



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-1-B-RA

REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST December 2018

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 31st December 2018				Up to the Period ended 31st December 2018				For the Quarter ended 31st December 2017				Up to the Period ended 31st December 2017			
			Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
			Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Premiums earned (Net)	NL-4	951,359	31,627	947	983,933	2,657,267	118,886	2,192	2,778,345	666,441	39,615	-	706,056	1,689,475	108,713	-	1,798,187
2	Profit/ (Loss) on sale/redemption of Investments																	
	(b) Profit on sale of investments		2,682	47	5	2,734	8,427	308	11	8,746	2,000	111	-	2,111	5,700	368	-	6,069
	Less: Loss on sale of investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Interest, Dividend & Rent – Gross		60,946	1,317	106	62,369	165,707	6,048	223	171,978	34,349	1,913	-	36,262	96,123	6,212	-	102,335
	TOTAL (A)		1,014,986	32,992	1,058	1,049,036	2,831,401	125,241	2,426	2,959,069	702,790	41,640	-	744,430	1,791,298	115,294	-	1,906,591
1	Claims Incurred (Net)	NL-5	581,799	9,781	1,260	592,840	1,743,122	20,929	1,761	1,765,813	325,908	10,661	-	336,570	828,295	17,193	-	845,488
2	Commission	NL-6	113,765	2,498	135	116,397	356,491	15,427	311	372,229	89,958	7,171	-	97,129	226,565	19,638	-	246,203
3	Operating Expenses related to Insurance Business	NL-7	760,723	15,636	1,347	777,706	2,161,140	78,872	2,909	2,242,921	575,810	31,990	-	607,800	1,555,838	102,990	-	1,658,828
4	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		1,456,287	27,915	2,742	1,486,943	4,260,754	115,228	4,982	4,380,963	991,677	49,822	-	1,041,499	2,610,698	139,820	-	2,750,519
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(441,301)	5,077	(1,684)	(437,907)	(1,429,353)	10,013	(2,556)	(1,421,894)	(288,887)	(8,184)	-	(297,069)	(819,400)	(24,526)	-	(843,928)
	APPROPRIATIONS																	
	Transfer to Shareholders' Account		(441,301)	5,077	(1,684)	(437,907)	(1,429,353)	10,013	(2,556)	(1,421,894)	(288,887)	(8,184)	-	(297,069)	(819,400)	(24,526)	-	(843,928)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		(441,301)	5,077	(1,684)	(437,907)	(1,429,353)	10,013	(2,556)	(1,421,894)	(288,887)	(8,184)	-	(297,069)	(819,400)	(24,526)	-	(843,928)



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-2-B-PL

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

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 31st December 2018	Up to the Period ended 31st December 2018	For the Quarter ended 31st December 2017	Up to the Period ended 31st December 2017
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(437,906)	(1,421,894)	(297,068)	(843,928)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		42,331	97,510	32,811	76,869
	(b) Profit on sale of investments		1,792	4,668	1,647	12,831
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		(393,783)	(1,319,716)	(262,610)	(754,228)
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		3,393	37,392	9,050	28,418
	Rents, rates & taxes		-	-	-	-
	Interest & Bank Charges		9	140	40	128
	Share Issue Expenses (Stamp Duty & Franking)		-	1,707	1,134	3,503
	Expenses related to issuance of Debentures		-	-	-	-
	Interest on Non-convertible Debentures		-	19,403	9,755	29,158
	Miscellaneous Expenses		3,803	4,468	76	3,134
	(b) Bad debts written off		-	-	-	-
	(c) Others (Provision for doubtful debts)		384	857	277	815
	TOTAL (B)		7,589	63,967	20,332	65,156
	Profit / (Loss) Before Tax		(401,372)	(1,383,683)	(282,943)	(819,384)
	Provision for Taxation		-	-	-	-
	Profit / (Loss) After Tax		(401,372)	(1,383,683)	(282,943)	(819,384)
	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		(6,868,558)	(5,886,245)	(5,373,211)	(4,836,769)
	Balance carried forward to Balance Sheet		(7,269,928)	(7,269,928)	(5,656,153)	(5,656,153)



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-3-B-BS

BALANCE SHEET AS ON 31ST December 2018

Rs '000

S.No	Particulars	Schedule	As at 31st December 2018	As at 31st December 2017
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	5,320,395	3,647,258
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
2	SHARE APPLICATION MONEY		-	-
3	RESERVES AND SURPLUS	NL-10	3,259,275	3,225,813
4	FAIR VALUE CHANGE ACCOUNT			
	- SHAREHOLDER		46	50
	- POLICYHOLDER		303	100
5	BORROWINGS	NL-11	430,000	430,000
	TOTAL		9,010,019	7,303,221
	APPLICATION OF FUNDS			
1	INVESTMENTS	NL-12 & 12A	5,118,587	3,578,420
2	LOANS	NL-13	-	-
3	FIXED ASSETS	NL-14	73,642	23,043
4	DEFERRED TAX ASSET		-	-
5	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	97,451	114,469
	Advances and Other Assets	NL-16	437,084	663,809
	Sub-Total (A)		534,535	778,278
6	CURRENT LIABILITIES	NL-17	1,713,039	1,280,105
7	PROVISIONS	NL-18	2,273,633	1,452,568
	Other Investments		-	-
	Sub-Total (B)		3,986,672	2,732,673
	NET CURRENT ASSETS (C) = (A - B)		(3,452,137)	(1,954,395)
8	MISCELLANEOUS EXPENDITURE (to the extent not written	NL-19	-	-
9	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		7,269,928	5,656,153
	TOTAL		9,010,019	7,303,221



