

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 PERIOD - Fire Insurance Business

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED DEC 31, 2014	FOR THE PERIOD ENDED DEC 31, 2014	FOR THE QUARTER ENDED DEC 31, 2013	FOR THE PERIOD ENDED DEC 31, 2013
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Premiums earned (Net)	NL-4-Premium Schedule	1,22,170	3,39,413	87,448	2,92,347
2	Profit/ Loss on sale/redemption of Investments		15,054	32,050	368	8,178
3	Interest, Dividend & Rent – Gross		38,944	1,60,190	28,084	1,23,701
4	Exchange Gain / (loss)		-	(12)	-	-
	TOTAL (A)		1,76,168	5,31,641	1,15,900	4,24,226
1	Claims Incurred (Net)	NL-5-Claims Schedule	92,605	2,48,569	70,880	2,02,126
2	Commission (Net)	NL-6-Commission Schedule	(12,139)	(1,08,229)	(13,776)	(97,600)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	36,714	1,11,994	20,333	84,348
4	Provision for Premium Deficiency		-	-	-	-
	TOTAL (B)		1,17,180	2,52,334	77,437	1,88,874
	Operating Profit/(Loss) from Fire Business C= (A - B)		58,988	2,79,307	38,463	2,35,352
	APPROPRIATIONS					
	Transfer to Shareholders' Account		58,988	2,79,307	38,463	2,35,352
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		58,988	2,79,307	38,463	2,35,352

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 PERIOD - Marine Insurance Business

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED DEC 31, 2014 (Rs. In '000)	FOR THE PERIOD ENDED DEC 31, 2014 (Rs. In '000)	FOR THE QUARTER ENDED DEC 31, 2013 (Rs. In '000)	FOR THE PERIOD ENDED DEC 31, 2013 (Rs. In '000)
1	Premium Earned (Net)	NL-4-Premium Schedule	51,425	1,43,891	42,387	1,28,220
2	Profit / (loss) on sale/redemption of Investments (Net)		3,722	7,606	218	1,682
3	Interest, Dividend & Rent – Gross		10,307	38,018	7,527	25,444
4	Exchange Gain / (loss)		(4)	33	-	-
	TOTAL (A)		65,450	1,89,548	50,132	1,55,346
1	Claims Incurred (Net)	NL-5-Claims Schedule	49,587	1,26,147	34,268	88,018
2	Commission (Net)	NL-6-Commission Schedule	3,549	15,770	4,009	20,017
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	11,361	48,984	9,009	42,764
4	Provision for Premium Deficiency		-	-	-	(20,900)
	TOTAL (B)		64,497	1,90,901	47,286	1,29,899
	Operating Profit/(Loss) from Marine Business C= (A - B)		953	(1,353)	2,846	25,447
	APPROPRIATIONS					
	Transfer to Shareholders' Account		953	(1,353)	2,846	25,447
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		953	(1,353)	2,846	25,447

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 PERIOD- Miscellaneous Insurance Business

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED DEC 31, 2014	FOR THE PERIOD ENDED DEC 31, 2014	FOR THE QUARTER ENDED DEC 31, 2013	FOR THE PERIOD ENDED DEC 31, 2013
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Premiums earned (Net)	NL-4-Premium Schedule	48,27,058	1,39,75,505	40,99,416	1,23,05,619
2	Profit/ Loss on sale/redemption of Investments		2,53,703	4,17,930	25,885	1,15,937
3	Interest, Dividend & Rent – Gross		8,14,932	22,23,643	10,10,323	22,01,488
4	Others - Exchange Gain/(Loss)		163	1,277	857	(12,831)
	- Miscellaneous Income		823	2,928	946	3,072
	TOTAL (A)		58,96,679	1,66,21,283	51,37,427	1,46,13,285
1	Claims Incurred (Net)	NL-5-Claims Schedule	46,85,301	1,32,80,387	40,10,723	1,15,06,893
2	Commission (Net)	NL-6-Commission Schedule	(22,612)	(61,714)	1,21,725	3,52,879
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	13,26,729	37,02,667	11,31,522	33,10,119
4	Provision for Premium Deficiency		-	-	-	-
	TOTAL (B)		59,89,418	1,69,21,340	52,63,970	1,51,69,891
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(92,739)	(3,00,057)	(1,26,543)	(5,56,606)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(92,739)	(3,00,057)	(1,26,543)	(5,56,606)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(92,739)	(3,00,057)	(1,26,543)	(5,56,606)

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 PERIOD

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED DEC 31, 2014 (Rs. In '000)	FOR THE PERIOD ENDED DEC 31, 2014 (Rs. In '000)	FOR THE QUARTER ENDED DEC 31, 2013 (Rs. In '000)	FOR THE PERIOD ENDED DEC 31, 2013 (Rs. In '000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		58,988	2,79,307	38,463	2,35,352
	(b) Marine Insurance		953	(1,353)	2,846	25,447
	(c) Miscellaneous Insurance		(92,739)	(3,00,057)	(1,26,543)	(5,56,606)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,72,528	5,98,004	2,17,293	6,36,878
	(b) Profit on sale/ redemption of investments		61,021	1,21,425	14,793	66,919
	Less: Loss on sale/ redemption of		(1,016)	(1,778)	(6,957)	(24,812)
3	OTHER INCOME (to be specified)					
	(a) Profit / (Loss) on Sale/ discard of Assets		66	(854)	(754)	(985)
	(b) Miscellaneous Income		1,515	7,697	2,802	8,530
	(c) Excess Provision Written Back		-	-	-	43,499
	TOTAL (A)		2,01,316	7,02,391	1,41,943	4,34,222
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		38,689	40,894	21,612	43,876
	(c) Others - Risk Reserve		-	-	-	-
	- Standard Assets		-	(186)	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to		17,516	26,201	14,773	21,257
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		56,205	66,909	36,385	65,133
	Profit / (Loss) Before Tax (A-B)		1,45,111	6,35,482	1,05,558	3,69,089
	Provision for Taxation					
	(a) Current Tax		20,500	79,900	-	-
	(b) Deferred Tax		-	-	-	-
	(d) MAT Credit		(20,500)	(79,900)	-	-
	Profit / (Loss) After Tax		1,45,111	6,35,482	1,05,558	3,69,089
	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 period		(90,05,645)	(89,93,803)	(96,34,628)	(96,34,628)
	Adjustment on account of Schedule II of the		-	(11,842)	-	-
	Balance carried forward to Balance Sheet		(88,60,534)	(83,70,163)	(95,29,070)	(92,65,539)

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 SEPTEMBER 30, 2014

Particulars	Schedule	AS AT 31ST DEC, 2014 (Rs. In '000)	AS AT 31ST DEC, 2013 (Rs. In '000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	12,27,750	12,27,750
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,62,42,881	1,62,42,881
SHARE APPLICATION MONEY PENDING ALLOTMENT		5,00,000	-
FAIR VALUE CHANGE ACCOUNT		60,392	(11,202)
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		1,80,31,023	1,74,59,429
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	4,93,97,098	3,73,18,058
LOANS	NL-13-Loans Schedule	-	2,99,424
FIXED ASSETS	NL-14-Fixed Assets Schedule	2,60,822	2,47,792
DEFERRED TAX ASSET		3,72,735	3,72,735
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	5,80,839	3,37,249
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	40,68,916	85,50,890
Sub-Total (A)		46,49,755	88,88,139
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	3,59,48,591	2,97,89,944
PROVISIONS	NL-18-Provisions Schedule	90,70,959	91,42,314
Sub-Total (B)		4,50,19,550	3,89,32,258
NET CURRENT ASSETS (C) = (A - B)		(4,03,69,795)	(3,00,44,119)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		83,70,163	92,65,539
TOTAL		1,80,31,023	1,74,59,429

CONTINGENT LIABILITIES

Particulars	AS AT 31ST DEC, 2014 (Rs. In '000)	AS AT 31ST DEC, 2013 (Rs. In '000)
Partly paid-up investments	-	-
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Claims, other than against policies, not acknowledged as debts by the company	13,298	12,087
Guarantees given by or on behalf of the Company	75,585	1,350
Statutory demands/ liabilities in dispute, not provided for	2,805	2,310
Reinsurance obligations to the extent not provided for in accounts	-	-
Others (to be specified)	-	-
TOTAL	91,688	15,747

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 OF SERVICE TAX]

Particulars	FOR THE QUARTER ENDED DEC 31, 2014	FOR THE PERIOD ENDED DEC 31, 2014	FOR THE QUARTER ENDED DEC 31, 2013	FOR THE PERIOD ENDED DEC 31, 2013
	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Premium from direct business written	64,94,111	2,06,59,720	58,45,766	1,85,87,386
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	5,56,760	(8,88,984)	(4,51,567)	(20,68,198)
Gross Earned Premium	70,50,871	1,97,70,736	53,94,199	1,65,19,188
Add: Premium on reinsurance accepted	86,124	2,66,581	1,48,202	3,01,689
Less: Premium on reinsurance ceded	19,69,089	65,08,160	14,21,804	48,88,675
Net Premium	51,67,906	1,35,29,157	41,20,597	1,19,32,202
Adjustment for change in reserve for unexpired risks	(1,67,253)	9,29,651	1,08,654	7,93,984
Premium Earned (Net)	50,00,653	1,44,58,809	42,29,251	1,27,26,186

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

Particulars	Period ended	Claims Paid from direct business written	Claims Paid on reinsurance accepted	Claims Recovered on reinsurance ceded	Net Claims Paid	Out-standing Claims at the end of the period	Out-standing Claims at the beginning of the period	Net Claims Incurred
1	2	3	4	5	6	7	8	9
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q3 - 2014-15	1,89,941	5,209	1,05,507	89,643	4,66,298	4,63,336	92,605
	Upto Q3 - 2014-15	5,76,714	6,550	3,90,157	1,93,107	4,66,298	4,10,836	2,48,569
Marine Cargo	For Q3 - 2014-15	1,10,893	-	72,921	37,972	1,89,655	1,78,061	49,566
	Upto Q3 - 2014-15	3,24,195	1,231	2,18,114	1,07,312	1,89,655	1,70,956	1,26,011
Marine Hull	For Q3 - 2014-15	-	-	-	-	771	750	21
	Upto Q3 - 2014-15	2	-	-	2	771	637	136
Marine Total	For Q3 - 2014-15	1,10,893	-	72,921	37,972	1,90,426	1,78,811	49,587
	Upto Q3 - 2014-15	3,24,197	1,231	2,18,114	1,07,314	1,90,426	1,71,593	1,26,147
Motor OD	For Q3 - 2014-15	10,97,733	-	1,25,910	9,71,823	14,33,989	15,71,978	8,33,834
	Upto Q3 - 2014-15	34,14,665	-	2,97,226	31,17,439	14,33,989	17,22,057	28,29,371
Motor TP	For Q3 - 2014-15	12,42,550	(29,395)	65,189	11,47,966	1,97,67,717	1,88,12,521	21,03,162
	Upto Q3 - 2014-15	33,93,620	79,496	1,74,636	32,98,480	1,97,67,717	1,67,47,101	63,19,096
Motor Total	For Q3 - 2014-15	23,40,283	(29,395)	1,91,099	21,19,789	2,12,01,706	2,03,84,499	29,36,996
	Upto Q3 - 2014-15	68,08,285	79,496	4,71,862	64,15,919	2,12,01,706	1,84,69,158	91,48,467
Employer's Liability	For Q3 - 2014-15	9,587	-	810	8,777	45,306	46,330	7,753
	Upto Q3 - 2014-15	22,531	-	1,794	20,737	45,306	38,828	27,215
Public Liability	For Q3 - 2014-15	526	-	50	476	43,199	33,082	10,593
	Upto Q3 - 2014-15	2,016	-	185	1,831	43,199	26,874	18,156
Engineering	For Q3 - 2014-15	2,85,692	568	2,60,418	25,842	2,45,891	2,17,266	54,467
	Upto Q3 - 2014-15	4,01,949	618	3,42,957	59,610	2,45,891	2,04,121	1,01,380
Aviation	For Q3 - 2014-15	7	-	7	-	2,123	2,123	-
	Upto Q3 - 2014-15	9,011	-	8,767	244	2,123	1,713	654
Personal Accident	For Q3 - 2014-15	1,53,018	-	89,498	63,520	2,11,585	2,14,789	60,316
	Upto Q3 - 2014-15	2,84,917	-	1,41,600	1,43,317	2,11,585	1,52,505	2,02,397
Health	For Q3 - 2014-15	14,21,191	-	1,69,141	12,52,050	12,70,348	10,59,000	14,63,398
	Upto Q3 - 2014-15	37,29,449	-	5,07,136	32,22,313	12,70,348	9,50,880	35,41,781
Other Misc.	For Q3 - 2014-15	95,930	-	59,848	36,082	3,16,205	2,00,509	1,51,778
	Upto Q3 - 2014-15	1,90,488	-	1,19,084	71,404	3,16,205	1,47,272	2,40,337
Misc Total	For Q3 - 2014-15	43,06,234	(28,827)	7,70,871	35,06,536	2,33,36,363	2,21,57,598	46,85,301
	Upto Q3 - 2014-15	1,14,48,646	80,114	15,93,385	99,35,375	2,33,36,363	1,99,91,351	1,32,80,387
Grand Total	For Q3 - 2014-15	46,07,068	(23,618)	9,49,299	36,34,151	2,39,93,087	2,27,99,745	48,27,493
	Upto Q3 - 2014-15	1,23,49,557	87,895	22,01,656	1,02,35,796	2,39,93,087	2,05,73,780	1,36,55,103

