

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, 2016 (Rs. In '000)	FOR THE PERIOD ENDED DECEMBER 31, 2016 (Rs. In '000)	FOR THE QUARTER ENDED DECEMBER 31, 2015 (Rs. In '000)	FOR THE PERIOD ENDED DECEMBER 31, 2015 (Rs. In '000)
1	Premiums earned (Net)	NL-4-Premium Schedule	161,032	467,469	125,194	357,216
2	Profit/ (loss) on sale/redemption of Investments (Net)		9,326	24,942	4,758	12,802
3	Interest, Dividend & Rent – Gross		27,683	70,981	23,079	62,579
4	Others-Exchange Gain / (loss)		(27)	(100)	160	315
	TOTAL (A)		198,014	563,292	153,191	432,912
1	Claims Incurred (Net)	NL-5-Claims Schedule	180,271	352,652	212,443	308,510
2	Commission (Net)	NL-6-Commission Schedule	(23,389)	(186,133)	(10,777)	(131,329)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	63,627	197,911	38,893	177,903
4	Provision for Premium Deficiency		-	-	-	-
	TOTAL (B)		220,509	364,430	240,559	355,084
	Operating Profit/(Loss) from Fire Business C= (A - B)		(22,495)	198,862	(87,368)	77,828
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(22,495)	198,862	(87,368)	77,828
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(22,495)	198,862	(87,368)	77,828

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, 2016	FOR THE PERIOD ENDED DECEMBER 31, 2016	FOR THE QUARTER ENDED DECEMBER 31, 2015	FOR THE PERIOD ENDED DECEMBER 31, 2015
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	23,955	164,508	64,869	171,979
2	Profit / (loss) on sale/redemption of Investments (Net)		2,709	8,280	1,342	4,483
3	Interest, Dividend & Rent – Gross		8,114	23,563	6,491	21,916
4	Others-Exchange Gain / (loss)		(17)	282	290	288
	TOTAL (A)		34,761	196,633	72,993	198,666
1	Claims Incurred (Net)	NL-5-Claims Schedule	60,297	219,007	22,509	159,189
2	Commission (Net)	NL-6- Commission Schedule	(4,533)	(27,916)	7,395	23,851
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	3,407	16,671	16,434	76,051
4	Provision for Premium Deficiency		-	(25,791)	(15,846)	-
	TOTAL (B)		59,171	181,971	30,492	259,091
	Operating Profit/(Loss) from Marine Business C= (A - B)		(24,410)	14,662	42,501	(60,425)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(24,410)	14,662	42,501	(60,425)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(24,410)	14,662	42,501	(60,425)

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, 2016	FOR THE PERIOD ENDED DECEMBER 31, 2016	FOR THE QUARTER ENDED DECEMBER 31, 2015	FOR THE PERIOD ENDED DECEMBER 31, 2015
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Premiums earned (Net)	NL-4-Premium Schedule	5,750,982	15,435,916	4,550,913	14,106,683
2	Profit/ (loss) on sale/redemption of Investments (Net)		317,461	943,592	175,203	510,928
3	Interest, Dividend & Rent – Gross		949,325	2,685,328	849,018	2,497,615
4	Others - Exchange Gain/(Loss)		(220)	(1,864)	3,368	838
	- Miscellaneous Income		1,693	6,256	2,207	7,189
	TOTAL (A)		7,019,241	19,069,228	5,580,709	17,123,253
1	Claims Incurred (Net)	NL-5-Claims Schedule	5,023,507	14,118,253	4,104,017	12,747,328
2	Commission (Net)	NL-6-Commission Schedule	(128,166)	(787,399)	(24,373)	(171,466)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	2,161,275	5,889,351	1,564,611	4,553,602
4	Provision for Premium Deficiency		-	-	-	-
	TOTAL (B)		7,056,616	19,220,205	5,644,255	17,129,464
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(37,375)	(150,977)	(63,546)	(6,211)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(37,375)	(150,977)	(63,546)	(6,211)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(37,375)	(150,977)	(63,546)	(6,211)