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

PERIODIC DISCLOSURES
FORM NL-4-PREMIUM SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st December 2018				Up to the Period ended 31st December 2018				For the Quarter ended 31st December 2017				Up to the Period ended 31st December 2017			
		Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Premium from direct business written - Net of Service Tax and GST	1,080,303	19,097	1,993	1,101,393	3,427,902	125,103	4,615	3,557,620	930,291	51,817	-	982,108	2,188,243	141,426	-	2,329,669
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less: Premium on reinsurance ceded	55,072	1,070	100	56,241	179,089	13,533	231	192,853	52,806	6,213	-	59,019	127,456	15,120	-	142,576
4	Net Premium	1,025,231	18,027	1,894	1,045,152	3,248,813	111,570	4,384	3,364,767	877,485	45,604	-	923,089	2,060,787	126,307	-	2,187,093
5	Adjustment for change in reserve for unexpired risks	73,873	(13,600)	947	61,219	591,546	(7,316)	2,192	586,422	211,044	5,080	-	217,033	371,312	17,594	-	388,906
	Total Premium Earned (Net)	951,359	31,627	947	983,933	2,657,267	118,886	2,192	2,778,345	666,441	39,614	-	706,056	1,689,475	108,713	-	1,798,187
	Premium Income from business effected:																
	In India	951,359	31,628	947	983,934	2,657,267	118,886	2,192	2,778,345	666,441	39,614	-	706,056	1,689,475	108,713	-	1,798,187
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Premium Earned (Net)	951,359	31,628	947	983,934	2,657,267	118,886	2,192	2,778,345	666,441	39,614	-	706,056	1,689,475	108,713	-	1,798,187



PERIODIC DISCLOSURES
FORM NL-S - CLAIMS SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st December 2018				Up to the Period ended 31st December 2018				For the Quarter ended 31st December 2017				Up to the Period ended 31st December 2017				
		Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
	Claims paid																	
1	Direct claims	609,576	3,734	88	613,398	1,679,762	6,779	172	1,686,713	304,863	1,659	-	306,521	717,645	3,497	-	721,142	
2	Add : Claims Outstanding at the end of the period	529,087	52,820	1,598	583,505	529,087	52,820	1,598	583,505	427,262	43,400	-	470,661	427,262	43,400	-	470,662	
3	Less : Claims Outstanding at the beginning of the period	527,303	46,177	421	573,901	386,648	37,850	-	424,498	392,023	34,314	-	426,337	283,613	29,529	-	313,142	
	Gross Claims Incurred	611,360	10,378	1,265	623,003	1,824,202	21,750	1,770	1,847,721	340,102	10,744	-	350,846	862,293	17,368	-	879,662	
4	Add : Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Less : Re-insurance Ceded	29,561	597	4	30,163	81,079	820	9	81,908	14,194	83	-	14,277	33,999	175	-	34,174	
	Total Claims Incurred	581,799	9,781	1,261	592,840	1,743,122	20,929	1,761	1,765,813	325,908	10,661	-	336,570	828,295	17,193	-	845,488	



PERIODIC DISCLOSURES
FORM NL-6-COMMISSION SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st December 2018				Up to the Period ended 31st December 2018				For the Quarter ended 31st December 2017				Up to the Period ended 31st December 2017			
		Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
	Commission paid																
1	Direct Commission	120,642	2,641	149	123,433	383,924	18,172	346	402,442	95,961	7,672	-	103,633	241,143	20,902	-	262,045
2	Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less: Commission on Re-insurance Ceded	6,877	143	15	7,035	27,433	2,745	35	30,213	6,003	501	-	6,504	14,578	1,264	-	15,842
	Net Commission	113,765	2,498	135	116,398	356,491	15,427	311	372,229	89,958	7,171	-	97,129	226,565	19,638	-	246,203
	Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
	Agents	36,883	1,012	-	37,895	102,569	2,955	-	105,524	25,980	985	-	26,965	68,445	2,457	-	70,902
	Brokers	33,509	768	149	34,427	98,017	1,801	346	100,164	24,234	498	-	24,732	61,999	1,328	-	63,327
	Corporate Agency	41,628	861	-	42,489	154,088	13,414	-	167,502	39,764	6,188	-	45,952	97,833	17,116	-	114,949
	Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Others	8,621	-	-	8,621	29,250	2	-	29,252	5,983	-	-	5,983	12,866	1	-	12,867
	TOTAL (B)	120,642	2,641	149	123,432	383,924	18,172	346	402,442	95,961	7,671	-	103,632	241,143	20,902	-	262,045



PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st December 2018				Up to the Period ended 31st December 2018				For the Quarter ended 31st December 2017				Up to the Period ended 31st December 2017			
		Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Employees' remuneration & welfare benefits	321,242	6,315	576	328,133	945,890	34,521	1,273	981,684	233,409	12,246	-	245,655	663,248	42,866	-	706,114
2	Travel, conveyance and vehicle running expenses	17,480	312	32	17,824	55,110	2,011	74	57,195	19,234	1,089	-	20,323	42,588	2,752	-	45,341
3	Training expenses	57,220	1,096	103	58,420	171,778	6,269	231	178,279	15,205	863	-	16,068	33,349	2,155	-	35,505
4	Rents, rates & taxes	31,411	897	49	32,356	60,256	2,199	81	62,536	16,274	859	-	17,133	45,428	2,936	-	48,364
5	Repairs	2,094	27	4	2,125	7,839	286	11	8,136	1,103	54	-	1,157	3,751	242	-	3,993
6	Printing & stationery	7,261	146	13	7,420	21,030	768	28	21,826	5,605	231	-	5,836	25,474	1,646	-	27,120
7	Communication	12,043	197	23	12,262	40,067	1,462	54	41,583	11,366	588	-	11,954	33,487	2,164	-	35,651
8	Legal & professional charges	52,792	361	113	53,266	233,539	8,523	314	242,376	88,753	4,866	-	93,619	220,557	14,255	-	234,812
9	Auditors' fees, expenses etc																
	(a) as auditor	429	8	1	438	1,311	48	2	1,360	60	2	-	63	339	22	-	360
	(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	-	-	-	-	-	-	-	-	(0)	0	-	0	(78)	(5)	-	(83)
	(d) out of pocket expenses	1	(1)	0	0	93	3	0	97	0	(0)	-	0	78	5	-	83
10	Advertisement and publicity	103,232	2,741	166	106,139	221,737	8,092	298	230,128	60,122	3,057	-	63,179	185,609	11,996	-	197,605
11	Interest & Bank Charges	4,650	111	8	4,769	11,403	416	15	11,835	3,436	186	-	3,622	8,943	578	-	9,521
12	Others																
	Membership and Subscription Fees	439	10	1	450	1,081	39	1	1,122	922	49	-	971	2,577	167	-	2,744
	Information Technology Related Expenses	49,394	1,227	82	50,703	115,835	4,227	156	120,218	36,779	1,805	-	38,584	123,367	7,973	-	131,340
	Equipments, Software and amenities - Usage Cost	7,495	(186)	22	7,331	80,570	2,211	82	62,862	19,190	921	-	20,110	67,582	4,368	-	71,950
	Business Promotion	41,794	1,154	66	43,011	84,996	3,102	114	88,212	47,940	3,086	-	51,027	49,767	3,216	-	52,983
	Office Expenses	6,415	117	12	6,545	19,899	726	27	20,653	6,262	322	-	6,584	18,834	1,217	-	20,052
	Policy Related Expenses	10,624	142	21	10,787	38,971	1,422	52	40,445	9,215	1,729	-	10,944	26,317	4,135	-	30,452
	Directors Sitting Fees	923	25	1	950	1,898	69	3	1,970	344	16	-	360	1,296	84	-	1,380
	Miscellaneous Expenses	908	41	1	950	(13)	(0)	(0)	(14)	(46)	(4)	-	(50)	130	8	-	138
	Foreign Exchange Gain/Loss	(2,721)	(153)	(2)	(2,877)	3,475	127	5	3,606	(1,109)	(76)	-	(1,185)	(450)	(29)	-	(479)
13	Depreciation	35,601	1,051	55	36,706	64,376	2,349	87	66,812	1,745	100	-	1,845	3,646	236	-	3,882
	TOTAL	760,723	15,636	1,348	777,706	2,161,140	78,872	2,909	2,242,921	575,810	31,990	-	607,800	1,555,838	102,990	-	1,658,828



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

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PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2018	As at 31st December 2017
		Unaudited	Unaudited
1	Authorised Capital 600,000,000 (Previous Year: 400,000,000) Equity Shares of Rs. 10 each	6,000,000	4,000,000
2	Issued Capital 532,039,511 (Previous Year: 364,725,786) Equity Shares of Rs. 10 each	5,320,395	3,647,258
3	Subscribed Capital 532,039,511 (Previous Year: 364,725,786) Equity Shares of Rs. 10 each	5,320,395	3,647,258
4	Called-up Capital 532,039,511 (Previous Year: 364,725,786) Equity Shares of Rs. 10 each	5,320,395	3,647,258
	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	5,320,395	3,647,258



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PERIODIC DISCLOSURES

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

Shareholder	As at 31st December 2018		As at 31st December 2017	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	271,340,151	51%	186,010,151	51%
- Foreign	260,699,360	49%	178,715,635	49%
Others				
TOTAL	532,039,511	100%	364,725,786	100%



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PERIODIC DISCLOSURES

FORM NL-10-RESERVES AND SURPLUS SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2018	As at 31st December 2017
		Unaudited	Unaudited
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	3,259,275	3,225,813
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	3,259,275	3,225,813



CignaTTK Health Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

Rs '000

S.No	Particulars	As at 31st	As at 31st
		December 2018	December 2017
		Unaudited	Unaudited
1	9% Non-Convertible Debentures	430,000	430,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	430,000	430,000



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENT SCHEDULE - SHAREHOLDERS

Rs '000

S.No	Particulars	As at 31st December 2018	As at 31st December 2017
		Unaudited	Unaudited
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	445,115	239,297
2	Other Approved Securities	205,524	158,832
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	448,793	350,881
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	398,434	405,598
5	Other than Approved Investments	-	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	-	98,649
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	58,691	61,920
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	199,138	199,903
	(e) Other Securities - Certificate of Deposit	96,251	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
TOTAL		1,851,946	1,515,080

Notes:

- Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.1,794,368 Thousand (Previous Year - Rs. 1,454,295 Thousand). Aggregate market value of such investments as at 31.12.2018 is Rs. 1,806,107 Thousand (Previous Year - Rs. 1,468,922 Thousand)
- IRDA vide circular no : IRDAI/F&I/CIR/INV/093/04/2015, dated 30th April 2015 has dispensed with the requirement of maintaining the deposit under Section 7 of the Insurance Act, 1938.
- IRDA vide circular no : IRDAI/F&A/CIR/CPM/056/03/2016, dated 04th April 2016 we have segregated the Policyholders and Shareholders funds.



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

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PERIODIC DISCLOSURES FORM NL-12A-INVESTMENT SCHEDULE - POLICYHOLDERS

Rs '000

S.No	Particulars	As at 31st December 2018	As at 31st December 2017
		Unaudited	Unaudited
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	779,972	530,948
2	Other Approved Securities	413,166	102,354
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	749,822	709,840
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	647,031	500,556
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	227,763	119,743
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	349,628	50,460
	(e) Other Securities - Certificate of Deposit	49,300	49,439
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	49,959	-
5	Other than Approved Investments	-	-
TOTAL		3,266,641	2,063,340

Notes:

- Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.3,045,688 Thousand (Previous Year - Rs. 1,945,529 Thousand). Aggregate market value of such investments as at 31.12.2018 is Rs. 3,082,873 Thousand (Previous Year - Rs. 1,989,244 Thousand)
- IRDA vide circular no : IRDAI/F&I/CIR/INV/093/04/2015, dated 30th April 2015 has dispensed with the requirement of maintaining the deposit under Section 7 of the Insurance Act, 1938.
- IRDA vide circular no : IRDAI/F&A/CIR/CPM/056/03/2016, dated 04th April 2016 we have segregated the Policyholders and Shareholders funds.



