

**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 DECEMBER 31, 2015	FOR THE PERIOD ENDED DECEMBER 31, 2015	FOR THE QUARTER ENDED DECEMBER 31, 2014	FOR THE PERIOD ENDED DECEMBER 31, 2014
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	125,194	357,216	122,170	339,413
2	Profit/ (loss) on sale/redemption of Investments (Net)		4,758	12,802	15,054	32,050
3	Interest, Dividend & Rent – Gross		23,079	62,579	38,944	160,190
4	Others-Exchange Gain / (loss)		160	315	-	(12)
	<b>TOTAL (A)</b>		<b>153,191</b>	<b>432,912</b>	<b>176,168</b>	<b>531,641</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	212,443	308,510	92,605	248,569
2	Commission (Net)	<b>NL-6-Commission Schedule</b>	(10,777)	(131,329)	(12,139)	(108,229)
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	38,893	177,903	36,714	111,994
4	Provision for Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>240,559</b>	<b>355,084</b>	<b>117,180</b>	<b>252,334</b>
	<b>Operating Profit/(Loss) from Fire Business C= (A - B)</b>		<b>(87,368)</b>	<b>77,828</b>	<b>58,988</b>	<b>279,307</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(87,368)	77,828	58,988	279,307
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (C)</b>		<b>(87,368)</b>	<b>77,828</b>	<b>58,988</b>	<b>279,307</b>

**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 DECEMBER 31, 2015	FOR THE PERIOD ENDED DECEMBER 31, 2015	FOR THE QUARTER ENDED DECEMBER 31, 2014	FOR THE PERIOD ENDED DECEMBER 31, 2014
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Premiums Earned (Net)	<b>NL-4-Premium Schedule</b>	64,869	171,979	51,425	143,891
2	Profit / (loss) on sale/redemption of Investments (Net)		1,342	4,483	3,722	7,606
3	Interest, Dividend & Rent – Gross		6,491	21,916	10,307	38,018
4	Others-Exchange Gain / (loss)		290	288	(4)	33
	<b>TOTAL (A)</b>		<b>72,992</b>	<b>198,666</b>	<b>65,450</b>	<b>189,548</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	22,509	159,189	49,587	126,147
2	Commission (Net)	<b>NL-6- Commission Schedule</b>	7,395	23,851	3,549	15,770
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	16,434	76,051	11,361	48,984
4	Provision for Premium Deficiency		(15,846)	-	-	-
	<b>TOTAL (B)</b>		<b>30,492</b>	<b>259,091</b>	<b>64,497</b>	<b>190,901</b>
	<b>Operating Profit/(Loss) from Marine Business C= (A - B)</b>		<b>42,501</b>	<b>(60,425)</b>	<b>953</b>	<b>(1,353)</b>
	<b>APPROPRIATIONS</b>				48,633	
	Transfer to Shareholders' Account		42,501	(60,425)	953	(1,353)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (C)</b>		<b>42,501</b>	<b>(60,425)</b>	<b>953</b>	<b>(1,353)</b>

**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 DECEMBER 31, 2015	FOR THE PERIOD ENDED DECEMBER 31, 2015	FOR THE QUARTER ENDED DECEMBER 31, 2014	FOR THE PERIOD ENDED DECEMBER 31, 2014
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	4,550,913	14,106,683	4,827,059	13,975,505
2	Profit/ (loss) on sale/redemption of Investments (Net)		175,203	510,928	253,703	417,930
3	Interest, Dividend & Rent – Gross		849,018	2,497,615	814,932	2,223,643
4	Others - Exchange Gain/(Loss)		3,368	838	163	1,277
	- Miscellaneous Income		2,207	7,189	823	2,928
	<b>TOTAL (A)</b>		<b>5,580,709</b>	<b>17,123,253</b>	<b>5,896,680</b>	<b>16,621,283</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	4,104,017	12,747,328	4,685,301	13,280,387
2	Commission (Net)	<b>NL-6-Commission Schedule</b>	(24,373)	(171,466)	(22,612)	(61,714)
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	1,564,611	4,553,602	1,326,729	3,702,667
4	Provision for Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>5,644,255</b>	<b>17,129,464</b>	<b>5,989,418</b>	<b>16,921,340</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>(63,546)</b>	<b>(6,211)</b>	<b>(92,739)</b>	<b>(300,057)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(63,546)	(6,211)	(92,739)	(300,057)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (C)</b>		<b>(63,546)</b>	<b>(6,211)</b>	<b>(92,739)</b>	<b>(300,057)</b>

**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 DECEMBER 31, 2015 (Rs. In '000)	FOR THE PERIOD ENDED DECEMBER 31, 2015 (Rs. In '000)	FOR THE QUARTER ENDED DECEMBER 31, 2014 (Rs. In '000)	FOR THE PERIOD ENDED DECEMBER 31, 2014 (Rs. In '000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		(87,368)	77,828	58,988	279,307
	(b) Marine Insurance		42,501	(60,425)	953	(1,353)
	(c) Miscellaneous Insurance		(63,546)	(6,211)	(92,739)	(300,057)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		219,647	645,528	172,528	598,004
	(b) Profit on sale/ redemption of investments		45,438	132,950	61,021	121,425
	Less: Loss on sale/ redemption of investments		(113)	(897)	(1,016)	(1,778)
3	OTHER INCOME (to be specified)					
	(a) Profit / (Loss) on Sale/ discard of Assets		42	527	66	(854)
	(b) Miscellaneous Income		125	4,547	1,515	7,697
	<b>TOTAL (A)</b>		<b>156,726</b>	<b>793,847</b>	<b>201,316</b>	<b>702,391</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		(626)	9,010	38,689	40,894
	(c) Others -					
	(i) Interest on Refunds		-	4,125	-	-
	(ii) Standard Assets w/back		-	-	-	(186)
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		4,481	32,252	17,516	26,201
	(b) Exchange Gain / (loss)		-	-	-	-
	<b>TOTAL (B)</b>		<b>3,855</b>	<b>45,387</b>	<b>56,205</b>	<b>66,909</b>
	<b>Profit / (Loss) Before Tax (A-B)</b>		<b>152,871</b>	<b>748,460</b>	<b>145,111</b>	<b>635,482</b>
	Provision for Taxation					
	(a) Current Tax		29,800	149,400	20,500	79,900
	(b) Deferred Tax		-	-	-	-
	(c) MAT Credit		(29,800)	(149,400)	(20,500)	(79,900)
	<b>Profit / (Loss) After Tax</b>		<b>152,871</b>	<b>748,460</b>	<b>145,111</b>	<b>635,482</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	<b>Balance of profit/ loss brought forward from last period</b>		<b>(7,592,492)</b>	<b>(8,188,081)</b>	<b>(8,515,274)</b>	<b>(8,993,803)</b>
	<b>Adjustment on account of Schedule II of the Companies Act, 2013</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>(11,842)</b>
	<b>Balance carried forward to Balance Sheet</b>		<b>(7,439,621)</b>	<b>(7,439,621)</b>	<b>(8,370,163)</b>	<b>(8,370,163)</b>

**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 DECEMBER 31, 2015**

Particulars	Schedule	AS AT 31ST DECEMBER, 2015 (Rs. In '000)	AS AT 31ST DECEMBER, 2014 (Rs. In '000)
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	1,227,750	1,227,750
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	16,242,881	16,242,881
SHARE APPLICATION MONEY PENDING ALLOTMENT		900,000	500,000
FAIR VALUE CHANGE ACCOUNT		(68,754)	60,392
BORROWINGS	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>18,301,877</b>	<b>18,031,023</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	NL-12-Investment Schedule	53,801,248	49,397,098
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	346,655	260,822
DEFERRED TAX ASSET		372,735	372,735
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	727,277	580,839
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	5,711,118	4,068,916
<b>Sub-Total (A)</b>		<b>6,438,395</b>	<b>4,649,755</b>
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	40,681,215	35,948,591
PROVISIONS	NL-18-Provisions Schedule	9,415,562	9,070,959
<b>Sub-Total (B)</b>		<b>50,096,777</b>	<b>45,019,550</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(43,658,382)</b>	<b>(40,369,795)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		7,439,621	8,370,163
<b>TOTAL</b>		<b>18,301,877</b>	<b>18,031,023</b>

**CONTINGENT LIABILITIES**

Particulars	AS AT 31ST DECEMBER, 2015 (Rs. In '000)	AS AT 31ST DECEMBER, 2014 (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	21,070	13,298
Guarantees given by or on behalf of the Company	74,985	75,585
Statutory demands/ liabilities in dispute, not provided for	20,104	2,805
Reinsurance obligations to the extent not provided for in accounts	-	-
Others (to be specified)	-	-
<b>TOTAL</b>	<b>116,159</b>	<b>91,688</b>

**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 DECEMBER 31, 2015	FOR THE PERIOD ENDED DECEMBER 31, 2015	FOR THE QUARTER ENDED DECEMBER 31, 2014	FOR THE PERIOD ENDED DECEMBER 31, 2014
	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Premium from direct business written	6,638,973	21,516,869	6,494,111	20,659,720
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	223,675	(1,116,053)	556,760	(888,984)
<b>Gross Earned Premium</b>	<b>6,862,648</b>	<b>20,400,816</b>	<b>7,050,871</b>	<b>19,770,736</b>
Add: Premium on reinsurance accepted	39,803	496,847	86,124	266,581
Less: Premium on reinsurance ceded	1,814,807	6,976,902	1,969,089	6,508,160
<b>Net Premium</b>	<b>5,087,644</b>	<b>13,920,761</b>	<b>5,167,906</b>	<b>13,529,157</b>
				6,241,578
Adjustment for change in reserve for unexpired risks	(346,667)	715,118	(167,253)	929,652
<b>Premium Earned (Net)</b>	<b>4,740,977</b>	<b>14,635,878</b>	<b>5,000,653</b>	<b>14,458,809</b>