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

Particulars	Period ended	Claims Paid from direct business written	Claims Paid on reinsurance accepted	Claims Recovered on reinsurance ceded	Net Claims Paid	Out-standing Claims at the end of the period	Out-standing Claims at the beginning of the period	Net Claims Incurred
1	2	3	4	5	6	7	8	9
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q3 - 2013-14	99,833	20,912	1,01,800	18,945	3,61,080	3,09,145	70,880
	Upto Q3 - 2013-14	5,48,121	35,658	4,39,706	1,44,073	3,61,080	3,03,027	2,02,126
Marine Cargo	For Q3 - 2013-14	34,828	-	9,018	25,810	1,20,645	1,12,340	34,115
	Upto Q3 - 2013-14	1,23,438	-	55,017	68,421	1,20,645	1,01,723	87,343
Marine Hull	For Q3 - 2013-14	7	-	-	7	1,633	1,487	153
	Upto Q3 - 2013-14	284	-	28	256	1,633	1,214	675
Marine Total	For Q3 - 2013-14	34,835	-	9,018	25,817	1,22,278	1,13,827	34,268
	Upto Q3 - 2013-14	1,23,722	-	55,045	68,677	1,22,278	1,02,937	88,018
Motor OD	For Q3 - 2013-14	11,05,264	-	91,657	10,13,607	17,74,458	19,25,238	8,62,827
	Upto Q3 - 2013-14	32,03,867	-	2,91,793	29,12,074	17,74,458	18,89,092	27,97,441
Motor TP	For Q3 - 2013-14	8,64,767	4,43,228	40,578	12,67,417	2,29,49,568	2,22,36,601	19,80,384
	Upto Q3 - 2013-14	28,08,076	9,51,034	1,21,878	36,37,232	2,29,49,568	2,08,78,337	57,08,462
Motor Total	For Q3 - 2013-14	19,70,031	4,43,228	1,32,235	22,81,024	2,47,24,026	2,41,61,839	28,43,211
	Upto Q3 - 2013-14	60,11,943	9,51,034	4,13,671	65,49,306	2,47,24,026	2,27,67,429	85,05,903
Employer's Liability	For Q3 - 2013-14	5,867	-	551	5,316	36,528	30,109	11,735
	Upto Q3 - 2013-14	13,347	-	1,389	11,958	36,528	29,412	19,074
Public Liability	For Q3 - 2013-14	1,033	-	96	937	23,473	22,059	2,351
	Upto Q3 - 2013-14	2,831	-	337	2,494	23,473	13,077	12,890
Engineering	For Q3 - 2013-14	76,553	4,105	58,817	21,841	1,93,919	1,74,668	41,092
	Upto Q3 - 2013-14	2,79,217	4,458	2,33,810	49,865	1,93,919	1,37,135	1,06,649
Aviation	For Q3 - 2013-14	11	-	1	10	2,164	2,164	10
	Upto Q3 - 2013-14	2,701	-	2,602	99	2,164	443	1,820
Personal Accident	For Q3 - 2013-14	40,157	-	8,189	31,968	1,64,380	1,61,184	35,164
	Upto Q3 - 2013-14	1,57,943	-	42,315	1,15,628	1,64,380	1,39,800	1,40,208
Health	For Q3 - 2013-14	11,24,676	-	3,11,567	8,13,109	9,38,352	7,38,395	10,13,066
	Upto Q3 - 2013-14	31,31,415	-	7,92,499	23,38,916	9,38,352	6,37,499	26,39,769
Other Misc.	For Q3 - 2013-14	2,41,622	2	1,91,289	50,335	1,51,657	1,37,898	64,094
	Upto Q3 - 2013-14	2,99,484	2	2,13,059	86,427	1,51,657	1,57,504	80,580
Misc Total	For Q3 - 2013-14	34,59,950	4,47,335	7,02,745	32,04,540	2,62,34,499	2,54,28,316	40,10,723
	Upto Q3 - 2013-14	98,98,881	9,55,494	16,99,682	91,54,693	2,62,34,499	2,38,82,299	1,15,06,893
Grand Total	For Q3 - 2013-14	35,94,618	4,68,247	8,13,563	32,49,302	2,67,17,857	2,58,51,288	41,15,871
	Upto Q3 - 2013-14	1,05,70,724	9,91,152	21,94,433	93,67,443	2,67,17,857	2,42,88,263	1,17,97,037

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

COMMISSION SCHEDULE

Particulars	Period ended	Commission paid	Commission paid on reinsurance accepted	Commission received from reinsurance ceded	Net commission
1	2	3	4	5	6
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q3 - 2014-15	24,701	3,224	40,064	(12,139)
	Upto Q3 - 2014-15	84,840	11,666	2,04,735	(1,08,229)
Marine Cargo	For Q3 - 2014-15	5,850	-	2,040	3,810
	Upto Q3 - 2014-15	26,541	10	9,669	16,882
Marine Hull	For Q3 - 2014-15	121	-	382	(261)
	Upto Q3 - 2014-15	587	-	1,699	(1,112)
Marine Total	For Q3 - 2014-15	5,971	-	2,422	3,549
	Upto Q3 - 2014-15	27,128	10	11,368	15,770
Motor OD	For Q3 - 2014-15	1,65,837	-	81,003	84,834
	Upto Q3 - 2014-15	4,77,393	-	2,21,956	2,55,437
Motor TP	For Q3 - 2014-15	3,218	-	82,657	(79,439)
	Upto Q3 - 2014-15	9,322	-	2,31,219	(2,21,897)
Motor Total	For Q3 - 2014-15	1,69,055	-	1,63,660	5,395
	Upto Q3 - 2014-15	4,86,715	-	4,53,175	33,540
Employer's Liability	For Q3 - 2014-15	1,777	-	143	1,634
	Upto Q3 - 2014-15	5,366	-	451	4,915
Public Liability	For Q3 - 2014-15	2,857	125	473	2,509
	Upto Q3 - 2014-15	8,071	125	8,848	(652)
Engineering	For Q3 - 2014-15	8,242	1,143	22,738	(13,353)
	Upto Q3 - 2014-15	25,759	4,200	1,05,827	(75,868)
Aviation	For Q3 - 2014-15	(8)	-	975	(983)
	Upto Q3 - 2014-15	81	-	1,760	(1,679)
Personal Accident	For Q3 - 2014-15	5,599	-	568	5,031
	Upto Q3 - 2014-15	18,240	91	1,135	17,196
Health	For Q3 - 2014-15	40,386	-	23,354	17,032
	Upto Q3 - 2014-15	1,33,559	-	76,347	57,212
Other Misc.	For Q3 - 2014-15	5,490	-	45,367	(39,877)
	Upto Q3 - 2014-15	20,328	-	1,16,706	(96,378)
Misc Total	For Q3 - 2014-15	2,33,398	1,268	2,57,278	(22,612)
	Upto Q3 - 2014-15	6,98,119	4,416	7,64,249	(61,714)
Grand Total	For Q3 - 2014-15	2,64,070	4,492	2,99,764	(31,202)
	Upto Q3 - 2014-15	8,10,087	16,092	9,80,352	(1,54,173)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	For Q3 - 2014-15	Upto Q3 - 2014-15
	(Rs. In '000)	(Rs. In '000)
Agents	1,81,117	5,30,832
Brokers	73,091	2,47,522
Corporate Agency	9,862	31,733
Referral	-	-
TOTAL	2,64,070	8,10,087

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

COMMISSION SCHEDULE

Particulars	Period ended	Commission paid	Commission paid on reinsurance accepted	Commission received from reinsurance ceded	Net commission
1	2	3	4	5	6
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q3 - 2013-14	23,029	567	37,372	(13,776)
	Upto Q3 - 2013-14	77,447	4,559	1,79,606	(97,600)
Marine Cargo	For Q3 - 2013-14	7,188	-	2,521	4,667
	Upto Q3 - 2013-14	27,812	12	7,330	20,494
Marine Hull	For Q3 - 2013-14	-	-	658	(658)
	Upto Q3 - 2013-14	359	-	836	(477)
Marine Total	For Q3 - 2013-14	7,188	-	3,179	4,009
	Upto Q3 - 2013-14	28,171	12	8,166	20,017
Motor OD	For Q3 - 2013-14	1,86,075	-	15,011	1,71,064
	Upto Q3 - 2013-14	5,52,157	-	46,158	5,05,999
Motor TP	For Q3 - 2013-14	1,167	-	4,192	(3,025)
	Upto Q3 - 2013-14	3,297	-	16,289	(12,992)
Motor Total	For Q3 - 2013-14	1,87,242	-	19,203	1,68,039
	Upto Q3 - 2013-14	5,55,454	-	62,447	4,93,007
Employer's Liability	For Q3 - 2013-14	1,688	-	138	1,550
	Upto Q3 - 2013-14	5,587	-	481	5,106
Public Liability	For Q3 - 2013-14	1,147	-	900	247
	Upto Q3 - 2013-14	6,400	-	10,194	(3,794)
Engineering	For Q3 - 2013-14	10,131	200	27,849	(17,518)
	Upto Q3 - 2013-14	29,556	839	1,04,941	(74,546)
Aviation	For Q3 - 2013-14	839	-	600	239
	Upto Q3 - 2013-14	920	-	1,273	(353)
Personal Accident	For Q3 - 2013-14	3,241	-	126	3,115
	Upto Q3 - 2013-14	18,250	85	903	17,432
Health	For Q3 - 2013-14	45,061	-	38,242	6,819
	Upto Q3 - 2013-14	1,45,192	-	1,82,816	(37,624)
Other Misc.	For Q3 - 2013-14	5,451	-	46,217	(40,766)
	Upto Q3 - 2013-14	18,784	-	65,133	(46,349)
Misc Total	For Q3 - 2013-14	2,54,800	200	1,33,275	1,21,725
	Upto Q3 - 2013-14	7,80,143	924	4,28,188	3,52,879
Grand Total	For Q3 - 2013-14	2,85,017	767	1,73,826	1,11,958
	Upto Q3 - 2013-14	8,85,761	5,495	6,15,960	2,75,296