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, 2016	FOR THE PERIOD ENDED DECEMBER 31, 2016	FOR THE QUARTER ENDED DECEMBER 31, 2015	FOR THE PERIOD ENDED DECEMBER 31, 2015
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		(22,495)	198,862	(87,368)	77,828
	(b) Marine Insurance		(24,410)	14,662	42,501	(60,425)
	(c) Miscellaneous Insurance		(37,375)	(150,977)	(63,546)	(6,211)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		246,280	694,968	219,647	645,528
	(b) Profit on sale/ redemption of investments		92,094	260,895	45,438	132,950
	Less: Loss on sale/ redemption of investments		(9,720)	(16,691)	(113)	(897)
3	OTHER INCOME (to be specified)					
	(a) Profit / (Loss) on Sale/ discard of Assets		59	(194)	42	527
	(b) Miscellaneous Income		3,226	4,895	125	4,547
	(c) Excess Provision Written Back		668	3,816	-	-
	TOTAL (A)		248,327	1,010,236	156,726	793,847
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		4,072	5,912	(626)	9,010
	(c) Others :- Bad debt w/off		1,554	1,611	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		6,510	40,593	4,481	32,252
	(b) Interest on refunds		-	-	-	4,125
	(c) Interest on Non Convertible Debenture		52,755	79,831	-	-
	(d) Corporate Social Responsibility Expense		-	2,500	-	-
	(c) Exchange Gain / (loss)		-	-	-	-
	TOTAL (B)		64,891	130,446	3,855	45,387
	Profit / (Loss) Before Tax (A-B)		183,436	879,790	152,871	748,460
	Provision for Taxation					
	(a) Current Tax		35,900	180,700	29,800	149,400
	(b) Short Provision for earlier year		26,544	26,544	-	-
	(c) Deferred Tax		-	-	-	-
	(d) MAT Credit		(62,444)	(207,244)	(29,800)	(149,400)
	Profit / (Loss) After Tax		183,436	879,790	152,871	748,460
	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		1,687,174	990,821	(7,592,492)	(8,188,081)
	Balance carried forward to Balance Sheet		1,870,611	1,870,611	(7,439,621)	(7,439,621)

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, 2016

Particulars	Schedule	AS AT 31ST DECEMBER, 2016 (Rs. In '000)	AS AT 31ST DECEMBER, 2015 (Rs. In '000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	1,257,750	1,227,750
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	10,795,411	16,242,881
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	900,000
FAIR VALUE CHANGE ACCOUNT		(35,573)	(68,754)
BORROWINGS	NL-11-Borrowings Schedule	2,300,000	-
TOTAL		14,317,588	18,301,877
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	64,829,763	53,801,248
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	309,190	346,655
DEFERRED TAX ASSET		372,735	372,735
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	475,786	727,277
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	12,169,971	5,711,118
Sub-Total (A)		12,645,757	6,438,395
CURRENT LIABILITIES			
PROVISIONS	NL-17-Current Liabilities Schedule	53,972,743	40,681,215
	NL-18-Provisions Schedule	9,867,114	9,415,562
Sub-Total (B)		63,839,857	50,096,777
NET CURRENT ASSETS (C) = (A - B)		(51,194,100)	(43,658,382)
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
TOTAL		14,317,588	18,301,877

CONTINGENT LIABILITIES

Particulars	AS AT 31ST DECEMBER, 2016 (Rs. In '000)	AS AT 31ST DECEMBER, 2015 (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	23,185	21,070
Guarantees given by or on behalf of the Company	75,505	74,985
Statutory demands/ liabilities in dispute, not provided for	7,432	20,104
Reinsurance obligations to the extent not provided for in accounts	-	-
Others	13,925	-
TOTAL	120,047	116,159

RELIANCE GENERAL INSURANCE COMPANY LIMITED

PREMIUM EARNED [NET]