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 (3+4-5)	Out-standing Claims at the end of the period	Out-standing Claims at the beginning of the period	Net Claims Incurred (6+7-8)
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 - 2015-16	220,936	12	139,911	81,037	587,157	455,751	212,443
	YTD Dec- 2015-16	776,806	73,859	647,056	203,609	587,157	482,256	308,510
Marine Cargo	For Q3 - 2015-16	52,136	-	23,550	28,586	210,756	216,830	22,512
	YTD Dec- 2015-16	408,323	1,492	251,142	158,673	210,756	210,778	158,651
Marine Hull	For Q3 - 2015-16	-	-	-	-	966	969	(3)
	YTD Dec- 2015-16	17,055	-	16,832	223	966	651	538
<b>Marine Total</b>	<b>For Q3 - 2015-16</b>	<b>52,136</b>	<b>-</b>	<b>23,550</b>	<b>28,586</b>	<b>211,722</b>	<b>217,799</b>	<b>22,509</b>
	<b>YTD Dec- 2015-16</b>	<b>425,378</b>	<b>1,492</b>	<b>267,974</b>	<b>158,896</b>	<b>211,722</b>	<b>211,429</b>	<b>159,189</b>
Motor OD	For Q3 - 2015-16	1,067,285	-	204,813	862,472	1,246,740	1,270,903	838,309
	YTD Dec- 2015-16	3,193,223	-	609,731	2,583,492	1,246,740	1,333,521	2,496,710
Motor TP	For Q3 - 2015-16	1,259,406	-	72,318	1,187,088	22,860,043	22,020,699	2,026,432
	YTD Dec- 2015-16	4,020,215	-	240,905	3,779,310	22,860,043	20,501,493	6,137,861
<b>Motor Total</b>	<b>For Q3 - 2015-16</b>	<b>2,326,691</b>	<b>-</b>	<b>277,131</b>	<b>2,049,560</b>	<b>24,106,783</b>	<b>23,291,602</b>	<b>2,864,741</b>
	<b>YTD Dec- 2015-16</b>	<b>7,213,438</b>	<b>-</b>	<b>850,636</b>	<b>6,362,802</b>	<b>24,106,783</b>	<b>21,835,014</b>	<b>8,634,571</b>
Employer's Liability	For Q3 - 2015-16	7,438	-	641	6,797	52,293	46,932	12,158
	YTD Dec- 2015-16	19,167	-	1,428	17,739	52,293	40,644	29,388
Public Liability	For Q3 - 2015-16	1,836	-	163	1,673	56,827	50,498	8,002
	YTD Dec- 2015-16	4,385	-	1,067	3,318	56,827	47,225	12,920
Engineering	For Q3 - 2015-16	304,552	82	279,516	25,118	264,772	270,744	19,146
	YTD Dec- 2015-16	429,972	9,318	366,064	73,226	264,772	242,096	95,902
Aviation	For Q3 - 2015-16	33	-	2	31	2,111	2,124	18
	YTD Dec- 2015-16	3,688	-	3,632	56	2,111	2,125	42
Personal Accident	For Q3 - 2015-16	66,328	-	10,632	55,696	322,750	299,837	78,609
	YTD Dec- 2015-16	232,669	-	42,785	189,884	322,750	238,352	274,282
Health	For Q3 - 2015-16	1,349,703	-	172,529	1,177,174	1,275,332	1,438,631	1,013,875
	YTD Dec- 2015-16	3,746,301	-	450,192	3,296,109	1,275,332	1,166,690	3,404,751
Other Misc.	For Q3 - 2015-16	372,459	(2)	289,719	82,738	350,555	325,825	107,468
	YTD Dec- 2015-16	1,556,869	-	1,239,049	317,820	350,555	372,903	295,472
<b>Misc Total</b>	<b>For Q3 - 2015-16</b>	<b>4,429,040</b>	<b>80</b>	<b>1,030,333</b>	<b>3,398,787</b>	<b>26,431,423</b>	<b>25,726,193</b>	<b>4,104,017</b>
	<b>YTD Dec- 2015-16</b>	<b>13,206,489</b>	<b>9,318</b>	<b>2,954,853</b>	<b>10,260,954</b>	<b>26,431,423</b>	<b>23,945,049</b>	<b>12,747,328</b>
<b>Grand Total</b>	<b>For Q3 - 2015-16</b>	<b>4,702,112</b>	<b>92</b>	<b>1,193,794</b>	<b>3,508,410</b>	<b>27,230,302</b>	<b>26,399,743</b>	<b>4,338,969</b>
	<b>YTD Dec- 2015-16</b>	<b>14,408,673</b>	<b>84,669</b>	<b>3,869,883</b>	<b>10,623,459</b>	<b>27,230,302</b>	<b>24,638,734</b>	<b>13,215,027</b>

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 (3+4-5)	Out-standing Claims at the end of the period	Out-standing Claims at the beginning of the period	Net Claims Incurred (6+7-8)
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	189,941	5,209	105,507	89,643	466,298	463,336	92,605
	YTD Dec- 2014-15	576,714	6,550	390,157	193,107	466,298	410,836	248,569
Marine Cargo	For Q3 - 2014-15	110,893	-	72,921	37,972	189,655	178,061	49,566
	YTD Dec- 2014-15	324,195	1,231	218,114	107,312	189,655	170,956	126,011
Marine Hull	For Q3 - 2014-15	-	-	-	-	771	750	21
	YTD Dec- 2014-15	2	-	-	2	771	637	136
<b>Marine Total</b>	<b>For Q3 - 2014-15</b>	<b>110,893</b>	<b>-</b>	<b>72,921</b>	<b>37,972</b>	<b>190,426</b>	<b>178,811</b>	<b>49,587</b>
	<b>YTD Dec- 2014-15</b>	<b>324,197</b>	<b>1,231</b>	<b>218,114</b>	<b>107,314</b>	<b>190,426</b>	<b>171,593</b>	<b>126,147</b>
Motor OD	For Q3 - 2014-15	1,097,733	-	125,910	971,823	1,433,989	1,571,978	833,834
	YTD Dec- 2014-15	3,414,665	-	297,226	3,117,439	1,433,989	1,722,057	2,829,371
Motor TP	For Q3 - 2014-15	1,242,550	(29,395)	65,189	1,147,966	19,767,717	18,812,521	2,103,162
	YTD Dec- 2014-15	3,393,620	79,496	174,636	3,298,480	19,767,717	16,747,101	6,319,096
<b>Motor Total</b>	<b>For Q3 - 2014-15</b>	<b>2,340,283</b>	<b>(29,395)</b>	<b>191,099</b>	<b>2,119,789</b>	<b>21,201,706</b>	<b>20,384,499</b>	<b>2,936,996</b>
	<b>YTD Dec- 2014-15</b>	<b>6,808,285</b>	<b>79,496</b>	<b>471,862</b>	<b>6,415,919</b>	<b>21,201,706</b>	<b>18,469,158</b>	<b>9,148,467</b>
Employer's Liability	For Q3 - 2014-15	9,587	-	810	8,777	45,306	46,330	7,753
	YTD Dec- 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
	YTD Dec- 2014-15	2,016	-	185	1,831	43,199	26,874	18,156
Engineering	For Q3 - 2014-15	285,692	568	260,418	25,842	245,891	217,266	54,467
	YTD Dec- 2014-15	401,949	618	342,957	59,610	245,891	204,121	101,380
Aviation	For Q3 - 2014-15	7	-	7	-	2,123	2,123	-
	YTD Dec- 2014-15	9,011	-	8,767	244	2,123	1,713	654
Personal Accident	For Q3 - 2014-15	153,018	-	89,498	63,520	211,585	214,789	60,316
	YTD Dec- 2014-15	284,917	-	141,600	143,317	211,585	152,505	202,397
Health	For Q3 - 2014-15	1,421,191	-	169,141	1,252,050	1,270,348	1,059,000	1,463,398
	YTD Dec- 2014-15	3,729,449	-	507,136	3,222,313	1,270,348	950,880	3,541,781
Other Misc.	For Q3 - 2014-15	95,930	-	59,848	36,082	316,205	200,509	151,778
	YTD Dec- 2014-15	190,488	-	119,084	71,404	316,205	147,272	240,337
<b>Misc Total</b>	<b>For Q3 - 2014-15</b>	<b>4,306,234</b>	<b>(28,827)</b>	<b>770,871</b>	<b>3,506,536</b>	<b>23,336,363</b>	<b>22,157,598</b>	<b>4,685,301</b>
	<b>YTD Dec- 2014-15</b>	<b>11,448,646</b>	<b>80,114</b>	<b>1,593,385</b>	<b>9,935,375</b>	<b>23,336,363</b>	<b>19,991,351</b>	<b>13,280,387</b>
<b>Grand Total</b>	<b>For Q3 - 2014-15</b>	<b>4,607,068</b>	<b>(23,618)</b>	<b>949,299</b>	<b>3,634,151</b>	<b>23,993,087</b>	<b>22,799,745</b>	<b>4,827,493</b>
	<b>YTD Dec- 2014-15</b>	<b>12,349,557</b>	<b>87,895</b>	<b>2,201,656</b>	<b>10,235,796</b>	<b>23,993,087</b>	<b>20,573,780</b>	<b>13,655,103</b>

**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 (3+4-5)
1	2	3	4	5	6
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q3 - 2015-16	28,402	1,026	40,205	(10,777)
	YTD Dec - 2015-16	98,188	19,232	248,749	(131,329)
Marine Cargo	For Q3 - 2015-16	8,749	30	1,516	7,263
	YTD Dec - 2015-16	31,040	1,415	8,034	24,421
Marine Hull	For Q3 - 2015-16	405	-	273	132
	YTD Dec - 2015-16	1,426	-	1,996	(570)
<b>Marine Total</b>	<b>For Q3 - 2015-16</b>	<b>9,154</b>	<b>30</b>	<b>1,789</b>	<b>7,395</b>
	<b>YTD Dec - 2015-16</b>	<b>32,466</b>	<b>1,415</b>	<b>10,030</b>	<b>23,851</b>
Motor OD	For Q3 - 2015-16	175,128	-	179,728	(4,600)
	YTD Dec - 2015-16	481,470	-	538,148	(56,678)
Motor TP	For Q3 - 2015-16	794	-	21,067	(20,273)
	YTD Dec - 2015-16	3,284	-	64,385	(61,101)
<b>Motor Total</b>	<b>For Q3 - 2015-16</b>	<b>175,922</b>	<b>-</b>	<b>200,795</b>	<b>(24,873)</b>
	<b>YTD Dec - 2015-16</b>	<b>484,754</b>	<b>-</b>	<b>602,533</b>	<b>(117,779)</b>
Employer's Liability	For Q3 - 2015-16	2,231	-	174	2,057
	YTD Dec - 2015-16	6,688	-	543	6,145
Public Liability	For Q3 - 2015-16	2,464	-	632	1,832
	YTD Dec - 2015-16	9,915	1	11,743	(1,827)
Engineering	For Q3 - 2015-16	15,717	213	13,756	2,174
	YTD Dec - 2015-16	30,562	2,852	68,926	(35,512)
Aviation	For Q3 - 2015-16	57	-	1,219	(1,162)
	YTD Dec - 2015-16	(35)	-	2,696	(2,731)
Personal Accident	For Q3 - 2015-16	5,790	-	393	5,397
	YTD Dec - 2015-16	20,389	64	1,880	18,573
Health	For Q3 - 2015-16	31,771	-	45,554	(13,783)
	YTD Dec - 2015-16	134,722	39	111,128	23,633
Other Misc.	For Q3 - 2015-16	5,578	-	1,593	3,985
	YTD Dec - 2015-16	17,281	4	79,253	(61,968)
<b>Misc Total</b>	<b>For Q3 - 2015-16</b>	<b>239,530</b>	<b>213</b>	<b>264,116</b>	<b>(24,373)</b>
	<b>YTD Dec - 2015-16</b>	<b>704,276</b>	<b>2,960</b>	<b>878,702</b>	<b>(171,466)</b>
<b>Grand Total</b>	<b>For Q3 - 2015-16</b>	<b>277,086</b>	<b>1,269</b>	<b>306,110</b>	<b>(27,755)</b>
	<b>YTD Dec - 2015-16</b>	<b>834,930</b>	<b>23,607</b>	<b>1,137,481</b>	<b>(278,944)</b>