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	For Q3 - 2013-14	Upto Q3 - 2013-14
	(Rs. In '000)	(Rs. In '000)
Agents	1,92,925	5,77,359
Brokers	83,964	2,82,702
Corporate Agency	8,128	25,700
Referral	-	-
TOTAL	2,85,017	8,85,761

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

S.No.	PARTICULARS	FOR THE QUARTER ENDED DEC 31, 2014	FOR THE PERIOD ENDED DEC 31, 2014	FOR THE QUARTER ENDED DEC 31, 2013	FOR THE PERIOD ENDED DEC 31, 2013
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Employees' remuneration & welfare benefits	4,06,946	11,48,442	3,23,409	9,92,011
2	Company's contribution to Provident fund and others	29,105	90,348	13,656	54,026
3	Travel, conveyance and vehicle running expenses	29,924	75,507	14,550	48,227
4	Rents, rates & taxes	48,920	1,69,744	62,743	1,87,985
5	Repairs	74,758	2,20,672	73,265	1,99,533
6	Printing & Stationery	13,439	39,550	10,877	40,333
7	Communication expenses	25,864	75,054	18,782	68,004
8	Postage expenses	11,049	33,205	9,461	31,104
9	Legal & professional charges	42,020	1,32,635	50,533	1,32,780
10	Directors' Sitting fees	220	700	160	460
11	Auditors remuneration				
	a. As auditor	1,040	2,823	1,230	2,800
	b. As advisor in other capacity	-	-	-	-
	c. In any other capacity	-	-	-	-
12	Advertisement and Publicity	4,65,506	13,60,428	4,22,901	12,42,461
13	Interest and Bank Charges	6,115	20,320	9,979	25,106
14	Service Tax Expenses	46,414	93,059	62,411	1,29,252
15	Entertainment expenses	1,822	4,659	1,914	4,204
16	Office maintenance expenses	47,368	1,20,208	34,104	1,15,195
17	Office management expenses	15,000	45,000	15,000	45,000
18	Training & Recruitment Expenses	52,677	79,752	11,823	39,281
19	Depreciation	39,448	1,21,654	25,343	70,181
20	Subscriptions and membership fees	7,374	23,233	7,863	20,744
21	Coinsurance Expenses (net)	6,105	10,391	563	3,051
22	Miscellaneous expenses	21,206	22,462	5,070	6,750
	TOTAL	13,92,320	38,89,846	11,75,637	34,58,488
	Allocation:				
	Fire Revenue Account	36,714	1,11,994	20,333	84,348
	Marine Revenue Account	11,361	48,984	9,009	42,764
	Miscellaneous Revenue Account	13,26,729	37,02,667	11,31,522	33,10,119
	Expenses not relating to Insurance Business taken in Profit & Loss A/c	17,516	26,201	14,773	21,257
	TOTAL	13,92,320	38,89,846	11,75,637	34,58,488

PERIODIC DISCLOSURES
FORM NL-8-SHARE CAPITAL SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

SHARE CAPITAL

S.No.	Particulars	As at 31-12-2014 (Rs. In '000)	As at 31-12-2013 (Rs. In '000)
1	Authorised Capital		
	20,00,00,000 Equity Shares of Rs.10 each	20,00,000	20,00,000
2	Issued Capital		
	12,27,74,960 (Previous Year 12,27,74,960) Equity Shares of Rs10 each	12,27,750	12,27,750
3	Subscribed Capital		
	12,27,74,960 (Previous Year 12,27,74,960) Equity Shares of Rs10 each	12,27,750	12,27,750
4	Called-up Capital		
	12,27,74,960 (Previous Year 12,27,74,960) Equity Shares of Rs10 each	12,27,750	12,27,750
	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	12,27,750	12,27,750
<p>Note: Of the above 12,21,10,660 shares are held by Holding Company, Reliance Capital Limited (previous year 11,84,80,288 Equity shares).</p>			

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 31-12-2014		As at 31-12-2013	
	Number of Shares		Number of Shares	% of Holding
Promoters				
· Holding Company - Indian	12,21,10,660	99.46%	11,84,80,288	96.50%
· Holding Company - Foreign	-	-	-	-
Others				
· Reliance General Insurance Employees Benefit Trust	6,64,300	0.54%	42,94,672	3.50%
TOTAL	12,27,74,960	100%	12,27,74,960	100%

PERIODIC DISCLOSURES
FORM NL-10-RESERVES AND SURPLUS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

RESERVES AND SURPLUS

S.No.	Particulars	As at 31-12-2014	As at 31-12-2013
		(Rs. In '000)	(Rs. In '000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,62,42,881	1,62,42,881
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	1,62,42,881	1,62,42,881

PERIODIC DISCLOSURES
FORM NL-11-BORROWINGS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

BORROWINGS

Sr No.	Particulars	As at 31-12-2014	As at 31-12-2013
		(Rs. In '000)	(Rs. In '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

S.No.	Particulars	As at 31-12-2014	As at 31-12-2013
		(Rs. In '000)	(Rs. In '000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,85,26,478	1,23,26,570
2	Other Approved Securities	14,200	11,93,818
3	Other Investments		
	(a) Shares		
	(aa) Equity	6,59,931	5,41,360
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,02,46,361	84,67,675
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	84,51,444	72,24,232
5	Other than Approved Investments	5,99,936	6,76,148
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	19,893	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	5,30,131	1,97,500
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	84,72,741	48,41,607
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	14,98,835	14,45,711
5	Other than Approved Investments	3,77,148	4,03,437
	TOTAL	4,93,97,098	3,73,18,058

Notes :

- The value of Investment Other than listed equity shares is as follows:

Particulars	Current Year	Previous Year
	(Rs. In '000)	(Rs. In '000)
Book Value	4,85,65,344	3,66,55,449
Market Value	4,92,39,126	3,57,78,335

- Government Securities include Rs. 129,744 thousands as at 31st Dec 2014 (as at 31st Dec, 2013 Rs.132,364 thousands), deposit u/s 7 of the Insurance Act, 1938.
- All the above investments are performing assets.
- The company has not segregated the investments separately between policyholder's funds and shareholders funds, due to practical difficulty and the same has been approved by the Board of Directors as per requirement of Master circular on Preparation of Financial Statements vide circular no. IRDA-F&I-CIR-F&A-231-10-2012

PERIODIC DISCLOSURES
FORM NL-13-LOANS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

LOANS

S.No.	Particulars	As at 31-12-2014	As at 31-12-2013
		(Rs. In '000)	(Rs. In '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	-	2,99,424
	TOTAL*	-	2,99,424
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	-	2,99,424
	TOTAL*	-	2,99,424
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	2,99,424
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL*	-	2,99,424
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	2,99,424
	TOTAL*	-	2,99,424

* Net of Provision of Nil (Previous Period Rs 1,203) (Rs. In '000)

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

FIXED ASSETS

(Rs. In '000)

Particulars	Cost/ Gross Block				Depreciation					Net Block	
	As at 1st April, 2014	Additions	Deductions	As at 31st Dec, 2014	As at 1st April, 2014	Adjustment on account of Schedule II of the Companies act, 2013	For the period/ Adjustments	Deductions	As at 31st Dec, 2014	As at 31st Dec, 2014	As at 31st March, 2014
Leasehold Property	32,758	6,476	-	39,234	29,501	-	2,266	-	31,767	7,467	3,257
Furniture & Fittings	67,531	4,645	444	71,732	53,783	-	(5,647)	325	47,811	23,921	13,748
Information Technology Equipment	2,05,060	29,531	718	2,33,873	1,61,615	1,831	22,665	694	1,85,417	48,456	43,445
Intangible Asset (Computer Software)	4,99,968	76,855	-	5,76,823	3,82,222	-	60,898	-	4,43,120	1,33,703	1,17,746
Vehicles	930	-	-	930	813	-	32	-	845	85	117
Office Equipment	1,78,359	18,737	6,997	1,90,099	1,04,934	9,137	39,729	4,672	1,49,129	40,970	73,425
Plant & Machinery	7,524	-	703	6,821	4,374	874	1,711	606	6,352	469	3,150
TOTAL	9,92,130	1,36,245	8,862	11,19,512	7,37,242	11,842	1,21,654	6,297	8,64,441	2,55,071	2,54,890
Capital Work in progress	11,100	6,837	12,186	5,751	-	-	-	-	-	5,751	11,100
Grand Total	10,03,230	1,43,082	21,049	11,25,263	7,37,242	11,842	1,21,654	6,297	8,64,441	2,60,822	2,65,990
PREVIOUS YEAR 2013-14	12,47,448	1,86,630	4,30,848	10,03,230	9,97,041	-	1,13,506	3,73,305	7,37,242	2,65,990	

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CASH AND BANK BALANCES

S.No.	Particulars	As at 31-12-2014 (Rs. In '000)	As at 31-12-2013 (Rs. In '000)
1	Cash (including drafts and stamps)	5,138	4,827
2	Bank Balances		
	(a) Deposit Accounts		
	(i) Short-term (due within 12 months)*	75,535	1,400
	(ii) Others	-	-
	(b) Current Accounts	4,94,979	3,27,308
	(c) Others - Cheque in Transit	-	-
	(d) Others - Cheques on Hand	5,187	3,714
	(e) Others - Cash in Transit	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	5,80,839	3,37,249
	Balances with non-scheduled banks included in (Current Accounts) above	-	-
	TOTAL	5,80,839	3,37,249

* Short term deposit represents fixed deposit given to bank for bank guarantee.