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

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PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2018	As at 31st December 2017
		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	-	-
	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
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PERIODIC DISCLOSURES
FORM NL-14-FIXED ASSETS SCHEDULE

Rs '000

Particulars	Cost/ Gross Block				Depreciation				Net Block	Net Block
	Opening	Additions during the period ended 31st December 2018	Deductions/adjustments during the period ended 31st December 2018	As at 31st December 2018	Opening	For the period ended 31st December 2018	On Sales/ Adjustments	As at 31st December 2018	As at 31st December 2018	As at 31st December 2017
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	56,243	17,479	-	73,722	5,977	40,840	-	46,817	26,905	10,388
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	4,188	14,279	-	18,467	530	12,425	-	12,955	5,512	3,856
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	525	9,855	-	10,380	151	3,291	-	3,442	6,938	419
IT Equipments	11,942	24,585	-	36,527	3,058	8,665	-	11,723	24,804	7,840
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	1,425	6,155	-	7,580	585	1,591	-	2,176	5,404	539
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	74,323	72,353	-	146,676	10,301	66,812	-	77,113	69,563	23,043
Work in progress	4,079	-	-	4,079	-	-	-	-	4,079	-
Grand Total	78,402	72,353	-	150,755	10,301	66,812	-	77,113	73,642	23,043
Previous Period	17,319	10,309	-	27,628	704	3,881	-	4,585	23,043	211



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2018	As at 31st December 2017
		Unaudited	Unaudited
1	Cash (including cheques, drafts and stamps)	11,463	8,382
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	21,000	45,000
	(bb) Others*	2,500	-
	(b) Current Accounts	62,488	61,087
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	97,451	114,469
	Balances with non-scheduled banks included in 2 above	-	-

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



CignaTTK Health Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2018	As at 31st December 2017
		Unaudited	Unaudited
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	19,266	17,167
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,231	1,132
6	Others		
	Security Deposits	63,375	59,390
	Advance to Employees	2,395	2,405
	Advance to others	48,895	69,588
	TOTAL (A)	135,162	149,682
	OTHER ASSETS		
1	Income accrued on investments	143,562	102,803
2	Outstanding Premiums	-	-
3	Agents' Balances (Net of provision for doubtful agents balance amounting to INR 2,626 thousands (PY INR 1,561 thousands)	-	934
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	-	174,683
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India	-	-
8	Others		
	Receivable from Related Party	180	-
	Cenvat/ Input Tax Credit	147,425	224,441
	Investment For Unclaimed Amount	10,328	11,002
	Income on Investment for Unclaimed Amount	427	264
	TOTAL (B)	301,922	514,127
	TOTAL (A+B)	437,084	663,809



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 December 2018	As at 31st December 2017
		Unaudited	Unaudited
1	Agents' Balances	57,697	47,857
2	Balances due to other insurance companies	94,689	64,782
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	24,015	20,050
5	Unallocated Premium	120,612	64,121
6	Unclaimed Amount of Policyholders	8,735	8,296
7	Income on Unclaimed Amount of Policyholders	367	397
8	Sundry creditors	139,214	84,735
9	Due to subsidiaries/ holding company	-	-
10	Claims Outstanding*	583,506	470,661
11	Due to Officers/ Directors	-	-
12	Others -		
	Statutory Dues	96,692	113,953
	Refund Payable - Premium	12,078	16,690
	Provision for expenses	511,480	344,865
	Payable to Related Parties	-	10,141
	Contracts for Investments	-	-
	Stale Cheque	14	1
	Employee Related Liability	1,337	54
	Claims Payable	7,563	4,344
	Interest accrued and due on Borrowings	55,041	29,158
	TOTAL	1,713,039	1,280,105

*Claims Outstanding are shown net of reinsurance



CignaTTK Health Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE

Rs '000

S.No	Particulars	As at 31st December 2018	As at 31st December 2017
		Unaudited	Unaudited
1	Reserve for Unexpired Risk	2,216,932	1,430,305
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others	-	-
	Provision for Gratuity	27,828	19,500
	Provision for Leave Encashment	22,964	-
	Deferred Tax Liability	-	-
	Freelook Reserve	5,909	2,763
6	Reserve for Premium Deficiency	-	-
	TOTAL	2,273,633	1,452,568



CignaTTK Health Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-19 - MISC EXPENDITURE SCHEDULE

Rs '000

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



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

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PERIODIC DISCLOSURES

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

(` in Lakhs)

S.No.	Particulars	As at 31st December 2018		As at 31st December 2017	
		Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR) (a)	23,460	22,169	15,242	14,303
b	Premium Deficiency Reserve (PDR)(b)	-	-	-	-
c	Unexpired Risk Reserve (URR)(c)=(a) +(b)	23,460	22,169	15,242	14,303
d	Outstanding Claim Reserve (other than IBNR reserve)(d)	3,492	3,289	1,425	1,266
e	IBNR Reserve (e)	3,109	2,546	3,630	3,441
f	Total Reserves for Technical Liabilities (f)=(c)+(d)+(e)	30,061	28,004	20,298	19,010