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	For Q3 - 2015-16	YTD Dec - 2015-16
	(Rs. In '000)	(Rs. In '000)
Agents	148,461	462,128
Brokers	81,046	284,110
Corporate Agency	47,579	88,692
Referral	-	-
<b>TOTAL</b>	<b>277,086</b>	<b>834,930</b>

**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 (3+4-5)
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)
	YTD Dec 2014-15	84,840	11,666	204,735	(108,229)
Marine Cargo	For Q3 - 2014-15	5,850	-	2,040	3,810
	YTD Dec 2014-15	26,541	10	9,669	16,882
Marine Hull	For Q3 - 2014-15	121	-	382	(261)
	YTD Dec 2014-15	587	-	1,699	(1,112)
<b>Marine Total</b>	<b>For Q3 - 2014-15</b>	<b>5,971</b>	<b>-</b>	<b>2,422</b>	<b>3,549</b>
	<b>YTD Dec 2014-15</b>	<b>27,128</b>	<b>10</b>	<b>11,368</b>	<b>15,770</b>
Motor OD	For Q3 - 2014-15	165,837	-	81,003	84,834
	YTD Dec 2014-15	477,393	-	221,956	255,437
Motor TP	For Q3 - 2014-15	3,218	-	82,657	(79,439)
	YTD Dec 2014-15	9,322	-	231,219	(221,897)
<b>Motor Total</b>	<b>For Q3 - 2014-15</b>	<b>169,055</b>	<b>-</b>	<b>163,660</b>	<b>5,395</b>
	<b>YTD Dec 2014-15</b>	<b>486,715</b>	<b>-</b>	<b>453,175</b>	<b>33,540</b>
Employer's Liability	For Q3 - 2014-15	1,777	-	143	1,634
	YTD Dec 2014-15	5,366	-	451	4,915
Public Liability	For Q3 - 2014-15	2,857	125	473	2,509
	YTD Dec 2014-15	8,071	125	8,848	(652)
Engineering	For Q3 - 2014-15	8,242	1,143	22,738	(13,353)
	YTD Dec 2014-15	25,759	4,200	105,827	(75,868)
Aviation	For Q3 - 2014-15	(8)	-	975	(983)
	YTD Dec 2014-15	81	-	1,760	(1,679)
Personal Accident	For Q3 - 2014-15	5,599	-	568	5,031
	YTD Dec 2014-15	18,240	91	1,135	17,196
Health	For Q3 - 2014-15	40,386	-	23,354	17,032
	YTD Dec 2014-15	133,559	-	76,347	57,212
Other Misc.	For Q3 - 2014-15	5,490	-	45,367	(39,877)
	YTD Dec 2014-15	20,328	-	116,706	(96,378)
<b>Misc Total</b>	<b>For Q3 - 2014-15</b>	<b>233,398</b>	<b>1,268</b>	<b>257,278</b>	<b>(22,612)</b>
	<b>YTD Dec 2014-15</b>	<b>698,119</b>	<b>4,416</b>	<b>764,249</b>	<b>(61,714)</b>
<b>Grand Total</b>	<b>For Q3 - 2014-15</b>	<b>264,070</b>	<b>4,492</b>	<b>299,764</b>	<b>(31,202)</b>
	<b>YTD Dec 2014-15</b>	<b>810,087</b>	<b>16,092</b>	<b>980,352</b>	<b>(154,173)</b>

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	For Q3 - 2014-15	YTD Dec 2014-15
	(Rs. In '000)	(Rs. In '000)
Agents	181,117	530,832
Brokers	73,091	247,522
Corporate Agency	9,862	31,733
Referral	-	-
<b>TOTAL</b>	<b>264,070</b>	<b>810,087</b>

**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 DECEMBER 31, 2015	FOR THE PERIOD ENDED DECEMBER 31, 2015	FOR THE QUARTER ENDED DECEMBER 31, 2014	FOR THE PERIOD ENDED DECEMBER 31, 2014
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Employees' remuneration & welfare benefits	506,406	1,534,972	406,946	1,148,442
2	Company's contribution to Provident fund and others	26,919	100,220	29,105	90,348
3	Travel, conveyance and vehicle running expenses	34,582	100,101	29,924	75,507
4	Rents, rates & taxes	58,079	175,651	48,920	169,744
5	Repairs	82,763	228,191	74,758	220,672
6	Printing & Stationery	15,423	45,549	13,439	39,550
7	Communication expenses	35,448	103,378	25,864	75,054
8	Postage expenses	21,505	73,040	11,049	33,205
9	Legal & professional charges	25,432	119,662	42,020	132,635
10	Directors' Sitting fees	300	900	220	700
11	<b>Auditors remuneration</b>				
	a. As auditor	1,335	3,743	1,040	2,823
	b. As advisor in other capacity	-	-	-	-
	c. In any other capacity	-	-	-	-
12	Advertisement and Publicity*	660,975	1,794,963	467,361	1,335,227
13	Interest and Bank Charges	8,457	17,296	6,115	20,320
14	Service Tax Expenses	(4,101)	38,907	46,414	93,059
15	Entertainment expenses	1,963	5,290	1,822	4,659
16	Office maintenance expenses	38,378	116,490	47,368	120,208
17	Office management expenses	15,075	45,075	15,000	45,000
18	Training & Recruitment Expenses	30,491	155,221	50,822	104,953
19	Depreciation	42,739	122,352	39,448	121,654
20	Subscriptions and membership fees	8,406	24,512	7,374	23,233
21	Coinsurance Expenses (net)	1,284	8,824	6,105	10,391
22	Miscellaneous expenses	12,560	25,471	21,206	22,462
	<b>TOTAL</b>	<b>1,624,419</b>	<b>4,839,808</b>	<b>1,392,320</b>	<b>3,889,846</b>
	<b>Allocation:</b>				
	Fire Revenue Account	38,893	177,903	36,714	111,994
	Marine Revenue Account	16,434	76,051	11,361	48,984
	Miscellaneous Revenue Account	1,564,611	4,553,602	1,326,729	3,702,667
	Expenses not relating to Insurance Business taken in Profit & Loss A/c	4,481	32,252	17,516	26,201
	<b>TOTAL</b>	<b>1,624,419</b>	<b>4,839,808</b>	<b>1,392,320</b>	<b>3,889,846</b>

\*Note: Previous year figures are regrouped/reclassified wherever necessary to confirm to current year classification.

**PERIODIC DISCLOSURES**  
**FORM NL-8-SHARE CAPITAL SCHEDULE**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**SHARE CAPITAL**

S.No.	Particulars	As at 31-12-2015 (Rs. In '000)	As at 31-12-2014 (Rs. In '000)
1	<b>Authorised Capital</b>		
	20,00,00,000 Equity Shares of Rs.10 each	2,000,000	2,000,000
2	<b>Issued Capital</b>		
	12,27,74,960 (Previous Year 12,27,74,960) Equity Shares of Rs10 each	1,227,750	1,227,750
3	<b>Subscribed Capital</b>		
	12,27,74,960 (Previous Year 12,27,74,960) Equity Shares of Rs10 each	1,227,750	1,227,750
4	<b>Called-up Capital</b>		
	12,27,74,960 (Previous Year 12,27,74,960) Equity Shares of Rs10 each	1,227,750	1,227,750
	Less : Calls unpaid		
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : (i) Preliminary Expenses (ii) Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	<b>TOTAL</b>	<b>1,227,750</b>	<b>1,227,750</b>

Note: Of the above 12,21,10,660 shares are held by Holding Company, Reliance Capital Limited (previous year 12,21,10,660 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 31-12-2015		As at 31-12-2014	
	Number of Shares	% of Holding	Number of Shares	% of Holding
<b>Promoters</b>				
· Holding Company - Indian	122,110,660	99.46%	122,110,660	99.46%
· Holding Company - Foreign	-	-	-	-
<b>Others</b>				
· Reliance General Insurance Employees Benefit Trust	664,300	0.54%	664,300	0.54%
<b>TOTAL</b>	<b>122,774,960</b>	<b>100%</b>	<b>122,774,960</b>	<b>100%</b>

**PERIODIC DISCLOSURES**  
**FORM NL-10-RESERVES AND SURPLUS SCHEDULE**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**RESERVES AND SURPLUS**

S.No.	Particulars	As at 31-12-2015	As at 31-12-2014
		(Rs. In '000)	(Rs. In '000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	16,242,881	16,242,881
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	-	-
	<b>TOTAL</b>	<b>16,242,881</b>	<b>16,242,881</b>

**PERIODIC DISCLOSURES**  
**FORM NL-11-BORROWINGS SCHEDULE**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**BORROWINGS**

<b>Sr No.</b>	<b>Particulars</b>	<b>As at 31-12-2015</b>	<b>As at 31-12-2014</b>
		(Rs. In '000)	(Rs. In '000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

**PERIODIC DISCLOSURES**

**FORM NL-12-INVESTMENT SCHEDULE**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**INVESTMENT**

S.No.	Particulars	As at 31-12-2015	As at 31-12-2014
		(Rs. In '000)	(Rs. In '000)
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	16,562,337	18,526,478
2	Other Approved Securities	3,486,031	14,200
3	Other Investments		
	(a) Shares		
	(aa) Equity	644,886	659,931
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	13,334,970	10,246,361
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	5,120,906	8,451,444
5	Other than Approved Investments	677,695	599,936
	<b>SHORT TERM INVESTMENTS</b>		
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	1,385,414	530,131
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	7,193,338	8,472,741
	(e) Other Securities (to be specified)	2,390,000	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	779,281	1,498,835
5	Other than Approved Investments	2,226,390	377,148
	<b>TOTAL</b>	<b>53,801,248</b>	<b>49,397,098</b>

**Notes :**

1. 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	52,918,069	48,565,344
Market Value	53,091,844	49,239,126

2. During the Period, Company has withdrawn, deposits under section 7 of the Insurance Act, 1938 in accordance with IRDAI circular IRDAI/F&I/CIR/INV/093/04/2015 dated 30th April, 2015 (as at 31st December 2014 Rs. 129,744 thousands).