PERIODIC DISCLOSURES
FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

ADVANCES AND OTHER ASSETS

S.No.	Particulars	As at 31-12-2014	As at 31-12-2013
		(Rs. In '000)	(Rs. In '000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,74,390	93,762
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	22,430	7,510
6	MAT Credit Entitlement	79,900	-
7	Rental & Other Deposits	3,00,482	1,87,826
8	Advances to Staff	4,317	3,736
9	Unutilised Service Tax Credit & VAT	35,808	1,42,741
10	Other Advances	1,45,206	1,28,556
	TOTAL (A)	7,62,533	5,64,131
	OTHER ASSETS		
1	Income accrued on investments	16,04,776	13,89,183
2	Outstanding Premiums	5,48,565	3,51,007
3	Agents' Balances	1,014	1,726
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	15,24,271	64,18,550
	Less : Provision for doubtful debts	(3,72,243)	(3,72,243)
6	Due from subsidiaries/holding cos.	-	-
7	Repossessed Stock	-	345
8	Motor Pool Translition Liabilities (Unamortised Losses)	-	1,98,191
9	Deposit with Reserve Bank of India[Pursuant to section 7 of Insurance Act, 1938]	-	-
10	Others	-	-
	TOTAL (B)	33,06,383	79,86,759
	TOTAL (A+B)	40,68,916	85,50,890

PERIODIC DISCLOSURES
FORM NL-17-CURRENT LIABILITIES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CURRENT LIABILITIES

S.No.	Particulars	As at 31-12-2014	As at 31-12-2013
		(Rs. In '000)	(Rs. In '000)
1	Payable to Agents	88,291	92,687
2	Balances due to other insurance companies	19,16,893	5,22,827
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	97,474	70,080
5	Unallocated Premium	3,35,166	2,00,041
6	Sundry creditors	11,49,132	13,27,607
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	3,12,19,211	2,67,08,999
	Add : Provision for Doubtful Reinsurance Recoveries	1,37,330	1,43,653
9	Due to Officers/ Directors	-	15
	Others:		
	- Unclaimed Amount of Policy Holders	5,93,552	3,67,345
	- Environmental Relief Fund Payable	112	86
	- Employee Related Payables	16,632	18,080
	- Temporary Bank Overdraft as per books of accounts	2,00,633	1,00,538
	- Service Tax and Vat Liability	1,24,322	1,84,650
	- Statutory Dues	69,843	53,336
	TOTAL	3,59,48,591	2,97,89,944

PERIODIC DISCLOSURES
FORM NL-18-PROVISIONS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

PROVISIONS

S.No.	Particulars	As at 31-12-2014	As at 31-12-2013
		(Rs. In '000)	(Rs. In '000)
1	Reserve for Unexpired Risk	89,44,229	90,27,078
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:		
	- For Gratuity	9,392	-
	- For Leave Encashment	17,338	15,236
	- For Risk Reserves	1,00,000	1,00,000
	TOTAL	90,70,959	91,42,314

PERIODIC DISCLOSURES
FORM NL-19 MISC EXPENDITURE SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

MISCELLANEOUS EXPENDITURE
(To the extent not written off or adjusted)

S.No.	Particulars	As at 31-12-2014	As at 31-12-2013
		(Rs. In '000)	(Rs. In '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: 31-12-2014

(Rs. In Lacs)

STATEMENT OF LIABILITIES

S.No.	Particular	As at 31-12-2014				As at 31-12-2013			
		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	4,074	4,064	599	8,737	3,144	2,876	735	6,755
2	Marine								
a)	Marine Cargo	1,435	1,402	494	3,332	1,250	873	334	2,456
b)	Marine Hull	7	2	5	15	20	16	-	36
3	Miscellaneous								
a)	Motor	68,422	1,35,254	1,49,024	3,52,700	64,977	1,30,313	1,16,838	3,12,129
b)	Engineering	878	2,072	387	3,337	777	1,780	159	2,716
c)	Aviation	4	21	-	25	10	22	-	31
d)	Liabilities	311	311	121	743	265	188	47	500
e)	Rural Insurance	64	1,471	-	1,535	91	1,582	-	1,673
f)	Others	2,092	4,369	1,264	7,725	2,353	2,521	859	5,733
4	Health Insurance	13,855	6,959	5,745	26,559	17,384	6,393	2,991	26,768
	TOTAL LIABILITIES	91,142	1,55,926	1,57,640	4,04,708	90,271	1,46,565	1,21,962	3,58,797

* Motor IBNR reserve include that relating to Motor CV Third Party Pool and Decline Risk Pool

PERIODIC DISCLOSURES

FORM NL-22

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2014

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED DEC. 31, 2014

(Rs. In Lacs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor OD		Motor TP		Liability Insurance		Personal Accident		Medical Insurance		Overseas Medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total		
	For Q3 2014-15	Upto Q3 2014-15	For Q3 2014-15	Upto Q3 2014-15	For Q3 2014-15	Upto Q3 2014-15	For Q3 2014-15	Upto Q3 2014-15	For Q3 2014-15	Upto Q3 2014-15	For Q3 2014-15	Upto Q3 2014-15	For Q3 2014-15	Upto Q3 2014-15	For Q3 2014-15	Upto Q3 2014-15	For Q3 2014-15	Upto Q3 2014-15	For Q3 2014-15	Upto Q3 2014-15	For Q3 2014-15	Upto Q3 2014-15	For Q3 2014-15	Upto Q3 2014-15	For Q3 2014-15	Upto Q3 2014-15	
Andhra Pradesh	130.90	413.52	2.44	6.50	39.32	72.37	23.69	53.56	325.21	979.31	377.78	1,194.57	32.24	54.60	12.87	36.80	149.42	366.16	68.48	236.98	-	-	5.45	18.31	1,167.79	3,432.69	
Arunachal Pradesh	-	0.16	-	-	-	-	-	17.78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17.94	
Assam	9.67	146.34	0.64	13.12	-	-	3.17	13.46	93.97	275.23	123.59	326.03	-	1.38	0.01	9.85	(2.01)	3.21	0.05	0.21	-	-	6.82	19.54	235.91	808.37	
Bihar	3.69	25.81	-	0.05	-	-	0.10	4.88	194.61	513.04	209.83	595.86	-	0.84	0.76	1.07	(2.46)	5.10	0.00	0.21	1.19	235.90	5.90	26.66	413.61	1,409.43	
Chhattisgarh	9.30	95.60	-	-	-	-	4.06	15.65	80.65	161.75	49.57	103.29	0.90	1.71	0.02	0.05	(1.74)	0.03	0.08	0.14	-	-	5.02	13.09	147.85	391.31	
Goa	3.29	7.33	-	-	-	-	-	1.50	53.04	116.54	49.77	109.71	-	0.14	0.02	0.02	(3.47)	0.59	0.09	0.11	-	-	0.52	2.15	103.26	238.09	
Gujarat	793.99	1,817.58	34.19	158.16	13.80	37.06	42.47	131.52	2,113.53	5,259.57	2,717.03	7,161.65	77.48	218.22	27.73	159.15	64.05	881.36	15.36	60.92	-	-	152.30	656.93	6,051.92	16,542.13	
Haryana	6.52	370.26	1.41	4.21	-	-	3.94	78.76	715.72	2,449.98	632.11	1,845.45	9.58	15.21	5.09	15.31	(260.29)	(195.76)	1.47	4.61	-	-	14.02	12.10	1,129.57	4,600.15	
Himachal Pradesh	11.96	175.12	0.21	0.23	-	-	0.65	4.04	170.29	452.47	223.13	707.73	0.46	1.36	0.91	2.42	1.06	3.69	0.13	0.18	-	-	10.63	43.65	419.42	1,390.89	
Jammu & Kashmir	3.38	22.32	0.14	1.59	-	-	1.95	12.01	230.69	714.34	210.13	611.55	0.14	1.47	0.59	0.70	(0.74)	4.03	0.20	1.27	-	-	4.01	12.48	450.49	1,381.76	
Jharkhand	7.83	87.67	7.97	45.55	-	-	10.25	43.74	305.87	890.31	320.49	1,018.41	39.12	131.71	2.95	141.03	2.48	15.56	0.89	1.66	4.61	4.61	4.93	20.76	707.39	2,401.00	
Karnataka	115.85	635.15	10.65	61.89	-	-	22.23	238.67	2,244.12	6,243.16	2,251.12	6,559.19	15.36	74.24	22.68	102.18	475.96	3,594.89	62.82	237.45	-	-	29.04	74.02	5,249.83	17,820.84	
Kerala	22.45	80.54	1.52	3.94	-	-	6.39	18.34	1,420.88	4,453.90	1,884.26	5,240.17	4.05	7.18	1.35	2.99	8,809.67	20,960.10	58.18	204.87	-	-	7.87	23.86	12,216.62	30,995.89	
Madhya Pradesh	18.17	948.13	1.12	4.74	-	-	0.68	274.64	260.15	714.66	170.09	449.37	1.02	2.01	0.95	4.53	(7.76)	27.22	0.23	0.74	-	-	11.44	36.41	456.10	2,462.45	
Maharashtra	579.76	5,754.93	167.07	840.51	55.61	346.37	314.32	1,691.44	4,329.29	11,186.03	5,408.64	14,572.19	112.86	624.33	54.43	369.25	900.88	4,824.65	284.21	1,154.40	0.01	326.50	577.45	2,161.82	12,784.53	43,852.43	
Manipur	-	0.03	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.03
Meghalaya	-	1.29	-	-	-	-	-	0.32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.61
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	0.14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.14
Orissa	23.77	129.25	0.51	6.22	-	-	19.29	77.57	143.59	352.55	217.88	537.95	0.44	2.12	0.63	1.90	(3.23)	3,304.57	0.01	0.29	-	-	27.93	79.30	430.82	4,491.74	
Punjab	47.00	248.81	8.79	53.87	-	-	3.00	37.54	350.60	1,193.42	343.95	1,262.71	8.11	14.69	6.96	16.17	9.82	127.02	30.34	105.23	-	-	20.58	78.86	829.16	3,138.31	
Rajasthan	25.93	495.22	0.41	3.85	-	-	9.39	115.98	549.54	1,600.51	547.04	1,500.45	3.75	17.70	86.84	94.99	(8.95)	26.27	1.50	6.39	1,600.00	1,600.00	27.76	95.82	2,843.21	5,557.19	
Sikkim	-	0.73	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.73
Tamil Nadu	110.50	716.59	17.68	56.47	-	-	167.30	233.82	1,681.28	4,845.51	2,270.98	7,209.15	6.14	25.42	12.25	33.46	249.96	826.25	48.11	165.03	-	-	15.30	50.40	4,579.50	14,162.11	
Telangana	6.31	264.32	0.66	20.61	-	-	30.19	262.71	938.35	2,526.38	1,195.70	3,615.00	3.63	13.02	1.11	19.70	19.03	360.58	6.69	152.38	-	-	2.64	10.83	2,204.31	7,245.52	
Tripura	-	0.02	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02
Uttar Pradesh	11.11	581.79	0.40	1.09	-	-	67.03	129.26	1,083.78	3,135.60	745.75	2,234.47	0.18	1.88	3.06	94.80	280.93	363.42	1.58	3.92	593.13	1,781.31	9.80	40.19	2,796.76	8,367.74	
Uttarakhand	11.96	46.10	0.28	2.30	-	-	1.10	1.71	177.16	507.13	155.30	432.15	0.30	0.31	1.03	1.26	4.16	17.07	0.71	14.79	0.32	0.32	1.56	7.87	353.87	1,031.02	
West Bengal	542.37	1,431.99	138.82	854.90	-	0.60	439.34	1,035.78	796.58	2,417.36	1,035.93	3,152.65	33.29	113.29	100.32	335.49	209.62	889.85	12.99	53.92	751.74	4,165.65	82.95	292.57	4,143.95	14,744.04	
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	11.75	21.74	2.21	12.13	-	-	1.81	7.05	229.66	793.63	252.21	880.93	0.40	8.36	33.30	35.52	(7.09)	505.45	14.67	51.79	-	102.19	6.22	20.05	545.15	2,438.84	
Dadra & Nagar Haveli	-	10.08	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.08
Daman & Diu	-	1.40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.40
Delhi	555.57	1,966.29	342.17	1,314.83	-	0.15	182.83	1,093.71	1,076.31	3,205.06	1,288.57	4,159.36	42.05	1,728.85	74.34	175.17	35.16	1,247.16	129.03	475.10	-	-	736.12	1,592.42	4,462.13	16,958.09	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	12.06	34.46	-	-	-	-	-	0.53	81.98	246.90	121.24	411.66	-	0.24	0.03	0.27	1.13	3.29	0.13	0.46	-	-	1.41	5.41	217.97	703.23	
GRAND TOTAL	3,075.07	16,530.73	739.29	3,466.77	108.72	456.54	1,355.20	5,596.00	19,646.83	55,234.35	22,802.07	65,891.63	391.51	3,060.28	450.22	1,654.09	10,915.58	38,161.78	737.95	2,933.07	2,950.99	8,216.47	1,767.67	5,395.50	64,941.12	2,06,597.20	

PERIODIC DISCLOSURES

FORM NL-23 :Reinsurance Risk Concentration

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2014

Statement for the Quarter ended December 31, 2014

(Rs. In Lacs)

Reinsurance Risk Concentration

Premium ceded to reinsurers						
S.No.	Reinsurance Placements	No. of reinsurers	Proportional	Non-Proportional	Facultative	Premium ceded to reinsurers / Total reinsurance premium ceded (%)
1	No. of Reinsurers with rating of AAA and above	1	9.20	-	-	0.05%
2	No. of Reinsurers with rating AA but less than AAA	132	12,556.89	748.93	4,966.00	92.79%
3	No. of Reinsurers with rating A but less than AA	22	450.00	149.13	174.25	3.93%
4	No. of Reinsurers with rating BBB but less than A	4	40.26	11.12	251.75	1.54%
5	No. of Reinsurers with rating less than BBB	1	18.62	-	-	0.09%
6	No. of Indian reinsurer other then GIC	12	20.67	-	294.07	1.60%
	TOTAL	172	13,095.63	909.18	5,686.07	100.00%

Note:

Wherever the rating of S&P is not available, equivalent rating from other international rating agencies have been considered.

