

Reliance General Insurance Company Limited

Disclosures - NON- LIFE INSURANCE COMPANIES		
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PERIODIC DISCLOSURES

FORM NL-1-B-RA

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. and Date of Registration with the IRDA: Regn. No. 103 dated 23.10.2000

REVENUE ACCOUNT FOR THE QUARTER ENDED December 31, 2011 - Fire Insurance Business

	Particulars	Schedule	FOR THE	UPTO THE	FOR THE	UPTO THE
			QUARTER ENDED	QUARTER ENDED	QUARTER ENDED	QUARTER ENDED
			DECEMBER 31,	DECEMBER 31,	DECEMBER 31,	DECEMBER 31,
			2011	2011	2010	2010
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	119,163	213,785	70,293	224,360
2	Profit/ Loss on sale/redemption of Investments		2,576	7,963	661	3,726
3	Interest, Dividend & Rent – Gross		17,227	53,998	7,857	37,885
4	Others		-	-	-	-
	TOTAL (A)		138,966	275,746	78,811	265,971
1	Claims Incurred (Net)	NL-5-Claims Schedule	46,867	194,755	89,913	167,139
2	Commission	NL-6-Commission Schedule	(13,205)	(74,069)	(7,686)	(88,569)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	39,252	78,734	31,078	88,917
4	Premium Deficiency		-	100,230	-	-
	TOTAL (B)		72,914	299,650	113,305	167,487
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		66,052	(23,904)	(34,494)	98,484
	APPROPRIATIONS		-	-	-	-
	Transfer to Shareholders' Account		66,052	(23,904)	(34,494)	98,484
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		66,052	(23,904)	(34,494)	98,484

Schedules referred to above and selected explanatory notes form an integral part of the Financial Statements.

PERIODIC DISCLOSURES

FORM NL-1-B-RA

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. and Date of Registration with the IRDA: Regn. No. 103 dated 23.10.2000

REVENUE ACCOUNT FOR THE QUARTER ENDED December 31, 2011 - Marine Insurance Business

	Particulars	Schedule	FOR THE QUARTER ENDED DECEMBER 31, 2011	UPTO THE QUARTER ENDED DECEMBER 31, 2011	FOR THE QUARTER ENDED DECEMBER 31, 2010	UPTO THE QUARTER ENDED DECEMBER 31, 2010
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	21,572	69,955	21,855	106,273
2	Profit/ Loss on sale/redemption of Investments		903	3,060	210	876
3	Interest, Dividend & Rent – Gross		6,025	20,748	2,387	8,911
4	Others (to be specified)		-	-	-	-
	TOTAL (A)		28,500	93,763	24,452	116,060
1	Claims Incurred (Net)	NL-5-Claims Schedule	23,746	59,593	22,761	83,957
2	Commission	NL-6- Commission Schedule	1,806	(8,170)	(69)	(4,841)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	6,148	22,673	10,367	38,726
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		31,700	74,096	33,059	117,842
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(3,200)	19,667	(8,607)	(1,782)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(3,200)	19,667	(8,607)	(1,782)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(3,200)	19,667	(8,607)	(1,782)

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PERIODIC DISCLOSURES

FORM NL-1-B-RA

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. and Date of Registration with the IRDA: Regn. No. 103 dated 23.10.2000

REVENUE ACCOUNT FOR THE QUARTER ENDED December 31, 2011 - Miscellaneous Insurance Business

	Particulars	Schedule	FOR THE QUARTER ENDED DECEMBER 31, 2011	UPTO THE QUARTER ENDED DECEMBER 31, 2011	FOR THE QUARTER ENDED DECEMBER 31, 2010	UPTO THE QUARTER ENDED DECEMBER 31, 2010
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	2,779,995	8,272,639	2,833,296	8,236,017
2	Profit/ Loss on sale/redemption of Investments		40,828	118,687	26,056	59,630
3	Interest, Dividend & Rent – Gross		276,082	812,918	321,601	650,567
4	Others - Exchange Gain/(Loss)		487	589	50	263
	- Miscellaneous Income		570	2,047	-	-
	TOTAL (A)		3,097,962	9,206,880	3,181,003	8,946,477
1	Claims Incurred (Net)	NL-5-Claims Schedule	2,706,732	7,731,850	2,118,866	6,857,954
2	Commission	NL-6- Commission Schedule	128,293	251,105	(7,119)	(92,815)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	824,779	2,628,356	1,381,286	3,391,678
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		3,659,804	10,611,311	3,493,033	10,156,817
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(561,842)	(1,404,431)	(312,030)	(1,210,340)
	APPROPRIATIONS		-			
	Transfer to Shareholders' Account		(561,842)	(1,404,431)	(312,030)	(1,210,340)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(561,842)	(1,404,431)	(312,030)	(1,210,340)

Schedules referred to above and selected explanatory notes form an integral part of the Financial Statements.

PERIODIC DISCLOSURES

FORM NL-2-B-PL

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. and Date of Registration with the IRDA: Regn. No. 103 dated 23.10.2000

PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED December 31, 2011

	Particulars	SCHEDULE	FOR THE QUARTER ENDED DECEMBER 31, 2011	UPTO THE QUARTER ENDED DECEMBER 31, 2011	FOR THE QUARTER ENDED DECEMBER 31, 2010	UPTO THE QUARTER ENDED DECEMBER 31, 2010
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		66,052	(23,904)	(34,494)	98,484
	(b) Marine Insurance		(3,200)	19,667	(8,607)	(1,782)
	(c) Miscellaneous Insurance		(561,842)	(1,404,431)	(312,030)	(1,210,340)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		133,344	406,399	104,306	301,123
	(b) Profit / Loss on sale of investments		20,048	61,951	9,525	29,612
	Less: Loss on sale of investments		(120)	(2,018)		
3	OTHER INCOME (to be specified)					
	Profit / (Loss) on Sale of Assets		(1,479)	(1,127)	(198)	996
	Miscellaneous Income		4,908	15,655	681	15,755
	TOTAL (A)		(342,289)	(927,808)	(240,818)	(766,153)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	(140,400)
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		(1,780)	(4,719)	(1,229)	(3,947)
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		(1,780)	(4,719)	(1,229)	(144,347)
	Profit / (Loss) Before Tax		(344,069)	(932,527)	(242,047)	(910,500)
	Provision for Taxation					
	(a) Current Tax		-	-	-	-
	(b) Deferred Tax		-	-	-	-
	(c) Fringe Benefit Tax		-	-	-	-
	(d) Income Tax Earlier years Tax		-	-	-	(1,178)
	Profit / (Loss) After Tax		(344,069)	(932,527)	(242,047)	(909,322)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ loss brought forward from last year		(5,863,399)	(5,274,941)	(2,826,199)	(2,158,924)
	Balance carried forward to Balance Sheet		(6,207,468)	(6,207,468)	(3,068,246)	(3,068,246)

Schedules referred to above and selected explanatory notes form an integral part of the Financial Statements.

PERIODIC DISCLOSURES

FORM NL-3-B-BS

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. and Date of Registration with the IRDA: Regn. No. 103 dated 23.10.2000

BALANCE SHEET AS AT 31ST DECEMBER 2011

	Schedule	AS AT 31ST DECEMBER,2011 (Rs.'000)	AS AT 31ST DECEMBER,2010 (Rs.'000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	1,180,505	1,166,729
SHARE APPLICATION MONEY		560,000	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	11,660,126	10,323,902
FAIR VALUE CHANGE ACCOUNT		(166,278)	18,122
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		13,234,353	11,508,753
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	23,806,866	21,108,996
LOANS	NL-13-Loans Schedule	300,627	300,627
FIXED ASSETS	NL-14-Fixed Assets Schedule	252,591	337,284
DEFERRED TAX ASSET		388,735	409,736
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	246,528	458,581
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	2,575,247	2,599,965
Sub-Total (A)		2,821,775	3,058,546
CURRENT LIABILITIES			
PROVISIONS	NL-17-Current Liabilities Schedule	14,520,076	10,705,472
DEFERRED TAX LIABILITY	NL-18-Provisions Schedule	6,023,633	6,069,210
		-	-
Sub-Total (B)		20,543,709	16,774,682
NET CURRENT ASSETS (C) = (A - B)		(17,721,934)	(13,716,136)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		6,207,468	3,068,246
TOTAL		13,234,353	11,508,753

CONTINGENT LIABILITIES

Particulars		AS AT 31ST DECEMBER,2011 (Rs.'000)	AS AT 31ST DECEMBER,2010 (Rs.'000)
Partly paid-up investments		-	-
Claims, other than against policies, not acknowledged as debts by the company		-	-
Underwriting commitments outstanding (in respect of shares and securities)		-	-
Guarantees given by or on behalf of the Company		-	-
Statutory demands/ liabilities in dispute, not provided for		1,238	1,238
Reinsurance obligations to the extent not provided for in accounts		-	-
Others (to be specified)		-	-
TOTAL		1,238	1,238

Schedules referred to above and selected explanatory notes form an integral part of the Financial Statements.