3. All the above investments are performing assets.

4. 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 31-12-2015	As at 31-12-2014
		(Rs. In '000)	(Rs. In '000)
1	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
2	<b>BORROWER-WISE CLASSIFICATION</b>		
	(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	-	-
	<b>TOTAL</b>	-	-
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
4	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**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, 2015	Additions	Deductions	As at 31st December, 2015	As at 1st April, 2015	For the period/ Adjustments	On Sales/Adjustments	As at 31st December, 2015	As at 31st December, 2015	As at 31st December 2014	As at 31st March, 2015
Leasehold Property	53,191	5,993	-	59,184	33,031	4,396	1	37,427	21,756	7,467	20,160
Furniture & Fittings	76,310	10,002	27	86,285	50,636	9,125	31	59,729	26,556	23,921	25,674
Information Technology Equipment	245,719	35,749	1,530	279,937	188,277	30,813	1,528	217,563	62,375	48,456	57,442
Intangible Asset (Computer Software)	620,546	62,140	-	682,686	439,243	60,462	-	499,705	182,981	133,703	181,303
Vehicles	930	-	-	930	894	36	-	930	0	85	36
Office Equipment	206,911	9,046	3,954	212,004	151,714	17,287	3,732	165,269	46,733	40,970	55,197
Plant & Machinery	6,851	-	635	6,215	6,364	233	635	5,962	253	469	487
<b>TOTAL</b>	<b>1,210,458</b>	<b>122,931</b>	<b>6,146</b>	<b>1,327,242</b>	<b>870,159</b>	<b>122,352</b>	<b>5,928</b>	<b>986,584</b>	<b>340,655</b>	<b>255,071</b>	<b>340,299</b>
Capital Work in progress	8,972	6,000	8,973	5,999	-	-	-	-	5,999	5,751	8,972
<b>Grand Total</b>	<b>1,219,430</b>	<b>128,931</b>	<b>15,119</b>	<b>1,333,242</b>	<b>870,159</b>	<b>122,352</b>	<b>5,928</b>	<b>986,584</b>	<b>346,655</b>	<b>260,822</b>	<b>349,270</b>
Previous Period (YTD Dec-14)	1,003,230	143,082	21,049	1,125,263	749,083	121,654	6,297	864,441	260,822		

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

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**CASH AND BANK BALANCES**

S.No.	Particulars	As at 31-12-2015 (Rs. In '000)	As at 31-12-2014 (Rs. In '000)
1	Cash (including drafts and stamps)	26,747	5,138
2	Bank Balances		
	(a) Deposit Accounts		
	(i) Short-term (due within 12 months)*	74,485	75,535
	(ii) Others	-	-
	(b) Current Accounts	506,278	494,979
	(c) Others - Cheque in Transit	-	-
	(d) Others - Cheques on Hand	119,767	5,187
	(e) Others - Cash in Transit	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>727,277</b>	<b>580,839</b>
	Balances with non-scheduled banks included in (Current Accounts) above	-	-
	<b>TOTAL</b>	<b>727,277</b>	<b>580,839</b>

\* 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 31-12-2015	As at 31-12-2014
		(Rs. In '000)	(Rs. In '000)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	119,899	174,390
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	124,371	22,430
6	MAT Credit Entitlement	184,100	79,900
7	Rental & Other Deposits	328,391	300,482
8	Advances to Staff	4,802	4,317
9	Unutilised Service Tax Credit & VAT	15,993	35,808
10	Other Advances	385,702	145,206
	<b>TOTAL (A)</b>	<b>1,163,258</b>	<b>762,533</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	1,805,799	1,604,776
2	Outstanding Premiums	1,150,905	548,565
3	Agents' Balances	726	1,014
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	1,925,528	1,524,271
	Less : Provision for doubtful debts	(335,098)	(372,243)
6	Due from subsidiaries/holding cos.	-	-
7	Repossessed Stock	-	-
8	Deposit with Reserve Bank of India[Pursuant to section 7 of Insurance Act, 1938]	-	-
9	Others	-	-
	<b>TOTAL (B)</b>	<b>4,547,860</b>	<b>3,306,383</b>
	<b>TOTAL (A+B)</b>	<b>5,711,118</b>	<b>4,068,916</b>

<b>PERIODIC DISCLOSURES</b>
<b>FORM NL-17-CURRENT LIABILITIES SCHEDULE</b>

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**CURRENT LIABILITIES**

S.No.	Particulars	As at 31-12-2015	As at 31-12-2014
		(Rs. In '000)	(Rs. In '000)
1	Payable to Agents	81,026	88,291
2	Balances due to other insurance companies	3,211,700	1,916,893
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	111,386	97,474
5	Unallocated Premium	140,075	335,166
6	Sundry creditors	1,512,006	1,149,132
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding*	34,432,339	31,219,211
	Add : Provision for Doubtful Reinsurance Recoveries	137,330	137,330
9	Due to Officers/ Directors	-	-
	<b>Others:</b>		
	- Unclaimed Amount of Policy Holders	510,873	593,552
	- Environmental Relief Fund Payable	141	112
	- Employee Related Payables	16,202	16,632
	- Temporary Bank Overdraft as per books of accounts	286,559	200,633
	- Service Tax and Vat Liability	157,071	124,322
	- Statutory Dues	84,507	69,843
	<b>TOTAL</b>	<b>40,681,215</b>	<b>35,948,591</b>

\*Technical Reserves IBNR/IBNER/PDR have been estimated by the management of company in the absence of appointed actuary as on December 31st, 2015

**PERIODIC DISCLOSURES**  
**FORM NL-18-PROVISIONS SCHEDULE**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**PROVISIONS**

<b>S.No.</b>	<b>Particulars</b>	<b>As at 31-12-2015</b>	<b>As at 31-12-2014</b>
		(Rs. In '000)	(Rs. In '000)
1	Reserve for Unexpired Risk	9,284,891	8,944,229
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	8,270	9,392
	- For Leave Encashment	22,401	17,338
	- For Risk Reserves	100,000	100,000
	<b>TOTAL</b>	<b>9,415,562</b>	<b>9,070,959</b>

**PERIODIC DISCLOSURES**  
**FORM NL-19 MISC EXPENDITURE SCHEDULE**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**MISCELLANEOUS EXPENDITURE**

**(To the extent not written off or adjusted)**

<b>S.No.</b>	<b>Particulars</b>	<b>As at 31-12-2015</b>	<b>As at 31-12-2014</b>
		(Rs. In '000)	(Rs. In '000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

**PERIODIC DISCLOSURES**

**FORM NL-21: Statement of Liabilities**

**INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**Date: 31-12-2015**

**(Rs. In Lacs)**

**STATEMENT OF LIABILITIES**

S.No.	Particular	As at 31-12-2015				As at 31-12-2014			
		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	5,776	4,385	1,486	11,648	4,074	4,064	599	8,737
2	<b>Marine</b>								
a)	Marine Cargo	1,797	1,761	346	3,904	1,435	1,402	494	3,331
b)	Marine Hull	7	7	3	17	7	2	5	14
3	<b>Miscellaneous</b>								
a)	Motor	66,174	145,436	167,706	379,317	68,422	135,254	149,024	352,700
b)	Engineering	1,114	2,131	517	3,761	878	2,072	387	3,337
c)	Aviation	7	21	-	28	4	21	-	25
d)	Liabilities	369	405	163	937	311	311	121	743
e)	Others	2,620	6,712	1,918	11,249	2,156	5,840	1,264	9,260
4	<b>Health Insurance</b>	14,985	8,240	4,459	27,684	13,855	6,959	5,745	26,559
	<b>TOTAL LIABILITIES</b>	<b>92,849</b>	<b>169,099</b>	<b>176,598</b>	<b>438,546</b>	<b>91,142</b>	<b>128,294</b>	<b>157,639</b>	<b>404,706</b>

\* Motor IBNR reserve include that relating to Motor CV Third Party Pool and Decline Risk Pool  
Rural Business is included in the respective class of business

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2015

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED DECEMBER 31, 2015

(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 2015-16	YTD Dec 2015-16	For Q3 2015-16	YTD Dec 2015-16	For Q3 2015-16	YTD Dec 2015-16	For Q3 2015-16	YTD Dec 2015-16	For Q3 2015-16	YTD Dec 2015-16	For Q3 2015-16	YTD Dec 2015-16	For Q3 2015-16	YTD Dec 2015-16	For Q3 2015-16	YTD Dec 2015-16	For Q3 2015-16	YTD Dec 2015-16	For Q3 2015-16	YTD Dec 2015-16	For Q3 2015-16	YTD Dec 2015-16	For Q3 2015-16	YTD Dec 2015-16	For Q3 2015-16	YTD Dec 2015-16		
Andhra Pradesh	158	573	1	2	-	-	13	171	282	777	302	915	1	6	1	6	10	29	7	35	-	-	5	13	781	2,526		
Arunachal Pradesh	0	2	-	-	-	-	2	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	18	
Assam	19	299	0	5	-	-	34	86	145	325	179	427	0	2	0	0	2	8	-	0	-	-	6	20	386	1,174		
Bihar	4	95	-	-	-	-	12	25	254	679	290	753	0	0	1	2	107	0	0	0	-	-	5	13	565	1,673		
Chhattisgarh	168	417	-	0	-	-	88	97	123	289	73	176	-	1	0	0	9	25	0	0	-	-	4	13	465	1,020		
Goa	12	29	-	0	-	-	0	3	29	83	27	70	-	2	0	0	1	7	-	0	-	-	0	2	70	196		
Gujarat	838	2,352	116	330	-	-	84	54	169	2,600	6,650	2,523	6,880	88	243	28	176	418	1,317	17	73	-	-	91	622	6,773	18,695	
Haryana	114	304	7	12	-	-	333	480	767	1,948	672	1,750	2	8	54	62	83	168	7	12	-	-	19	47	2,059	4,792		
Himachal Pradesh	46	780	0	1	-	-	8	13	201	508	216	722	1	1	0	1	1	4	0	0	2	52	13	46	488	2,128		
Jammu & Kashmir	15	34	1	2	-	-	13	48	219	747	201	648	1	2	0	1	1	7	0	1	-	-	5	15	456	1,504		
Jharkhand	7	396	1	13	-	-	26	116	288	810	367	999	46	160	1	130	9	24	0	1	-	-	6	19	750	2,668		
Karnataka	174	1,681	12	112	-	-	1	40	190	2,680	7,643	2,609	7,712	25	88	46	140	444	3,203	61	266	(0)	(0)	24	62	6,114	21,099	
Kerala	27	62	0	3	-	-	5	23	1,447	4,222	1,214	4,028	3	7	3	10	9,151	23,832	37	147	-	-	11	30	11,899	32,364		
Madhya Pradesh	92	3,209	1	4	-	-	16	190	53	219	64	190	3	7	1	4	24	67	0	1	0	0	15	45	271	3,936		
Maharashtra	463	3,593	141	790	72	413	145	575	5,262	13,025	5,382	14,473	91	754	70	443	1,299	9,564	200	780	133	136	309	842	13,567	45,387		
Manipur	0	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	
Meghalaya	5	9	-	-	-	-	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	11	
Mizoram	0	1	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	2	
Nagaland	0	2	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	2	
Orissa	113	628	1	1	-	-	11	60	175	449	260	659	2	2	0	1	1,055	1,167	0	1	-	-	23	69	1,640	3,036		
Punjab	84	202	17	63	-	-	17	33	247	726	203	656	8	15	7	27	62	208	36	128	-	-	29	86	709	2,144		
Rajasthan	114	735	0	1	-	-	45	65	203	669	335	943	5	18	141	306	9	43	1	2	-	0	30	91	883	2,873		
Sikkim	4	5	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	
Tamil Nadu	1,817	2,336	14	62	-	-	66	234	1,702	5,515	2,178	7,341	4	23	28	86	256	1,014	39	174	-	-	17	61	6,121	16,847		
Telangana	173	689	21	63	114	176	61	238	1,299	3,222	1,208	3,581	31	79	8	87	174	1,301	34	91	-	-	11	37	3,135	9,562		
Tripura	1	3	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	3	
Uttar Pradesh	165	2,393	1	2	-	-	50	104	965	2,557	520	1,554	0	2	74	137	54	172	1	5	(106)	5,693	10	42	1,732	12,660		
Uttarakhand	9	139	0	1	-	-	1	3	151	395	135	389	0	0	0	0	13	27	0	2	-	0	3	11	311	967		
West Bengal	240	1,025	112	846	-	-	443	873	958	2,606	1,163	3,444	38	147	98	368	275	1,288	12	51	10	10	94	264	3,443	10,922		
Andaman & Nicobar Is.	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	
Chandigarh	3	7	-	10	-	-	0	1	-	367	-	377	-	5	-	3	191	517	-	23	-	0	-	12	193	1,322		
Dadra & Nagar Haveli	11	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	56	
Daman & Diu	6	11	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	11	
Delhi	52	711	326	1,345	-	0	132	426	914	2,921	833	3,126	73	2,092	127	222	651	1,937	86	329	-	-	122	1,687	3,317	14,797		
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	9	31	-	-	-	-	0	1	93	319	124	408	-	0	0	1	1	4	0	1	-	-	1	5	228	768		
<b>GRAND TOTAL</b>	<b>4,944</b>	<b>22,809</b>	<b>772</b>	<b>3,668</b>	<b>186</b>	<b>674</b>	<b>1,618</b>	<b>4,243</b>	<b>21,058</b>	<b>57,671</b>	<b>21,074</b>	<b>62,018</b>	<b>422</b>	<b>3,662</b>	<b>686</b>	<b>2,215</b>	<b>14,195</b>	<b>46,039</b>	<b>540</b>	<b>2,125</b>	<b>38</b>	<b>5,891</b>	<b>855</b>	<b>4,155</b>	<b>66,390</b>	<b>215,169</b>		