(Equivalent rating based on Munich Re - Rating Categories)

PERIODIC DISCLOSURES

FORM NL-24 : Ageing of Claims

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2014

Statement for the Quarter ended December 31, 2014

(Rs. In Lacs)

Ageing of Claims

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	98	54	32	18	18	220	1,951.56
2	Marine Cargo	179	66	39	12	7	303	1,108.93
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	43	17	20	17	16	113	2,863.10
5	Motor OD	26,253	5,627	1,916	665	200	34,661	10,977.32
6	Motor TP	139	35	49	261	3,198	3,682	12,425.49
7	Health	56,726	72,943	20,912	1,284	1,588	1,53,453	13,865.61
8	Overseas Travel	13	87	65	22	17	204	346.31
9	Personal Accident	159	216	169	59	65	668	1,530.23
10	Liability	14	16	6	4	3	43	101.13
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	98	82	22	18	20	240	959.36
Total		83,722	79,143	23,230	2,360	5,132	1,93,587	46,129.03

Note: Excluding DR Pool Retro Cession of claims received from GIC Pool

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2014

No. of claims only

S.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	583	482	6	835	15,467	69,936	32,809	731	3,456	291	35	-	1,186	1,25,817
2	Claims reported during the period	334	380	-	188	40,117	4,952	1,91,510	532	1,109	136	27	-	268	2,39,553
3	Claims Settled during the period	220	303	-	113	34,661	3,682	1,53,453	204	668	43	-	-	240	1,93,587
4	Claims Repudiated during the period	39	53	-	22	1,207	-	12,808	168	77	2	-	-	11	14,387
5	Claims closed during the period	38	64	1	23	4,224	1,370	2,590	295	180	42	-	-	53	8,880
6	Claims O/S at End of the period	620	442	5	865	15,492	69,836	55,468	596	3,640	340	62	-	1,150	1,48,516
	Less than 3months	160	100	-	105	9,737	3,927	23,310	261	712	95	27	-	106	38,540
	3 months to 6 months	134	82	2	92	1,846	3,388	17,785	103	436	47	8	-	121	24,044
	6months to 1 year	139	80	-	213	1,039	7,332	6,156	84	546	49	26	-	132	15,796
	1year and above	187	180	3	455	2,870	55,189	8,217	148	1,946	149	1	-	791	70,136

PERIODIC DISCLOSURES

FORM NL-26 : CLAIMS INFORMATION - KG Table I

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Solvency as on Dec 31, 2014

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	22,672	5,509	14,912	4,119	2,267	2,237	2,267
2	Marine Cargo	4,328	2,249	7,825	2,188	519	1,409	1,409
3	Marine Hull	467	11	22	(9)	47	3	47
4	Motor	1,59,617	1,32,937	1,27,045	1,19,272	26,587	35,782	35,782
5	Engineering	7,605	1,554	7,000	1,688	760	1,050	1,050
6	Aviation	311	6	156	52	31	23	31
7	Laibilities	3,456	1,108	643	590	518	177	518
8	Others	17,961	5,287	18,273	4,784	2,515	3,837	3,837
9	Health	48,124	41,813	52,452	44,319	8,363	13,296	13,296
	TOTAL	2,64,541	1,90,474	2,28,329	1,77,004	41,608	57,814	58,237

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: 31-12-2014**

S.No.	Office Information	Number*	
1	No. of offices at the beginning of the year (As on 01.04.2014)	127	
2	No. of branches approved during the year	-	
3	No. of branches opened during the year	Out of approvals of previous year	-
4		Out of approvals of this year	-
5	No. of branches closed during the year	-	
6	No of branches at the end of the period (As on 31.12.2014)	127	
7	No. of branches approved but not opened	-	
8	No. of rural branches	-	
9	No. of urban branches	127	

*Excluding 12 Regional Offices

PERIODIC DISCLOSURES

FORM NL-28-STATEMENT OF INVESTMENT ASSET

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 31.12.2014

PERIODICITY OF SUBMISSION : QUARTERLY

STATEMENT OF INVESTMENT ASSETS (General Insurer, Re-Insurers) (Business within India) (Rs. In Lacs)

NO	PARTICULARS	SCH	AMOUNT
1	Investments	8	4,93,971
2	Loans	9	-
3	Fixed Assets	10	2,608
4	Current Assets		
	a. Cash & Bank Balance	11	5,808
	b. Advances & Other Assets	12	40,689
5	Current Liabilities		
	a. Current Liabilities	13	(3,59,486)
	b. Provisions	14	(90,710)
	c. Misc. Exp not written off	15	-
	d. Debit balance of P&L A/c	-	83,702
	APPLICATION OF FUNDS AS PER BALANCE SHEET (A)	TOTAL (A)	1,76,583
	OTHER ASSETS	SCH	AMOUNT
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	2,608
3	Cash & Bank Balance (if any)	11	5,808
4	Advances & Other Assets (if any)	12	40,689
5	Current Liabilities	13	(3,59,486)
6	Provisions	14	(90,710)
7	Misc. Expenses not written off	15	-
8	Debit balance of P&L A/c	-	83,702
	TOTAL (B)	TOTAL (B)	(3,17,388)
	INVESTMENT ASSETS AS PER FORM 3B	(A - B)	4,93,971

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	77,997	1,07,267	1,85,265	37.55%	0	1,85,265	1,87,821
2	Government Securities or Other Approved Securities (incl. (1) above)	Not less than 30%	0	77,997	1,07,608	1,85,606	37.62%	0	1,85,606	1,88,164
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	0	0	1,04,417	1,04,417	21.16%	-122	1,04,295	1,05,835
	2. Approved Investments	Not exceeding 55%	400	0	1,97,972	1,98,372	40.21%	720	1,99,092	2,01,736
	3. Other Investments (not exceeding 25%)		0	0	4,972	4,972	1.01%	6	4,978	4,972
	TOTAL INVESTMENT ASSETS	100%	400	77,997	4,14,970	4,93,367	100.00%	604	4,93,971	5,00,707

Note:

- FRSM refers Funds representing Solvency margin
- Pattern of Investment will apply only to SH funds representing FRSM
- 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: 31-12-2014

(Rs. In lacs)

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 30/09/2014	as % of total for this class	As at 30/09/2013	as % of total for this class	As at 30/09/2014	as % of total for this class	As at 30/09/2013	as % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	1,56,329.59	31.75%	1,22,517.56	34.24%	1,53,511.03	31.61%	1,23,407.81	33.67%
AA or better	67,156.75	13.64%	67,670.25	18.91%	65,884.72	13.57%	68,151.25	18.59%
Rated below AA but above A	6,380.57	1.30%	6,254.63	1.75%	6,291.98	1.30%	6,291.56	1.72%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other	2,62,524.35	53.32%	1,61,340.90	45.09%	2,59,965.71	53.53%	1,68,703.88	46.02%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,09,044.88	22.15%	68,900.38	19.26%	1,08,985.30	22.44%	68,882.55	18.79%
More than 1 year and upto 3 years	1,25,825.40	25.55%	75,950.19	21.23%	1,24,538.11	25.64%	76,176.34	20.78%
More than 3 years and up to 7 years	1,27,737.49	25.94%	87,002.84	24.32%	1,26,263.09	26.00%	89,066.20	24.30%
More than 7 years and up to 10 years	86,807.40	17.63%	66,967.07	18.72%	85,191.65	17.54%	70,634.78	19.27%
above 10 years	42,976.09	8.73%	58,962.87	16.48%	40,675.29	8.38%	61,794.62	16.86%
BREAKDOWN BY TYPE OF THE INSURER								
a. Central Government	1,87,821.25	38.14%	1,16,148.62	32.46%	1,85,264.78	38.15%	1,23,265.70	33.63%
b. State Government	343.10	0.07%	11,692.28	3.27%	340.93	0.07%	11,938.18	3.26%
c. Corporate Securities	3,04,226.91	61.79%	2,29,942.45	64.27%	3,00,047.73	61.78%	2,31,350.61	63.11%

Note

1. In case 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+/A1+
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

Analytical Ratios for Non-Life companies

S.No.	Particular	FOR THE QUARTER ENDED DEC 31, 2014	UPTO THE QUARTER ENDED DEC 31, 2014	FOR THE QUARTER ENDED DEC 31, 2013*	UPTO THE QUARTER ENDED DEC 31, 2013*
1	Gross Direct Premium Growth Rate (%)	11%	11%	18%	21%
2	Gross Direct Premium to Net Worth Ratio (times)*	0.67	2.14	0.71	2.27
3	Growth Rate of Net worth (%)*	18%	18%	7%	7%
4	Net Retention Ratio (%)	70%	69%	76%	74%
5	Net commission Ratio (%)	-1%	-1%	2%	2%
6	Expense of Management to Gross Direct Premium Ratio (%)	25%	23%	25%	23%
7	Expense of Management to Net written Premium(%)	36%	32%	32%	31%
8	Net incurred Claims to Net Earned Premium (%)	97%	94%	97%	93%
9	Combined Ratio (%)	126%	120%	125%	119%
10	Technical Reserve to net premium ratio (times)*	8.06	2.79	8.48	2.82
11	Underwriting Balance Ratio (times)	-0.23	-0.20	-0.27	-0.22
12	Operating profit ratio (%)	-1%	0%	-2%	-2%
13	Liquid Assets to Liabilities Ratio (times)	0.29	0.29	0.20	0.20
14	Net Earnings Ratio (%)	3%	4%	2%	3%
15	Return on Net Worth Ratio (%)*	2%	7%	1%	5%
16	Actual Solvency Margin (ASM) to Required Solvency Margin(RSM) ratio (Times)**	1.51	1.51	1.43	1.43
17	NPA Ratio (%)	NA	NA	NA	NA
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	12,27,74,960	12,27,74,960	12,27,74,960	12,27,74,960
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	100%	100%	100%	100%
	Foreign				
3	(c) %of Government holding (in case of public sector insurance companies)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.18	5.18	0.86	3.01
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.18	5.18	0.86	3.01
6	(c) Book value per share (Rs)	78.20	78.20	66.83	66.83

Note : 1. Company has operations only in India.