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



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

(` in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability insurance		Personal Accident		Health Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total				
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr			
Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.25	16.25	572.35	1,477.72	-	-	-	-	-	-	-	579.60	1,493.97		
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.04	0.57	1.75	5.95	-	-	-	-	-	-	-	1.79	6.52		
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.03	31.79	41.00	130.00	-	-	-	-	-	-	-	42.03	161.79		
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.29	19.15	92.32	268.73	-	-	-	-	-	-	-	98.62	287.89		
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.58	2.45	35.13	138.48	-	-	-	-	-	-	-	35.71	140.93		
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.19	0.40	7.95	26.78	-	-	-	-	-	-	-	8.14	27.19		
Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17.09	81.87	392.22	1,518.41	-	-	-	-	-	-	-	409.30	1,600.29		
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.67	48.07	752.82	2,043.19	-	-	-	-	-	-	-	761.50	2,091.26		
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.52	3.68	25.04	98.46	-	-	-	-	-	-	-	26.56	102.14		
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02	0.30	4.26	17.20	-	-	-	-	-	-	-	4.28	17.50		
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.04	12.73	129.39	374.86	-	-	-	-	-	-	-	136.43	387.60		
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13.81	179.42	2,178.36	7,956.33	-	-	-	-	-	19.93	46.15	2,212.11	8,181.90		
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.49	11.70	743.85	1,463.55	-	-	-	-	-	-	-	749.34	1,475.25		
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.94	20.50	159.55	487.77	-	-	-	-	-	-	-	164.49	508.26		
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	56.88	279.28	2,139.84	6,854.48	-	-	-	-	-	-	-	2,196.72	7,133.76		
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.04	(0.10)	3.80	5.26	-	-	-	-	-	-	-	3.84	5.17		
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.03	1.44	1.73	5.08	-	-	-	-	-	-	-	1.76	6.52		
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.54	1.49	-	-	-	-	-	-	-	0.54	1.49		
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.17	0.53	3.20	-	-	-	-	-	-	-	0.53	3.36		
Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.42	4.80	148.63	484.53	-	-	-	-	-	-	-	150.05	489.32		
Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15.65	30.94	358.15	1,104.93	-	-	-	-	-	-	-	373.80	1,155.87		
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.95	49.71	497.90	727.05	-	-	-	-	-	-	-	200.85	776.77		
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.05	0.56	0.19	1.50	-	-	-	-	-	-	-	0.24	2.06		
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.73	38.39	561.17	1,628.49	-	-	-	-	-	-	-	568.90	1,666.87		
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11.73	48.07	771.18	2,023.05	-	-	-	-	-	-	-	782.90	2,071.12		
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.07	3.71	5.43	15.61	-	-	-	-	-	-	-	5.50	19.32		
Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15.31	82.51	531.29	1,718.31	-	-	-	-	-	-	-	546.59	1,800.82		
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.40	9.18	56.88	169.72	-	-	-	-	-	-	-	59.28	178.90		
West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(4.61)	132.48	328.46	1,244.06	-	-	-	-	-	-	-	323.86	1,376.55		
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02	0.02	0.85	3.59	-	-	-	-	-	-	-	0.87	3.61		
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.47	3.89	22.72	65.45	-	-	-	-	-	-	-	23.19	69.34		
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.54	2.13	-	-	-	-	-	-	-	0.54	2.14		
Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.88	116.60	536.18	2,209.33	-	-	-	-	-	-	-	543.07	2,325.93		
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.47	1.01	4.32	-	-	-	-	-	-	-	1.03	4.79		
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	190.97	1,251.03	10,803.03	34,279.02	-	-	-	-	-	-	-	19.93	46.15	11,013.93	35,576.19



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

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

(` in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	1	552.48	3.01	-	98.77%
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	0.00%
3	No. of Reinsurers with rating A but less than AA	2	7.13	0.75	(0.96)	1.23%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	0.00%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
6	No. of Indian Insurers	-	-	-	-	0.00%
7	Not Rated	-	-	-	-	0.00%
8	Placement by lead insurer	-	-	-	-	0.00%
	Total	3	559.60	3.77	(0.96)	100.00%

Note:

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

> For GIC Re, we have used the latest rating which is given by CARE on 29th March 2018



CignaTTK Health Insurance Company Limited

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CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

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

(` in Lakhs)

S.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid *
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	-	-	-	-	-	-	-
5	Motor OD	-	-	-	-	-	-	-
6	Motor TP	-	-	-	-	-	-	-
7	Health	39,092	312	18	5	-	39,427	5,910
8	Overseas Travel	8	-	-	-	-	8	1
9	Personal Accident	16	-	-	-	-	16	37
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-

* Excluding TPA Fees



CignaTTK Health Insurance Company Limited

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CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

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

No. of claims only

S. No.	Claims Experience	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Misc	Total
1	Claims O/S at the beginning of the period	3,898	8	13	-	-	-	-	3,919
2	Claims reported during the period	43,706	30	29	-	-	-	-	43,765
3	Claims Settled during the period	39,427	8	16	-	-	-	-	39,451
4	Claims Repudiated during the period	4,203	23	15	-	-	-	-	4,241
5	Claims closed during the period	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	3,973	7	11	-	-	-	-	3,991
	Less than 3months	3,656	6	7	-	-	-	-	3,669
	3 months to 6 months	161	1	2	-	-	-	-	164
	6months to 1 year	144	-	2	-	-	-	-	146
	1year and above	12	-	-	-	-	-	-	12



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PERIODIC DISCLOSURES

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

(` in Lakhs)

S. No.	Description	Premium		Claim		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Marine other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	-	-	-	-	-	-	-
8	Health	46,873.85	44,269.39	22,963.42	21,505.77	8,853.88	6,451.73	8,853.88
9	Miscellaneous	46.15	43.84	18.54	17.61	8.77	5.28	8.77
	Total *	46,919.99	44,313.23	22,981.96	21,523.38	8,862.65	6,457.02	8,862.65

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



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PERIODIC DISCLOSURES

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

S. No.	Office Information	Number	
1	No. of offices at the beginning of the year (As on 01.04.2018)	19	
2	No. of branches approved during the year	10	
3	No. of branches opened during the year	Out of approvals of previous year	3
4		Out of approvals of this year	0
5	No. of branches closed during the year	0	
6	No of branches at the end of the quarter (As on 31.12.2018)	22	
7	No. of branches approved but not opened	10	
8	No. of rural branches	0	
9	No. of urban branches	22	