PERIODIC DISCLOSURES

FORM NL-4-PREMIUM SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. and Date of Registration with the IRDA: Regn. No. 103 dated 23.10.2000

PREMIUM EARNED [NET]

Particulars	FOR THE QUARTER ENDED DECEMBER 31, 2011	UPTO THE QUARTER ENDED DECEMBER 31, 2011	FOR THE QUARTER ENDED DECEMBER 31, 2010	UPTO THE QUARTER ENDED DECEMBER 31, 2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3,998,156	12,940,814	4,180,907	12,181,088
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks*	-	-	-	-
Gross Earned Premium	3,998,156	12,940,814	4,180,907	12,181,088
Add: Premium on reinsurance accepted	674,134	1,637,060	144,241	244,897
Less: Premium on reinsurance ceded	1,841,866	5,749,605	1,587,301	4,934,971
Net Premium	2,830,424	8,828,269	2,737,847	7,491,014
Adjustment for change in reserve for unexpired risks*	90,306	(271,891)	187,597	1,075,636
Premium Earned (Net)	2,920,730	8,556,378	2,925,444	8,566,650

* - Including Indian Motor Third Party Insurance Pool Transactions

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

(Rs. In '000)

Particulars	Period ended	Claims Paid from direct business written	Claims Paid on rein-surance accepted	Claims Recovered on rein- surance ceded	Net Claims Paid	Out-standing Claims at the quarter end*	Out-standing Claims at the quarter beginning	Net Claims Incurred
1	2	3	4	5	6	7	8	9
Fire	For Q3 -2011-12	324,260	(560)	257,833	65,867	278,171	297,171	46,867
	UPTO Q3 -2011-12	609,164	19,310	467,685	160,789	278,171	244,205	194,755
Marine Cargo	For Q3 -2011-12	41,071	-	22,987	18,084	63,815	58,343	23,556
	UPTO Q3 -2011-12	107,934	-	48,804	59,130	63,815	64,200	58,745
Marine Hull	For Q3 -2011-12	469	-	46	423	1,796	2,029	190
	UPTO Q3 -2011-12	1,701	-	828	873	1,796	1,821	848
Marine Total	For Q3 -2011-12	41,540	-	23,033	18,507	65,611	60,372	23,746
	UPTO Q3 -2011-12	109,635	-	49,632	60,003	65,611	66,021	59,593
Motor OD	For Q3 -2011-12	1,030,582	-	102,241	928,341	1,469,207	1,277,278	1,120,270
	UPTO Q3 -2011-12	3,335,895	-	333,239	3,002,656	1,469,207	1,337,823	3,134,040
Motor TP	For Q3 -2011-12	688,233	736,565	496,469	928,329	9,568,632	9,271,982	1,224,979
	UPTO Q3 -2011-12	2,730,071	736,565	1,919,977	1,546,659	9,568,632	8,131,114	2,984,177
Motor Total	For Q3 -2011-12	1,718,815	736,565	598,710	1,856,670	11,037,839	10,549,260	2,345,249
	UPTO Q3 -2011-12	6,065,966	736,565	2,253,216	4,549,315	11,037,839	9,468,937	6,118,217
Employer's Liability	For Q3 -2011-12	3,834	-	386	3,448	23,741	16,214	10,974
	UPTO Q3 -2011-12	9,007	-	1,026	7,981	23,741	13,530	18,192
Public Liability	For Q3 -2011-12	245	-	27	218	5,324	4,113	1,429
	UPTO Q3 -2011-12	389	-	41	348	5,324	3,493	2,179
Engineering	For Q3 -2011-12	90,326	-	59,226	31,100	119,493	153,322	(2,729)
	UPTO Q3 -2011-12	368,775	-	240,738	128,037	119,493	195,266	52,264
Aviation	For Q3 -2011-12	76,549	-	76,252	297	-	-	297
	UPTO Q3 -2011-12	212,518	-	207,726	4,792	-	1,919	2,873
Personal Accident	For Q3 -2011-12	53,095	-	26,146	26,949	76,984	54,629	49,304
	UPTO Q3 -2011-12	154,601	-	83,133	71,468	76,984	40,944	107,508
Health	For Q3 -2011-12	404,069	-	45,064	359,005	453,345	547,426	264,924
	UPTO Q3 -2011-12	1,589,911	-	224,694	1,365,217	453,345	484,034	1,334,528
Other Misc.	For Q3 -2011-12	33,143	-	16,049	17,094	73,234	53,045	37,284
	UPTO Q3 -2011-12	358,412	-	277,100	81,312	73,234	58,457	96,089
Misc Total	For Q3 -2011-12	2,380,076	736,565	821,860	2,294,781	11,789,960	11,378,009	2,706,732
	UPTO Q3 -2011-12	8,759,579	736,565	3,287,674	6,208,470	11,789,960	10,266,580	7,731,850
For Q3 -2011-12		2,745,876	736,005	1,102,726	2,379,155	12,133,742	11,735,552	2,777,345
Upto Q3- 2011-12		9,478,378	755,875	3,804,991	6,429,262	12,133,742	10,576,806	7,986,198

*- Including Indian Motor Thirdy Party Insurance Pool Transactions

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

(Rs. In '000)

Particulars	Period ended	Claims Paid from direct business written	Claims Paid on rein-surance accepted	Claims Recovered on rein- surance ceded	Net Caims Paid	Out-standing Claims at the quarter end*	Out-standing Claims at the quarter beginning	Net Claims Incurred
1	2	3	4	5	6	7	8	9
Fire	For Q3 -2010-11	208,640	728	155,678	53,690	321,612	285,389	89,913
	UPTO Q3 -2010-11	437,773	(1,970)	316,127	119,676	321,612	274,149	167,139
Marine Cargo	For Q3 -2010-11	40,641	-	17,164	23,477	105,700	105,502	23,675
	UPTO Q3 -2010-11	126,700	-	66,455	60,245	105,700	76,795	89,150
Marine Hull	For Q3 -2010-11	421	-	133	288	9,567	10,769	(914)
	UPTO Q3 -2010-11	565	-	147	418	9,567	15,178	(5,193)
Marine Total	For Q3 -2010-11	41,062	-	17,297	23,765	115,267	116,271	22,761
	UPTO Q3 -2010-11	127,265	-	66,602	60,663	115,267	91,973	83,957
Motor OD	For Q3 -2010-11	1,468,028	-	149,856	1,318,172	864,946	1,137,018	1,046,100
	UPTO Q3 -2010-11	4,638,004	-	485,200	4,152,804	864,946	1,322,899	3,694,851
Motor TP	For Q3 -2010-11	1,019,732	-	671,958	347,774	5,988,914	5,843,173	493,515
	UPTO Q3 -2010-11	2,467,336	631,783	1,665,246	1,433,873	5,988,914	6,373,686	1,049,101
Motor Total	For Q3 -2010-11	2,487,760	-	821,814	1,665,946	6,853,860	6,980,191	1,539,615
	UPTO Q3 -2010-11	7,105,340	631,783	2,150,446	5,586,677	6,853,860	7,696,585	4,743,952
Employer's Liability	For Q3 -2010-11	3,616	-	364	3,252	29,837	32,915	174
	UPTO Q3 -2010-11	10,130	-	1,198	8,932	29,837	17,982	20,787
Public Liability	For Q3 -2010-11	1,096	-	210	886	12,999	13,023	862
	UPTO Q3 -2010-11	1,096	-	264	832	12,999	8,117	5,714
Engineering	For Q3 -2010-11	102,697	-	72,347	30,350	140,100	158,507	11,943
	UPTO Q3 -2010-11	242,831	-	161,707	81,124	140,100	136,831	84,393
Aviation	For Q3 -2010-11	893,120	-	879,835	13,285	7,355	30,497	(9,857)
	UPTO Q3 -2010-11	1,711,513	-	1,662,271	49,242	7,355	27,820	28,777
Personal Accident	For Q3 -2010-11	48,431	-	28,748	19,683	57,848	61,461	16,070
	UPTO Q3 -2010-11	233,070	-	161,743	71,327	57,848	50,753	78,422
Health	For Q3 -2010-11	658,539	-	79,353	579,186	502,301	536,969	544,518
	UPTO Q3 -2010-11	2,196,623	-	308,728	1,887,895	502,301	580,990	1,809,206
Other Misc.	For Q3 -2010-11	99,567	-	78,120	21,447	105,660	111,567	15,541
	UPTO Q3 -2010-11	413,049	-	342,339	70,710	105,660	89,667	86,703
Misc Total	For Q3 -2010-11	4,294,826	-	1,960,791	2,334,035	7,709,960	7,925,130	2,118,866
	UPTO Q3 -2010-11	11,913,652	631,783	4,788,696	7,756,739	7,709,960	8,608,745	6,857,954
For Q3 -2010-11		4,544,528	728	2,133,766	2,411,490	8,146,839	8,326,790	2,231,540
Upto Q3 -2010-11		12,478,690	629,813	5,171,425	7,937,078	8,146,839	8,974,867	7,109,050

*- Including Indian Motor Thirdy Party Insurance Pool Transactions

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

COMMISSION SCHEDULE

(Rs. In '000)

Particulars	Period ended	Commission paid on direct business written	Brokerage paid on direct business	Commission paid on reinsurance accepted	Commission received from reinsurance ceded	Net commission
1	2	3	4	5	6	7
Fire	For Q3 -2011-12	9,287	11,376	4,521	38,389	(13,205)
	Upto Q3 -2011-12	18,518	31,505	6,323	130,415	(74,069)
Marine Cargo	For Q3 -2011-12	4,155	3,585	1	6,027	1,714
	Upto Q3 -2011-12	7,654	8,264	53	24,319	(8,348)
Marine Hull	For Q3 -2011-12	152	76	-	136	92
	Upto Q3 -2011-12	152	458	-	432	178
Marine Total	For Q3 -2011-12	4,307	3,661	1	6,163	1,806
	Upto Q3 -2011-12	7,806	8,722	53	24,751	(8,170)
Motor OD	For Q3 -2011-12	110,615	32,301	-	32,551	110,365
	Upto Q3 -2011-12	279,379	72,706	-	103,663	248,422
Motor TP	For Q3 -2011-12	-	-	-	-	-
	Upto Q3 -2011-12	-	-	-	1	(1)
Motor Total	For Q3 -2011-12	110,615	32,301	-	32,551	110,365
	Upto Q3 -2011-12	279,379	72,706	-	103,664	248,421
Employer's Liability	For Q3 -2011-12	754	384	-	230	908
	Upto Q3 -2011-12	1,577	1,607	-	681	2,503
Public Liability	For Q3 -2011-12	524	461	-	753	232
	Upto Q3 -2011-12	1,108	1,279	-	8,173	(5,786)
Engineering	For Q3 -2011-12	5,153	9,425	1,770	42,054	(25,706)
	Upto Q3 -2011-12	8,151	28,205	2,823	125,696	(86,517)
Aviation	For Q3 -2011-12	-	-	(1)	777	(778)
	Upto Q3 -2011-12	-	1,185	383	1,260	308
Personal Accident	For Q3 -2011-12	1,864	2,834	-	758	3,940
	Upto Q3 -2011-12	4,971	10,839	-	2,678	13,132
Health	For Q3 -2011-12	24,724	20,852	3	10,454	35,125
	Upto Q3 -2011-12	53,695	58,637	3	40,677	71,658
Other Misc.	For Q3 -2011-12	5,430	1,780	1	3,004	4,207
	Upto Q3 -2011-12	14,179	7,959	1	14,753	7,386
Misc Total	For Q3 -2011-12	149,064	68,037	1,773	90,581	128,293
	Upto Q3 -2011-12	363,060	182,417	3,210	297,582	251,105
For Q3 -2011-12		162,658	83,074	6,295	135,133	116,894
Upto Q3 -2011-12		389,384	222,644	9,586	452,748	168,866

(Rs. In '000)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	FOR THE QUARTER ENDED DECEMBER 31, 2011	UPTO THE QUARTER ENDED DECEMBER 31, 2011
Agents	158,065	371,390
Brokers	83,074	222,644
Corporate Agency	4,593	17,994
Referral	-	-
Others	-	-
TOTAL (B)	245,732	612,028