Particulars	Period ended	Premium from direct business written	Service tax	Adjustment for change in reserve for unexpired risks	Gross Earned Premium	Premium on reinsurance accepted	Premium on reinsurance ceded	Net Premium	Change in reserve for unexpired risks	Net Premium Earned
1	2	3	4	5	6	7	8	9	10	11
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q3 - 2016-17	465,746	-	305,300	771,046	60,064	359,571	471,539	(310,507)	161,032
	Up to Q3-2016-17	2,415,212	-	(396,037)	2,019,175	404,075	2,206,560	216,690	250,779	467,469
Marine Cargo	For Q3 - 2016-17	76,647	-	30,060	106,707	6,334	75,981	37,060	(12,833)	24,227
	Up to Q3-2016-17	378,893	-	18,288	397,181	7,998	336,715	68,464	95,748	164,212
Marine Hull	For Q3 - 2016-17	28,518	-	(39,926)	(11,408)	-	28,215	(39,623)	39,351	(272)
	Up to Q3-2016-17	45,805	-	(17,805)	28,000	-	45,011	(17,011)	17,307	296
Marine Total	For Q3 - 2016-17	105,165	-	(9,866)	95,299	6,334	104,196	(2,563)	26,518	23,955
	Up to Q3-2016-17	424,698	-	483	425,181	7,998	381,726	51,453	113,055	164,508
Motor OD	For Q3 - 2016-17	2,496,724	-	(226,093)	2,270,631	-	701,532	1,569,099	133,408	1,702,507
	Up to Q3-2016-17	6,930,774	-	(473,603)	6,457,171	-	1,909,612	4,547,559	389,773	4,937,332
Motor TP	For Q3 - 2016-17	2,404,326	-	69,834	2,474,160	(11,167)	489,860	1,973,133	(13,127)	1,960,006
	Up to Q3-2016-17	7,426,845	-	(359,226)	7,067,619	(11,167)	1,513,844	5,542,608	77,173	5,619,781
Motor Total	For Q3 - 2016-17	4,901,050	-	(156,259)	4,744,791	(11,167)	1,191,392	3,542,232	120,281	3,662,513
	Up to Q3-2016-17	14,357,619	-	(832,829)	13,524,790	(11,167)	3,423,456	10,090,167	466,946	10,557,113
Employer's Liability	For Q3 - 2016-17	20,082	-	3,884	23,966	-	1,004	22,962	(195)	22,767
	Up to Q3-2016-17	71,988	-	(549)	71,439	-	3,599	67,840	27	67,867
Public Liability	For Q3 - 2016-17	23,668	-	71,298	94,966	-	15,379	79,587	(60,227)	19,360
	Up to Q3-2016-17	344,667	-	(86,412)	258,255	13,482	292,583	(20,846)	76,157	55,311
Engineering	For Q3 - 2016-17	131,381	-	7,732	139,113	6,864	99,113	46,864	(1,206)	45,658
	Up to Q3-2016-17	412,640	-	6,531	419,171	32,821	300,969	151,023	(10,378)	140,645
Aviation	For Q3 - 2016-17	19,463	-	(1,385)	18,078	-	18,736	(658)	918	260
	Up to Q3-2016-17	52,148	-	(90)	52,058	-	50,973	1,085	(297)	788
Personal Accident	For Q3 - 2016-17	95,229	-	17,746	112,975	2	7,246	105,731	(2,193)	103,538
	Up to Q3-2016-17	313,629	-	(29,457)	284,172	6,751	32,179	258,744	2,213	260,957
Health	For Q3 - 2016-17	531,832	-	221,263	753,095	769	27,624	726,240	(16,563)	709,677
	Up to Q3-2016-17	2,619,614	-	(195,285)	2,424,329	4,937	187,301	2,241,965	40,171	2,282,136
Weather and Crop Insurance	For Q3 - 2016-17	2,117,607	-	(1,168,738)	948,870	-	1,896,277	(947,407)	2,081,729	1,134,322
	Up to Q3-2016-17	10,307,966	-	94,758	10,402,724	-	8,405,985	1,996,740	(73,911)	1,922,828
Other Misc.	For Q3 - 2016-17	80,390	-	33,940	114,329	7	24,636	89,700	(36,813)	52,887
	Up to Q3-2016-17	374,415	-	(52,465)	321,950	463	193,504	128,909	19,362	148,271
Misc Total	For Q3 - 2016-17	7,920,702	-	(970,520)	6,950,182	(3,525)	3,281,407	3,665,250	2,085,732	5,750,982
	Up to Q3-2016-17	28,854,686	-	(1,095,797)	27,758,889	47,287	12,890,549	14,915,627	520,289	15,435,916
Grand Total	For Q3 - 2016-17	8,491,613	-	(675,085)	7,816,528	62,873	3,745,174	4,134,227	1,801,742	5,935,969
	Up to Q3-2016-17	31,694,596	-	(1,491,351)	30,203,245	459,360	15,478,835	15,183,770	884,123	16,067,893