2. Ratios are computed as per definition laid down by IRDA Master Circular dated October 5, 2012 and corrigendum thereon dated July 03, 2013

3.* Previous year figures are regrouped/ reclassified wherever necessary to conform to current year classification.

4.** With Reference to IRDA/F&A/CIR/SOLVN/011/01/2011 dated January 27, 2011, Solvency Margin is calculated including receivables due from Central/State Government sponsored schemes for more than 1 month & upto 6 month amounting to Rs 5,746.77 lacs as a part of ASM. Company's solvency would be 1.43 in case we have disallowed receivables due from Central/State Government sponsored schemes for more than 1 month & upto 6 month amounting to Rs 5,746.77 lacs as a part of ASM.

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2014

Analytical Ratios for Non-Life companies					
Particulars	Period ended	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	Upto Q3- 2014-15	6.84%	22.51%	-25.89%	0.26
Fire	Upto Q3 - 2013-14	10.98%	20.53%	-28.40%	0.35
Marine Cargo	Upto Q3- 2014-15	13.98%	52.26%	9.29%	-0.34
Marine Cargo	Upto Q3 - 2013-14	25.40%	56.70%	11.83%	-0.18
Marine Hull	Upto Q3- 2014-15	224.05%	2.45%	-99.40%	1.48
Marine Hull	Upto Q3 - 2013-14	154.32%	7.44%	-45.55%	0.57
Motor	Upto Q3- 2014-15	14.29%	79.93%	0.35%	-0.17
Motor	Upto Q3 - 2013-14	9.55%	93.77%	4.89%	-0.21
Employer Liability	Upto Q3- 2014-15	-1.72%	92.26%	8.93%	0.14
Employer Liability	Upto Q3 - 2013-14	7.26%	92.38%	9.11%	0.30
Public Liability	Upto Q3- 2014-15	-6.41%	12.38%	-2.09%	0.23
Public Liability	Upto Q3 - 2013-14	-2.36%	12.05%	-11.96%	0.34
Engineering	Upto Q3- 2014-15	-8.67%	18.95%	-63.67%	0.48
Engineering	Upto Q3 - 2013-14	-15.27%	17.77%	-66.19%	0.50
Aviation	Upto Q3- 2014-15	6.30%	2.97%	-212.63%	2.06
Aviation	Upto Q3 - 2013-14	39.81%	3.44%	-41.00%	-0.87
Personal Accident	Upto Q3- 2014-15	12.42%	90.22%	10.92%	-0.41
Personal Accident*	Upto Q3 - 2013-14	-24.25%	91.42%	12.25%	-0.22
Health	Upto Q3- 2014-15	2.71%	85.80%	1.62%	-0.41
Health*	Upto Q3 - 2013-14	86.63%	71.83%	-1.31%	-0.46
Other Miscellaneous	Upto Q3- 2014-15	31.64%	19.79%	-36.44%	0.31
Other Miscellaneous*	Upto Q3 - 2013-14	58.56%	19.01%	-24.04%	0.49
TOTAL	Upto Q3- 2014-15	11.15%	68.90%	-1.07%	-0.20
TOTAL	Upto Q3 - 2013-14	21.00%	74.12%	1.97%	-0.22

Note : 1. Company has operations only in India.

2. Ratios are computed as per definition laid down by IRDA Master Circular dated October 5, 2012 and corrigendum thereon dated July 03, 2013

3.* Previous year figures are regrouped/ reclassified wherever necessary to conform to current year classification.

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2014

Analytical Ratios for Non-Life companies					
Particulars	Period ended	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	For Q2 - 2014-15	1.55%	31.41%	-10.00%	0.04
Fire	For Q2 - 2013-14	-10.39%	22.03%	-17.56%	0.11
Marine Cargo	For Q2 - 2014-15	-11.81%	46.25%	11.14%	-0.26
Marine Cargo	For Q2 - 2013-14	38.23%	40.93%	13.60%	-0.13
Marine Hull	For Q2 - 2014-15	772.69%	3.58%	-66.95%	1.62
Marine Hull	For Q2 - 2013-14	3.52%	6.16%	-857.39%	7.27
Motor	For Q2 - 2014-15	15.45%	79.37%	0.16%	-0.17
Motor	For Q2 - 2013-14	12.98%	94.72%	4.71%	-0.21
Employer Liability	For Q2 - 2014-15	4.70%	92.26%	9.28%	0.17
Employer Liability	For Q2 - 2013-14	33.18%	92.10%	9.23%	-0.26
Public Liability	For Q2 - 2014-15	-28.25%	41.93%	23.87%	-1.14
Public Liability	For Q2 - 2013-14	21.06%	19.25%	4.61%	0.37
Engineering	For Q2 - 2014-15	-13.30%	24.35%	-34.43%	-0.48
Engineering	For Q2 - 2013-14	-13.90%	19.10%	-56.79%	0.06
Aviation	For Q2 - 2014-15	21.31%	1.69%	-434.47%	5.17
Aviation	For Q2 - 2013-14	-340.98%	2.17%	100.12%	-0.29
Personal Accident	For Q2 - 2014-15	40.05%	89.62%	12.47%	-0.40
Personal Accident*	For Q2 - 2013-14	-30.00%	90.24%	10.74%	-0.35
Health	For Q2 - 2014-15	17.91%	80.82%	1.81%	-0.44
Health*	For Q2 - 2013-14	25.28%	75.68%	0.91%	-0.70
Other Miscellaneous	For Q2 - 2014-15	-16.17%	12%	-72.15%	-0.14
Other Miscellaneous*	For Q2 - 2013-14	124.33%	11.24%	-66.31%	0.26
TOTAL	For Q2 - 2014-15	11.09%	70.08%	-0.68%	-0.23
TOTAL	For Q2 - 2013-14	18.18%	76.28%	2.45%	-0.27

Note : 1. Company has operations only in India.

2. Ratios are computed as per definition laid down by IRDA Master Circular dated October 5, 2012 and corrigendum thereon dated July 03, 2013

3.* Previous year figures are regrouped/ reclassified wherever necessary to conform to current year classification.

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2014

Related Party Transactions							
S.No.	Name of the Related Party	Relationship	Nature of transaction	For the Quarter ended 31st December, 2014 (Rs. In Lacs)	For the period ended 31st December, 2014 (Rs. In Lacs)	For the Quarter ended 31st December, 2013 (Rs. In Lacs)	For the period ended 31st December, 2013 (Rs. In Lacs)
1	Reliance Capital Ltd	Holding Company	Premium Received	31.93	270.63	2.57	30.03
			Claim Paid	0.95	0.95	-	-
			Reimbursement paid for expts(Rent,Communication,Electricity,Professional fees,Maintenance Charges)	16.16	46.81	64.87	143.65
			Management fees paid	150.00	450.00	300.00	450.00
			Reimbursement paid for IT services	89.78	180.03	36.86	228.49
			Reimbursement received for expts(Rent,Communication,Electricity,canteen exp)	15.31	50.63	26.88	122.53
			Interest Acruar on Debenture	233.34	612.24	223.73	654.74
			Outstanding balance in CD A/c	13.10	13.10	9.68	9.68
2	Reliance Capital Asset Management Ltd.	Fellow Subsidiary	Debtors	27.06	27.06	28.84	28.84
			Premium Received	4.90	100.44	-	45.55
			Claim Paid	-	-	1.79	3.32
			Reimbursement received for expts(Rent,Communication,Electricity,canteen exp)	1.92	5.07	3.44	11.45
			Outstanding balance in CD A/c	11.88	11.88	10.99	10.99
			Debtors	0.75	0.75	0.27	0.27
			Premium Received	-	6.26	-	4.78
			Outstanding balance in CD A/c	0.15	0.15	0.15	0.15
3	Reliance Equity Avdisor Ltd.	Fellow Subsidiary	Premium Received	-	6.26	-	4.78
			Outstanding balance in CD A/c	0.15	0.15	0.15	0.15
4	Reliance Home Finance Ltd.	Fellow Subsidiary	Premium Received	0.13	16.80	-	-
			Outstanding balance in CD A/c	2.87	2.87	0.25	0.25
5	Reliance Money Express Ltd.	Fellow Subsidiary	Premium Received	0.06	13.86	-	0.24
			Foreign Currency Purchased	8.62	27.52	8.00	11.38
			Outstanding balance in CD A/c	7.33	7.33	4.34	4.34
6	Reliance Securities Ltd.	Fellow Subsidiary	Premium Received	4.72	42.28	-	0.37
			Brokerage paid for stock exchange trading	0.17	0.68	0.07	0.24
			Reimbursement received for expts(Rent,Communication,Electricity,canteen exp)	5.01	12.85	-	-
			Outstanding balance in CD A/c	0.59	0.59	4.70	12.70
			Debtors	1.74	1.74	1.30	1.30
7	Reliance Spot Exchange Infrastructure Ltd.	Fellow Subsidiary	Outstanding balance in CD A/c	0.22	0.22	0.22	0.22
			Premium Received	0.11	4.15	-	-
8	Reliance Composite Insurance Broking Limited (w.e.f. October 18, 2011)	Fellow Subsidiary	Brokreaage	14.29	140.15	28.76	162.45
			Debtors	701.95	701.95	-	-
			Creditors	-	-	9.44	9.44
			Premium Received	-	0.37	-	4.49
9	Quant Capital Pvt. Ltd.	Fellow Subsidiary	Premium Received	-	0.37	-	4.49
10	Reliance Capital Trustee Co. Ltd.	Fellow Subsidiary	Premium Received	-	106.74	60.86	326.43
11	Reliance Wealth Management Limited	Fellow Subsidiary	Premium Received	0.24	0.80	-	-
			Outstanding balance in CD A/c	0.03	0.03	-	-
12	Reliance Infratel Limited	Fellow Subsidiary	Premium Received	0.04	0.33	-	-
13	Reliance Infocomm Infrastructure Private Limited (100028)	Fellow Subsidiary	Premium Received	0.07	0.07	-	-
			Claim Paid	0.61	0.61	-	-
14	Reliance Asset Reconstruction Company Limited	Fellow Subsidiary	Premium Received	0.14	-	-	-
			Reimbursement paid for expenses:-Rent, Communication, Electricity, Professional fees, Maintenance Charges	8.76	45.68	-	-
			Outstanding balance in CD A/c	0.10	0.10	-	-
15	Reliance Money Solutions Private Limited (w.e.f. December 2, 2013)	Fellow Subsidiary	Premium Received	1.80	1.80	-	-
			Outstanding balance in CD A/c	1.06	1.06	-	-
			Premium Received	0.01	0.16	-	-
16	Big Animation (India) Private Limited	Fellow Subsidiary	Premium Received	0.01	0.16	-	-
17	Mumbai Metro Transport Private Limited	Fellow Subsidiary	Premium Received	-	9.41	-	-
18	Reliance Communications Infrastructure Limited(100032)	Fellow Subsidiary	Premium Received	1.26	1.45	-	-
			Claim Paid	0.12	-	-	-
			Reimbursement received for expts(Rent,Communication,Electricity,canteen exp)	-	3.92	-	-
			Payments towards information and technology services	53.35	230.96	-	-
			Reimbursement paid for expenses:-Rent, Communication, Electricity, Professional fees, Maintenance Charges	-	5.20	-	-
			Outstanding balance in CD A/c	0.29	0.29	0.29	0.29
			Debtors	3.63	3.63	-	-
19	Zapak Mobile Games Private Limited (Formerly Jump Games Private Limited)	Fellow Subsidiary	Premium Received	1.13	1.35	-	-
20	Zapak Digital Entertainment Limited	Fellow Subsidiary	Premium Received	1.48	1.48	-	-
21	Reliance Commodities Limited	Fellow Subsidiary	Premium Received	-	3.25	-	-
			Outstanding balance in CD A/c	2.05	2.05	2.05	2.05
			Outstanding balance in CD A/c	0.37	0.37	-	-
22	Reliance Money Precious Metals Private Limited	Fellow Subsidiary	Premium Received	-	3.02	-	-
			Outstanding balance in CD A/c	0.52	0.52	-	-
23	Reliance Telecom Limited	Fellow Subsidiary	Premium Received	0.06	0.08	-	-
			Outstanding balance in CD A/c	8.00	8.00	8.00	8.00
24	Reliance Financial Limited	Fellow Subsidiary	Premium Received	-	1.25	-	-
			Outstanding balance in CD A/c	0.08	0.08	-	-
25	Reliance Capital Pension Fund Limited	Fellow Subsidiary	Premium Received	0.04	0.41	-	-
			Outstanding balance in CD A/c	0.73	0.73	-	-
26	Reliance BPO Private Limited	Fellow Subsidiary	Premium Received	18.75	18.75	-	-
27	Reliance AIF Management Company Private Limited	Fellow Subsidiary	Premium Received	0.01	-	-	-
28	Big Flicks Private Limited	Fellow Subsidiary	Outstanding balance in CD A/c	0.25	0.25	0.25	0.25
29	Shri Anil D. Ambani, person having control	Key Managerial Personnel	Premium Received	-	-	-	0.06
30	Mr. Rajendra P. Chitale	Director	Premium Received	0.21	0.66	-	-
31	Ms. Priyala R. Chitale	Relative of Director	Premium Received	0.06	0.21	-	-
32	Mrs. Shobhana R. Chitale	Relative of Director	Premium Received	0.07	0.32	-	-
33	Hinduja Global Solutions Limited	Firm/Company in which Partner of Director interested(Mr. Rajendra P. Chitale)	Premium Received	-	-	-	-
			Premium Received	4.03	34.54	-	-
34	Hinduja Ventures Limited	Firm/Company in which Partner of Director interested(Mr. Rajendra P. Chitale)	Premium Received	-	0.53	-	-
			Premium Received	-	0.02	-	-
35	Mr. D. Sengupta	Director	Premium Received	-	0.01	-	-
36	Mrs. Anjali Sengupta	Relative of Director	Premium Received	-	0.01	-	-
37	Mrs. Sudeshna Sengupta	Relative of Director	Premium Received	-	0.01	-	-
38	Mr. Soumen Ghosh	Director	Premium Received	-	0.73	-	-
39	Mr. Rakesh Jain	Key Managerial Personnel	Remuneration	190.25	284.25	166.10	251.10
			Premium Received	0.05	0.14	-	-