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

COMMISSION SCHEDULE

(Rs. In '000)

Particulars	Period ended	Commission paid on direct business written	Brokerage paid on direct business	Commission paid on reinsurance accepted	Commission received from reinsurance ceded	Net commission
1	2	3	4	5	6	7
Fire	For Q3 -2010-11	3,795	7,892	4,751	24,124	(7,686)
	Upto Q3 -2010-11	18,091	15,288	8,605	130,553	(88,569)
Marine Cargo	For Q3 -2010-11	1,431	2,116	4	3,456	95
	Upto Q3 -2010-11	2,914	5,268	4	12,619	(4,433)
Marine Hull	For Q3 -2010-11	-	-	-	164	(164)
	Upto Q3 -2010-11	2	383	-	793	(408)
Marine Total	For Q3 -2010-11	1,431	2,116	4	3,620	(69)
	Upto Q3 -2010-11	2,916	5,651	4	13,412	(4,841)
Motor OD	For Q3 -2010-11	20,463	23,933	-	41,213	3,183
	Upto Q3 -2010-11	44,330	59,574	-	103,282	622
Motor TP	For Q3 -2010-11	-	-	-	3	(3)
	Upto Q3 -2010-11	-	-	-	(25)	25
Motor Total	For Q3 -2010-11	20,463	23,933	-	41,216	3,180
	Upto Q3 -2010-11	44,330	59,574	-	103,257	647
Employer's Liability	For Q3 -2010-11	283	603	-	279	607
	Upto Q3 -2010-11	653	1,579	-	768	1,464
Public Liability	For Q3 -2010-11	153	1,113	1	481	786
	Upto Q3 -2010-11	160	1,478	1	8,124	(6,485)
Engineering	For Q3 -2010-11	1,296	4,066	715	32,183	(26,106)
	Upto Q3 -2010-11	1,705	12,572	2,164	101,954	(85,513)
Aviation	For Q3 -2010-11	(289)	1,307	341	(519)	1,878
	Upto Q3 -2010-11	-	1,768	1,146	810	2,104
Personal Accident	For Q3 -2010-11	208	2,493	-	5,335	(2,634)
	Upto Q3 -2010-11	1,166	7,277	-	15,726	(7,283)
Health	For Q3 -2010-11	9,188	16,984	8	12,390	13,790
	Upto Q3 -2010-11	15,505	22,611	8	37,409	715
Other Misc.	For Q3 -2010-11	3,542	1,011	2	3,175	1,380
	Upto Q3 -2010-11	15,660	1,225	2	15,351	1,536
Misc Total	For Q3 -2010-11	34,844	51,510	1,067	94,540	(7,119)
	Upto Q3 -2010-11	79,179	108,084	3,321	283,399	(92,815)
For Q3 -2010-11		40,070	61,518	5,822	122,284	(14,874)
Upto Q3 -2010-11		100,186	129,023	11,930	427,364	(186,225)

(Rs. In '000)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	FOR THE QUARTER ENDED DECEMBER 31, 2010	UPTO THE QUARTER ENDED DECEMBER 31, 2010
Agents	32,662	70,707
Brokers	61,518	129,023
Corporate Agency	7,408	29,479
Referral	-	-
Others	-	-
TOTAL (B)	101,588	229,209

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	FOR THE	UPTO THE	FOR THE	UPTO THE
		QUARTER ENDED DECEMBER 31, 2011	QUARTER ENDED DECEMBER 31, 2011	QUARTER ENDED DECEMBER 31, 2010	QUARTER ENDED DECEMBER 31, 2010
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	255,077	769,940	211,078	706,257
2	Company's contribution to Provident fund and others	11,925	40,844	6,959	39,439
3	Travel, conveyance and vehicle running expenses	11,503	33,305	11,618	34,898
4	Rents, rates & taxes	113,797	391,396	90,680	271,063
5	Repairs	39,817	154,068	82,065	176,847
6	Printing & Stationery	11,198	158,936	153,691	361,875
7	Communication expenses	46,217	105,346	33,097	99,235
8	Postage expenses	7,898	162,269	162,283	401,258
9	Legal & professional charges	39,069	109,354	76,875	126,545
10	Directors' Sitting fees	140	560	200	520
11	Auditors remuneration				
	a. Audit fees	1,100	2,475	550	2,250
	b. Tax Audit fees	50	225	75	225
	c. Certification Fees	150	325	26	26
12	Advertisement and Publicity	227,634	255,343	13,838	21,966
13	Interest and Bank Charges	7,814	23,980	10,458	20,320
14	Entertainment expenses	445	1,220	332	837
15	Office maintenance expenses	34,753	93,414	27,049	82,561
16	Office management expenses	20,168	310,025	303,702	720,180
17	Recruitment & Training expenses	8,668	14,457	3,901	9,892
18	Depreciation	26,670	87,089	41,926	142,156
19	Subscriptions and membership fees	5,487	14,393	7,759	18,406
20	Coinsurance Expenses (net)	2,003	4,624	102	5,124
21	Miscellaneous expenses	376	894	185,696	281,388
	TOTAL	871,959	2,734,482	1,423,960	3,523,268
	Allocation:				
	Fire Revenue Account	39,252	78,734	31,078	88,917
	Marine Revenue Account	6,148	22,673	10,367	38,726
	Miscellaneous Revenue Account	824,779	2,628,356	1,381,286	3,391,678
	Expenses not relating to Insurance Business taken in Profit & Loss A/c	1,780	4,719	1,229	3,947
	TOTAL	871,959	2,734,482	1,423,960	3,523,268

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

SHARE CAPITAL

	Particulars	As at 31-12-2011	As at 31-12-2010
		(Rs.'000).	(Rs.'000).
1	Authorised Capital 20,00,00,000 Equity Shares of Rs.10 each	2,000,000	2,000,000
2	Issued Capital 11,80,50,471 Equity Shares of Rs10 each fully paid (Previous year 11,66,72,920 Equity shares)	1,180,505	1,166,729
3	Subscribed Capital 11,80,50,471 Equity Shares of Rs10 each fully paid (Previous year 11,66,72,920 Equity shares)	1,180,505	1,166,729
4	Called-up Capital 11,80,50,471 Equity Shares of Rs10 each fully paid (Previous year 11,66,72,920 Equity shares)	1,180,505	1,166,729
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
	TOTAL	1,180,505	1,166,729

Note: Of the above 113,755,799 shares are held by Holding Company, Reliance Capital Limited (previous year 112,378,248 Equity shares).

PERIODIC DISCLOSURES**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE****RELIANCE GENERAL INSURANCE COMPANY LIMITED****SHARE CAPITAL****PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	As at 31-12-2011		As at 31-12-2010	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Holding Company - Indian	113,755,799	96.36%	112,378,248	96.32%
· Holding Company - Foreign	-	-	-	-
Others				
· Reliance General Insurance Employees Benefit Trust	4,294,672	3.64%	4,294,672	3.68%
TOTAL	118,050,471	100%	116,672,920	100%

PERIODIC DISCLOSURES**FORM NL-10-RESERVES AND SURPLUS SCHEDULE****RELIANCE GENERAL INSURANCE COMPANY LIMITED****RESERVES AND SURPLUS**

	Particulars	As at 31-12-2011	As at 31-12-2010
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	11,660,126	10,323,902
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	11,660,126	10,323,902

PERIODIC DISCLOSURES
FORM NL-11-BORROWINGS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

BORROWINGS

	Particulars	As at 31-12-2011	As at 31-12-2010
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENT SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

INVESTMENT

	Particulars	As at 31-12-2011 (Rs.'000).	As at 31-12-2010 (Rs.'000).
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	7,784,333	6,682,445
2	Other Approved Securities	337,052	539,399
3	Other Investments		
	(a) Shares		
	(aa) Equity	336,519	209,164
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	3,133,620	5,170,655
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,149,419	3,168,844
5	Other than Approved Investments	53,165	11,214
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	258,182	305,657
2	Other Approved Securities	64,415	224,378
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	203,266	366,600
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	3,476,921	3,281,666
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,885,240	349,869
5	Other than Approved Investments	124,732	799,105
	TOTAL	23,806,866	21,108,996

Notes :

1. The market value of all investments as at 31st December,2011 is Rs. 23,286,050 thousands (as at 31st December, 2010 Rs. 20,726,044 thousands)
2. Government Securities includes Rs. 137,196 thousands as at 31st December, 2011 (as at 31st December,2010 Rs. 108,302 thousands), deposit u/s 7 of the Insurance Act, 1938.
3. All the above investments are performing assets.

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

LOANS

	Particulars	As at 31-12-2011	As at 31-12-2010
		(Rs.'000).	(Rs.'000).
1	SECURITY-WISE CLASSIFICATION	-	-
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	300,627	300,627
	TOTAL	300,627	300,627
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others - Trustees of Reliance General Insurance Employees Benefit Trust	300,627	300,627
	TOTAL		
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	300,627	300,627
	(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	300,627	300,627
	TOTAL	300,627	300,627

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

FIXED ASSETS

(in 000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening as at 01st April,2011	Additions	Deductions	Closing as at 31st December,2011	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at 31st December,2011	As at 31st March,2011
Leasehold Property	76,552	-	-	76,552	71,740	4,475	-	76,215	337	4,812
Furniture & Fittings	90,008	116	1,359	88,765	56,496	4,562	941	60,117	28,648	33,512
Information Technology Equipment	246,942	26,545	159	273,328	201,759	17,106	137	218,728	54,600	45,183
Intangible Asset (Computer Software)	545,636	9,834	-	555,470	460,634	43,654	-	504,288	51,182	85,002
Vehicles	8,882	-	92	8,790	7,097	346	79	7,364	1,426	1,785
Office Equipment	231,762	3,838	7,454	228,146	107,054	16,212	4,237	119,029	109,118	124,708
Plant & Machinery	11,609	10	1,548	10,071	4,381	734	646	4,469	5,602	7,228
TOTAL	1,211,391	40,343	10,612	1,241,122	909,161	87,089	6,040	990,210	250,912	302,230
Capital Work in progress	-	22,841	21,162	1,679	-	-	-	-	1,679	-
Grand Total	1,211,391	63,184	31,774	1,242,801	909,161	87,089	6,040	990,210	252,591	302,230
PREVIOUS YEAR	1,234,895	65,069	88,573	1,211,391	759,827	181,669	32,337	909,161	302,230	475,067