**PERIODIC DISCLOSURES**

**FORM NL-23 :Reinsurance Risk Concentration**

**INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**Date: 31-12-2015**

**Statement for the Quarter ended December 31, 2015**

**(Rs. In Lacs )**

**Reinsurance Risk Concentration**

<b>Premium ceded to reinsurers</b>						
<b>S.No.</b>	<b>Reinsurance Placements</b>	<b>No. of reinsurers</b>	<b>Proportional</b>	<b>Non-Proportional</b>	<b>Facultative</b>	<b>Premium ceded to reinsurers / Total reinsurance premium ceded (%)</b>
1	No. of Reinsurers with rating of AAA and above	2	2.02	-	0.08	0.01%
2	No. of Reinsurers with rating AA but less than AAA	157	11,711.85	674.09	6,045.18	92.29%
3	No. of Reinsurers with rating A but less than AA	21	544.87	224.31	262.78	5.17%
4	No. of Reinsurers with rating BBB but less than A	3	55.47	18.13	0.17	0.37%
5	No. of Reinsurers with rating less than BBB	1	4.84	0.01	-	0.02%
6	No. of Indian reinsurer other then GIC	13	(0.59)	-	428.49	2.14%
	<b>Total</b>	<b>197</b>	<b>12,318.47</b>	<b>916.54</b>	<b>6,736.70</b>	<b>100.00%</b>

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: 31-12-2015**

**Statement for the Quarter ended December 31, 2015**

**(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	63	28	24	17	22	154	2,209
2	Marine Cargo	241	68	93	12	12	426	521
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	26	21	13	12	23	95	3,046
5	Motor OD	29,580	7,166	2,043	763	216	39,768	10,673
6	Motor TP	47	88	107	323	2,823	3,388	12,594
7	Health	180,046	2,607	225	46	49	182,973	13,197
8	Overseas Travel	68	182	42	8	6	306	300
9	Personal Accident	91	139	141	37	45	453	663
10	Liability	13	11	9	9	6	48	93
11	Crop	26			-	18	39,719	2,894
12	Miscellaneous	105	62	22	12	11	212	830
<b>Total</b>		<b>210,306</b>	<b>10,372</b>	<b>2,719</b>	<b>1,239</b>	<b>3,231</b>	<b>267,542</b>	<b>47,021</b>

**PERIODIC DISCLOSURES**

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

**INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**Date: 31-12-2015**

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	634	495	3	864	18,001	71,421	116,544	625	2,892	513	70	-	1,060	213,122
2	Claims reported during the period	412	708	1	186	51,455	5,044	165,680	947	863	166	29	-	380	225,871
3	Claims Settled during the period	154	426	-	95	39,768	3,388	182,973	306	453	48	44	-	212	227,867
4	Claims Repudiated during the period	20	34	-	3	1,785	1,078	26,073	56	157	5	-	-	16	29,227
5	Claims closed during the period	86	87	-	36	4,588	280	2,106	401	167	5	-	-	86	7,842
6	Claims O/S at End of the period	785	656	4	916	23,297	71,718	71,071	812	2,991	626	55	-	1,126	174,057
	Less than 3months	267	359	-	116	16,533	3,594	70,457	572	604	135	3	-	172	92,812
	3 months to 6 months	164	116	-	581	2,466	4,170	128	48	433	94	-	-	65	8,265
	6months to 1 year	132	100	1	99	1,567	7,436	39	52	545	161	20	-	32	10,184
	1year and above	222	81	3	120	2,731	56,518	447	140	1,409	236	32	-	857	62,796

**PERIODIC DISCLOSURES**

**FORM NL-26 : CLAIMS INFORMATION - KG Table I**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

Solvency as on December 31, 2015

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	30,342	6,719	18,791	4,249	3,034	2,819	3,034
2	Marine Cargo	4,496	2,818	4,007	2,186	564	721	721
3	Marine Hull	661	11	535	5	66	80	80
4	Motor	162,816	129,115	131,697	116,150	25,823	34,845	34,845
5	Engineering	6,038	1,746	7,431	1,480	604	1,115	1,115
6	Aviation	413	12	158	47	41	24	41
7	Liabilities	4,014	1,412	553	514	602	154	602
8	Others	22,083	7,641	26,695	7,698	(39)	5,606	5,606
9	Health	55,316	47,550	50,326	43,827	9,510	13,148	13,148
	<b>TOTAL</b>	<b>286,178</b>	<b>197,024</b>	<b>240,192</b>	<b>176,157</b>	<b>40,205</b>	<b>58,512</b>	<b>59,193</b>

**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: 31-12-2015**

<b>S.No.</b>	<b>Office Information</b>	<b>Number*</b>
1	No. of offices at the beginning of the period (As on 01.04.2015)	127
2	No. of branches approved during the period	0
3	No. of branches opened during the period	Out of approvals of previous period 0
4		Out of approvals of this period 0
5	No. of branches closed during the period	1
6	No of branches at the end of the period (As on 31.12.2015)	126
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	126

\*Please note: 12 Regional offices are excluded

**PERIODIC DISCLOSURES**

**FORM NL-28-STATEMENT OF INVESTMENT ASSET**

**INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**CODE: 103**

**STATEMENT AS ON 31.12.2015**

**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	538,012
2	Loans	9	-
3	Fixed Assets	10	3,467
4	Current Assets		
	a. Cash & Bank Balance	11	7,273
	b. Advances & Other Assets	12	57,111
5	Current Liabilities		
	a. Current Liabilities	13	(406,812)
	b. Provisions	14	(94,156)
	c. Misc. Exp not written off	15	-
	d. Debit balance of P&L A/c	-	74,396
	<b>APPLICATION OF FUNDS AS PER BALANCE SHEET (A)</b>	<b>TOTAL (A)</b>	<b>179,291</b>
	<b>OTHER ASSETS</b>	<b>SCH</b>	<b>AMOUNT</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	3,467
3	Cash & Bank Balance (if any)	11	7,273
4	Advances & Other Assets (if any)	12	57,111
5	Current Liabilities	13	(406,812)
6	Provisions	14	(94,156)
7	Misc. Expenses not written off	15	-
8	Debit balance of P&L A/c	-	74,396
	<b>TOTAL (B)</b>	<b>TOTAL (B)</b>	<b>(358,721)</b>
	<b>INVESTMENT ASSETS AS PER FORM 3B</b>	<b>(A - B)</b>	<b>538,012</b>

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM <sup>1</sup> (b)						
1	Government Securities	Not less than 20%	0	91,444	74,180	165,623	30.75%	0	165,623	164,708
2	Government Securities or Other Approved Securities (incl. (1) above)	Not less than 30%	0	91,444	109,040	200,484	37.22%	0	200,484	199,764
3	Investment subject to Exposure Norms		0	0	0			0		0
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	0	0	135,126	135,126	25.08%	(348)	134,777	135,454
	2.Approved Investments	Not exceeding 55%	402	0	173,628	174,030	32.31%	(320)	173,711	175,533
	3.Other Investments (not exceeding 25%)		0	0	29,060	29,060	5.39%	(20)	29,041	28,951
	<b>TOTAL INVESTMENT ASSETS</b>	<b>100%</b>	<b>402</b>	<b>91,444</b>	<b>446,855</b>	<b>538,700</b>	<b>100.00%</b>	<b>(688)</b>	<b>538,012</b>	<b>539,703</b>

Note:

- 1 FRSM 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:** 31-12-2015

(Rs. In lacs)

**Detail Regarding debt securities**

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2015	As % of total for this class	As at 31/12/2014	As % of total for this class	As at 31/12/2015	As % of total for this class	As at 31/12/2014	As % of total for this class
<b>BREAKDOWN BY CREDIT RATING</b>								
AAA rated	204,806	38.58%	156,330	31.75%	203,401	38.44%	153,511	31.61%
AA or better	91,624	17.26%	67,157	13.64%	90,487	17.10%	65,885	13.57%
Rated below AA but above A*	10,641	2.00%	6,381	1.30%	10,726	2.03%	6,292	1.30%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other	223,847	42.16%	262,524	53.32%	224,568	42.44%	259,966	53.53%
<b>Total</b>	<b>530,918</b>	<b>100%</b>	<b>492,391</b>	<b>100%</b>	<b>529,181</b>	<b>100%</b>	<b>485,653</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	134,967	25.42%	109,045	22.15%	134,724	25.46%	108,985	14.34%
More than 1 year and upto 3 years	95,303	17.95%	125,825	25.55%	94,692	17.89%	124,538	16.39%
More than 3 years and up to 7 years	147,567	27.79%	127,737	25.94%	146,791	27.74%	126,263	16.62%
More than 7 years and up to 10 years	53,923	10.16%	86,807	17.63%	53,468	10.10%	359,389	47.30%
above 10 years	99,158	18.68%	42,976	8.73%	99,506	18.80%	40,675	5.35%
<b>Total</b>	<b>530,918</b>	<b>100%</b>	<b>492,391</b>	<b>100%</b>	<b>529,181</b>	<b>100%</b>	<b>759,851</b>	<b>100%</b>
<b>BREAKDOWN BY TYPE OF THE INSURER</b>								
a. Central Government	164,708	31.02%	187,821	38.14%	165,623	31.30%	185,265	38.15%
b. State Government	35,056	6.60%	343	0.07%	34,860	6.59%	341	0.07%
c. Corporate Securities	331,154	62.37%	304,227	61.79%	328,697	62.11%	300,048	61.78%
<b>Total</b>	<b>530,918</b>	<b>100%</b>	<b>492,391</b>	<b>100%</b>	<b>529,181</b>	<b>100%</b>	<b>485,653</b>	<b>100%</b>

