

PERIODIC DISCLOSURES

FORM NL-1-B-RA

REVENUE ACCOUNT FOR THE QUARTER ENDED 30TH SEPTEMBER 2016

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 30th September 2016	Up to the Year ended 30th September 2016	For the Quarter ended 30th September 2015	Up to the Year ended 30th September 2015
1	Premiums earned (Net)	1	4,12,350	7,49,295	1,42,883	2,24,376
2	Profit/ (Loss) on sale/redemption of Investments		3,172	4,904	1,408	2,067
3	Others		-	-	-	-
4	Interest, Dividend & Rent – Gross		36,823	59,975	9,916	14,568
	<b>TOTAL (A)</b>		<b>4,52,346</b>	<b>8,14,174</b>	<b>1,54,207</b>	<b>2,41,011</b>
1	Claims Incurred (Net)	2	1,65,981	4,69,182	1,26,220	1,66,885
2	Commission	3	57,723	1,01,051	25,484	36,161
3	Operating Expenses related to Insurance Business	4	5,95,444	11,00,748	3,46,036	6,65,772
4	Premium Deficiency		(33,770)	(28,051)	-	-
	<b>TOTAL (B)</b>		<b>7,85,377</b>	<b>16,42,930</b>	<b>4,97,741</b>	<b>8,68,818</b>
	<b>Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)</b>		<b>(3,33,031)</b>	<b>(8,28,757)</b>	<b>(3,43,534)</b>	<b>(6,27,807)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(3,33,031)	(8,28,757)	(3,43,534)	(6,27,807)
	Transfer to Catastrophe Reserve		-	-	-	-
	Other Investments		-	-	-	-
	<b>TOTAL (C)</b>		<b>(3,33,031)</b>	<b>(8,28,757)</b>	<b>(3,43,534)</b>	<b>(6,27,807)</b>

**PERIODIC DISCLOSURES**

FORM NL-2-B-PL

**PROFIT & LOSS ACCOUNT FOR THE QUARTER ENDED 30TH SEPTEMBER 2016**

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 30th September 2016	Up to the Year ended 30th September 2016	For the Quarter ended 30th September 2015	Up to the Year ended 30th September 2015
1	<b>OPERATING PROFIT/(LOSS)</b>					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(3,33,031)	(8,28,757)	(3,43,534)	(6,27,807)
2	<b>INCOME FROM INVESTMENTS</b>					
	(a) Interest, Dividend & Rent – Gross		11,240	30,572	18,577	43,035
	(b) Profit on sale of investments		1,054	2,500	2,641	6,106
	Less: Loss on sale of investments		-	-	-	-
3	<b>OTHER INCOME</b>					
	<b>TOTAL (A)</b>		<b>(3,20,738)</b>	<b>(7,95,685)</b>	<b>(3,22,316)</b>	<b>(5,78,667)</b>
4	<b>PROVISIONS (Other than taxation)</b>					
	(a) For diminution in the value of Investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	<b>OTHER EXPENSES</b>					
	(a) Expenses other than those related to Insurance Business					
	Personnel Cost		7,329	25,634	19,526	24,758
	Rents, rates & taxes		-	-	-	-
	Share Issue Expenses (Stamp Duty & Franking)		200	758	300	8,800
	Miscellaneous Expenses		726	1,048	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Others (Provision for doubtful debts)		(142)	232	-	-
	<b>TOTAL (B)</b>		<b>8,113</b>	<b>27,672</b>	<b>19,826</b>	<b>33,558</b>
	Profit / (Loss) Before Tax		(3,28,851)	(8,23,357)	(3,42,142)	(6,12,225)
	Provision for Taxation		-	-	-	-
	Profit / (Loss) After Tax		(3,28,851)	(8,23,357)	(3,42,142)	(6,12,225)
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ (loss) brought forward from previous period		(39,80,738)	(34,86,232)	(20,20,095)	(17,50,014)
	<b>Balance carried forward to Balance Sheet</b>		<b>(43,09,588)</b>	<b>(43,09,588)</b>	<b>(23,62,238)</b>	<b>(23,62,238)</b>



# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

## PERIODIC DISCLOSURES

### FORM NL-3-B-BS

### BALANCE SHEET AS ON 30TH SEPTEMBER 2016

Rs '000

S.No	Particulars	Schedule	As at 30th September 2016	As at 30th September 2015
<b>SOURCES OF FUNDS</b>				
1	SHARE CAPITAL	5	24,78,912	23,10,136
2	SHARE APPLICATION MONEY PENDING ALLOTMENT			
2	SHARE APPLICATION MONEY		26,176	0
3	RESERVES AND SURPLUS	6	27,74,207	10,41,826
4	FAIR VALUE CHANGE ACCOUNT		49	323
5	BORROWINGS	7	-	-
	<b>TOTAL</b>		<b>52,79,342</b>	<b>33,52,285</b>
<b>APPLICATION OF FUNDS</b>				
1	INVESTMENTS	8 & 8A	21,50,191	13,94,470
2	LOANS	9	-	-
3	FIXED ASSETS	10	248	397
4	DEFERRED TAX ASSET		-	-
5	<b>CURRENT ASSETS</b>			
	Cash and Bank Balances	11	4,05,133	1,52,576
	Advances and Other Assets	12	2,65,958	2,77,984
	<b>Sub-Total (A)</b>		<b>6,71,091</b>	<b>4,30,559</b>
6	<b>CURRENT LIABILITIES</b>	13	8,79,719	5,31,160
7	PROVISIONS	14	9,72,056	3,04,219
	<b>Sub-Total (B)</b>		<b>18,51,776</b>	<b>8,35,378</b>
	<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(11,80,685)</b>	<b>(4,04,819)</b>
8	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	15	-	-
9	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		43,09,588	23,62,238
	<b>TOTAL</b>		<b>52,79,342</b>	<b>33,52,285</b>