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

(' in Lakhs)			
S.No	Particulars	Sch	Amount
1	Investments	NL-12	51,186
2	Loans	NL-13	-
3	Fixed Assets	NL-14	736
4	Current Assets		
	a. Cash & Bank Balance	NL-15	975
	b. Advances & Other Assets	NL-16	4,371
5	Current Liabilities		
	a. Current Liabilities	NL-17	17,130
	b. Provisions	NL-18	22,736
	c. Misc. Exp not Written Off	NL-19	-
	d. Debit Balance of P&L A/c	NL-3	72,699
Application of Funds as per Balance Sheet (A)			90,100
Less: Other Assets			Amount
1	Loans	NL-11	-
2	Fixed Assets	NL-14	736
3	Cash & Bank Balance	NL-15	765
4	Advances & Other Assets (if any) (except Deposit with Reserve Bank of India u/s 7 of The Insurance Act which is part of investment Asset)	NL-16	4,371
5	Current Liabilities	NL-17	17,130
6	Provisions	NL-18	22,736
7	Misc. Exp not Written Off	NL-19	-
8	Debit Balance of P&L A/c	NL-3	72,699
TOTAL (B)			38,704
'Investment Assets' As per FORM 3B (A-B)			51,396

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH) d = (b+c)	% Actual	FVC Amount (d)	Total (d + e)	Market Value
			Balance	FRSM						
			(a)	(b)						
1	Govt. Securities.	Not less than 20%	-	4,451	7,800	12,251	24%	-	12,251	12,592
2	Govt. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	6,506	11,931	18,438	36%	-	18,438	18,944
3	Investment subject to Exposure Norms	0	-	-	-	-	-	-	-	-
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 5%	-	962	6,010	6,973	14%	-	6,973	17,991
	2. Infrastructure Investments	Not less than 10%	-	3,984	6,970	10,954	21%	-	10,954	-
	3. Approved Investments		-	7,276	7,752	15,028	29%	3.49	15,031	15,029
	4. Other Investments (not exceeding 25%)	Not exceeding 55%	-	-	-	-	0%	-	-	-
Total Investment Assets			100%	18,729	32,663	51,392	100%	3.49	51,396	51,964

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



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PERIODIC DISCLOSURES

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

(` in Lakhs)

S.No	Market Value				Book Value			
	As at 31st December 2018	as % of total for this class	As at 31st December 2017	as % of total for this class	As at 31st December 2018	as % of total for this class	As at 31st December 2017	as % of total for this class
Break down by credit rating								
AAA rated	27,429	56%	19,757	57%	27,388	57%	19,601	58%
AA or better	2,517	5%	2,044	6%	2,496	5%	2,009	6%
Rated below AA but above A	-	-	-	-	-	-	-	-
Any other (Sovereign)	18,944	39%	12,781	37%	18,438	38%	12,357	36%
	48,890	100%	34,582	100%	48,321	100%	33,968	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	7,461	15%	3,988	12%	7,443	15%	3,985	12%
more than 1 year and upto 3years	15,965	33%	10,661	31%	15,981	33%	10,602	31%
More than 3years and up to 7years	21,285	44%	17,303	50%	20,926	43%	16,946	50%
More than 7 years and up to 10 years	3,639	7%	1,570	5%	3,509	7%	1,513	4%
above 10 years	540	1%	1,060	3%	463	1%	923	3%
	48,890	100%	34,582	100%	48,321	100%	33,968	100%
Breakdown by type of the issuer								
a. Central Government	12,592	26%	8,966	26%	12,251	25%	8,689	26%
b. State Government	6,353	13%	3,814	11%	6,187	13%	3,669	11%
c. Corporate Securities	29,945	61%	21,801	63%	29,884	62%	21,610	64%
	48,890	100%	34,582	100%	48,321	100%	33,968	100%

Note

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



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PERIODIC DISCLOSURES

FORM NL-30 - ANALYTICAL RATIOS

Analytical Ratios for Non-Life companies					
S.No.	Particular	For the Quarter ended 31st December 2018	Up to the Period ended 31st December 2018	For the Quarter ended 31st December 2017	Up to the Period ended 31st December 2017
1	Gross Direct Premium Growth Rate	12%	53%	87%	55%
2	Gross Direct Premium to Net Worth Ratio	84%	272%	81%	191%
3	Growth Rate of Shareholders' Fund	8%	8%	27%	27%
4	Net Retention Ratio	95%	95%	94%	94%
5	Net Commission Ratio	11%	11%	11%	11%
6	Expense of Management to Gross Direct Premium Ratio	82%	74%	72%	82%
7	Combined Ratio	146%	141%	124%	134%
8	Technical Reserves to Net Premium Ratio	268%	83%	206%	87%
9	Underwriting Balance Ratio	-51%	-58%	-48%	-53%
10	Operating Profit Ratio	-45%	-51%	-42%	-47%
11	Liquid Assets to Liabilities Ratio	40%	40%	37%	37%
12	Net Earning Ratio	-38%	-41%	-31%	-37%
13	Return on Net Worth Ratio	-31%	-106%	-23%	-67%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	191%	191%	282%	282%
15	NPA Ratio				
	Gross NPA Ratio	0%	0%	0%	0%
	Net NPA Ratio	0%	0%	0%	0%
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	532,039,511	532,039,511	364,725,786	364,725,786
2	(b) Percentage of shareholding				
	Indian	51%	51%	51%	51%
	Foreign	49%	49%	49%	49%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.87)	(3.00)	(0.98)	(2.83)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.87)	(3.00)	(0.98)	(2.83)
6	(iv) Book value per share (Rs)	2.46	2.46	3.34	3.34



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PERIODIC DISCLOSURES

FORM NL-31 - RELATED PARTY

(' in Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 31st December 2018	Up to the Period ended 31st December 2018	For the Quarter ended 31st December 2017	Up to the Period ended 31st December 2017
1	TTK & Co	Associate Firm	Operating Expenses incurred	-	-	-	-
2	TTK Partners LLP	Shareholder	Capital Contribution	-	-	-	-
3	Cigna Holding Overseas Inc.	Shareholder	Capital Contribution	-	8,198	-	1,134
			Share Premium	-	335	-	-
4	Cigna Health Solutions India Pvt. Ltd.	Associate Enterprise	Operating Expenses incurred	-	15	273	793
			Reimbursement of expenses	-	-	(16)	(47)
			Purchase of Assets	-	-	-	-
			Gratuity Receivable	-	(2)	-	(1)
5	Mr. Sandeep Patel	Key Managerial Personnel	Remuneration	-	129	122	378
6	Mr Prasun Sikdar	Key Managerial Personnel	Remuneration	66	338	-	-