**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
5. \*Includes securities rated "A"

## FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2015

Analytical Ratios for Non-Life companies					
S.No.	Particular	FOR THE QUARTER ENDED DECEMBER 31, 2015	UPTO THE QUARTER ENDED DECEMBER 31, 2015	FOR THE QUARTER ENDED DECEMBER 31, 2014	UPTO THE QUARTER ENDED DECEMBER 31, 2014
1	Gross Direct Premium Growth Rate (%)	2%	4%	11%	11%
2	Gross Direct Premium to Net Worth Ratio (times)	0.61	1.98	0.67	2.14
3	Growth Rate of Net worth (%)	12%	7%	18%	14%
4	Net Retention Ratio (%)	73%	68%	70%	69%
5	Net commission Ratio (%)	-1%	-2%	-1%	-1%
6	Expense of Management to Gross Direct Premium Ratio (%)	29%	26%	25%	23%
7	Expense of Management to Net written Premium(%)	39%	38%	36%	32%
8	Net incurred Claims to Net Earned Premium (%)	92%	90%	97%	94%
9	Combined Ratio (%)	124%	120%	126%	120%
10	Technical Reserve to net premium ratio (times)	9.25	3.00	8.06	2.79
11	Underwriting Balance Ratio (times)	-0.25	-0.21	-0.23	-0.20
12	Operating profit ratio (%)	-3%	0%	-1%	0%
13	Liquid Assets to Liabilities Ratio (times)	0.34	0.34	0.29	0.29
14	Net Earnings Ratio (%)	3%	5%	3%	4%
15	Return on Net Worth Ratio (%)	1%	7%	2%	7%
16	Actual Solvency Margin (ASM) to Required Solvency Margin(RSM) ratio (Times)*	1.64	1.64	1.51	1.51
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	122,774,960	122,774,960	122,774,960	122,774,960
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)	0%	0%	0%	0%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)				
	i) Basic EPS	1.25	6.10	1.17	5.18
	ii) Diluted EPS	1.20	5.88	1.17	5.17
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	i) Basic EPS	1.25	6.10	1.17	5.18
	ii) Diluted EPS	1.20	5.88	1.17	5.17
6	(c) Book value per share (Rs)	88.47	88.47	78.20	78.20

## Note

- Company has operations only in India.
- Ratios are computed as per definition laid down by IRDA Master Circular dated October 5, 2012 and corrigendum thereon dated July 03, 2013
- \* 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 7,318.32 lacs as a part of ASM. Our solvency would be 1.51 in case we have disallowed receivables due from Central/State Government sponsored schemes for more than 1 month & upto 6 month amounting to Rs 7,318.32 lacs as a part of ASM.  
\* Available assets include investments made out of funds of Rs. 9,000 Lacs received from holding company towards share application and pending allotment as on 31st December 2015.
- \*Technical Reserves IBNR/IBNER/PDR have been estimated by the management of company in the absence of appointed actuary as on December31st, 2015

**PERIODIC DISCLOSURES**

**FORM NL-30 - Analytical Ratios**

**INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED

**Date:** 31-12-2015

<b>Analytical Ratios for Non-Life companies</b>					
<b>Particulars</b>	<b>Period ended</b>	<b>Gross premium Growth Rate</b>	<b>Net Retention Ratio</b>	<b>Net Commission Ratio</b>	<b>Underwriting Balance Ratio</b>
		(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	YTD Dec - 2015-16	37.98%	19.56%	-24.86%	0.01
Fire	YTD Dec - 2014-15	6.84%	22.51%	-25.89%	0.26
Marine Cargo	YTD Dec - 2015-16	5.81%	61.89%	10.37%	-0.51
Marine Cargo	YTD Dec - 2014-15	13.98%	52.26%	9.29%	-0.34
Marine Hull	YTD Dec - 2015-16	47.72%	1.77%	-47.79%	0.34
Marine Hull	YTD Dec - 2014-15	224.05%	2.45%	-99.40%	1.48
Motor	YTD Dec - 2015-16	-1.19%	79.14%	-1.24%	-0.19
Motor	YTD Dec - 2014-15	14.29%	79.93%	0.35%	-0.17
Employer Liability	YTD Dec - 2015-16	21.41%	95.00%	8.93%	0.09
Employer Liability	YTD Dec - 2014-15	-1.72%	92.26%	8.93%	0.14
Public Liability	YTD Dec - 2015-16	19.23%	14.17%	-4.39%	0.29
Public Liability	YTD Dec - 2014-15	-6.41%	12.38%	-2.09%	0.23
Engineering	YTD Dec - 2015-16	-24.18%	28.05%	-26.57%	0.03
Engineering	YTD Dec - 2014-15	-8.67%	18.95%	-63.67%	0.48
Aviation	YTD Dec - 2015-16	38.31%	3.04%	-244.47%	4.36
Aviation	YTD Dec - 2014-15	6.30%	2.97%	-212.63%	2.06
Personal Accident	YTD Dec - 2015-16	33.89%	88.96%	9.16%	-0.23
Personal Accident	YTD Dec - 2014-15	12.42%	90.22%	10.92%	-0.41
Health	YTD Dec - 2015-16	17.20%	84.85%	0.58%	-0.30
Health	YTD Dec - 2014-15	2.71%	85.80%	1.62%	-0.41
Other Miscellaneous	YTD Dec - 2015-16	-27.48%	27.00%	-23.71%	-0.27
Other Miscellaneous	YTD Dec - 2014-15	31.64%	19.79%	-36.44%	0.31
<b>TOTAL</b>	YTD Dec - 2015-16	4.15%	68.31%	-1.86%	-0.21
<b>TOTAL</b>	YTD Dec - 2014-15	11.15%	68.90%	-1.07%	-0.20

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

**PERIODIC DISCLOSURES**

**FORM NL-30 - Analytical Ratios**

**INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED

**Date:** 31-12-2015

<b>Analytical Ratios for Non-Life companies</b>					
<b>Particulars</b>	<b>Period ended</b>	<b>Gross premium Growth Rate</b>	<b>Net Retention Ratio</b>	<b>Net Commission Ratio</b>	<b>Underwriting Balance Ratio</b>
		(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 Q3 - 2015-16	60.76%	19.76%	-10.34%	-0.92
Fire	For Q3 - 2014-15	1.55%	31.41%	-10.00%	0.04
Marine Cargo	For Q3 - 2015-16	4.48%	60.71%	15.46%	0.53
Marine Cargo	For Q3 - 2014-15	-11.81%	46.25%	11.14%	-0.26
Marine Hull	For Q3 - 2015-16	71.39%	1.18%	59.96%	-0.32
Marine Hull	For Q3 - 2014-15	772.69%	3.58%	-66.95%	1.62
Motor	For Q3 - 2015-16	-0.75%	79.33%	-0.74%	-0.21
Motor	For Q3 - 2014-15	15.45%	79.37%	0.16%	-0.17
Employer Liability	For Q3 - 2015-16	21.80%	95.00%	9.30%	0.03
Employer Liability	For Q3 - 2014-15	4.70%	92.26%	9.28%	0.17
Public Liability	For Q3 - 2015-16	-5.34%	58.34%	16.53%	0.10
Public Liability	For Q3 - 2014-15	-28.25%	41.93%	23.87%	-1.14
Engineering	For Q3 - 2015-16	19.39%	25.61%	5.04%	0.03
Engineering	For Q3 - 2014-15	-13.30%	24.35%	-34.43%	-0.48
Aviation	For Q3 - 2015-16	30.16%	3.08%	-216.78%	4.59
Aviation	For Q3 - 2014-15	21.31%	1.69%	-434.47%	5.17
Personal Accident	For Q3 - 2015-16	52.31%	91.47%	8.60%	-0.05
Personal Accident	For Q3 - 2014-15	40.05%	89.62%	12.47%	-0.40
Health	For Q3 - 2015-16	26.44%	81.41%	-1.15%	-0.37
Health	For Q3 - 2014-15	17.91%	80.82%	1.81%	-0.44
Other Miscellaneous	For Q3 - 2015-16	-84.31%	43.51%	12.74%	-0.23
Other Miscellaneous	For Q3 - 2014-15	-16.17%	12.00%	-72.15%	-0.14
<b>TOTAL</b>	For Q3 - 2015-16	2.23%	72.83%	-0.57%	-0.25
<b>TOTAL</b>	For Q3 - 2014-15	11.09%	70.08%	-0.68%	-0.23

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

**PERIODIC DISCLOSURES**

FORM NL-31 : Related Party Transactions

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2015

Related Party Transactions							
S.No.	Name of the Related Party	Relationship	Nature of transaction	For the Quarter ended 31st December,2015 (Rs. In Lacs )	For the period ended 31st December,2015 (Rs. In Lacs )	For the Quarter ended 31st December,2014 (Rs. In Lacs )	For the period ended 31st December,2014 (Rs. In Lacs )
1	Reliance Capital Limited	Holding Company	Premium Received	18.97	328.55	31.93	270.63
			Share Application Money	-	-	3,500.00	5,000.00
			Claim	0.16	0.16	0.95	0.95
			Reimbursement paid for exps(Rent,Communication,Electricity,Professional fees,Maintenance Charges)	22.82	46.00	16.16	46.81
			Management fees paid	150.00	450.00	150.00	450.00
			Reimbursement paid for IT services	150.32	215.11	89.78	180.03
			Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	18.26	46.59	15.31	50.63
			Interest Accrual on Debenture	580.23	1,731.05	233.34	612.24
			Outstanding balance in CD A/c	17.25	17.25	13.10	13.10
			Debtors	7.10	7.10	27.06	27.06
2	Reliance Capital Asset Management Limited	Fellow Subsidiary	Premium Received	10.94	144.16	4.90	100.44
			Claim	-	4.05	-	7.47
			Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	1.87	4.88	14.31	5.07
			Outstanding balance in CD A/c	13.86	13.86	11.88	11.88
			Debtors	-	-	0.75	0.75
			Creditors	0.01	0.01	-	-
3	Reliance Home Finance Limited	Fellow Subsidiary	Premium Received	11.72	36.17	0.13	16.80
			Outstanding balance in CD A/c	2.85	2.85	2.87	2.87
4	Reliance Money Express Limited	Fellow Subsidiary	Premium Received	(0.26)	13.99	0.06	13.86
			Foreign Currency Purchased	1.47	9.52	8.62	27.52
			Outstanding balance in CD A/c	5.88	5.88	7.33	7.33
			Creditors	-	-	-	1.75
5	Reliance Securities Limited	Fellow Subsidiary	Premium Received	(0.32)	53.81	4.72	42.28
			Brokerage paid for stock exchange trading	0.07	0.32	0.17	0.68
			Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	1.97	7.63	5.01	12.85
			Outstanding balance in CD A/c	0.78	0.78	0.59	0.59
			Debtors	-	2.25	1.74	1.74
6	Reliance Spot Exchange Infrastructure Ltd.	Fellow Subsidiary	Outstanding balance in CD A/c	0.22	0.22	0.22	0.22
7	Quant Capital Pvt. Ltd.	Fellow Subsidiary	Premium Received	-	-	-	0.37
8	Reliance Capital Trustee Co. Ltd.	Fellow Subsidiary	Premium Received	-	46.09	-	106.74
9	Reliance Wealth Management Limited	Fellow Subsidiary	Premium Received	0.04	6.16	0.24	0.80
			Outstanding balance in CD A/c	0.08	0.08	0.03	0.03
10	Reliance Capital Pension Fund Limited	Fellow Subsidiary	Premium Received	-	0.40	0.04	0.41
			Outstanding balance in CD A/c	0.70	0.70	0.73	0.73
11	Reliance Commodities Limited	Fellow Subsidiary	Premium Received	0.04	5.28	0.00	3.25
			Outstanding balance in CD A/c	0.44	0.44	0.37	0.37
12	Reliance Financial Limited	Fellow Subsidiary	Premium Received	0.01	2.55	0.00	1.25
			Outstanding balance in CD A/c	0.93	0.93	0.08	0.08
13	Reliance Money Solutions Private Limited	Fellow Subsidiary	Premium Received	-	23.78	1.80	1.80
			Outstanding balance in CD A/c	0.16	0.16	1.06	1.06
			Insurance Commission Expense	386.40	658.58	-	-
14	Reliance Money Precious Metals Private Limited	Fellow Subsidiary	Premium Received	(0.26)	1.84	0.00	3.02
			Outstanding balance in CD A/c	1.29	1.29	-	-