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

Rs '000

S.No	Particulars	For the Quarter ended 30th September 2016	Up to the Year ended 30th September 2016	For the Quarter ended 30th September 2015	Up to the Year ended 30th September 2015
		Unaudited	Unaudited	Unaudited	Unaudited
		Miscellaneous *	Miscellaneous *	Miscellaneous *	Miscellaneous *
1	Premium from direct business written	5,38,242	9,74,056	2,43,718	3,90,395
2	Add: Premium on reinsurance accepted	-	-		
3	Less : Premium on reinsurance ceded	34,000	55,821	7,913	24,597
4	<b>Net Premium</b>	<b>5,04,243</b>	<b>9,18,235</b>	<b>2,35,805</b>	<b>3,65,798</b>
5	Adjustment for change in reserve for unexpired risks	91,893	1,68,940	92,923	1,41,422
	<b>Total Premium Earned (Net)</b>	<b>4,12,350</b>	<b>7,49,295</b>	<b>1,42,883</b>	<b>2,24,376</b>
	Premium Income from business effected :				
	In India	4,12,350	7,49,295	1,42,883	2,24,376
	Outside India	-	-	-	-
	<b>Total Premium Earned (Net)</b>	<b>4,12,350</b>	<b>7,49,295</b>	<b>1,42,883</b>	<b>2,24,376</b>

**PERIODIC DISCLOSURES**

**FORM NL-5 - CLAIMS SCHEDULE**

Rs '000

S.No	Particulars	For the Quarter ended	Up to the Year ended	For the Quarter ended	Up to the Year ended
		30th September 2016	30th September 2016	30th September 2015	30th September 2015
		Unaudited Miscellaneous *	Unaudited Miscellaneous *	Unaudited Miscellaneous *	Unaudited Miscellaneous *
	Claims paid				
1	Direct claims	2,10,576	4,19,454	63,000	64,264
2	Add : Re-insurance accepted	-	-	-	-
3	Less : Re-insurance Ceded	10,529	20,973	2,214	3,213
	<b>Net Claims Paid</b>	<b>2,00,047</b>	<b>3,98,481</b>	<b>60,786</b>	<b>61,051</b>
4	Add : Claims Outstanding at the end of the period	3,12,112	3,12,112	1,38,770	1,38,670
5	Less : Claims Outstanding at the beginning of the period	3,46,179	2,41,411	73,335	32,837
	<b>Total Claims Incurred</b>	<b>1,65,981</b>	<b>4,69,182</b>	<b>1,26,220</b>	<b>1,66,885</b>

**PERIODIC DISCLOSURES**
**FORM NL-6-COMMISSION SCHEDULE**
**Rs '000**

S.No	Particulars	For the Quarter ended 30th September 2016	Up to the Year ended 30th September 2016	For the Quarter ended 30th September 2015	Up to the Year ended 30th September 2015
		Unaudited	Unaudited	Unaudited	Unaudited
		Miscellaneous *	Miscellaneous *	Miscellaneous *	Miscellaneous *
	<b>Commission paid</b>				
1	Direct Commission	61,448	1,07,764	25,724	38,796
2	Add: Re-insurance Accepted	-	-	-	-
3	Less: Commission on Re-insurance Ceded	3,726	6,713	239	2,635
	<b>Net Commission</b>	<b>57,723</b>	<b>1,01,051</b>	<b>25,484</b>	<b>36,161</b>
	<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>				
	Agents	21,648	38,905	7,659	12,493
	Brokers	21,323	37,349	10,809	14,922
	Corporate Agency	18,478	31,510	7,255	11,381
	Referral	-	-	-	-
	Others	-	-	-	-
	<b>TOTAL (B)</b>	<b>61,448</b>	<b>1,07,764</b>	<b>25,724</b>	<b>38,796</b>

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

Rs '000

S.No	Particulars	For the Quarter ended 30th September 2016	Up to the Year ended 30th September 2016	For the Quarter ended 30th September 2015	Up to the Year ended 30th September 2015
		Unaudited	Unaudited	Unaudited	Unaudited
		Miscellaneous *	Miscellaneous *	Miscellaneous *	Miscellaneous *
1	Employees' remuneration & welfare benefits	2,13,049	4,05,365	1,45,456	2,94,403
2	Travel, conveyance and vehicle running expenses	13,628	31,927	15,846	26,392
3	Training expenses	12,948	14,953	6,143	7,621
4	Rents, rates & taxes	16,896	32,807	48,437	40,550
5	Repairs	689	1,378	502	1,657
6	Printing & stationery	20,769	26,689	3,545	7,360
7	Communication	20,638	31,019	11,757	17,797
8	Legal & professional charges	83,393	1,72,681	9,897	76,154
9	Auditors' fees, expenses etc				
	(a) as auditor	200	400	267	267
	(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	132	207	33	200
	(d) out of pocket expenses	-	36	16	31
10	Advertisement and publicity	1,02,206	1,48,765	35,775	50,353
11	Interest & Bank Charges	2,488	4,720	2,034	2,907
12	<b>Others</b>				
	Membership and Subscription Fees	319	854	1,166	1,795
	Information Technology Related Expenses	57,870	1,18,974	21,337	42,427
	Equipments, Software and amenities - Usage Cost	25,339	50,917	4,867	53,031
	Business Promotion	687	1,058	8,702	450
	Office Expenses	7,376	16,648	18,588	18,588
	Policy Related Expenses	16,590	38,891	10,413	21,647
	Directors Sitting Fees	570	960	240	420
	Miscellaneous Expenses	457	773	951	171
	Foreign Exchange Gain/Loss	(838)	650	-	1,476
13	Depreciation	37	75	65	75
	<b>TOTAL</b>	<b>5,95,444</b>	<b>11,00,748</b>	<b>3,46,036</b>	<b>6,65,772</b>



# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

## PERIODIC DISCLOSURES

### FORM NL-8-SHARE CAPITAL SCHEDULE

Rs '000

S.No	Particulars	As at 30th September 2016	As at 30th September 2015
1	Authorised Capital 300,000,000 (Previous Year: 300,000,000) Equity Shares of Rs. 10 each	30,00,000	30,00,000
2	Issued Capital 247,891,170 (Previous Year: 231,013,633) Equity Shares of Rs. 10 each	24,78,912	23,10,136
3	Subscribed Capital 247,891,170 (Previous Year: 231,013,633) Equity Shares of Rs. 10 each	24,78,912	23,10,136
4	Called-up Capital 247,891,170 (Previous Year: 231,013,633) Equity Shares of Rs. 10 each	24,78,912	23,10,136
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	<b>TOTAL</b>	<b>24,78,912</b>	<b>23,10,136</b>





# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

## PERIODIC DISCLOSURES

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

Shareholder	As at 30th September 2016		As at 30th September 2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	18,34,39,471	74%	17,09,50,090	74%
- Foreign	6,44,51,699	26%	6,00,63,543	26%
Others				
<b>TOTAL</b>	<b>24,78,91,170</b>	<b>100%</b>	<b>23,10,13,633</b>	<b>100%</b>



# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

## PERIODIC DISCLOSURES

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

Rs '000

S.No	Particulars	As at 30th September 2016	As at 30th September 2015
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	27,74,207	10,41,826
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	<b>TOTAL</b>	<b>27,74,207</b>	<b>10,41,826</b>



# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

## PERIODIC DISCLOSURES

### FORM NL-11-BORROWINGS SCHEDULE

Rs '000

S.No	Particulars	As at 30th September 2016	As at 30th September 2015
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	-	-

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

Rs '000

S.No	Particulars	As at 30th September 2016	As at 30th September 2015
		Unaudited	Unaudited
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	2,31,167	3,07,547
2	Other Approved Securities	1,04,235	1,44,676
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,49,376	2,80,078
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,25,661	2,09,529
5	Other than Approved Investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	82,705	29,837
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	20,000	-
	(e) Other Securities - Certificate of Deposit	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	6,015	-
	<b>TOTAL</b>	<b>8,19,158</b>	<b>9,71,667</b>

**Notes:**

- Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.819,112 Thousand (Previous Year - Rs.971,828 Thousand). Aggregate market value of such investments as at 30.09.2016 is Rs.876,663 thousand (Previous Year - Rs. 1,022,178 Thousand).
- IRDA vide circular no : IRDAI/F&I/CIR/INV/093/04/2015, dated 30th April 2015 has dispensed with the requirement of maintaining the deposit under Section 7 of the Insurance Act, 1938.
- IRDA vide circular no : IRDAI/F&A/CIR/CPM/056/03/2016, dated 04th April 2016 we have segregated the Policyholders and Shareholders funds.

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

Rs '000

S.No	Particulars	As at 30th September 2016	As at 30th September 2015
		Unaudited	Unaudited
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	3,68,102	1,33,823
2	Other Approved Securities	1,02,719	62,953
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	4,54,300	1,21,871
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	3,24,795	91,173
5	Other than Approved Investments	-	-
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	909	12,983
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	80,208	-
	(e) Other Securities - Certificate of Deposit	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
<b>TOTAL</b>		<b>13,31,033</b>	<b>4,22,803</b>

**Notes:**

- Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.1,331,042 Thousand (Previous Year - Rs.422,873 Thousand). Aggregate market value of such investments as at 30.09.2016 is Rs.1,397,278 thousand (Previous Year - Rs. 444,782 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 30th September 2016	As at 30th September 2015
		Unaudited	Unaudited
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	<b>TOTAL</b>	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-



# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

## PERIODIC DISCLOSURES

### FORM NL-14-FIXED ASSETS SCHEDULE

Rs '000

Particulars	Cost/ Gross Block				Depreciation			Net Block	Net Block
	Opening	Additions during the period ended 30th June 2016	Deductions/ adjustments during the period ended 30th June 2016	As at 30th September 2016	Opening	For the period ended 30th June 2016	As at 30th September 2016	As at 30th September 2016	As at 30th June 2015
Goodwill	-	-	-	-	-	-	-	-	-
Intangibles (Software)	246	-	-	246	133	39	172	73	151
Land-Freehold	-	-	-	-	-	-	-	-	-
Leasehold Improvements	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-
Furniture & Fittings	22	-	-	22	22	-	22	-	-
IT Equipments	6	-	-	6	2	0	3	3	4
Vehicles	-	-	-	-	-	-	-	-	-
Office Equipment	370	-	-	370	164	35	199	171	242
Others	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>643</b>	<b>-</b>	<b>-</b>	<b>643</b>	<b>321</b>	<b>75</b>	<b>395</b>	<b>248</b>	<b>397</b>
Work in progress	-	-	-	-	-	-	-	-	-
<b>Grand Total</b>	<b>643</b>	<b>-</b>	<b>-</b>	<b>643</b>	<b>321</b>	<b>75</b>	<b>395</b>	<b>248</b>	<b>397</b>
<b>Previous Period</b>	<b>643</b>	<b>-</b>	<b>-</b>	<b>643</b>	<b>172</b>	<b>75</b>	<b>246</b>	<b>397</b>	<b>519</b>



# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

## PERIODIC DISCLOSURES

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

S.No	Particulars	Rs '000	
		As at 30th September 2016	As at 30th September 2015
		Unaudited	Unaudited
1	Cash (including cheques, drafts and stamps)	20,008	1,410
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	2,70,300	52,800
	(bb) Others	-	-
	(b) Current Accounts	1,14,824	98,366
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>4,05,133</b>	<b>1,52,576</b>
	Balances with non-scheduled banks included in 2 above	-	-



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

S.No	Particulars	As at 30th September 2016	As at 30th September 2015
		Unaudited	Unaudited
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	19,484	38,530
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,540	-
6	Others		
	Security Deposits	68,646	95,395
	Advance to Employees	4,458	906
	Advance to others	55,537	17,449
	<b>TOTAL (A)</b>	<b>1,50,665</b>	<b>1,52,281</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	63,549	39,603
2	Outstanding Premiums	-	-
3	Agents' Balances	542	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	-	-
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India	-	-
8	Others		
	Receivable from Related Parties	-	1,556
	Cenvat Credit	51,203	84,544
	<b>TOTAL (B)</b>	<b>1,15,294</b>	<b>1,25,702</b>
	<b>TOTAL (A+B)</b>	<b>2,65,958</b>	<b>2,77,984</b>



# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

## PERIODIC DISCLOSURES

### FORM NL-17-CURRENT LIABILITIES SCHEDULE

Rs '000

S.No	Particulars	As at 30th September 2016	As at 30th September 2015
		Unaudited	Unaudited
1	Agents' Balances	29,496	13,924
2	Balances due to other insurance companies	1,17,963	27,691
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	4,919	7,968
5	Unallocated Premium	80,941	31,557
6	Unclaimed Amount of Policyholders	10,407	6,260
7	Sundry creditors	82,476	1,16,109
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding*	3,12,112	1,38,670
10	Due to Officers/ Directors	-	100
11	Others -		
	Statutory Dues	30,561	13,928
	Refund Payable - Premium	12,304	3,511
	Provision for expenses	1,59,492	1,19,238
	Payable to Related Parties	15,259	-
	Contracts for Investments	-	51,852
	Stale Cheque	1	1
	Payable to Employees	23,778	251
	Claims Payable - NEFT reversal	12	99
	<b>TOTAL</b>	<b>8,79,719</b>	<b>5,31,160</b>

\*Claims Outstanding are shown net of reinsurance



# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

## PERIODIC DISCLOSURES

### FORM NL-18-PROVISIONS SCHEDULE

Rs '000

S.No	Particulars	As at 30th September 2016	As at 30th September 2015
		Unaudited	Unaudited
1	Reserve for Unexpired Risk	9,49,486	2,83,982
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others		
	Provision for Gratuity	14,334	8,030
	Provision for Leave Encashment	8,144	11,093
	Deferred Tax Liability	-	-
	Freelook Reserve	93	1,114
6	Reserve for Premium Deficiency	-	-
	<b>TOTAL</b>	<b>9,72,056</b>	<b>3,04,219</b>



# CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

## PERIODIC DISCLOSURES

### FORM NL-19 - MISC EXPENDITURE SCHEDULE

Rs '000

S.No	Particulars	As at 30th September 2016	As at 30th September 2015
		Unaudited	Unaudited
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>Total</b>	-	-



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

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

(` in Lakhs)

S.No.	Particulars	As at 30th September 2016				As at 30th September 2015			
		Reserves for unexpired risks*	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	<b>Fire</b>	-	-	-	-	-	-	-	-
2	<b>Marine</b>	-	-	-	-	-	-	-	-
a	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	<b>Miscellaneous</b>	-	-	-	-	-	-	-	-
a	Motor	-	-	-	-	-	-	-	-
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	-	-	-	-	-	-	-	-
e	Rural insurances	-	-	-	-	-	-	-	-
f	Others	-	-	-	-	-	-	-	-
4	<b>Health Insurance</b>	9,495.79	1,310.49	1,810.63	12,616.91	1,436.74	27.87	302.59	1,767.20
	<b>Total Liabilities</b>	<b>9,495.79</b>	<b>1,310.49</b>	<b>1,810.63</b>	<b>12,616.91</b>	<b>1,436.74</b>	<b>27.87</b>	<b>302.59</b>	<b>1,767.20</b>