PERIODIC DISCLOSURES
FORM NL-15-CASH AND BANK BALANCE SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CASH AND BANK BALANCES

	Particulars	As at 31-12-2011	As at 31-12-2010
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	2,493	9,102
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	226,018	431,698
	(c) Others - Cheques on Hand	18,017	17,781
	(d) Others - Cash in Transit	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	246,528	458,581

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

ADVANCES AND OTHER ASSETS

	Particulars	As at 31-12-2011	As at 31-12-2010
		(Rs.'000).	(Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	116,871	311,811
4	Advances to Directors/Officers		-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	11,811	19,937
6	Rental & Other Deposits	178,731	184,161
7	Advances to Staff	2,311	2,593
8	Unutilised Service Tax Credit	-	-
9	Other Advances	452,887	349,641
	Less : Provision	278,000	278,000
	TOTAL (A)	484,611	590,143
	OTHER ASSETS		
1	Income accrued on investments	777,428	501,552
2	Outstanding Premiums	5,638	16,320
3	Agents' Balances	9,307	-
4	Foreign Agencies Balances		-
5	Due from other entities carrying on insurance business (including reinsurers)	1,298,263	1,491,950
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India[Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others - ERF Investment in Fixed Deposit with Banks	-	-
	TOTAL (B)	2,090,636	2,009,822
	TOTAL (A+B)	2,575,247	2,599,965

PERIODIC DISCLOSURES**FORM NL-17-CURRENT LIABILITIES SCHEDULE****RELIANCE GENERAL INSURANCE COMPANY LIMITED****CURRENT LIABILITIES**

	Particulars	As at 31-12-2011	As at 31-12-2010
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	7,095	930
2	Balances due to other insurance companies	215,098	488,469
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	121,167	244,331
5	Unallocated Premium	58,398	-
6	Sundry creditors	1,158,799	690,085
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	12,133,741	8,146,840
9	Due to Officers/ Directors	12	12
10	Unclaimed Amount of Policy Holders	249,145	207,201
11	Others - Environmental Relief Fund Payable	243	72
12	Others - Premium Deficiency	100,230	-
13	Others - Temporary Bank Overdraft as per books of accounts	429,594	896,619
14	Others - Service Tax and Vat Liability	46,554	30,913
	TOTAL	14,520,076	10,705,472

PERIODIC DISCLOSURES**FORM NL-18-PROVISIONS SCHEDULE****RELIANCE GENERAL INSURANCE COMPANY LIMITED****PROVISIONS**

	Particulars	As at 31-12-2011	As at 31-12-2010
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	6,006,514	6,049,023
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Reserve for Premium Deficiency	-	-
6	Others - Provision for Leave Encashment	17,119	20,187
	TOTAL	6,023,633	6,069,210

PERIODIC DISCLOSURES**FORM NL-19 MISC EXPENDITURE SCHEDULE****RELIANCE GENERAL INSURANCE COMPANY LIMITED****MISCELLANEOUS EXPENDITURE****(To the extent not written off or adjusted)**

	Particulars	As at 31-12-2011	As at 31-12-2010
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-21: Statement of Liabilities

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2011

(Rs in Lakhs)

Statement of Liabilities									
		As At 31-12-2011				As At 31-12-2010			
Sl.No.	Particular	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	1,818.00	2,521.00	260.71	4,599.71	1,492.74	3,149.00	67.11	4,708.86
2	Marine								
a	Marine Cargo	545.40	482.40	155.75	1,183.55	558.89	781.71	275.28	1,615.88
b	Marine Hull	20.20	17.96	-	38.16	13.98	87.66	8.01	109.65
3	Miscellaneous								
a	Motor	46,337.54	58,116.74	52,261.64	156,715.93	44,933.36	56,026.57	12,512.03	113,471.96
b	Engineering	740.00	872.20	322.72	1,934.92	678.05	1,292.11	108.89	2,079.05
c	Aviation	20.00	-	-	20.00	-	68.55	5.00	73.55
d	Liabilities	180.00	38.12	15.13	233.25	113.27	29.38	100.61	243.27
e	Rural Insurance	100.00	94.49	-	194.49	96.73	82.18	-	178.91
f	Others	2,080.00	1,139.57	505.53	3,725.10	2,187.77	1,075.09	776.21	4,039.04
4	Health Insurance	9,275.00	2,044.11	2,489.33	13,808.44	10,415.44	2,672.06	2,350.95	15,438.46
5	Total Liabilities	61,116.14	65,326.60	56,010.81	182,453.55	60,490.23	65,264.31	16,204.09	141,958.63

* Motor IBNR reserve include that relating to Motor Third Party Pool.

PERIODIC DISCLOSURES

FORM NL-22 Geographical Distribution of Business

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2011

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER DECEMBER 2011

(Rs in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor OD		Motor TP		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical		Crop Insurance		All Other		Grand Total	
	For Q3 2011-12	Upto December, 11	For Q3 2011-12	Upto December, 11	For Q3 2011-12	Upto December, 11	For Q3 2011-12	Upto December, 11	For Q3 2011-12	Upto December, 11	For Q3 2011-12	Upto December, 11	For Q3 2011-12	Upto December, 11	For Q3 2011-12	Upto December, 11	For Q3 2011-12	Upto December, 11	For Q3 2011-12	Upto December, 11	For Q3 2011-12	Upto December, 11	For Q3 2011-12	Upto December, 11	For Q3 2011-12	Upto December, 11
Andhra Pradesh	54.07	325.35	8.10	41.05	-	19.03	201.83	448.14	1,396.63	4,644.79	868.68	2,896.11	22.17	58.10	11.56	164.69	666.12	1,561.59	-	-	-	-	11.90	95.82	3,241.06	10,254.64
Assam	12.60	98.00	0.50	8.92	-	-	4.97	28.50	105.21	428.32	72.87	221.19	-	0.13	0.11	6.49	2.66	7.00	-	-	-	-	9.07	24.62	207.99	823.17
Bihar	6.96	23.27	-	-	-	-	1.01	5.80	254.12	693.95	176.49	487.41	0.25	0.25	0.01	0.07	1.89	7.61	-	-	-	-	16.17	46.55	456.91	1,264.92
Chandigarh	8.02	172.31	3.22	14.89	-	-	0.01	0.72	256.87	731.28	163.25	468.28	0.57	1.74	0.17	1.31	33.10	128.01	-	-	-	-	6.32	17.34	471.54	1,535.89
Chattisgarh	4.75	12.63	-	0.55	-	-	1.73	5.86	144.12	502.08	115.42	304.31	0.39	0.85	-	0.16	1.62	3.99	-	-	-	-	3.85	9.03	271.88	839.47
Delhi	582.83	1,288.08	97.18	318.19	-	-	444.60	898.75	1,318.59	4,443.89	601.07	1,922.87	220.45	923.46	47.73	169.45	753.24	2,325.94	-	-	-	-	128.55	388.93	4,194.24	12,679.55
Goa	0.40	3.06	-	0.62	-	-	0.97	1.18	49.68	132.61	28.13	62.00	-	0.03	(0.00)	0.06	2.12	7.17	-	-	-	-	0.59	1.95	81.89	208.69
Gujarat	483.48	1,234.87	54.51	149.04	-	-	34.05	142.93	1,278.62	3,904.61	940.64	2,820.81	24.33	86.44	20.47	126.58	519.78	1,505.11	-	-	-	-	118.25	604.44	3,474.12	10,574.84
Haryana	199.85	350.69	7.05	27.61	-	-	9.31	67.57	560.89	2,277.72	362.32	1,324.97	8.74	21.68	2.82	23.22	85.58	534.39	-	-	-	-	948.73	1,437.72	2,185.29	6,065.57
Himachal Pradesh	6.86	25.83	-	0.73	-	-	0.85	2.71	97.49	282.34	56.54	202.89	-	0.14	0.15	0.48	0.85	3.37	-	-	-	-	15.17	43.68	177.91	562.18
Jammu & Kashmir	4.97	14.97	0.33	0.46	-	-	0.81	2.09	54.56	182.83	43.78	124.90	1.17	2.03	0.08	0.12	1.49	5.63	-	-	-	-	5.24	14.85	112.43	347.89
Jharkhand	11.45	36.70	0.70	16.08	-	-	11.92	63.13	177.97	534.49	140.83	414.60	20.42	64.15	0.34	233.96	7.49	18.99	-	-	-	-	9.98	27.01	381.09	1,409.11
Karnataka	53.65	188.91	24.31	47.08	-	16.62	31.99	100.76	1,354.75	4,413.42	919.68	2,824.62	15.76	29.81	241.80	312.02	628.33	2,531.49	-	-	-	-	15.02	63.80	3,285.30	10,528.54
Kerala	27.85	81.80	1.99	11.95	-	-	7.99	33.62	1,730.54	5,514.81	812.36	2,525.60	0.93	8.76	0.21	102.90	90.13	312.93	-	-	-	-	52.71	126.98	2,724.71	8,719.34
Madhya Pradesh	17.50	46.57	6.91	13.11	-	-	7.10	19.25	280.44	788.92	211.03	573.58	1.61	2.72	0.03	0.49	11.20	36.34	-	-	-	-	13.26	38.48	549.08	1,519.45
Maharashtra	557.28	3,163.39	597.26	2,311.24	12.67	32.88	802.48	4,240.51	3,082.93	9,023.65	1,696.20	4,947.09	47.09	275.43	50.72	303.96	1,633.47	6,324.47	-	-	-	-	293.56	785.31	8,773.68	31,407.93
Orissa	20.36	115.64	1.50	17.15	-	-	16.73	72.62	156.05	493.82	126.02	367.26	-	3.43	0.34	2.74	5.97	18.33	-	-	-	-	34.14	71.19	361.12	1,162.17
Puducherry	1.31	3.35	-	-	-	-	-	-	22.27	110.67	21.18	96.09	-	0.09	0.01	0.02	1.15	1.79	-	-	-	-	0.50	0.95	46.42	212.96
Punjab	67.63	183.56	21.40	64.34	-	-	7.33	38.26	273.42	1,005.94	163.00	570.36	2.11	11.96	4.39	18.56	69.77	250.27	-	-	-	-	40.76	104.69	649.80	2,247.93
Rajasthan	21.25	54.69	2.81	3.86	-	-	3.77	17.23	374.26	1,548.21	253.24	943.07	0.46	0.90	0.15	3.91	8.14	36.22	-	-	-	-	30.69	86.57	694.77	2,694.65
Tamil nadu	73.08	252.22	9.77	45.51	-	-	36.60	128.30	1,067.90	3,670.57	1,045.29	3,492.39	5.39	36.17	114.68	134.94	110.58	415.34	-	-	-	-	20.10	54.68	2,483.38	8,230.12
Uttar Pradesh	73.63	235.92	8.73	25.59	-	-	40.55	132.36	1,068.45	2,945.20	497.65	1,422.04	1.95	63.10	1.18	58.97	45.07	310.01	-	-	-	-	11.72	104.68	1,748.92	5,297.86
Uttarakhand	2.99	11.78	-	-	-	-	-	1.50	141.01	389.89	99.18	269.75	-	-	0.03	0.04	7.23	12.11	-	-	-	-	1.72	4.57	252.17	689.64
West Bengal	460.55	1,381.79	93.07	388.94	-	-	342.20	774.25	1,006.40	3,145.48	789.41	2,393.45	21.10	79.13	138.23	442.55	245.06	1,283.11	-	-	-	-	59.84	242.88	3,155.85	10,131.60
Grand Total	2,753.31	9,305.38	939.32	3,506.90	12.67	68.52	2,008.83	7,226.05	16,253.20	51,809.47	10,204.25	31,675.66	394.88	1,670.50	635.22	2,107.71	4,932.06	17,641.20	-	-	-	-	1,847.81	4,396.73	39,981.56	129,408.14