RELIANCE GENERAL INSURANCE COMPANY LIMITED

PREMIUM EARNED [NET]

Particulars	Period ended	Premium from direct business written	Service tax	Adjustment for change in reserve for unexpired risks	Gross Earned Premium	Premium on reinsurance accepted	Premium on reinsurance ceded	Net Premium	Change in reserve for unexpired risks	Net Premium Earned
1	2	3	4	5	6	7	8	9	10	11
		(Rs. In '000)	(Rs. In '000)	(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	494,357	-	186,191	680,548	33,157	423,302	290,403	(165,209)	125,194
	Up to Q3-2015-16	2,280,948	-	(771,574)	1,509,374	420,036	2,172,737	(243,327)	600,543	357,216
Marine Cargo	For Q3 - 2015-16	77,244	-	14,434	91,678	149	30,404	61,423	3,162	64,585
	Up to Q3-2015-16	366,803	-	(54,443)	312,360	13,820	145,051	181,129	(9,988)	171,141
Marine Hull	For Q3 - 2015-16	18,635	-	(3,866)	14,769	-	18,415	(3,646)	3,931	285
	Up to Q3-2015-16	67,440	-	(27,171)	40,269	-	66,248	(25,979)	26,817	838
Marine Total	For Q3 - 2015-16	95,879	-	10,568	106,447	149	48,819	57,777	7,093	64,870
	Up to Q3-2015-16	434,243	-	(81,614)	352,629	13,820	211,299	155,150	16,829	171,979
Motor OD	For Q3 - 2015-16	2,105,840	-	(159,908)	1,945,932	-	441,832	1,504,100	32,032	1,536,132
	Up to Q3-2015-16	5,767,132	-	(26,837)	5,740,295	-	1,207,091	4,533,204	5,249	4,538,453
Motor TP	For Q3 - 2015-16	2,107,407	-	39,039	2,146,446	-	429,216	1,717,230	(7,806)	1,709,424
	Up to Q3-2015-16	6,201,756	-	333,201	6,534,957	-	1,289,131	5,245,826	(66,679)	5,179,146
Motor Total	For Q3 - 2015-16	4,213,247	-	(120,869)	4,092,378	-	871,048	3,221,330	24,226	3,245,556
	Up to Q3-2015-16	11,968,888	-	306,363	12,275,251	-	2,496,222	9,779,029	(61,430)	9,717,599
Employer's Liability	For Q3 - 2015-16	23,255	-	23	23,278	-	1,162	22,116	(1)	22,115
	Up to Q3-2015-16	72,414	-	(6,122)	66,292	-	3,621	62,671	307	62,978
Public Liability	For Q3 - 2015-16	18,987	-	61,990	80,977	-	7,910	73,067	(58,063)	15,004
	Up to Q3-2015-16	293,773	-	(67,826)	225,947	111	252,235	(26,177)	60,552	34,375
Engineering	For Q3 - 2015-16	161,803	-	(29,583)	132,220	6,497	125,204	13,513	23,577	37,090
	Up to Q3-2015-16	424,274	-	(59,788)	364,486	52,265	342,873	73,878	34,936	108,814
Aviation	For Q3 - 2015-16	17,421	-	(4,833)	12,588	-	16,885	(4,297)	4,570	273
	Up to Q3-2015-16	36,744	-	(3,571)	33,173	-	35,627	(2,454)	3,149	695
Personal Accident	For Q3 - 2015-16	68,572	-	39,193	107,765	-	5,846	101,919	(1,876)	100,043
	Up to Q3-2015-16	221,462	-	94,110	315,572	6,430	25,154	296,848	(4,794)	292,054
Health	For Q3 - 2015-16	1,473,523	-	(302,966)	1,170,557	-	273,996	896,561	127,057	1,023,618
	Up to Q3-2015-16	4,816,308	-	(606,510)	4,209,798	3,878	730,399	3,483,277	150,666	3,633,943
Weather and Crop Insurance	For Q3 - 2015-16	3,849	-	302,196	306,045	-	5,477	300,568	(235,713)	64,855
	Up to Q3-2015-16	589,071	-	64,915	653,985	-	468,233	185,752	(50,692)	135,060
Other Misc.	For Q3 - 2015-16	68,080	-	81,765	149,845	-	35,158	114,687	(72,328)	42,359
	Up to Q3-2015-16	378,744	-	15,563	394,308	307	238,502	156,113	(34,948)	121,165
Misc Total	For Q3 - 2015-16	6,048,737	-	26,916	6,075,653	6,497	1,342,686	4,739,464	(188,551)	4,550,913
	Up to Q3-2015-16	18,801,678	-	(262,865)	18,538,813	62,991	4,592,866	14,008,938	97,745	14,106,683
Grand Total	For Q3 - 2015-16	6,638,973	-	223,675	6,862,648	39,803	1,814,807	5,087,644	(346,667)	4,740,977
	Up to Q3-2015-16	21,516,869	-	(1,116,053)	20,400,816	496,847	6,976,902	13,920,761	715,117	14,635,878