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



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

**PERIODIC DISCLOSURES**  
**FORM NL-22 - GEOGRAPHICAL DISTRIBUTION OF BUSINESS**

(\* in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability insurance		Personal Accident		Health Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total			
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr		
Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.56	7.83	88.97	162.07	-	-	-	-	-	-	-	-	93.53	169.91
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.03	1.95	17.30	29.71	-	-	-	-	-	-	-	-	18.33	31.65
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.28	6.09	23.42	37.68	-	-	-	-	-	-	-	-	26.70	43.76
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.70	1.12	13.80	23.98	-	-	-	-	-	-	-	-	14.50	25.11
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.79	0.85	2.97	5.83	-	-	-	-	-	-	-	-	3.76	6.68
Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25.38	43.16	256.51	444.29	-	-	-	-	-	-	-	-	281.89	487.45
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20.22	36.10	206.89	469.63	-	-	-	-	-	-	-	-	227.11	505.72
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.43	2.29	16.18	37.14	-	-	-	-	-	-	-	-	17.62	39.43
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	(0.45)	1.22	4.40	-	-	-	-	-	-	-	-	1.23	3.95
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.67	5.15	51.27	90.66	-	-	-	-	-	-	-	-	54.94	95.81
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23.67	43.10	1,245.61	1,817.49	-	-	-	-	-	-	-	-	1,269.27	1,860.59
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.24	5.89	97.20	167.95	-	-	-	-	-	-	-	-	100.43	173.85
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.67	6.08	49.30	73.48	-	-	-	-	-	-	-	-	52.96	79.57
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	66.64	104.85	1,061.66	2,267.67	-	-	-	-	-	-	-	-	1,128.30	2,372.52
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.09	0.09	-	-	-	-	-	-	-	-	-	0.09	0.09
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.76	2.82	-	-	-	-	-	-	-	-	1.76	2.82
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.20	0.20	0.43	1.04	-	-	-	-	-	-	-	-	0.63	1.25
Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.23	2.96	39.91	76.70	-	-	-	-	-	-	-	-	42.15	79.66
Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22.86	44.66	176.04	441.49	-	-	-	-	-	-	-	-	198.90	486.15
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14.61	24.25	103.56	244.60	-	-	-	-	-	-	-	-	118.18	268.85
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12.26	24.42	353.84	681.84	-	-	-	-	-	-	-	-	366.10	706.26
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14.38	32.52	176.47	302.00	-	-	-	-	-	-	-	-	190.85	334.52
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02	0.10	3.22	4.61	-	-	-	-	-	-	-	-	3.24	4.71
Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34.68	61.75	263.60	475.71	-	-	-	-	-	-	-	-	298.28	537.45
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.26	3.53	21.03	36.11	-	-	-	-	-	-	-	-	23.29	39.64
West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30.25	58.11	320.10	524.41	-	-	-	-	-	-	-	-	350.35	582.52
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.03	0.13	1.17	1.76	-	-	-	-	-	-	-	-	1.20	1.88
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.08	0.15	0.47	1.17	-	-	-	-	-	-	-	-	0.54	1.32
Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	74.73	113.65	421.54	683.19	-	-	-	-	-	-	-	-	496.27	796.84
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.61	-	-	-	-	-	-	-	-	-	0.61
<b>Total</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>366.87</b>	<b>630.43</b>	<b>5,015.56</b>	<b>9,110.13</b>	-	-	-	-	-	-	-	-	<b>5,382.42</b>	<b>9,740.56</b>



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

**PERIODIC DISCLOSURES**

**FORM NL-23 - REINSURANCE RISK CONCENTRATION AS AT 30TH SEPTEMBER 2016**

(` in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	-
3	No. of Reinsurers with rating A but less than AA	2	612.62	-	1.49	100.00%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	-
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-
6	No. of Indian Insurers	-	-	-	-	-
7	Not Rated	-	-	-	-	-
8	Placement by lead insurer	-	-	-	-	-
	<b>Total</b>	<b>2</b>	<b>612.62</b>	<b>-</b>	<b>1.49</b>	<b>100%</b>

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



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

**PERIODIC DISCLOSURES**

**FORM NL-24 - AGEING OF CLAIMS FOR THE QUARTER ENDED 30TH SEPTEMBER 2016**

(` in Lakhs)

S.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	-	-	-	-	-	-	-
5	Motor OD	-	-	-	-	-	-	-
6	Motor TP	-	-	-	-	-	-	-
7	Health	8,685	22	3	-	-	8,710	2,023
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	6	-	-	-	-	6	12
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 30TH SEPTEMBER 2016**

( ` in Lakhs)

S. No.	Description	Premium		Claim		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Marine other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	-	-	-	-	-	-	-
8	Health	20,218.26	18,989.72	9,019.31	8,604.49	3,797.94	2,581.35	5,000.00
9	Miscellaneous	-	-	-	-	-	-	-
	<b>Total *</b>	<b>20,218.26</b>	<b>18,989.72</b>	<b>9,019.31</b>	<b>8,604.49</b>	<b>3,797.94</b>	<b>2,581.35</b>	<b>5,000.00</b>

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



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

**PERIODIC DISCLOSURES**

**FORM NL-27 - OFFICES INFORMATION FOR NON LIFE AS AT 30TH SEPTEMBER 2016**

S. No.	Office Information	Number	
1	No. of offices at the beginning of the year (As on 01.04.2016)	16	
2	No. of branches approved during the year	2	
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 30.06.2016)	17	
7	No. of branches approved but not opened	1	
8	No. of rural branches	0	
9	No. of urban branches	17	

**PERIODIC DISCLOSURES**  
**FORM NL-28-STATEMENT OF ASSETS - 3B AS AT 30TH SEPTEMBER 2016**

(` in Lakhs)

