointed Actuary	Nil
11	Mrs. Reena Tyagi	Head - Human Resource	Nil
12	Mr. Biswabrata Chakravorty	Chief IT Officer	Nil
13	Mr. Nilanjan Roy	Vice President - CGHB	Nil
14	Mr. Aniruddha Sen	Head-Internet Marketing and Distribution	Nil

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



CignaTTK Health Insurance Company Limited
IRDA Registration No. 151

PERIODIC DISCLOSURES

FORM NL-35-NON PERFORMING ASSETS-7A AS AT 31ST MARCH 2017

(* in Lakhs)

COI	Company Name	Instrument Type	Details Of Investment Portfolio											Provision (%)	Provision (₹)
			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		
			%	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 NIL-36-YIELD ON INVESTMENTS

S.No.	Category of Investment	Category Code	For the Quarter ended 31st March 2017					Up to the Year ended 31st March 2017					Up to the Year ended 31st March 2016				
			Investment		Income on Investment	Gross Yield (%)	Net Yield (%)	Investment		Income on Investment	Gross Yield (%)	Net Yield (%)	Investment		Income on Investment	Gross Yield (%)	Net Yield (%)
			Book Value*	Market Value†				Book Value*	Market Value†				Book Value*	Market Value†			
1	Central Government Bonds	CGSB	6,551.86	7,637.25	135.36	2.07%	2.07%	6,147.04	7,637.25	513.63	8.36%	8.36%	4,530.24	5,763.50	437.27	9.65%	9.65%
2	Deposit under Section 7 of Insurance Act, 1938	COSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	State Government Bonds	SGGB	2,066.97	2,253.25	45.96	2.22%	2.22%	2,069.56	2,253.25	184.21	8.90%	8.90%	1,879.01	2,190.62	168.79	8.98%	8.98%
4	Other Approved Securities (ex.infrastructure investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Bonds / Debentures issued by Hudco	HTHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Bonds / Debentures issued by NHB/Inst acc by NHB	HTDN	2,992.93	3,067.04	68.01	2.27%	2.27%	2,797.33	3,067.04	259.79	9.29%	9.29%	1,495.00	2,012.06	142.84	9.55%	9.55%
7	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Infrastructure - PSU- Debentures / Bonds	IPTD	5,211.37	7,725.81	110.33	2.12%	2.12%	5,271.06	7,725.81	477.50	9.06%	9.06%	2,992.02	4,605.37	270.58	9.04%	9.04%
9	Infrastructure - Other Corporate sec- Deb / Bonds	ICTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Infrastructure - Other Corporate sec- CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Corporate Securities - Debentures	ECOS	4,632.23	5,171.73	101.12	2.18%	2.18%	4,386.83	5,171.73	400.25	9.12%	9.12%	2,951.03	3,600.95	271.43	9.20%	9.20%
12	Corporate Sec- Bonds - Taxable	EPBT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Deposit -with 5th BK,FIS,CCIL,RBI	ECDE	993.07	830.00	17.19	1.73%	1.73%	1,112.92	830.00	79.15	7.11%	7.11%	247.23	1,550.00	12.82	5.18%	5.18%
14	Application Money	EGAM	-	-	-	-	-	500.00	-	-	-	-	-	-	-	-	-
15	Perpetual Debt Tier I & II - PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	MF-Gilt/Gsec/Liquid Schemes	EGMF	1,323.75	2,424.02	20.96	1.58%	1.58%	989.91	2,424.02	70.28	7.10%	7.10%	588.09	845.60	53.99	9.18%	9.18%
17	Deposits - CDs with Scheduled Banks	ECDO	-	-	0.00%	0.00%	497.11	-	5.86	1.18%	1.18%	492.97	494.14	2.44	0.49%	0.49%	
18	Commercial Papers	ECPP	468.17	468.57	0.89	0.00	0.00	468.17	468.57	0.89	0.00	0.00	-	-	-	-	-
19	Mutual Funds - Gilt/Gsec/Liquid Schemes	OMGS	615.27	-	0.83	0.13%	0.13%	578.23	-	30.97	5.36%	5.36%	268.55	204.22	16.81	6.27%	6.27%
	TOTAL		24,855.62	29,577.68	500.65	2.01%	2.01%	24,818.16	29,577.68	2,022.53	8.15%	8.15%	15,444.12	21,266.45	1,376.98	8.92%	8.92%