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PERIODIC DISCLOSURES

FORM NL-32 - PRODUCTS INFORMATION

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

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



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PERIODIC DISCLOSURES

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

(` in Lakhs)

Item	Description (2)	Notes No. (3)	Amount (4)
(A)	Policyholder's FUNDS		32,663.39
	Available Assets (as per FORM IRDAI-GI-TA)		
	Deduct:		
(B)	Current Liabilities as per BS		28,004.39
(C)	Provisions as per BS		2,739.81
(D)	Other Liabilities		-
(E)	Excess in Policyholders' Funds (1-2-3)		1,919.19
	Shareholder's FUNDS		-
(F)	Available Assets		24,169.17
	Deduct:		-
(G)	Other Liabilities		9,122.53
(H)	Excess in Shareholders' funds: (F-G)		15,046.64
(I)	Total ASM (E+H)		16,965.84
(J)	Total RSM		8,862.65
(K)	Solvency Ratio (Total ASM/Total RSM) *		191.43%



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PERIODIC DISCLOSURES

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

Board of Directors			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Luis Miranda	Chairman & Independent Director	Nil
2	Dr. Narottam Puri	Independent Director	Nil
3	Mr. Rajeev Chitrabhanu	Independent Director	Nil
4	Ms. Meena Ganesh	Independent Director	Nil
5	Dr. Ranjan Pai	Non Executive Director	Nil
6	Mr. Jagannathan Thattai Thiruvallur	Non Executive Director	Nil
7	Mr. S. Vaitheeswaran	Non -Executive Director	Nil
9	Mr. Jason Sadler	Non-Executive Director	Nil
Key Persons			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Prasun Kumar Sikdar	Managing Director & CEO	Nil
2	Mr. Manoj Naik	Chief Financial Officer	Nil
3	Mr. Shashank Arjun Chaphekar	Chief Distribution Officer	Nil
4	Mr. Joydeep Saha	Appointed Actuary	Nil
5	Ms. Reena Tyagi	CHRO	Nil
6	Mr. Sameer Bhatnagar	Head-Legal, Secretarial & Chief Compliance Officer	Nil
7	Ms. Priya Gilbile	Head - Operations, Underwriting & Claims	Appointed w.e.f. October 15, 2018
8	Ms. Sapna Desai	Head - Marketing and Communication	Appointed w.e.f. November 2, 2018
9	Mr. Amit Thapliyal	Head - Information Technology	Appointed w.e.f. November 2, 2018
10	Ms. Arpita Naik	Chief Risk Officer	Nil
11	Mr. Mahesh Darak	Chief Investment Officer	Nil
12	Mr. Mitul Palankar	Company Secretary	Nil

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



PERIODIC DISCLOSURES

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

(* in Lakhs)

COI	Company Name	Instrument Type	Interest Rate		Details Of Investment Portfolio							Has there been any		Classification	Provision (%)	Provision (₹)
			%	Has there been revision?	Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Rolled Over'	Amount	Board Approval Ref				
NIL																

CERTIFICATION

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

Note:

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each Fund.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.



PERIODIC DISCLOSURES

FORM NL-36-YIELD ON INVESTMENTS

S.No.	Category of Investment	Category Code	For the Quarter ended 31st December 2018					Up to the Period ended 31st December 2018					Up to the Period ended 31st December 2017 (in Lakhs)				
			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	12,257.23	12,591.63	240.95	1.97%	1.97%	10,394.18	12,591.63	607.12	5.84%	5.84%	7,212.35	8,219.75	537.28	7.45%	7.45%
2	Deposit under section 7 of Insurance Act, 1938	COSS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
3	Treasury Bills	CTRB	-	-	-	0.00%	0.00%	468.72	-	3.08	0.66%	0.66%	979.06	972.07	14.43	1.47%	1.47%
4	State Government Bonds	SGGB	4,785.66	4,782.80	101.19	2.11%	2.11%	4,152.33	4,782.80	260.47	6.27%	6.27%	2,243.93	2,250.49	147.47	6.57%	6.57%
5	Other Approved Securities (ex.infrastructure investments)	SGOA	1,565.54	1,570.01	33.72	2.15%	2.15%	1,296.66	1,570.01	81.59	6.29%	6.29%	688.04	549.94	46.02	6.69%	6.69%
6	Bonds / Debentures issued by Hudco	HTHD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
7	Bonds / Debentures issued by NHB/Inst acc by NHB	HTDN	6,262.23	6,028.96	133.75	2.14%	2.14%	5,189.43	6,028.96	334.75	6.45%	6.45%	3,669.95	4,162.38	242.71	6.61%	6.61%
8	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	952.63	962.51	19.83	2.08%	2.08%	945.95	962.51	32.94	3.48%	3.48%	-	-	-	0.00%	0.00%
9	Infrastructure - PSU - Debentures / Bonds	IPTD	11,418.23	10,508.15	235.28	2.06%	2.06%	10,429.56	10,508.15	638.48	6.12%	6.12%	8,033.92	8,293.41	489.53	6.09%	6.09%
10	Infrastructure - Other Corporate sec. Deb / Bonds	HTD	481.68	491.68	11.01	2.29%	2.29%	481.52	491.68	15.02	3.12%	3.12%	-	-	-	0.00%	0.00%
11	Infrastructure - Other Corporate sec. CPs	ICCP	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
12	Corporate Securities - Debentures	ECDS	12,375.40	11,461.08	263.94	2.13%	2.13%	10,905.85	11,461.08	684.24	6.27%	6.27%	5,807.60	6,141.92	364.87	6.28%	6.28%
13	Corporate sec. Bonds - Taxable	EPBT	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
14	Deposit with Sch. III FIs (Coop. FIs)	ECDB	110.70	210.00	1.74	1.57%	1.57%	314.80	210.00	16.34	5.19%	5.19%	461.72	395.00	23.54	5.10%	5.10%
15	Application Money	ECAM	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
16	Perpetual Debt Tier I & II - PSU Banks	EUPD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
17	Mt-Gilt/Gsec/Liquid Schemes	EGMF	2,319.22	2,864.54	42.55	1.83%	1.83%	2,428.22	2,864.54	128.76	5.30%	5.30%	1,819.81	2,783.81	89.37	4.91%	4.91%
18	Deposits - CDs with Scheduled Banks	ECDC	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
19	Commercial Papers	ECPC	488.15	493.00	9.73	1.99%	1.99%	478.79	493.00	27.98	5.84%	5.84%	481.29	485.44	25.82	5.36%	5.36%
20	Mutual Funds - Gilt/Gsec/Liquid Schemes	DMGS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
	TOTAL		53,016.67	51,964.35	1,093.70	2.06%	2.06%	47,486.00	51,964.35	2,830.77	5.96%	5.96%	31,397.68	34,254.22	1,981.03	6.31%	6.31%