S.No	Particulars	Sch	Amount
1	Investments	NL-12	21,502
2	Loans	NL-13	-
3	Fixed Assets	NL-14	2
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	NL-15	4,051
	b. Advances & Other Assets	NL-16	2,660
5	<b>Current Liabilities</b>		
	a. Current Liabilities	NL-17	8,797
	b. Provisions	NL-18	9,721
	c. Misc. Exp not Written Off	NL-19	-
	d. Debit Balance of P&L A/c	NL-3	43,096
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>52,793</b>
	<b>Less: Other Assets</b>	<b>Sch</b>	<b>Amount</b>
1	Loans	NL-11	-
2	Fixed Assets	NL-14	2
3	Cash & Bank Balance	NL-15	4,051
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	2,660
5	Current Liabilities	NL-17	8,797
6	Provisions	NL-18	9,721
7	Misc. Exp not Written Off	NL-19	-
8	Debit Balance of P&L A/c	NL-3	43,096
	<b>TOTAL (B)</b>		<b>28,589</b>
	<b>'Investment Assets' As per FORM 3B (A-B)</b>		<b>24,205</b>

(` 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%	-	2,312	3,681	5,993	0.25	-	5,993	6,631
2	Govt. Sec or Other Apporved Sec. (incl. (1) abo	Not less than 30%	-	3,354	4,708	8,062	0.33	-	8,062	8,893
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 5%	-	692	1,803	2,495	0.10	-	2,495	2,551
	2. Infrastructure Investments	Not less than 10%	-	2,257	3,248	5,505	0.23	-	5,505	5,752
	3. Approved Investments		-	2,931	5,151	8,082	0.33	0.43	8,083	8,230
	4. Other Investments (not exceeding 25%)	Not exceeding 55%	-	60	-	60	0.00	0.06	60	60
	<b>Total Investment Assets</b>	<b>100%</b>	-	<b>9,294</b>	<b>14,910</b>	<b>24,204</b>	<b>1.00</b>	<b>0.49</b>	<b>24,205</b>	<b>25,486</b>

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



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

**PERIODIC DISCLOSURES**

**FORM NL-29 - DETAIL REGARDING DEBT SECURITIES AS AT 30TH SEPTEMBER 2016**

(` in Lakhs)

S.No	Market Value				Book Value			
	As at 30th September 2016	as % of total for this class	As at 30th September 2015	as % of total for this class	As at 30th September 2016	as % of total for this class	As at 30th September 2015	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	10,425	48%	6,186	44%	10,020	49%	6,019	44%
AA or better	2,568	12%	1,023	7%	2,524	12%	1,008	12%
Rated below AA but above A	-	-	-	-	-	-	-	-
Any other (Sovereign)	8,893	41%	6,922	49%	8,062	39%	6,490	44%
	<b>21,887</b>	<b>100%</b>	<b>14,131</b>	<b>100%</b>	<b>20,606</b>	<b>100%</b>	<b>13,516</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	1,016	5%		0%	1,002	5%		0%
more than 1 year and upto 3years	5,141	23%	1,518	11%	5,019	24%	1,490	11%
More than 3years and up to 7years	6,304	29%	4,112	29%	6,031	29%	4,044	30%
More than 7 years and up to 10 years	6,099	28%	5,374	38%	5,657	27%	5,086	38%
above 10 years	3,326	15%	3,128	22%	2,897	14%	2,896	21%
	<b>21,887</b>	<b>100%</b>	<b>14,131</b>	<b>100%</b>	<b>20,606</b>	<b>100%</b>	<b>13,516</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	6,631	30%	4,721	33%	5,993	29%	4,414	33%
b. State Government	2,263	10%	2,202	16%	2,070	10%	2,076	15%
c. Corporate Securities	12,994	59%	7,209	51%	12,543	61%	7,027	52%
	<b>21,887</b>	<b>100%</b>	<b>14,131</b>	<b>100%</b>	<b>20,606</b>	<b>100%</b>	<b>13,516</b>	<b>100%</b>

**Note**

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



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

**PERIODIC DISCLOSURES**  
**FORM NL-30 - ANALYTICAL RATIOS**

Analytical Ratios for Non-Life companies					
S.No.	Particular	For the Quarter ended 30th September 2016	Up to the Year ended 30th September 2016	For the Quarter ended 30th September 2015	Up to the Year ended 30th September 2015
1	Gross Direct Premium Growth Rate	121%	150%	1212%	1212%
2	Gross Direct Premium to Net Worth Ratio	57%	103%	0.14	0.14
3	Growth Rate of Shareholders' Fund	-2%	-2%	-12%	-12%
4	Net Retention Ratio	94%	94%	89%	89%
5	Net Commission Ratio	11%	11%	8%	8%
6	Expense of Management to Gross Direct Premium Ratio	122%	124%	219%	219%
7	Combined Ratio	170%	193%	309%	309%
8	Technical Reserves to Net Premium Ratio	168%	168%	326%	326%
9	Underwriting Balance Ratio	(1.23)	(1.23)	(3.55)	(3.55)
10	Operating Profit Ratio	-111%	-111%	-349%	-349%
11	Liquid Assets to Liabilities Ratio	0.41	0.41	0.39	0.39
12	Net Earning Ratio	(0.90)	(0.90)	(2.08)	(2.08)
13	Return on Net Worth Ratio	-87%	-87%	-26%	-26%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	168%	168%	183%	183%
15	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	24,78,91,170	24,78,91,170	23,10,13,633	23,10,13,633
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)	(3.38)	(3.38)	0.00	0.00
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(3.38)	(3.38)	0.00	0.00
6	(iv) Book value per share (Rs)	3.91	3.91	4.29	4.29