* 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

PERIODIC DISCLOSURES
FORM NL-37-DOWN GRADING OF INVESTMENT AS AT 31ST MARCH 2017

(* 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% 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	-
B.	As on Date ²								
	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 Investmet (COI) shall be as per INV/GLN/001/2003-04



CignaTK Health Insurance Company Limited
IRDA Registration No. 151

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 2017		Up to the Year ended 31st March 2017		For the Quarter ended 31st March 2016		Up to the Year ended 31st March 2016	
		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	514	9,501	1,517	26,641	374	7,624	800	18,975
10	Health	6,674	39,521	20,664	123,921	4,343	28,254	13,582	66,589
11	Others*	-	-	-	-	-	-	-	-

Note:

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

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



CignaTTK Health Insurance Company Limited
IRDA Registration No. 151

PERIODIC DISCLOSURES

FORM NL-39 - RURAL AND SOCIAL OBLIGATIONS

(` in Lakhs)

Rural & Social Obligations For the period ended 31ST MARCH 2017					
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	4,956	246	71,932
		Urban	18,455	1,254	355,810
		Social	3,230	16	5,171
10	Health	Rural	24,581	2,998	169,993
		Urban	99,340	17,666	3,813,501
		Social	-	-	-
11	Others*	Rural	-	-	-
		Social	-	-	-

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



CignaTTK Health Insurance Company Limited
IRDA Registration No. 151

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 2017		Up to the Year ended 31st March 2017		For the Quarter ended 31st March 2016		Up to the Year ended 31st March 2016	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	22,589	2,310	64,346	6,938	15,860	1,697	40,498	3,584
2	Corporate Agents-Banks	3,690	578	10,598	1,153	1,819	86	1,819	86
3	Corporate Agents -Others	8,333	1,493	26,653	4,544	5,973	950	14,902	2,404
4	Brokers	8,392	2,025	28,484	6,844	6,539	1,291	14,293	6,315
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	6,018	781	20,481	2,701	5,687	692	14,052	1,992
	Total (A)	49,022	7,188	150,562	22,180	35,878	4,717	85,564	14,382
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	49,022	7,188	150,562	22,180	35,878	4,717	85,564	14,382

Note:

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



CignaTTK Health Insurance Company Limited
IRDA Registration No. 151

PERIODIC DISCLOSURES
FORM NL-41 - GRIEVANCE DISPOSAL FOR THE QUARTER ENDED 31ST MARCH 2017

S. No.	Particulars	Opening Balance as on 1st Jan 2017	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	31	203	91	-	133	10	971
a)	Proposal related	2	11	6	-	7	-	28
b)	Claim	6	54	17	-	40	3	128
c)	Policy related	2	26	14	-	12	2	89
d)	Premium	1	1	1	-	1	-	4
e)	Refund	1	15	13	-	2	1	82
f)	Coverage	-	-	-	-	-	-	-
g)	Cover note related	-	-	-	-	-	-	-
h)	Product	-	-	-	-	-	-	5
i)	Others	19	96	40	-	71	4	635
	Total number of complaints	31	203	91	-	133	10	971
2)	Total No. of policies during previous year	85,590						
3)	Total No. of claims during previous year	19,302						
4)	Total No. of policies upto 31st March 2017	150,562						
5)	Total No. of claims intimated upto 31st March 2017	43,459						
6)	Total No. of Policy Complaints (Upto March 2017) Per 10,000 policies	30						
7)	Total No. of Claims complaints (upto March 2017) Per 10,000 policies	29						
8)	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total				
	Upto 7 days	7	-	7				
	7 - 15 days	3	-	3				
	15 - 30 days	-	-	-				
	30 - 90 days	-	-	-				
	90 days and beyond	-	-	-				
	Total No. of complaint	10	-	10				