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



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PERIODIC DISCLOSURES

FORM NL-37-DOWN GRADING OF INVESTMENT AS AT 31ST December 2018

(* in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter ¹								
	8.90% RCL F NCD 359 Type III_BONDS 09-09-2021 SERIES B	ECOS	500	30-Sep-16	CARE	CARE AAA	CARE AA	8-Oct-18	
B.	As on Date ²								
	8.90% RCL F NCD 359 Type III_BONDS 09-09-2021 SERIES B	ECOS	500	30-Sep-16	CARE	CARE AAA	CARE AA	8-Oct-18	

CERTIFICATION

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

Note:

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



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PERIODIC DISCLOSURES

FORM NL-38 - BUSINESS RETURNS ACROSS LINE OF BUSINESS

(` in Lakhs)

Annual Business Returns across line of Business									
S.No.	Line of Business	For the Quarter ended 31st December 2018		Up to the Period ended 31st December 2018		For the Quarter ended 31st December 2017		Up to the Period ended 31st December 2017	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Cargo & Hull	-	-	-	-	-	-	-	-
3	Motor TP	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-	-
6	Workmen's Compensation	-	-	-	-	-	-	-	-
7	Employer's Liability	-	-	-	-	-	-	-	-
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	191	6,130	1,251	15,703	518	6,943	1,414	18,246
10	Health	10,803	49,182	34,279	156,111	9,303	44,519	21,882	116,913
11	Others*	20	-	46	5	-	-	-	-

Note:

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

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



CignaTTK Health Insurance Company Limited

IRDA Registration No. 151 Dated November 13, 2013

CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-39 - RURAL AND SOCIAL OBLIGATIONS

(` in Lakhs)

Rural & Social Obligations For the period ended 31ST December 2018					
S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	-	-	-
		Social	-	-	-
4	Motor OD	Rural	-	-	-
		Social	-	-	-
5	Engineering	Rural	-	-	-
		Social	-	-	-
6	Workmen's Compensation	Rural	-	-	-
		Social	-	-	-
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	1,577	46	23,492
		Urban	4,553	145	120,437
		Social	-	-	-
10	Health	Rural	10,743	1,932	110,079
		Urban	38,439	8,872	3,353,126
		Social	-	-	-
11	Others*	Rural	-	-	-
		Urban	-	20	(98,328)
		Social	-	-	-

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



CignaTTK Health Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-40 - BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

(` in Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For the Quarter ended 31st December 2018		Up to the Period ended 31st December 2018		For the Quarter ended 31st December 2017		Up to the Period ended 31st December 2017	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	22,828	2,879	65,413	8,020	19,649	2,057	49,727	5,411
2	Corporate Agents-Banks	3,074	2,177	8,437	5,582	3,145	1,284	9,403	2,902
3	Corporate Agents -Others	5,561	732	24,583	5,796	11,631	1,815	29,363	4,851
4	Brokers	15,050	4,189	42,049	12,426	8,697	3,618	23,987	7,270
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	8,799	1,037	31,337	3,752	8,340	1,046	22,679	2,863
	Total (A)	-	-	-	-	-	-	-	-
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	55,312	11,014	171,819	35,576	51,462	9,821	135,159	23,297

Note:

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



PERIODIC DISCLOSURES
FORM NL-41 - GREIVANCE DISPOSAL FOR THE QUARTER ENDED 31ST December 2018

S. No.	Particulars	Opening Balance as on 1st Oct 2018	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1)	Complaints Made by customer	16	155	62	-	93	16	519
a)	Proposal Related	-	1	-	-	1	-	3
b)	Claim	9	67	24	-	50	2	192
c)	Policy Related	2	17	14	-	5	-	72
d)	Premium	-	-	-	-	-	-	4
e)	Refund	-	8	3	-	4	1	27
f)	Coverage	-	-	-	-	-	-	-
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product	-	2	-	-	-	2	23
i)	Other	5	60	21	-	33	11	198
	Total number of complaints	16	155	62	-	93	16	519
2)	Total no of policies during previous year	203,472						
3)	Total no of claims intimated during previous year	63,398						
4)	Total no of policies upto 31st Dec 2018	171,819						
5)	Total no of claims intimated upto 31st Dec 2018	105,137						
6)	Total no of Policy Complaints (Upto 31st Dec 18) Per 10,000 policies	5						
7)	Total no of Claim complaints (upto 31st Dec 2018) Per 10,000 claims registered	18						
8)	Duration wise Pending Status							
		Complaints made by customers	Complaints made by intermediaries	Total				
	Upto 7 days	11	-	11				
	7 - 15 days	5	-	5				
	15 - 30 days	-	-	-				
	30 - 90 days	-	-	-				
	90 days and beyond	-	-	-				
	Total No. of complaint	16	-	16				