**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			
				For the Quarter ended 30th September 2016	Up to the Year ended 30th September 2016	For the Quarter ended 30th September 2015	Up to the Year ended 30th September 2015
1	TTK & Co	Associate Firm	Operating Expenses incurred	-	-	-	-
2	TTK Partners LLP	Shareholder	Capital Contribution	209	582	1,530	2,295
3	Cigna Holding Overseas Inc.	Shareholder	Capital Contribution	73	204	538	806
			Share Premium	3,149	8,230	932	1,399
4	Cigna Health Solutions India Pvt. Ltd.	Associate Enterprise	Operating Expenses incurred	400	684	-	-
			Reimbursement of expenses	(19)	(44)	(9)	(16)
5	Mr. Sandeep Arunbhai Patel	Key Managerial Personnel	Remuneration	108	322	116	307



**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 30th September 2016**

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





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

**PERIODIC DISCLOSURES**

**FORM NL-33 - SOLVENCY MARGIN - KGII AS AT 30TH SEPTEMBER 2016**

(` in Lakhs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		14,909.99
	<b>Deduct:</b>		
2	Liabilities (reserves as mentioned in Form HG)		14,909.99
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		-
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		12,012.45
	<b>Deduct:</b>		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		3,607.77
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>8,404.69</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>8,404.69</b>
9	Total Required Solvency Margin [RSM]		5,000
10	<b>Solvency Ratio (Total ASM/Total RSM)</b>		<b>168%</b>



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

**PERIODIC DISCLOSURES**

**FORM NL-34 - BOARD OF DIRECTORS AND KEY PERSONS AS AT 30TH SEPTEMBER 2016**

Board of Directors			
S. No.	Name of person	Role/designation	Details of change in the period
1	Dr. Narottam Puri	Independent Director	Nil
2	Mr. Hemant Kaul	Independent Director	Nil
3	Mr. Jagannathan Thattai Thiruvallur	Chairman & Non-Executive Director	Nil
4	Mr. Raghunathan Thattai Thiruvallur	Non-Executive Director	Nil
5	Mr. Jason Sadler	Non-Executive Director	Nil
6	Ms. Susan Stevenson	Non-Executive Director	Nil
7	Mr. Sandeep Patel	Managing Director & CEO	Nil
8	Mr. Rajeev Chitrabhanu	Independent Director	Regularised as Independent Director in AGM dated 31st August 2016
Key Persons			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Sandeep Patel	Managing Director & CEO	Nil
	Mr. Vivek Mathur	Chief Finance Officer	Nil
	Mrs. Jyoti Punja	Deputy-CEO	Nil
	Mr. Anand Amrit Raj	Chief Compliance Officer	Ceased to be Company Secretary and Chief Compliance Officer with effect from 13th October 2016
	Mr. Mahesh Darak	Chief Investment Officer	Nil
	Mr. Kashinath Palekar	Chief Internal Auditor	Nil
	Ms. Arpita Naik	Chief Risk Officer	Appointed as Chief Risk Officer with effect from 24th June 2016
	Mr. Biresh Giri	Appointed Actuary	Took charge as Appointed Actuary w.e.f. 19th September 2016
	Mrs. Reena Tyagi	Head - Human Resource	Nil
	Mr. Biswabrata Chakravorty	Chief IT Officer	Nil
	Mr. Nilanjan Roy	Vice President - CGHB	Nil
	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 30TH SEPTEMBER 2016**

(\* 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.



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

**PERIODIC DISCLOSURES**

**FORM NL-36-YIELD ON INVESTMENTS**

100

(` in Lakhs)

S.No.	Category of Investment	Category Code	As at 30th September 2016					As at 30th September 2015				
			Investment		Income on Investment	Gross Yield (%)	Net Yield (%)	Investment		Income on Investment	Gross Yield (%)	Net Yield (%)
			Book Value*	Market Value#				Book Value	Market Value			
1	Central Government Bonds	CGSB	5,993.83	6,630.66	125.78	2.10%	2.10%	4,030.68	4,720.65	216.16	5.36%	5.36%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	459.29	-	7.00	1.52%	1.52%
3	State Government Bonds	SGGB	2,070.53	2,262.59	46.04	2.22%	2.22%	1,683.33	2,201.84	76.47	4.54%	4.54%
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	2,891.35	2,551.19	69.81	2.41%	2.41%	1,489.12	1,517.94	71.83	4.82%	4.82%
7	Commercial Papers - NHB / institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-
8	Infrastructure - PSU- Debentures / Bonds	IPTD	5,505.19	5,751.58	119.51	2.17%	2.17%	2,582.90	3,113.12	118.00	4.57%	4.57%
9	Infrastructure - Other Corporate sec- Deb / Bonds	ICTD	-	-	-	-	-	-	-	-	-	-
10	Infrastructure - Other Corporate sec- CPs	ICCP	-	-	-	-	-	-	-	-	-	-
11	Corporate Securities - Debentures	ECOS	4,612.25	4,690.95	114.14	2.47%	2.47%	2,833.34	2,577.84	133.88	4.73%	4.73%
12	Corporate Sec- Bonds - Taxable	EPBT	-	-	-	-	-	-	-	-	-	-
13	Deposit -with Sch bk.Fis.CCIL,RBI	ECDB	1,118.33	2,703.00	20.66	1.85%	1.85%	104.55	528.00	2.12	2.03%	2.03%
14	Application Money	ECAM	500.00	-	-	-	-	-	-	-	-	-
15	Perpetual Debt Tier I & II - PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-
16	MF-Gilt/Gsec/Liquid Schemes	EGMF	960.05	836.14	17.24	1.80%	1.80%	535.09	428.20	27.04	5.05%	5.05%
17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	0.00%	0.00%	-	-	-	-	-
18	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-
19	Mutual Funds - Gilt/Gsec/Liquid Schemes	OMGS	534.97	60.15	9.73	1.82%	1.82%	177.56	-	5.26	2.96%	2.96%
	<b>TOTAL</b>		<b>24,186.51</b>	<b>25,486.25</b>	<b>522.91</b>	<b>2.16%</b>	<b>2.16%</b>	<b>13,895.85</b>	<b>15,087.60</b>	<b>657.76</b>	<b>4.73%</b>	<b>4.73%</b>