PERIODIC DISCLOSURES

FORM NL-23 :Reinsurance Risk Concentration

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2011

(Rs 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	9	20.70	-	17.55	4.65%
2	No. of Reinsurers with rating AA but less than AAA	43	5,041.37	675.35	758.38	75.13%
3	No. of Reinsurers with rating A but less than AA	89	667.30	352.05	1,192.98	15.43%
4	No. of Reinsurers with rating BBB but less than A	18	215.75	55.89	28.89	1.68%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
6	No. of Indian reinsurer other then GIC	12	-	-	1,527.51	3.11%
	Total	171	5,945.12	1,083.29	3,525.31	100.00%

PERIODIC DISCLOSURES

FORM NL-24 : Ageing of Claims

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2011
(Rs in Lakhs)

Ageing of Claims

SI.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	77	63	51	51	18	260	3,241.82
2	Marine Cargo	74	75	39	20	38	246	410.64
3	Marine Hull	1	-	2	-	-	3	4.69
4	Engineering	69	20	24	32	26	171	902.74
5	Motor OD	30,980	7,816	2,391	746	179	42,112	10,220.19
6	Motor TP	69	190	121	184	582	1,146	1,501.79
7	Health	21,505	16,323	2,005	277	156	40,266	3,806.83
8	Overseas Travel	30	84	73	41	8	236	215.62
9	Personal Accident	242	148	75	21	9	495	528.96
10	Liability	4	6	5	4	2	21	40.48
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	109	182	42	22	19	374	1,062.66

PERIODIC DISCLOSURES

FORM NL-25 : Quarterly claims data for Non-Life

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-11

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	336	350	12	411	15,905	17,217	5,015	378	773	151			524	41,072
2	Claims reported during the period	482	388	3	206	46,198	3,793	41,805	217	823	55			489	94,459
3	Claims Settled during the period	260	246	3	171	42,112	1,146	40,266	236	495	21			374	85,330
4	Claims Repudiated during the period	78	75	1	58	1,529	-	952	23	168	15			82	2,981
5	Claims closed during the period	33	43	1	25	2,809	1,180	633	43	224	7			115	5,113
6	Claims O/S at End of the period	447	374	10	363	15,653	18,684	4,969	293	709	163			442	42,107
	Less than 3months	154	194	1	104	11,550	1,810	4,886	253	400	41			234	19,627
	3 months to 6 months	138	103	2	100	2,603	2,670	59	26	253	43			93	6,090
	6months to 1 year	88	44	4	87	1,269	2,631	18	7	42	39			51	4,280
	1year and above	67	33	3	72	231	11,573	6	7	14	40			64	12,110

PERIODIC DISCLOSURES

FORM NL-26 : CLAIMS INFORMATION - KG Table I

RELIANCE GENERAL INSURANCE COMPANY LIMITED

SOLVENCY FOR THE QUARTER ENDED 31ST DECEMBER,2011

Required solvency margin based on net premium and net incurred claims

(Rs. in Lacs)

Item No.	Description	PREMIUM		CLAIMS		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	16,175.97	3,294.74	9,373.80	2,607.55	1,617.60	1,406.07	1,617.60
2	Marine Cargo	3,846.81	867.45	2,843.42	1,382.96	461.62	511.82	511.82
3	Marine Hull	78.35	18.23	307.54	90.63	7.84	46.13	46.13
4	Motor	101,145.05	84,058.32	96,225.65	84,947.06	16,811.66	25,484.12	25,484.12
5	Engineering	10,817.19	1,431.71	5,905.17	1,495.87	1,081.72	885.78	1,081.72
6	Aviation	453.92	(41.09)	10,789.53	325.19	45.39	1,618.43	1,618.43
7	Laibilities	2,029.07	762.86	294.15	249.98	304.36	74.99	304.36
8	Others	6,372.64	2,209.12	7,261.97	2,387.34	897.80	1,525.01	1,525.01
9	Health	23,908.16	18,529.90	29,598.44	25,561.31	3,705.98	7,668.39	7,668.39
	Total	164,827.16	111,131.25	162,599.66	119,047.89	24,933.96	39,220.74	39,857.58

Note : Rural Insurance is included in the respective class of business.

PERIODIC DISCLOSURES

FORM NL-27 : Offices information for Non-Life

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED		Date: 31-12-2011
Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year (As on 01.04.2011)	200
2	No. of branches approved during the year	0
3	No. of branches opened during the year	Out of approvals of previous year 0
4		Out of approvals of this year 0
5	No. of branches closed during the year	48
6	No of branches at the end of the year (As on 31.12.2011)	152
7	No. of branches approved but not open	0
8	No. of rural branches	0
9	No. of urban branches	152

PERIODIC DISCLOSURES

FORM NL-28-STATEMENT OF INVESTMENT ASSET

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 31.12.2011

PERIODICITY OF SUBMISSION : QUARTERLY

STATEMENT OF INVESTMENT ASSETS (General Insurer, Re-Insurers) (Business within India)

Rs. In Lakhs

NO	PARTICULARS	SCH	AMOUNT
1	Investments	8	238,069
2	Loans	9	3,006
3	Fixed Assets	10	2,526
4	Current Assets		
	a. Cash & Bank Balance	11	2,465
	b. Advances & Other Assets	12	25,752
5	Current Liabilities		
	a. Current Liabilities	13	145,201
	b. Provisions	14	60,236
	c. Misc. Exp not written off	15	
	d. Debit balance of P&L A/c	-	62,075
Application Of Funds as per Balance Sheet (A)		TOTAL (A)	539,330
OTHER ASSETS		SCH	AMOUNT
1	Loans (if any)	9	3,006
2	Fixed Assets (if any)	10	2,526
3	Cash & Bank Balance (if any)	11	2,465
4	Advances & Other Assets (if any)	12	25,752
5	Current Liabilities	13	145,201
6	Provisions	14	60,236
7	Misc. Expenses not written off	15	
8	Debit balance of P&L A/c	-	62,075
TOTAL (B)		TOTAL (B)	301,262
Investment Assets As Per FORM 3B		(A - B)	238,069

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value	
			Balance (a)	FRSM ¹ (b)							
1	Government Securities	Not less than 20%	0.00	24,763.01	55,662.14	80,425.15	33.55%	0.00	80,425.15	76,815.19	
2	Government Securities or Other Approved Securities (incl. (1) above)	Not less than 30%	0.00	26,368.88	58,070.95	84,439.83	35.22%	0.00	84,439.83	80,739.90	
3	Investment subject to Exposure Norms										
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	0.00	26,754.38	53,952.75	80,707.13	33.67%	(360.53)	80,346.60	79,205.32	
	2.Approved Investments	Not exceeding 55%	0.00	21,957.01	50,805.29	72,762.30	30.35%	(1,259.04)	71,503.26	71,141.88	
	3.Other Investments (not exceeding 25%)		0.00	230.07	1,592.11	1,822.18	0.76%	(43.21)	1,778.97	1,773.41	
Total Investment Assets			100%	0.00	75,310.34	164,421.09	239,731.43	100.00%	(1,662.78)	238,068.66	232,860.50

Note:

- 1 FRMS refers Funds representing Solvency margin
- 2 Pattern of Investment will apply only to SH funds representing FRSM
- 3 Book value shall not include funds beyond Solvency Margin
- 4 Other Investments are as permitted under Sec 27A(2) and 27B(3)

PERIODIC DISCLOSURES

FORM NL-29 **Detail regarding debt securities**

INSURER: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

Date: **31-12-2011**
(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 31/12/2011	as % of total for this class	As at 31/12/2010	as % of total for this class	As at 31/12/2011	as % of total for this class	As at 31/12/2010	as % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	136,047.29	59.53%	104,623.30	51.11%	137,473.01	58.81%	105,948.59	50.81%
AA or better	8,486.66	3.71%	13,876.52	6.78%	8,569.17	3.67%	13,965.04	6.70%
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other	84,019.88	36.76%	86,199.11	42.11%	87,718.83	37.53%	88,614.79	42.50%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	59,970.35	26.24%	52,624.10	25.71%	60,126.58	25.72%	52,711.70	25.28%
more than 1 year and upto 3 years	59,002.36	25.82%	42,435.12	20.73%	60,083.95	25.70%	43,186.87	20.71%
More than 3 years and up to 7 years	50,981.16	22.31%	73,881.33	36.09%	52,899.40	22.63%	75,466.36	36.19%
More than 7 years and up to 10 years	31,078.65	13.60%	10,280.73	5.02%	31,836.15	13.62%	10,965.96	5.26%
above 10 years	27,521.32	12.04%	25,477.66	12.45%	28,814.92	12.33%	26,197.54	12.56%
BREAKDOWN BY TYPE OF THE INSURER								
a. Central Government	76,815.19	33.61%	67,449.10	32.95%	80,425.15	34.40%	69,881.02	33.51%
b. State Government	3,924.72	1.72%	7,654.00	3.74%	4,014.67	1.72%	7,637.77	3.66%
c. Corporate Securities	147,813.93	64.67%	129,595.82	63.31%	149,321.18	63.88%	131,009.63	62.83%

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.
3. AAA rated' includes Securities having rating as P1+
4. Any other' under 'Break down by credit rating' contains Liquid MFs / CBLO / G-Sec etc. It does not contain any Security which is rated below B