PERIODIC DISCLOSURES

FORM NL-32 Products Information

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2014

Products Information

List below the products and/or add-ons introduced during the Quarter Ended September, 2014

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	Motor Third Party Legal Liability Insurance - Distribution through CSC	RGICL/IRDA/39/2014-15	RGI-MT-P15-37-V01-14-15-CSC	Private Car	19(i) – Internal Tariff Rated	30-09-2014	20-11-2014
2	Motor Third Party Legal Liability Insurance - Distribution through CSC	RGICL/IRDA/39/2014-15	RGI-MT-P15-37-V01-14-15-CSC	Two wheeler	19(i) – Internal Tariff Rated	30-09-2014	20-11-2014
3	Motor Third Party Legal Liability Insurance - Distribution through CSC	RGICL/IRDA/39/2014-15	RGI-MT-P15-37-V01-14-15-CSC	Goods Carrying Vehicle	19(i) – Internal Tariff Rated	30-09-2014	20-11-2014
4	Motor Third Party Legal Liability Insurance - Distribution through CSC	RGICL/IRDA/39/2014-15	RGI-MT-P15-37-V01-14-15-CSC	Passenger Carrying Vehicle	19(i) – Internal Tariff Rated	30-09-2014	20-11-2014
5	Motor Third Party Legal Liability Insurance - Distribution through CSC	RGICL/IRDA/39/2014-15	RGI-MT-P15-37-V01-14-15-CSC	Miscellaneous & Special Type of Vehicle	19(i) – Internal Tariff Rated	30-09-2014	20-11-2014
6	Motor Secure Plus	RGICL/IRDA/11/2013-14	RGI-MO-A00-00-03-V01-13-14, RGI-MO-A00-00-04-V01-13-14, RGI-MO-A00-00-06-V01-13-14	Private Car	19(i) – Internal Tariff Rated	09-05-2014	19-12-2013
7	Motor Secure Premium	RGICL/IRDA/11/2013-14	RGI-MO-A00-00-03-V01-13-14, RGI-MO-A00-00-04-V01-13-14, RGI-MO-A00-00-06-V01-13-14, RGI-MO-A00-00-05-V01-13-14	Private Car	19(i) – Internal Tariff Rated	09-05-2014	19-12-2013

PERIODIC DISCLOSURES

FORM NL-33 : SOLVENCY MARGIN - KGII

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

TABLE - II

Solvency position as on December 31, 2014

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	4,14,970
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)	2	4,04,708
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	3	10,262
4	Excess in Policyholders' Funds (1-2-3)		0
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	4	1,24,943
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	5	36,926
7	Excess in Shareholders' Funds (5-6)		88,017
8	Total Available Solvency Margin [ASM] (4+7)		88,017
9	Total Required Solvency Margin [RSM]		58,237
10	Solvency Ratio (Total ASM/Total RSM)		1.51

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.
- 6 * With Reference to IRDA/F&A/CIR/SOLVN/011/01/2011 dated January 27, 2011, Solvency Margin is calculated including receivables due from Central/State Government sponsored schemes for more than 1 month & upto 6 month amounting to Rs 4,368.47 lacs as a part of ASM. Our solvency would be 1.44 in case we have disallowed receivables due from Central/State Government sponsored schemes for more than 1 month to 6 month amounting to Rs 4,368.47 lacs as a part of ASM.

PERIODIC DISCLOSURES**FORM NL-34 : Board of Directors & Key Person****INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED **Date:** 31-12-2014

BOD and Key Person information			
S.No.	Name of person	Role/designation	Details of change in the period
1	Mr. Rajendra Chitale	Director	
2	Mr. H. Ansari	Director	
3	Mr. Soumen Ghosh	Director	
4	Mr. Rakesh Jain	Executive Director & CEO	
5	Mr. Hemant jain	CFO	
6	Mr. Sudip Banerjee	CTO & Head ERCG	
7	Mr. K Ramkumar	CIO	
8	Ms. Kirti Kothari	Appointed Actuary	
9	Mr. Amit Ganorkar	CMO	
10	Mr. Mohan Khandekar	Company Secretary & Compliance Officer	

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

CODE: 103

STATEMENT AS ON DECEMBER 31, 2014

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.

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 30.09.2014

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

No.	Category of Investment	Cat. Code	STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT														
			For the quarter ended 30th September, 2014				Upto the Quarter ended 30th September, 2014				Previous Year 2013-14						
			Investment (Rs.)		Income on Investment (Rs.) ¹	Gross Yield ² (%)	Net Yield ³ (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ² (%)	Net Yield ³ (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ² (%)	Net Yield ³ (%)
Book Value	Market Value				Book Value	Market Value				Book Value	Market Value						
1	CENTRAL GOVERNMENT SECURITIES																
	Central Government Bonds	CGB	1,87,268.21	1,86,610.99	5,850.05	12.39%	12.39%	1,63,368.12	1,86,610.99	12,248.51	9.95%	9.95%	1,01,716.37	1,14,965.45	6,212.04	8.11%	8.11%
	Treasury Bills	CTRB	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	5,039.33	0.00	147.99	7.60%	7.60%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,800.80	1,210.26	17.95	5.47%	5.47%	1,807.38	1,210.26	54.28	5.51%	5.51%	1,333.06	1,183.17	55.33	5.51%	5.51%
2	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																
	State Government Bonds	SGGB	3,562.80	3,431.10	254.92	28.39%	28.39%	5,566.68	3,431.10	690.82	16.47%	16.47%	15,204.40	11,692.28	1,249.90	10.91%	10.91%
	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	0.00	0.00%	0.00%
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	48,707.55	42,845.71	1,370.85	11.17%	11.17%	48,489.39	42,845.71	3,722.53	10.19%	10.19%	28,158.88	34,422.30	2,603.18	9.44%	9.44%
	Bonds / Debentures issued by NHF / Institutions accredited by NHF	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	0.00	0.00%	0.00%
	Commercial Papers - NHF / Institutions accredited by NHF	HTLN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	2,398.27	0.00	127.33	9.50%	9.50%
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	Infrastructure - PSU / Debentures / Bonds	IPD	37,333.71	40,337.61	1,050.85	11.17%	11.17%	40,996.93	40,337.61	3,109.35	10.07%	10.07%	34,329.43	35,169.26	2,635.71	10.19%	10.19%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	15,943.64	16,352.83	394.27	9.81%	9.81%	15,944.47	16,352.83	1,181.75	9.84%	9.84%	14,771.40	15,735.67	1,151.32	10.35%	10.35%
	Infrastructure - debentures / bonds / cps / loans - (promoter group)	IDPG	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 - PSU - CPs	IPCP	2,347.92	0.00	21.17	12.19%	12.19%	2,329.26	0.00	58.12	9.59%	9.59%	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	0.00	0.00%	0.00%
	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	0.00	0.00%	0.00%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	875.88	843.96	0.00	0.00%	0.00%	798.83	843.96	51.07	8.49%	8.49%	640.55	409.77	-18.95	-3.97%	-3.97%
	Infrastructure - PSU - Unquoted	ITPE	412.51	567.11	3.23	3.10%	3.10%	370.13	567.11	26.99	9.68%	9.68%	324.45	332.80	7.57	3.10%	3.10%
	Infrastructure - Equity (Including Unlisted)	IOEQ	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	335.41	214.52	9.26	3.98%	3.98%
	Infrastructure - Debentures / Bonds / Cps / Loans - (Promoter Group)	IOFD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	5,508.17	0.00	271.57	11.04%	11.04%
	Infrastructure - Debentures / Bonds / Cps / Loans	IODS	4,792.48	4,887.84	125.69	10.41%	10.41%	4,792.89	4,887.84	374.00	10.36%	10.36%	4,492.79	4,796.54	128.46	10.65%	10.65%
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
	PSU - Equity shares - Quoted	EAEQ	1,045.93	1,025.91	20.50	7.78%	7.78%	1,099.69	1,025.91	234.32	28.28%	28.28%	1,607.74	1,390.45	5.48	0.45%	0.45%
	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	4,334.70	5,573.40	95.50	8.74%	8.74%	3,766.48	5,573.40	944.62	33.29%	33.29%	3,964.83	4,023.15	1,211.42	4.00%	4.00%
	Corporate Securities - Bonds - (Taxable)	EBPT	5,150.35	1,998.98	196.26	15.12%	15.12%	9,451.21	1,998.98	753.08	10.88%	10.88%	13,755.31	13,217.57	931.10	8.98%	8.98%
	Corporate Securities - Debentures	ECOS	87,765.22	89,980.50	2,235.66	10.06%	10.06%	85,605.53	89,980.50	6,326.96	9.81%	9.81%	64,822.67	71,601.68	4,830.59	9.89%	9.89%
	Commercial Papers	ECCP	3,440.26	3,779.43	76.68	8.84%	8.84%	2,076.18	3,779.43	140.16	8.96%	8.96%	3,155.64	4,699.80	98.47	9.73%	9.73%
	Application Money	ECAM	0.00	0.00	0.00	0.00%	0.00%	3,666.67	0.00	26.55	11.01%	11.01%	972.35	1,000.00	10.64	8.68%	8.68%
	Corporate Securities - Debentures / Bonds/ Cps / Loan - (Promoter Group)	EDPG	9,062.69	11,353.35	233.64	10.23%	10.23%	7,898.49	11,353.35	611.56	10.28%	10.28%	8,414.32	10,077.28	651.50	10.28%	10.28%
	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	0.00	0.00%	0.00%
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	6,538.69	7,349.32	174.46	10.59%	10.59%	4,195.84	7,349.32	325.73	10.30%	10.30%	1,552.55	1,517.35	106.47	9.10%	9.10%
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	1,000.00	1,013.42	22.94	9.10%	9.10%	1,000.00	1,013.42	68.56	9.10%	9.10%	1,000.00	965.13	68.56	9.10%	9.10%
	CCIL - CBI D	ECBO	7,840.43	16,800.00	-130.85	-7.81%	-7.81%	-5,170.61	16,800.00	-235.71	-7.67%	-7.67%	-2,455.87	0.00	-70.39	-8.17%	-8.17%
	Deposits - Deposit with Scheduled Banks, FIs, CCIL, RBI	ECDB	45,978.00	57,560.00	1,177.96	10.18%	10.18%	36,873.69	57,560.00	2,862.03	10.30%	10.30%	43,012.36	33,400.00	3,213.51	9.92%	9.92%
	Deposits - CDs with Scheduled Banks	EDCD	0.00	0.00	0.00	0.00%	0.00%	2,496.71	0.00	1.93	14.08%	14.08%	7,855.90	0.00	108.44	9.51%	9.51%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	3,598.67	0.00	49.43	8.57%	8.57%	4,051.11	0.00	215.93	8.69%	8.69%	2,432.40	1,975.00	145.60	8.70%	8.70%
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	6,801.52	5,301.31	147.54	8.61%	8.61%	6,774.51	5,301.31	278.60	8.53%	8.53%	2,164.88	0.00	9.48	9.99%	9.99%
6	OTHER THAN APPROVED INVESTMENTS																
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPP	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	1,499.52	1,492.73	33.85	8.96%	8.96%	1,499.84	1,492.73	100.06	8.86%	8.86%	1,499.88	1,458.09	12.60	9.07%	9.07%
		ODPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	5,512.97	0.00	22.47	10.67%	10.67%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMCS	15,696.45	3,173.88	318.13	8.60%	8.60%	13,124.60	3,173.88	804.64	8.71%	8.71%	7,610.18	892.00	502.11	9.05%	9.05%
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	1,119.00	0.00	0.76	8.31%	8.31%	5,221.32	0.00	128.83	8.83%	8.83%	2,697.29	3,000.00	147.70	8.77%	8.77%
	Equity Shares (incl. Co-op Societies)	OESH	331.11	304.98	10.03	12.02%	12.02%	268.78	304.98	20.83	10.29%	10.29%	334.26	245.99	35.60	14.12%	14.12%
	Securitized Assets	OPSA	35.72	0.00	0.50	36.66%	36.66%	47.23	0.00	3.42	11.07%	11.07%	183.03	144.77	10.75	7.80%	7.80%
	Total		4,82,190.00	5,00,706.63	13,691.98	11.27%	11.27%	4,54,310.20	5,00,706.63	35,129.52	10.26%	10.26%	3,58,956.47	3,64,409.43	24,042.80	9.22%	9.22%