15	<b>Shri Anil D. Ambani</b>	Key Managerial Personnel	Premium Received	-	0.07		0.07
16	<b>Mr.Rakesh Jain</b>	Key Managerial Personnel (includes Relatives of KMP's)	Managerial remuneration	56.25	328.25	190.25	284.24
			Premium Received	0.15	0.40	0.14	0.14

**Note:**

- 1) Expenses Incurred towards public utility services such as telephone and electricity charges have not been considered for related party transaction.
- 2) Claim paid to employees against group medical Policy have not been considered for related party transaction.

**PERIODIC DISCLOSURES**

**FORM NL-32 Products Information**

**INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED

**Date:** 31-12-2015

**Products Information**

List below the products and/or add-ons introduced during the Quarter Ended December, 2015

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

**PERIODIC DISCLOSURES**

**FORM NL-33 : SOLVENCY MARGIN - KGII**

**INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**TABLE - II**

**Solvency position as on December 31, 2015**

**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	446,169
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)	2	438,546
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	3	7,623
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>0</b>
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	4	151,644
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	5	54,799
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>96,845</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>96,845</b>
9	Total Required Solvency Margin [RSM]		<b>59,193</b>
10	Solvency Ratio (Total ASM/Total RSM)*		<b>1.64</b>

**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 7,318.32 lacs as a part of ASM. Our solvency would be 1.51 in case we have disallowed receivables due from Central/State Government sponsored schemes for more than 1 month & upto 6 month amounting to Rs 7,318.32 lacs as a part of ASM.
- \*\* Available assets include investments made out of funds of Rs. 9,000 Lacs received from holding company towards share application and pending allotment as on 31st December 2015.
- 7 Technical Reserves IBNR/IBNER/PDR have been estimated by the management of company in the absence of appointed actuary as on December 31st, 2015

**PERIODIC DISCLOSURES****FORM NL-34 : Board of Directors & Key Person****INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED Date: 31-12-2015**BOD and Key Person information**

<b>S.No.</b>	<b>Name of person</b>	<b>Role/designation</b>	<b>Details of change in the period</b>
1	Mr. Rajendra Chitale	Director	
2	Mr. H. Ansari	Director	
3	Mrs. Chhaya Virani	Director	
4	Mr. Soumen Ghosh	Director	
5	Mr. Rakesh Jain	Executive Director & CEO	
6	Mr. Hemant jain	CFO	
7	Mr. Sudip Banerjee	CTO & Head ERCG	
8	Mr. K Ramkumar	CIO	
9	Mr. Amit Ganorkar	CMO	
10	Mr. Mohan Khandekar	Company Secretary & Compliance Officer	

Key Persons as defined in IRDAI Registration of Companies Regulations, 2000 and Guidance issued by IRDAI on October 9, 2013

**PERIODIC DISCLOSURES**

**FORM NL-35 NON PERFORMING ASSETS-7A**

**INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED

**CODE:** 103

**STATEMENT AS ON** DECEMBER 31, 2015

**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 31.12.2015

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

No.	Category of Investment	Cat. Code	STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT																
			For the quarter ended 31st December, 2015					Upto the Quarter ended 31st December, 2015					Previous Year 2014-15						
			Investment (Rs.)		Income on Investment (Rs.)**	Gross Yield <sup>1</sup> (%)	Net Yield <sup>2</sup> (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield <sup>1</sup> (%)	Net Yield <sup>2</sup> (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield <sup>1</sup> (%)	Net Yield <sup>2</sup> (%)		
Book Value <sup>1</sup>	Market Value	Book Value <sup>1</sup>	Market Value	Book Value <sup>1</sup>				Market Value											
1	<b>CENTRAL GOVERNMENT SECURITIES</b>																		
	Central Government Bonds	CGSB	150,574.97	164,708.20	3,529.44	9.32%	9.32%	160,452.12	164,708.20	11,730.09	9.73%	9.73%	163,368.12	186,610.99	12,248.51	9.95%	9.95%		
	Treasury Bills	CTRB	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	0.00%	0.00%	-	-	-	0.00%	0.00%		
	Deposit under Section 7 of Insurance Act, 1938	CDSS	0.00	0.00	0.00	0.00%	0.00%	1,289.34	0.00	7.36	5.65%	5.65%	1,307.38	1,210.26	54.28	5.51%	5.51%		
2	<b>STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES</b>																		
	State Government Bonds	SGGB	44,815.55	35,055.83	1,125.07	9.99%	9.99%	30,491.32	35,055.83	2,054.09	8.97%	8.97%	5,566.68	343.10	690.82	16.47%	16.47%		
	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%		
3	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>																		
	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	75,136.30	75,529.45	1,685.74	8.93%	8.93%	64,917.57	75,529.45	4,567.60	9.36%	9.36%	48,489.39	42,845.71	3,722.53	10.19%	10.19%		
	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%		
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	487.49	492.38	9.81	8.01%	8.01%	3,364.77	492.38	239.39	9.47%	9.47%	-	-	-	0.00%	0.00%		
4	<b>INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS</b>																		
	Infrastructure - PSU - Debentures / Bonds	IPTD	33,186.02	32,675.47	813.31	9.75%	9.75%	32,471.75	32,675.47	2,714.88	11.13%	11.13%	40,996.93	40,337.61	3,109.35	10.07%	10.07%		
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	14,777.82	11,157.99	554.39	14.92%	14.92%	18,540.04	11,157.99	1,592.43	11.43%	11.43%	15,944.47	16,352.83	1,181.75	9.84%	9.84%		
	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%		
	Infrastructure - PSU - CPs	IPCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	0.00%	0.00%	2,329.26	-	58.12	9.59%	9.59%		
	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%		
	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%		
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1,297.42	1,035.21	0.00	0.00%	0.00%	1,318.69	1,035.21	46.48	4.69%	4.69%	798.83	843.96	51.07	8.49%	8.49%		
	Infrastructure - PSU - Equity shares - Quoted	ITPE	840.47	754.29	3.74	1.77%	1.77%	801.21	754.29	11.74	1.95%	1.95%	370.13	567.11	26.99	9.68%	9.68%		
	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	9,505.45	9,610.53	183.75	8.84%	8.84%	9,505.45	9,610.53	183.75	8.84%	8.84%	-	-	-	0.00%	0.00%		
	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%	0.00%		
	Infrastructure - Debentures / Bonds / Cps / Loans - (Promoter Group)	IOPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	0.00%	0.00%	-	-	-	0.00%	0.00%		
	Infrastructure - Debentures / Bonds / Cps / Loans	IODS	4,193.69	4,199.09	112.01	10.63%	10.63%	4,562.52	4,199.09	357.52	10.43%	10.43%	4,792.89	4,887.84	374.00	10.36%	10.36%		
5	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>																		
	PSU - Equity shares - Quoted	EAEQ	1,238.27	1,011.99	0.00	0.00%	0.00%	1,173.67	1,011.99	37.24	4.22%	4.22%	1,099.69	1,025.91	234.32	28.28%	28.28%		
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	5,914.38	5,436.87	306.73	20.63%	20.63%	5,606.93	5,436.87	507.08	12.04%	12.04%	3,766.48	5,573.40	944.62	33.29%	33.29%		
	Corporate Securities - Bonds - (Taxable)	EPBT	2,003.17	2,028.22	43.80	8.70%	8.70%	2,003.20	2,028.22	129.60	8.61%	8.61%	9,451.21	1,998.98	753.08	10.58%	10.58%		
	Corporate Securities - Debentures	ECOS	95,434.32	98,887.70	2,257.69	9.41%	9.41%	94,017.81	98,887.70	7,069.28	10.01%	10.01%	85,605.53	89,980.50	6,326.96	9.81%	9.81%		
	Commercial Papers	ECCP	0.00	0.00	0.00	0.00%	0.00%	2,504.57	0.00	84.09	10.41%	10.41%	2,076.18	3,779.43	140.16	8.96%	8.96%		
	Application Money	ECAM	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	0.00%	0.00%	3,666.67	-	26.55	11.01%	11.01%		
	Corporate Securities - Debentures / Bonds / Cps / Loan - (Promoter Group)	EDPG	22,834.13	23,548.43	565.25	9.85%	9.85%	22,845.71	23,548.43	1,691.07	9.85%	9.85%	7,898.49	11,353.35	611.56	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%		
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	5,526.24	5,848.26	146.16	10.52%	10.52%	5,529.08	5,848.26	435.96	10.49%	10.49%	4,195.84	7,349.32	325.73	10.30%	10.30%		
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	1,000.00	1,017.21	22.94	9.12%	9.12%	1,000.00	1,017.21	68.56	9.12%	9.12%	1,000.00	1,013.42	68.56	9.10%	9.10%		
	CCIL - CBLO	ECBO	(18,498.08)	0.00	(312.61)	6.87%	6.87%	(14,611.12)	0.00	(703.36)	7.10%	7.10%	(5,170.61)	16,800.00	(235.71)	7.67%	7.67%		
	Deposits - Deposit with Scheduled Banks, FIs, CCIL, RBI	ECDB	31,931.28	23,900.00	756.77	9.43%	9.43%	42,713.86	23,900.00	3,036.79	9.46%	9.46%	36,873.69	57,560.00	2,862.03	10.30%	10.30%		