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 - 2016-17	252,850	5,989	221,700	37,139	649,887	506,755	180,271
	Up to Q3-2016-17	1,003,610	48,938	831,366	221,182	649,887	518,417	352,652
Marine Cargo	For Q3 - 2016-17	109,846	2,592	63,292	49,146	316,265	304,765	60,646
	Up to Q3-2016-17	298,546	6,793	122,404	182,935	316,265	279,875	219,325
Marine Hull	For Q3 - 2016-17	905	-	891	14	235	598	(349)
	Up to Q3-2016-17	35,895	-	35,379	516	235	1,069	(318)
Marine Total	For Q3 - 2016-17	110,751	2,592	64,183	49,160	316,500	305,363	60,297
	Up to Q3-2016-17	334,441	6,793	157,783	183,451	316,500	280,944	219,007
Motor OD	For Q3 - 2016-17	1,268,810	-	308,870	959,940	1,189,914	1,263,382	886,471
	Up to Q3-2016-17	3,780,570	-	919,205	2,861,365	1,189,914	1,262,212	2,789,067
Motor TP	For Q3 - 2016-17	1,470,090	(29,515)	128,298	1,312,277	25,255,811	24,314,250	2,253,839
	Up to Q3-2016-17	4,869,671	11,752	390,707	4,490,716	25,255,811	22,773,913	6,972,614
Motor Total	For Q3 - 2016-17	2,738,900	(29,515)	437,168	2,272,217	26,445,725	25,577,632	3,140,310
	Up to Q3-2016-17	8,650,241	11,752	1,309,912	7,352,081	26,445,725	24,036,125	9,761,681
Employer's Liability	For Q3 - 2016-17	5,109	-	323	4,786	115,019	93,013	26,792
	Up to Q3-2016-17	22,369	-	1,345	21,024	115,019	56,950	79,093
Public Liability	For Q3 - 2016-17	1,223	-	1,131	92	163,686	138,667	25,111
	Up to Q3-2016-17	4,057	-	571	3,486	163,686	60,478	106,694
Engineering	For Q3 - 2016-17	84,303	1,510	58,003	27,810	205,903	204,220	29,493
	Up to Q3-2016-17	196,563	9,621	129,431	76,753	205,903	217,433	65,223
Aviation	For Q3 - 2016-17	11,167	-	11,152	15	2,511	2,409	117
	Up to Q3-2016-17	47,342	-	47,292	50	2,511	2,397	164
Personal Accident	For Q3 - 2016-17	186,396	-	101,478	84,918	416,877	355,699	146,096
	Up to Q3-2016-17	347,376	-	127,094	220,282	416,877	267,523	369,636
Health	For Q3 - 2016-17	911,325	-	52,650	858,675	1,113,490	1,359,957	612,208
	Up to Q3-2016-17	2,702,184	-	155,011	2,547,173	1,113,490	1,598,619	2,062,044
Weather and Crop Insurance	For Q3 - 2016-17	236,083	-	217,843	18,240	1,648,201	654,054	1,012,387
	Up to Q3-2016-17	1,598,330	-	1,403,326	195,004	1,648,201	218,018	1,625,187
Other Misc.	For Q3 - 2016-17	18,350	-	4,877	13,473	168,872	151,352	30,993
	Up to Q3-2016-17	579,794	-	532,851	46,943	168,872	167,284	48,531
Misc Total	For Q3 - 2016-17	4,192,856	(28,005)	884,625	3,280,226	30,280,284	28,537,003	5,023,507
	Up to Q3-2016-17	14,148,256	21,373	3,706,833	10,462,796	30,280,284	26,624,827	14,118,253
Grand Total	For Q3 - 2016-17	4,556,457	(19,424)	1,170,508	3,366,525	31,246,671	29,349,121	5,264,075
	Up to Q3-2016-17	15,486,307	77,104	4,695,982	10,867,429	31,246,671	27,424,188	14,689,912