1 Based on daily simple Average of Investments
 2 Yield netted for Tax
 3 Form - 1 shall be prepared in respect of each fund.
 4 Gross Yield/Net Yield is computed on annualised basis.
 5 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown.
 6** Including IMTPP income.

PERIODIC DISCLOSURES

FORM NL-37 DOWN GRADING OF INVESTMENT-2

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED
CODE: 103

STATEMENT AS ON 30.09.2014

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

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.	<i>DURING THE QUARTER¹ :</i>								
	NIL		NA						
B.	<i>AS ON DATE² :</i>								
	11.15% REL INFRA DB 30-03-2016	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	1,000.30	13-Apr-12	CRISIL	AA+	A+	28-Sep-13	
	11.15% REL INFRA DB 30-03-2017	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	1,001.49	13-Apr-12	CRISIL	AA+	A+	28-Sep-13	
	11.15% REL INFRA DB 30-03-2018	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	1,002.56	13-Apr-12	CRISIL	AA+	A+	28-Sep-13	
	2.00% IHCL DB 23-04-2017	CORPORATE SECURITIES - DEBENTURES	3,062.14	24-Apr-12	ICRA	LAA+	LAA	14-Sep-12	
	8.97% EID PARRY (INDIA) LTD DB 03-05-2016	DEBENTURES	1,499.28	09-May-13	CRISIL	AA	AA-	28-Nov-13	
	9.15% TATAPOWER DB 17-09-2015	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	597.61	20-Jun-13	CRISIL	AA	AA-	17-Oct-13	
	9.15% TATAPOWER DB 17-09-2016	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	596.19	20-Jun-13	CRISIL	AA	AA-	17-Oct-13	
	9.15% TATAPOWER DB 17-09-2017	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	594.55	20-Jun-13	CRISIL	AA	AA-	17-Oct-13	
	9.55% HINDALCO DB 25-04-2022	CORPORATE SECURITIES - DEBENTURES	3,505.39	25-Apr-12	CRISIL	AA+	AA	20-Jun-14	
	9.90% UBI BSOPT 12-12-2050	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	1,020.99	24-Jun-10	ICRA	LAA+	LAA	28-Sep-12	

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 Company Limited**

Date: 31-12-2014
(Rs. In Lacs)

Business Returns across line of Business

S.No.	Line of Business	For the Quarter ended Dec. 31, 2014		For the Quarter ended Dec. 31, 2013		For the period ended Dec. 31, 2014		For the period ended Dec. 31, 2013	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	3,075.07	9,202	3,028.25	9,948	16,530.73	32,598	15,472	30,762
2	Marine Cargo	739.29	4,004	838.34	4,394	3,466.77	13,681	3,042	13,167
3	Marine Hull	108.72	2	12.46	2	456.54	9	141	7
4	Motor TP*	22,802.07	9,23,326	16,764.00	6,24,986	65,891.63	25,43,361	48,329	17,34,060
5	Motor OD	19,646.83	6,99,557	20,004.98	5,03,049	55,234.35	18,22,073	57,655	11,62,012
6	Engineering	1,355.20	2,306	1,563.18	1,177	5,596.00	5,863	6,127	3,471
7	Employer's Liability	190.93	853	182.36	830	596.44	2,702	607	2,474
8	Product Liab	12.00	2	2.44	3	25.68	9	30	9
9	Public Liab	26.57	135	35.29	122	98.67	550	132	457
10	Other Liab	162.01	2,072	241.81	1,866	2,339.49	6,911	2,470	6,220
11	Aviation	133.84	23	110.33	10	265.67	32	250	23
12	Personal Accident	450.22	55,919	321.46	21,143	1,654.09	98,981	1,471	43,717
13	Health	11,653.53	1,52,202	9,883.65	2,57,057	41,094.86	5,80,492	40,009	8,05,297
14	All Other Misc	4,584.82	9,246	5,469.10	10,827	13,346.30	36,228	10,138	36,767
	TOTAL	64,941.12	11,59,292	58,457.65	9,32,365.00	2,06,597.20	33,21,417	1,85,873.80	26,76,431

* Count is inclusive of Motor OD count as it includes composite policy.

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2014

(Rs. In Lacs)

Rural & Social Obligations

Statement for the Quarter ended Dec. 31, 2014

S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Marine Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	24,551	2,365.18	-
		Social	-	-	-
4	Motor OD	Rural	60,852	1,633.85	1,34,303.92
		Social	-	-	-
5	Engineering	Rural	180	21.87	12,162.28
		Social	-	-	-
6	Workmen's Compensation/Employer's Liability	Rural	49	13.37	1,053.56
		Social	-	-	-
7	Public Liability	Rural	5	0.24	60.00
		Social	-	-	-
8	Other Liability Cover	Rural	95	3.38	1,535.00
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	5,537	19.54	14,581.06
		Social	4.00	11.17	45,492.25
11	Health	Rural	12,555	70.85	1,44,675.80
		Social	-	-	-
12	All Other Miscellaneous	Rural	932	2,367.34	99,046.02
		Social	509	21.93	492.64

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2014

(Rs. In Lacs)

Business Acquisition through different channels									
S.No.	Channels	For the Quarter ended Dec. 31, 2014		For the Quarter ended Dec. 31, 2013		For the period ended Dec. 31, 2014		For the period ended Dec. 31, 2013	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	8,00,983	35,049.88	6,31,305	32,622.59	23,16,591	1,02,840.89	17,35,539	93,496.45
2	Corporate Agents-Banks	54,150	1,865.01	21,468	1,131.70	1,14,666	5,013.03	63,188	3,265.21
3	Corporate Agents -Others	-	-	5	0.24	2	0.18	7	0.33
4	Brokers	1,52,354	11,244.16	58,898	12,664.58	3,62,077	39,180.61	2,09,385	39,060.28
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,51,805	16,782.07	2,20,689	12,038.55	5,28,081	59,562.49	6,68,312	50,051.59
7	Others	-	-	-	-	-	-	-	-
	TOTAL (A)	11,59,292	64,941.12	9,32,365	58,457.65	33,21,417	2,06,597.20	26,76,431	1,85,873.86
1	Referral (B)	-	-	-	-	-	-	-	-
	GRAND TOTAL (A+B)	11,59,292	64,941.12	9,32,365	58,457.65	33,21,417	2,06,597.20	26,76,431	1,85,873.86

Notes:

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

PERIODIC DISCLOSURES

FORM NL-41 : GRIEVANCE DISPOSAL

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2014

GRIEVANCE DISPOSAL FOR THE PERIOD ENDED DECEMBER 31, 2014

S.No.	Particulars	Opening Balance As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	0	3	3	0	0	0	5
b)	Claim	11	118	77	0	44	8	471
c)	Policy Related	0	64	58	0	4	2	170
d)	Premium	0	10	9	0	1	0	14
e)	Refund	0	1	1	0	0	0	7
f)	Coverage	0	0	0	0	0	0	6
g)	Cover Note Related	0	1	1	0	0	0	2
i)	Product	2	2	3	0	0	1	12
j)	Others	3	218	210	0	10	1	667
	TOTAL NO. OF COMPLAINTS	16	417	362	0	59	12	1354

2	Total No. of policies during previous year:	26,76,431
3	Total No. of claims intimated during previous year:	8,90,268
4	Total No. of policies during current period:	33,21,417
5	Total No. of claims intimated during current period:	6,47,493
6	Total No. of Policy Complaints (current period) per 10,000 policies (current period):	0.51
7	Total No. of Claim Complaints (current period) per 10,000 claims registered (current period):	7.27

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by intermediaries	TOTAL
a)	Upto 7 days	3	0	3
b)	7-15 days	5	0	5
c)	15-30 days	2	0	2
d)	30-90 days	2	0	2
e)	90 days & beyond	0	0	0
	TOTAL NO. OF COMPLAINTS	12	0	12