	Deposits - CDs with Scheduled Banks	EDCD	0.00	0.00	0.00	0.00%	0.00%	7,517.83	0.00	37.55	9.62%	9.62%	2,496.71	-	1.93	14.08%	14.08%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	8,874.47	11,302.80	168.71	7.56%	7.56%	7,917.97	11,302.80	468.36	7.93%	7.93%	4,651.11	-	215.93	8.69%	8.69%
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	2,529.18	2,530.57	48.19	7.58%	7.58%	3,287.25	2,530.57	199.25	8.19%	8.19%	6,774.51	5,301.31	278.60	8.53%	8.53%
	Passively Managed Equity Etf's (Promoter Group)	EETP	21.48	20.77	0.00	0.00%	0.00%	47.76	20.77	6.13	23.85%	23.85%	-	-	-	0.00%	0.00%
<b>6</b>	<b>OTHER THAN APPROVED INVESTMENTS</b>																
	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%
	Debentures	OLDB	6,531.31	6,441.92	153.58	9.35%	9.35%	4,317.73	6,441.92	297.81	9.18%	9.18%	1,499.84	1,492.73	100.06	8.86%	8.86%
	Debenture / Bond/ CPS / Loans etc. - (Promoter Group)	ODPG	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	32,190.30	20,766.25	611.46	7.56%	7.56%	25,628.70	20,766.25	1,517.32	7.88%	7.88%	13,124.60	3,173.88	804.64	8.71%	8.71%
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	0.00	0.00	0.00	0.00%	0.00%	2,500.00	0.00	0.55	7.99%	7.99%	5,221.32	-	128.83	8.83%	8.83%
	Equity Shares (incl Co-op Societies)	OESH	684.44	545.70	50.35	29.26%	29.26%	591.45	545.70	60.53	13.62%	13.62%	268.78	304.98	20.83	10.29%	10.29%
	Securitized Assets	OPSA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	0.00%	0.00%	57.23	-	3.42	11.07%	11.07%
	Alternate Investment Funds (Category I)	OAEA	995.00	1,034.76	37.29	14.91%	13.42%	935.12	1,034.76	63.38	9.02%	7.56%	-	-	-	0.00%	0.00%
	Alternate Investment Funds (Category II)	OAFB	72.69	162.62	0.00	0.00%	0.00%	72.16	162.62	(8.55)	0.00%	0.00%	-	-	-	0.00%	0.00%
	<b>Total</b>		<b>533,260.07</b>	<b>539,702.51</b>	<b>12,873.57</b>	<b>9.60%</b>	<b>9.60%</b>	<b>525,807.00</b>	<b>539,702.51</b>	<b>38,503.96</b>	<b>9.75%</b>	<b>9.74%</b>	<b>454,310.20</b>	<b>500,706.63</b>	<b>35,129.52</b>	<b>10.26%</b>	<b>10.26%</b>

Category of Investment (COI) shall be as per Guidelines

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 \*\* Including IMTPIP Income

6 Total of Investment Assets reflects simple average figure of overall portfolio

7 In the previous year column, the figures of the corresponding Year to date of the previous financial year are shown

**PERIODIC DISCLOSURES**

**FORM NL-37 DOWN GRADING OF INVESTMENT-2**

**INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED  
**CODE:** 103

STATEMENT AS ON DECEMBER 31, 2015

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
<b>A.</b>	<b>DURING THE QUARTER<sup>1</sup> :</b>								
	8.97% EID PARRY (INDIA) LTD DB 03-	DEBENTURES	1,498	09-May-13	CRISIL	AA	A+	25-Nov-15	
<b>B.</b>	<b>AS ON DATE<sup>2</sup> :</b>								
	11.00% BOI BSOPT 08-08-2044	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	4,000	08-Aug-14	BRICKWORK	BWR AAA	BWR AA+	30-Jun-15	
	11.15% REL INFRA DB 30-03-2016	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	998	13-Apr-12	CRISIL	AA+	A	23-Jan-15	
	11.15% REL INFRA DB 30-03-2017	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	1,001	13-Apr-12	CRISIL	AA+	A	23-Jan-15	
	11.15% REL INFRA DB 30-03-2018	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	1,002	13-Apr-12	CRISIL	AA+	#REF!	23-Jan-15	
	2.00% IHCL DB 23-04-2017	CORPORATE SECURITIES - DEBENTURES	1,987	24-Apr-12	ICRA	LAA+	LAA	14-Sep-12	
	8.97% EID PARRY (INDIA) LTD DB 03-	DEBENTURES	1,498	09-May-13	CRISIL	AA	A+	25-Nov-15	
	9.10% SESA GOA BSOPT 05-04-2023	CORPORATE SECURITIES - DEBENTURES	2,495	21-May-13	CRISIL	AA+	AA	06-Aug-15	
	9.15% TATAPOWER DB 17-09-2016	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	598	20-Jun-13	CRISIL	AA	AA-	17-Oct-13	
	9.15% TATAPOWER DB 17-09-2017	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	596	20-Jun-13	CRISIL	AA	AA-	17-Oct-13	
	9.24% SESA GOA BSOPT 20-12-2022	CORPORATE SECURITIES - DEBENTURES	1,009	22-May-13	CRISIL	AA+	AA	06-Aug-15	
	9.55% HINDALCO DB 25-04-2022	DEBENTURES	5,034	25-Apr-12	CRISIL	AA+	AA-	31-Jul-15	
	9.90% UBI BSOPT 12-12-2050	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	1,014	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: 31-12-2015**

**(Rs. In Lacs )**

**Business Returns across line of Business**

S.No.	Line of Business	For the Quarter ended December 31, 2015		For the Quarter ended December 31, 2014		For the period ended December 31, 2015		For the period ended December 31, 2014	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	4,944	11,688	3,075	9,202	22,809	38,218	16,531	32,598
2	Marine Cargo	772	2,155	739	4,004	3,668	8,297	3,467	13,681
3	Marine Hull	186	2	109	2	674	10	457	9
4	Motor TP*	21,074	893,302	22,802	923,326	62,018	2,467,740	65,892	2,543,361
5	Motor OD	21,058	827,897	19,647	699,557	57,671	2,251,052	55,234	1,822,073
6	Engineering	1,618	1,503	1,355	2,306	4,243	5,085	5,596	5,863
7	Employer's Liability	233	989	191	853	724	3,125	596	2,702
8	Product Liab	9	3	12	2	16	6	26	9
9	Public Liab	181	2,402	27	135	256	2,829	99	550
10	Other Liab	-	-	162	2,072	2,666	5,321	2,339	6,911
11	Aviation	174	21	134	23	367	33	266	32
12	Personal Accident	686	21,714	450	55,919	2,215	50,965	1,654	98,981
13	Health	14,735	45,032	11,654	152,202	48,163	149,407	41,095	580,492
14	All Other Misc	719	30,309	4,585	9,246	9,678	98,206	13,346	36,228
	<b>TOTAL</b>	<b>66,390</b>	<b>1,009,120</b>	<b>64,941</b>	<b>1,159,292</b>	<b>215,169</b>	<b>2,829,242</b>	<b>206,597</b>	<b>3,321,417</b>

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

2) From April 15 onwards, the number of policies issued are considered based on Master policies issued as against 2014-15, wherein certificates issued were also considered under number of policies issued.

**PERIODIC DISCLOSURES**

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

**INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**Date: 31-12-2015**

**(Rs. In Lacs )**

**Rural & Social Obligations**

**Statement for the Quarter ended December 31, 2015**

<b>S.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected</b>	<b>Sum Assured</b>
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Marine Cargo & Hull	Rural			
		Social			
3	Motor TP	Rural	69,862	3,586.32	-
		Social	-	-	-
4	Motor OD	Rural	67,428	3,455.39	134,650.71
		Social	-	-	-
5	Engineering	Rural	201	37.10	27,731.97
		Social	-	-	-
6	Workmen's Compensation/Employer's Liability	Rural	73	13.70	3,014.61
		Social	-	-	-
7	Public Liability	Rural	145	3.09	2,938.10
		Social	-	-	-
8	Other Liability Cover	Rural	-	-	-
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	12,540	19.59	27,355.20
		Social	2	13.44	70,418.00
11	Health	Rural	1,164	107.82	5,328.43
		Social	-	-	-
12	All Other Miscellaneous	Rural	1,860	52.84	6,496.34
		Social	208	12.26	294.61

**PERIODIC DISCLOSURES**

**FORM NL-40 Business Acquisition through different channels**

**INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED

**Date:** 31-12-2015

(Rs. In Lacs )

Business Acquisition through different channels									
S.No.	Channels	For the Quarter ended December 31, 2015		For the Quarter ended December 31, 2014		For the period ended December 31, 2015		For the period ended December 31, 2014	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	631,434	31,836	800,983	35,050	1,796,216	92,898	2,316,591	102,841
2	Corporate Agents-Banks	14,362	970	54,150	1,865	46,311	2,684	114,666	5,013
3	Corporate Agents -Others	116,064	5,579	-	-	196,749	9,566	2	0
4	Brokers	137,889	11,711	152,354	11,244	449,522	47,654	362,077	39,181
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	109,371	16,294	151,805	16,782	340,444	62,367	528,081	59,562
7	Others	-	-	-	-	-	-	-	-
	<b>TOTAL (A)</b>	<b>1,009,120</b>	<b>66,390</b>	<b>1,159,292</b>	<b>64,941</b>	<b>2,829,242</b>	<b>215,169</b>	<b>3,321,417</b>	<b>206,597</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>GRAND TOTAL ( A+B)</b>	<b>1,009,120</b>	<b>66,390</b>	<b>1,159,292</b>	<b>64,941</b>	<b>2,829,242</b>	<b>215,169</b>	<b>3,321,417</b>	<b>206,597</b>

**Notes:**

1. Premium means amount of premium received from business acquired by the source
2. No. of Policies stand for number of policies sold
3. From April 15 onwards, the number of policies issued are considered based on Master policies issued as against 2014-15, wherein certificates issued were also considered under number of policies issued.

**PERIODIC DISCLOSURES**

**FORM NL-41 : GRIEVANCE DISPOSAL**

**INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**Date: 31-12-2015**

**GRIEVANCE DISPOSAL FOR THE PERIOD ENDED DECEMBER 31, 2015**

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		
<b>1</b>	<b>Complaints made by the customers</b>							
a)	Proposal Related	0	1	1	0	0	0	10
b)	Claim	8	190	125	0	70	3	506
c)	Policy Related	0	57	53	0	3	1	191
d)	Premium	0	5	4	0	1	0	26
e)	Refund	0	2	2	0	0	0	12
f)	Coverage	0	1	1	0	0	0	3
g)	Covernote Related	0	0	0	0	0	0	2
h)	Product	2	6	5	0	3	0	20
i)	Others	2	30	28	0	4	0	319
	<b>Total No of Complaints:</b>	<b>12</b>	<b>292</b>	<b>219</b>	<b>0</b>	<b>81</b>	<b>4</b>	<b>1089</b>

<b>2</b>	Total No. of policies during previous year:	4,354,242
	Total No. of claims intimated during previous year:	876,124
<b>3</b>	Total No. of policies during current period:	2,829,242
<b>4</b>	Total No. of claims intimated during current period:	691,521
<b>5</b>	Total No. of Policy Complaints (current period) per 10,000 policies (current period):	0.68
<b>6</b>	Total No. of Claim Complaints (current period) per 10,000 claims registered (current period):	7.32
<b>7</b>		

<b>8</b>	Duration wise Pending Status	Complaints made by Customers	Complaints made by intermediaries	TOTAL
a)	Upto 7 days	2	0	2
b)	7-15 days	1	0	1
c)	15-30 days	1	0	1
d)	30-90 days	0	0	0
e)	90 days & beyond	0	0	0
	<b>TOTAL NO. OF COMPLAINTS</b>	<b>4</b>	<b>0</b>	<b>4</b>