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2011

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Quarter ended 31st December,2011	Upto the Quarter ended 31st December,2011	For the Quarter ended 31st December,2010	Upto the Quarter ended 31st December,2010
1	Gross Premium Growth Rate	-4.37%	6.24%	-19.32%	-22.10%
2	Gross Premium to shareholders' fund ratio	60.23%	194.95%	52.06%	151.68%
3	Growth rate of shareholders'fund	-17.34%	-17.34%	30.70%	30.70%
4	Net Retention Ratio	70.79%	68.22%	65.48%	61.50%
5	Net Commission Ratio	4.13%	1.91%	-0.54%	-2.49%
6	Expense of Management to Gross Direct Premium Ratio	27.91%	25.82%	36.46%	30.77%
7	Combined Ratio	96.59%	99.07%	145.16%	133.22%
8	Technical Reserves to net premium ratio	644.44%	206.61%	518.50%	189.51%
9	Underwriting balance ratio	-29.81%	-26.37%	-26.08%	-25.04%
10	Operating Profit Ratio	-12.25%	-9.57%	-8.81%	-10.45%
11	Liquid Assets to liabilities ratio	34.32%	34.32%	40.62%	40.62%
12	Net earning ratio	-12.16%	-10.56%	-8.84%	-12.14%
13	Return on net worth ratio	-5.18%	-14.05%	-3.01%	-11.32%
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.42	1.42	1.95	1.95
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	118,050,471	118,050,471	116,672,920	116,672,920
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	100%	100%	100%	100%
	Foreign	0%	0%	0%	0%
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	-2.94	-7.97	-2.07	-7.84
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-2.94	-7.97	-2.07	-7.84
6	(c) Book value per share (Rs)	166.10	166.10	72.34	72.34

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2011

Particulars	Gross premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Underwriting Balance Ratio
	(Gross direct premium for the current year divided by the gross direct premium for the previous year)	(Net premium divided by gross direct premium)	(Gross Commission paid net of reinsurance commission divided by Net premium for that segment)	(Underwriting profit divided by net premium for the respective class of business)
Fire- Q3-2011-12	63.91%	46.48%	-10.32%	36.14%
Fire- Upto Q3-2011-12	12.76%	27.51%	-28.93%	5.61%
Marine Cargo - Q3-2011-12	90.12%	21.36%	8.54%	-49.23%
Marine Cargo- Upto Q3-2011-12	88.03%	20.46%	-11.63%	-4.81%
Marine Hull-Q3-2011-12	-33.74%	5.53%	131.43%	-358.57%
Marine Hull- Upto Q3-2011-12	-9.81%	28.55%	9.10%	-35.38%
Motor-Q3-2011-12	-9.51%	80.55%	5.18%	-43.67%
Motor- Upto Q3-2011-12	10.30%	79.40%	3.75%	-30.36%
Employer Liability-Q3-2011-12	-23.15%	89.81%	8.06%	-18.29%
Employer Liability - Upto Q3-2011-12	-13.27%	89.79%	6.55%	22.65%
Public Liability-Q3-2011-12	394.07%	21.49%	4.01%	40.67%
Public Liability- Upto Q3-2011-12	28.44%	9.79%	-47.49%	82.44%
Engineering-Q3-2011-12	49.13%	18.58%	-68.87%	153.63%
Engineering- Upto Q3-2011-12	108.64%	15.50%	-77.26%	71.52%
Aviation-Q3-2011-12	16.40%	-35.27%	11.95%	77.19%
Aviation- Upto Q3-2011-12	-92.71%	-14.57%	-6.40%	176.93%
Personal Accident-Q3-2011-12	-29.30%	85.94%	7.22%	-28.11%
Personal Accident- Upto Q3-2011-12	-42.10%	82.12%	7.59%	-20.05%
Health-Q3-2011-12	-21.94%	84.79%	8.40%	9.08%
Health- Upto Q3-2011-12	-7.98%	81.63%	4.98%	-23.02%
Other Miscellaneous-Q3-2011-12	15.74%	18.35%	13.78%	-79.63%
Other Miscellaneous- Upto Q3-2011-12	10.92%	24.29%	7.48%	-50.78%
Total-Q3-2011-12	-4.37%	70.79%	4.13%	-29.81%
Total- Upto Q3-2011-12	6.24%	68.22%	1.91%	-26.37%

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2011

Particulars	Gross premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Underwriting Balance Ratio
	(Gross direct premium for the current year divided by the gross direct premium for the previous year)	(Net premium divided by gross direct premium)	(Gross Commission paid net of reinsurance commission divided by Net premium for that segment)	(Underwriting profit divided by net premium for the respective class of business)
Fire- Q3-2010-11	-29.53%	40.65%	-11.26%	-62.99%
Fire- Upto Q3-2010-11	-27.38%	24.92%	-43.07%	27.66%
Marine Cargo -Q3-2010-11	-3.77%	45.15%	0.42%	-59.64%
Marine Cargo- Upto Q3-2010-11	-17.81%	47.44%	-5.01%	-25.30%
Marine Hull-Q3-2010-11	-75.84%	-4.90%	174.61%	-2241.52%
Marine Hull- Upto Q3-2010-11	-65.75%	14.27%	-37.59%	997.64%
Motor-Q3-2010-11	-18.26%	70.80%	0.15%	-19.30%
Motor- Upto Q3-2010-11	-27.77%	70.06%	0.01%	-18.94%
Employer Liability-Q3-2010-11	161.48%	89.76%	4.14%	32.02%
Employer Liability - Upto Q3-2010-11	-11.20%	89.81%	3.32%	12.54%
Public Liability-Q3-2010-11	-59.12%	55.51%	14.41%	-5.25%
Public Liability- Upto Q3-2010-11	-5.22%	17.09%	-39.13%	71.50%
Engineering-Q3-2010-11	-11.52%	-13.07%	148.25%	-184.47%
Engineering- Upto Q3-2010-11	-43.57%	-14.63%	168.78%	-226.10%
Aviation-Q3-2010-11	-93.68%	-190.72%	-6.21%	30.02%
Aviation- Upto Q3-2010-11	13.51%	-8.83%	-5.26%	108.98%
Personal Accident-Q3-2010-11	31.10%	48.19%	-6.08%	4.64%
Personal Accident- Upto Q3-2010-11	20.15%	60.11%	-3.33%	-4.47%
Health-Q3-2010-11	9.10%	84.23%	2.59%	-54.77%
Health- Upto Q3-2010-11	5.35%	82.76%	0.04%	-61.82%
Other Miscellaneous-Q3-2010-11	-39.30%	22.24%	4.33%	4.04%
Other Miscellaneous- Upto Q3-2010-11	-23.57%	32.00%	1.31%	-11.96%
Total-Q3-2010-11	-19.32%	65.48%	-0.54%	-26.08%
Total- Upto Q3-2010-11	-22.10%	61.50%	-2.49%	-25.04%

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2011
(Rs in Lakhs)