\* Book Value of Investments shows daily average of Investments holding under the category.

# Market Value of Investments shows closing market value.



CignaTK Health Insurance Company Limited  
IRDA Registration No. 151

PERIODIC DISCLOSURES

FORM NL-37-DOWN GRADING OF INVESTMENT AS AT 30TH SEPTEMBER 2016

(` in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter <sup>1</sup>					Nil			
B.	As on Date <sup>2</sup>					Nil			

**CERTIFICATION**

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

**Note:**

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



**CignaTTK Health Insurance Company Limited**  
**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 30th Sep 2015		For the Quarter 30th Sep 2016		For the Period Ended 30th Sep 2015		For the Period Ended 30th Sep 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	135	4,725	367	6,171	217	7,125	630	11,440
10	Health	2,302	12,877	5,016	30,886	3,687	20,774	9,110	54,047
11	Others*	-	-	-	-	-	-	-	-

Note:

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

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



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

**PERIODIC DISCLOSURES**

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

(` in Lakhs)

Rural & Social Obligations For the period ended 30th September 2016					
S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	-	-	-
		Social	-	-	-
4	Motor OD	Rural	-	-	-
		Social	-	-	-
5	Engineering	Rural	-	-	-
		Social	-	-	-
6	Workmen's Compensation	Rural	-	-	-
		Social	-	-	-
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	2,450	109	32,236
		Urban	8,990	521	1,53,512
		Social	-	-	-
10	Health	Rural	10,912	1,276	76,709
		Urban	43,135	7,834	34,86,561
		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 30th Sep 2015		For the Quarter 30th Sep 2016		For the Period 30th Sep 2015		For the Period 30th Sep 2016	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	9,042	626	15,079	1,691	13,986	1,031	26,266	3,043
2	Corporate Agents-Banks	-	-	2,816	229	-	-	4,345	336
3	Corporate Agents -Others	2,992	485	6,146	1,036	4,822	769	11,450	1,814
4	Brokers	2,947	921	8,126	1,768	4,517	1,291	13,304	3,183
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	2,621	404	4,890	659	4,574	812	10,122	1,365
	<b>Total (A)</b>	<b>17,602</b>	<b>2,437</b>	<b>37,057</b>	<b>5,382</b>	<b>27,899</b>	<b>3,904</b>	<b>65,487</b>	<b>9,741</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>17,602</b>	<b>2,437</b>	<b>37,057</b>	<b>5,382</b>	<b>27,899</b>	<b>3,904</b>	<b>65,487</b>	<b>9,741</b>

Note:

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





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

**PERIODIC DISCLOSURES**  
**FORM NL-41 - GRIEVANCE DISPOSAL FOR THE QUARTER ENDED 30TH SEPTEMBER 2016**

S. No.	Particulars	Opening Balance as on 1st July 2016	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1)	Complaints made by customers	25	309	111	-	188	35	309
a)	Proposal related	-	7	3	-	2	2	7
b)	Claim	2	29	12	-	16	3	29
c)	Policy related	-	34	27	-	4	3	34
d)	Premium	-	1	-	-	1	-	1
e)	Refund	2	14	14	-	2	-	14
f)	Coverage	-	-	-	-	-	-	-
g)	Cover note related	-	-	-	-	-	-	-
h)	Product	-	2	-	-	1	1	2
i)	Others	21	222	55	-	162	26	222
	<b>Total number of complaints</b>	<b>25</b>	<b>309</b>	<b>111</b>	<b>-</b>	<b>188</b>	<b>35</b>	<b>309</b>
2)	Total No. of policies during previous year	85,590						
3)	Total No. of claims during previous year	19,302						
4)	Total no of policies upto 30th September 2016	65,477						
5)	Total no of claims intimated upto 30th September 2016	20,342						
6)	Total no of Policy Complaints (Upto September 2016) Per 10,000 policies	71						
7)	Total no of Claims complaints (upto September 16) Per 10,000 policies	19						
8)	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total				
	Upto 7 days	35	-	35				
	7 - 15 days	-	-	-				
	15 - 30 days	-	-	-				
	30 - 90 days	-	-	-				
	90 days and beyond	-	-	-				
	Total No. of complaint	35	-	35				