Related Party Transactions							
S.No.	Name of the Related Party	Relationship	Nature of transaction	Consideration paid / received			
				For the quarter ended 31st December, 2011	Upto the quarter ended 31st December, 2011	For the quarter ended 31st December, 2010	Upto the quarter ended 31st December, 2010
1	Reliance Innoventures Private Limited	Ultimate Holding Company	Premium	-	4.75	-	-
2	Reliance Capital Ltd	Holding company	Share Capital Issued	-	137.76	144.90	144.90
			Share Premium Received	-	13,362.24	14,055.10	14,055.10
			Share Application Money received	5,600.00	5,600.00	-	-
			Premium	2.44	22.80	5.24	20.82
			Claims	1.37	4.98	1.48	1.86
			Sales Promotion Expenses	-	-	0.29	0.29
			Reimbursement paid for software Maintenance	32.96	66.82	2.49	77.03
			Reimbursements received for expenses (Rent, Communication, Electricity)	29.65	68.22	10.44	11.74
			Reimbursements paid for expenses (Rent, Communication, Electricity, Professional fees, Maintenance Charges)	-	-	-	-
			Management Fees paid	129.08	369.83	97.73	266.15
			Sale of Server	184.95	313.04	314.00	314.00
			Outstanding balance in CD A/c	-	-	3.35	3.35
			Debentures purchased	0.49	0.49	6.32	6.32
			Debenture Sold	-	-	-	5,030.39
			Interest Due on Debenture	-	-	501.26	501.26
3	Reliance Capital Asset Management Ltd	Fellow Subsidiary	Premium	197.34	394.84	107.00	123.51
			Claims	4.65	78.43	0.95	79.44
			Reimbursements received for expenses (Rent, Communication, Electricity)	-	-	-	1.56
			Outstanding balance in CD A/c	3.65	9.23	4.01	11.30
4	Reliance Capital Trustee Co Ltd	Fellow Subsidiary	Premium	2.19	2.19	11.34	11.34
5	Reliance Money Express Ltd.	Fellow Subsidiary	Premium	5.87	89.57	31.66	33.75
			Return of Foreign Exchange	0.09	0.63	0.11	1.94
			Foreign Currency Purchased	-	-	0.77	0.77
			Outstanding balance in CD A/c	-	-	0.23	0.53
6	Reliance Equity Advisors India Ltd	Fellow Subsidiary	Premium	4.34	4.34	4.34	4.34
			Outstanding balance in CD A/c	0.12	0.50	0.13	0.24
8	Reliance Securities Ltd	Fellow Subsidiary	Premium	0.15	0.15	0.15	0.15
			Claims	-	1.35	0.12	0.38
			Reimbursements received for expenses (Rent, Communication, Electricity)	-	0.05	-	-
			Outstanding balance in CD A/c	6.06	18.12	8.19	14.83
9	Reliance Composite Insurance Broking Limited		Premium	0.16	0.16	-	-
10	Medybiz Pvt. Ltd	Fellow Subsidiary	Premium	-	-	(0.16)	(0.16)
			Outstanding balance in CD A/c	-	-	0.25	0.25
11	Reliance Capital Services Pvt. Ltd	Fellow Subsidiary	Premium	-	-	0.06	6.48
			Policy Management Services	-	-	76.85	244.75
			Reimbursements received for expenses (Rent, Electricity and Maintenance etc)	-	-	2.36	5.96
			Advance payment for Commission	-	-	200.00	200.00
			Sales promotion Exp.	-	-	-	9.93
			Outstanding balance in CD A/c	-	-	3.19	3.19
12	Reliance Consumer Finance Pvt. Ltd.	Fellow Subsidiary	Reimbursements received for expenses (Rent, Electricity)	-	-	4.94	29.56
13	Reliance Home Finance	Fellow Subsidiary	Premium	-	-	-	0.01
			Outstanding balance in CD A/c	0.25	0.25	0.25	0.25
14	Reliance Shares & Stock Brokers Private Limited	Fellow Subsidiary	Premium	-	-	-	1.25
15	Quant Capital Private limited	Fellow Subsidiary	Premium	-	3.29	-	0.38
16	Reliance communication Limited	Fellow Subsidiary	Reimbursement Received for Rent, Electricity, Maintenance etc	-	-	2.37	6.39
			Reimbursement Paid for Rent Maintenance, Others etc	-	-	0.25	0.25
			Paid for Telephone & Internet	-	269.09	162.95	575.85
			Paid for Software Maintenance	-	-	156.52	240.50
			Premium	-	82.18	177.71	406.76
			Claims	-	20.71	436.29	1,090.99
			Outstanding balance in CD A/c	-	-	48.22	48.22
17	Reliance Communication Infrastructure Ltd	Fellow Subsidiary	Premium	-	0.99	3.66	4.89
			Claims	-	0.29	0.00	0.89
18	Reliance Globalcom Limited	Fellow Subsidiary	Premium	-	-	-	15.96
19	Reliance Infocomm Infrastructure Private Limited	Fellow Subsidiary	Premium	-	-	0.06	0.14
			Guest house exp.	-	-	0.18	0.18
20	Reliance Infratel Limited	Fellow Subsidiary	Premium	-	-	0.46	10.24
			Claims	-	-	0.02	0.27
21	Reliance Tech Services Private Limited	Fellow Subsidiary	Premium	-	-	-	0.01
22	Reliance Telecom Limited	Fellow Subsidiary	Premium	-	-	0.13	0.36
			Claims	-	-	-	0.36
			Telephone Exp.	-	-	0.40	1.24
			Outstanding balance in CD A/c	-	-	9.00	9.00
23	Reliance Energy Ltd	Fellow Subsidiary	Premium	-	-	0.13	0.13
			Claims	-	-	0.84	0.84
			Outstanding balance in CD A/c	-	-	27.49	27.49
24	Sasan Power Ltd.	Fellow Subsidiary	Premium	-	-	60.29	60.29
			Claims	-	-	1.77	1.77
			Outstanding balance in CD A/c	-	-	0.03	0.03
25	Reliance Power Limited	Fellow Subsidiary	Premium	-	-	3.54	3.54
			Claims	-	-	0.11	0.11
26	Rosa Power Supply Company Ltd.	Fellow Subsidiary	Premium	-	-	54.49	54.49
			Claims	-	-	9.50	9.50
27	Reliance Infrastructure Ltd	Fellow Subsidiary	Premium	-	-	314.17	314.17
			Claims	-	-	304.55	304.55
			Reimbursement Paid for Expenses (Rent, Maintenance & Others)	-	-	3.97	3.97
28	Reliance Spot Exchange Infrastructure Ltd	Fellow Subsidiary	Premium	0.65	0.71	0.67	0.67
			Outstanding balance in CD A/c	0.22	0.22	0.22	0.22
29	Coastal Andhra Power Ltd	Fellow Subsidiary	Premium	-	-	0.50	0.50
			Outstanding balance in CD A/c	-	-	4.39	4.39
30	Reliance Cementation Pvt Ltd	Fellow Subsidiary	Premium	-	-	0.28	0.28
			Outstanding balance in CD A/c	-	-	0.22	0.22
31	Siyom Hydro Power Pvt Ltd	Fellow Subsidiary	Premium	-	-	0.16	0.16
			Outstanding balance in CD A/c	-	-	0.34	0.34
32	Tato Hydro Power Private Limited	Fellow Subsidiary	Outstanding balance in CD A/c	-	-	0.09	0.09
33	Net Logistics	Fellow Subsidiary	Outstanding balance in CD A/c	-	-	0.49	0.49
34	Kalai Power Private Limited	Fellow Subsidiary	Outstanding balance in CD A/c	-	-	0.18	0.18
35	Quant Broking Private Limited	Fellow Subsidiary	Outstanding balance in CD A/c	0.01	0.01	0.13	0.13
36	BSES Kerala Power Limited	Fellow Subsidiary	Premium	-	-	0.23	0.23
37	Delhi Airport Metro Express Pvt Ltd	Fellow Subsidiary	Premium	-	-	13.95	13.95
38	Mumbai Metro One Pvt Ltd	Fellow Subsidiary	Premium	-	-	1.56	1.56
39	Reliance Coal Resources Pvt Ltd	Fellow Subsidiary	Premium	-	-	0.23	0.23
40	Reliance Energy Generation Ltd.	Fellow Subsidiary	Claims	-	-	0.10	0.10
41	Reliance Webstore Limited	Fellow Subsidiary	Premium	-	-	-	39.73
			Claims	-	-	5.59	6.56
			Genset & Diesel maintenance Exp.	-	-	0.90	2.84
			V/C charges	-	-	0.20	1.12
42	Reliance Big Entertainment Pvt Ltd	Company under common control	Claims	-	0.19	-	-
43	Rakesh Jain	Key Managerial Personnel	Remuneration	25.46	25.46	-	-
44	Vijay Pawar	Key Managerial Personnel	Remuneration	4.85	50.44	22.50	33.15
45	K.A. Somasekharan	Key Managerial Personnel	Remuneration	-	-	-	148.55
46	Independent Directors		Sitting Fees	1.40	5.40	2.00	5.20

PERIODIC DISCLOSURES

FORM NL-32 Products Information

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2011

Products Information

List below the products and/or add-ons introduced during the period

Sl. 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	Reliance Group Health Policy - Government Sponsored Schemes - RSBY	HL 04	RGICL/IRDA/104/2011	Health	B (iii) Individual Experience Rated Product	21-Oct-11	
2							
3							
4							
5							

PERIODIC DISCLOSURES

FORM NL-33 : SOLVENCY MARGIN - KGII

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

TABLE - II

SOLVENCY FOR THE QUARTER ENDED 31ST DECEMBER, 2011

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	Description	Notes	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):	1	183,450.23
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)	2	182,453.55
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	3	14,420.77
4	Excess in Policyholders' Funds (1-2-3)		(13,424.09)
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	4	79,774.26
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	5	9,613.84
7	Excess in Shareholders' Funds (5-6)		70,160.42
8	Total Available Solvency Margin [ASM] (4+7)		56,736.32
9	Total Required Solvency Margin [RSM]		39,857.58
10	Solvency Ratio (Total ASM/Total RSM)		1.42

Notes

- 1 The Adjusted Value of Assets in respect of policyholders' funds as mentioned in Form IRDA-Assets-AA.
- 2 Amount of Total Liabilities as mentioned in Form HG.
- 3 Amount of other Liabilities arising in respect of policyholder's funds and as mentioned in the Balance Sheet.
- 4 Total Assets in respect of shareholder's funds as mentioned in Form IRDA-Assets-AA.
- 5 Amount of other Liabilities arising in respect of policyholder's funds and as mentioned in the Balance Sheet.

PERIODIC DISCLOSURES

FORM NL-34 : Board of Directors & Key Person

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

31.12.2011

BOD and Key Person information

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr S.P. Talwar	Director	
2	Mr D Sengupta	Director	
3	Mr Rajendra Chitale	Director	
4	Mr Soumen Ghosh	Director	
5	Mr Vijay Pawar	Director	Ceased to be ED & CEO w.e.f.20.10.2011 and is associated as Director w.e.f. 20.10.2011
6	Mr Rakesh Jain	Executive Director & CEO	Appointed w.e.f. 20.10.2011
7	Mr Hemant jain	CFO	
8	Mr Sudarshanam Sundararajan	Head- ERCG	
9	Mr K Ramkumar	CIO	

Key Persons as defined in IRDA Registration of Companies Regulations, 2000

PERIODIC DISCLOSURES

FORM NL-35 NON PERFORMING ASSETS-7A

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Name of the fund : General Fund

CODE: 103

STATEMENT AS ON 31.12.2011

PERIODICITY OF SUBMISSION : QUARTERLY

Details Of Investment Portfolio

COI	Company Name	Instrument Type	Interest Rate		Total O/S (Book value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any principal waiver?		Classification	Provision (%)	Provision (Rs.)
			%	Has there been revision?									Amount	Board Approval Ref			
----- NIL -----																	

Note:

1. Category of Investment (COI) shall be as per INV/GLN/001/2003-04.
2. Form 7A shall be submitted in respect of each fund.
3. Classification shall be as per F&A Circular-169-Jan-07 Dt. 24.01.07.

PERIODIC DISCLOSURES

FORM NL-36 YIELD ON INVESTMENTS 1

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

NAME OF THE FUND : GENERAL FUND

STATEMENT AS ON 31.12.2011

PERIODICITY OF SUBMISSION : QUARTERLY

(in lakhs)

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

No.	Category of Investment	Cat. Code	For the Quarter ended 31st December, 2011						Upto the quarter ended 31st December, 2011						Previous Year 2010-11			
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)	
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value				
1	CENTRAL GOVERNMENT SECURITIES																	
	Central Government Bonds	CGSB	79,053.19	75,632.80	1,650.23	7.84%	7.84%	79,053.19	75,632.80	4,410.71	7.78%	7.78%	61,260.58	59,116.69	4,245.30	6.60%	6.60%	
	Treasury Bills	CTRB	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	14.27	6.40%	6.40%	998.69	998.69	41.81	3.87%	3.87%	
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,371.96	1,182.39	18.56	5.48%	5.48%	1,371.96	1,182.39	50.49	5.52%	5.52%	1,157.38	1,015.71	65.59	5.90%	5.90%	
2	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																	
	State Government Bonds	SGGB	4,014.67	3,924.72	90.79	7.73%	7.73%	4,014.67	3,924.72	322.48	8.00%	8.00%	6,102.25	6,091.32	585.42	6.82%	6.82%	
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	96.64	8.80%	8.80%	
3	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT																	
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	29,489.01	29,097.52	552.48	8.21%	8.21%	29,489.01	29,097.52	1,712.89	8.24%	8.24%	28,670.37	28,151.51	1,769.60	7.79%	7.79%	
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	24.38	2.17%	2.17%	
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																	
	Infrastructure - PSU - Debentures / Bonds	IPTD	33,157.68	32,435.50	787.82	8.80%	8.80%	33,157.68	32,435.50	2,128.17	8.67%	8.67%	24,844.50	24,129.08	2,314.67	8.47%	8.47%	
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	16,866.89	16,839.27	333.18	8.72%	8.72%	16,866.89	16,839.27	851.03	8.51%	8.51%	7,955.21	7,832.04	800.46	8.62%	8.62%	
	Infrastructure - PSU - CPs	IPCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
	Infrastructure - Other Corporate Securities - CPs	ICCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.76	0.06%	0.06%	
	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	(141.40)	-124.53%	-124.53%	
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	998.86	670.79	0.60	0.26%	0.26%	998.86	670.79	16.69	3.75%	3.75%	440.02	343.86	(34.59)	-5.77%	-5.77%	
	Infrastructure - PSU - Equity shares - Quoted	ITPE	194.69	162.23	2.28	5.46%	5.46%	194.69	162.23	7.37	6.89%	6.89%	48.91	48.25	(168.62)	-100.96%	-100.96%	
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																	
	PSU - Equity shares - Quoted	EAEQ	1,498.17	1,075.48	5.83	1.63%	1.63%	1,498.17	1,075.48	62.65	7.79%	7.79%	697.15	718.84	552.88	41.82%	41.82%	
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	3,126.72	2,289.71	92.79	11.92%	11.92%	3,126.72	2,289.71	321.05	15.57%	15.57%	1,534.34	1,669.45	318.98	9.47%	9.47%	
	Corporate Securities - Bonds - (Taxable)	EPBT	3,998.39	3,851.27	126.13	8.87%	8.87%	3,998.39	3,851.27	406.16	8.63%	8.63%	6,498.29	6,330.41	622.55	7.95%	7.95%	
	Corporate Securities - Debentures	ECOS	17,738.64	17,553.43	303.19	8.62%	8.62%	17,738.64	17,553.43	930.63	8.77%	8.77%	18,466.02	18,291.07	1,473.05	9.03%	9.03%	
	Commercial Papers	ECCP	2,493.36	2,493.36	2.21	10.79%	10.79%	2,493.36	2,493.36	11.55	10.36%	10.36%	0.00	0.00	52.34	4.34%	4.34%	
	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	7,708.87	7,713.79	192.44	9.93%	9.93%	7,708.87	7,713.79	581.10	10.03%	10.03%	7,718.14	7,702.95	242.09	8.10%	8.10%	
	Deposits - Repo / Reverse Repo	ECMR	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.89	0.47%	0.47%	
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	1,569.17	1,535.20	36.52	9.25%	9.25%	1,569.17	1,535.20	107.73	9.12%	9.12%	1,575.65	1,566.83	131.62	7.60%	7.60%	
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
	CCIL - CBLO	ECBO	0.00	0.00	(163.04)	8.22%	8.22%	0.00	0.00	(222.19)	9.50%	9.50%	0.00	0.00	0.66	0.22%	0.22%	
	Deposits - Deposit with Scheduled Banks, Fls, CCIL, RBI	ECDB	17,030.00	17,030.00	441.15	10.31%	10.31%	17,030.00	17,030.00	1,134.59	10.11%	10.11%	11,530.00	11,530.00	290.78	7.11%	7.11%	
	Deposits - CDs with Scheduled Banks	EDCD	15,566.98	15,566.98	42.03	9.65%	9.65%	15,566.98	15,566.98	846.09	10.29%	10.29%	31,285.99	31,285.99	893.61	6.06%	6.06%	
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	2,032.00	2,032.66	42.61	9.08%	9.08%	2,032.00	2,032.66	113.59	8.71%	8.71%	0.00	0.00	163.59	6.27%	6.27%	
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	0.00	0.00	9.14	9.07%	9.07%	0.00	0.00	31.84	8.87%	8.87%	1,000.00	1,000.00	38.50	3.06%	3.06%	
6	OTHER THAN APPROVED INVESTMENTS																	
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
	Debentures	OLDB	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	0.00	0.00	317.47	9.11%	9.11%	0.00	0.00	777.97	8.80%	8.80%	0.00	0.00	710.81	10.09%	10.09%	
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	1,247.00	1,247.32	66.68	9.14%	9.14%	1,247.00	1,247.32	181.32	8.75%	8.75%	1,269.00	1,269.00	137.70	10.06%	10.06%	
	Equity Shares (incl Co-op Societies)	OESH	151.98	108.46	9.87	19.50%	19.50%	151.98	108.46	12.88	10.26%	10.26%	110.50	79.10	(146.83)	-102.06%	-102.06%	
	Securitized Assets	OPSA	423.20	417.63	7.81	7.25%	7.25%	423.20	417.63	25.12	7.22%	7.22%	526.73	515.65	41.56	7.19%	7.19%	
	Total		239,731.43	232,860.50	4,968.76	8.50%	8.50%	239,731.43	232,860.50	14,836.19	8.58%	8.58%	213,689.72	209,686.42	15,124.79	7.35%	7.35%	

Note: 1 The Yields given are absolute
2 ** Including IMTPIP Income

Category of Investment (COI) shall be as per Guidelines

1 To be calculated based on monthly or lesser frequency 'weighted Average' Investments

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 31.12.2011

PERIODICITY OF SUBMISSION : QUARTERLY

NAME OF THE FUND : GENERAL FUND

(in lakhs)

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

No.	Category of Investment	Cat. Code	For the Quarter ended 31st December, 2011				Upto the quarter ended 31st December, 2011				Previous Year 2010-11						
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			

2 Yield netted for Tax

3 Form - 1 shall be prepared in respect of each fund.

PERIODIC DISCLOSURES

FORM NL-37 DOWN GRADING OF INVESTMENT-2

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED
CODE: 103

NAME OF THE FUND : GENERAL FUND

STATEMENT AS ON 31.12.2011

PERIODICITY OF SUBMISSION : QUARTERLY

Rs. In Lakhs

STATEMENT OF DOWN GRADED INVESTMENTS

No.	Name of the Security	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<u>DURING THE QUARTER</u>¹ :								
								NIL.....
B.	<u>AS ON DATE</u>² :								

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 presented in respect of each fund
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

FORM NL-38 Business Returns across line of Business

Insurer: Reliance General Insurance Co Ltd

31-12-2011

(Rs in Lakhs)

Business Returns across line of Business									
Sl.No.	Line of Business	For the Quarter ended on December 2011		For the Quarter ended on December 2010		For the Quarter ended 31st December,2011		For the Quarter ended 31st December,2010	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	2,753.31	9,588	1,679.76	7,913	9,305.38	29,366	8,252.10	30,968
2	Marine Cargo	939.32	6,193	494.07	6,723	3,506.90	20,123	1,865.04	18,778
3	Marine Hull	12.67	3	19.11	11	68.53	7	75.97	16
4	Motor	26,457.45	368,350	29,239.33	440,430	83,485.13	1,186,665	75,689.95	1,225,702
5	Engineering	2,008.83	1,001	1,347.02	882	7,226.06	3,352	3,463.37	3,543
6	Employer's Liability	125.43	434	163.23	479	425.34	1,467	490.43	2,051
7	Product Liab	1.13	2	1.17	2	7.68	10	11.99	11
8	Public Liab	24.37	144	13.52	94	95.04	566	93.97	324
9	Other Liab	243.96	1,461	39.84	613	1,142.44	4,874	863.49	4,619
10	Aviation	184.61	14	158.61	13	330.12	40	4,526.74	43
11	Personal Accident	635.22	4,084	898.43	15,068	2,107.71	17,967	3,640.13	44,820
12	Health	4,932.07	236,093	6,317.96	199,050	17,641.21	626,565	19,171.37	688,027
13	All Other Misc	1,663.19	14,102	1,437.05	12,297	4,066.60	40,599	3,666.35	46,039
14	Total	39,981.56	641,469	41,809.08	683,575	129,408.14	1,931,601	121,810.88	2,064,941

PERIODIC DISCLOSURES

FORM NL-39 Rural & Social Obligations (FY Returns)

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2011
(Rs in Lakhs)

Rural & Social Obligations (FY Returns)					
			For The Quarter Ended 31st December,2011		
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured ++
1	Fire	Rural	622	48.31	121,042.98
		Social	-	-	-
2	Cargo & Hull	Rural	204	45.96	99,987.27
		Social	-	-	-
3	Motor TP	Rural	304	832.69	-
		Social	-	-	-
4	Motor OD	Rural	29,758	1,197.11	89,052.94
		Social	-	-	-
5	Engineering	Rural	70	108.77	97,197.62
		Social	-	-	-
6	Workmen's Compensation/Employer's Liability	Rural	42	15.12	1,283.96
		Social	-	-	-
7	Public Liability	Rural	10	1.01	713.10
		Social	-	-	-
8	Other Liability Cover	Rural	153	1.77	918.00
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	265	6.29	17,683.62
		Social	-	-	-
11	Health	Rural	13,025	473.53	358,446.93
		Social	-	-	-
12	All Other Miscellaneous	Rural	2,047	43.39	33,450.19
		Social	1,387	33.66	35,511.50

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2011

(Rs in Lakhs)

Business Acquisition through different channels

Sl.No.	Channels	For the Quarter ended on December 2011		For the Quarter ended on December 2010		For the Quarter ended 31st December,2011		For the Quarter ended 31st December,2010	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	399,711	24,972.67	79,801	3,774.67	905,802	55,634.80	198,889	9,993.68
2	Corporate Agents-Banks	18,950	705.83	-	-	52,384	1,887.83	-	-
3	Corporate Agents -Others	24	0.41	24	563.10	64	4.06	70	1,684.46
4	Brokers	40,178	8,815.49	41,289	7,137.32	124,106	23,672.34	135,923	19,966.92
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	182,606	5,487.16	560,232	560,231.84	849,245	48,209.11	1,718,840	89,853.92
7	Others	-	-	-	-	-	-	-	-
	Total (A)	641,469	39,981.56	681,346	41,693.96	1,931,601	129,408.14	2,053,722	121,498.98
1	Referral (B)	-	-	2,229	115.12	-	-	11,219	311.90
	Grand Total (A+B)	641,469	39,981.56	683,575	41,809.08	1,931,601	129,408.14	2,064,941	121,810.88

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2011

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance (01.10.2011)	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Sales Related	5	78	47	2	9	25
b)	Policy Administration Related	43	745	720	9	30	29
c)	Insurance Policy Coverage related						
d)	Claims related	50	1315	1222	7	124	12
e)	others						
d)	Total Number	98	2138	1989	18	163	66

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	34	0	34
b)	Greater than 15 days	32	0	32
	Total Number	66	0	66