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
	Up to Q3-2015-16	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
	Up to Q3-2015-16	408,323	1,492	251,142	158,673	210,756	210,778	158,651
Marine Hull	For Q3 - 2015-16	-	-	-	-	966	969	(3)
	Up to Q3-2015-16	17,055	-	16,832	223	966	651	538
Marine Total	For Q3 - 2015-16	52,136	-	23,550	28,586	211,722	217,799	22,509
	Up to Q3-2015-16	425,378	1,492	267,974	158,896	211,722	211,429	159,189
Motor OD	For Q3 - 2015-16	1,067,285	-	204,813	862,472	1,246,740	1,270,903	838,309
	Up to Q3-2015-16	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
	Up to Q3-2015-16	4,020,215	-	240,905	3,779,310	22,860,043	20,501,493	6,137,861
Motor Total	For Q3 - 2015-16	2,326,691	-	277,131	2,049,560	24,106,783	23,291,602	2,864,741
	Up to Q3-2015-16	7,213,438	-	850,636	6,362,802	24,106,783	21,835,014	8,634,571
Employer's Liability	For Q3 - 2015-16	7,438	-	641	6,797	52,293	46,932	12,158
	Up to Q3-2015-16	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
	Up to Q3-2015-16	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
	Up to Q3-2015-16	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
	Up to Q3-2015-16	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
	Up to Q3-2015-16	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
	Up to Q3-2015-16	3,746,301	-	450,192	3,296,109	1,275,332	1,166,690	3,404,751
Weather and Crop Insurance	For Q3 - 2015-16	289,398	-	225,842	63,556	188,017	164,019	87,554
	Up to Q3-2015-16	1,205,932	-	943,131	262,802	188,017	219,999	230,820
Other Misc.	For Q3 - 2015-16	83,061	(2)	63,877	19,182	162,538	161,806	19,914
	Up to Q3-2015-16	350,937	-	295,918	55,018	162,538	152,904	64,652
Misc Total	For Q3 - 2015-16	4,429,040	80	1,030,333	3,398,787	26,431,423	25,726,193	4,104,017
	Up to Q3-2015-16	13,206,489	9,318	2,954,853	10,260,954	26,431,423	23,945,049	12,747,328
Grand Total	For Q3 - 2015-16	4,702,112	92	1,193,794	3,508,410	27,230,302	26,399,743	4,338,969
	Up to Q3-2015-16	14,408,673	84,669	3,869,883	10,623,459	27,230,302	24,638,734	13,215,027

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 - 2016-17	32,996	760	57,145	(23,389)
	Up to Q3-2016-17	117,159	7,439	310,731	(186,133)
Marine Cargo	For Q3 - 2016-17	9,654	475	13,603	(3,474)
	Up to Q3-2016-17	40,495	520	72,629	(31,614)
Marine Hull	For Q3 - 2016-17	251	-	1,310	(1,059)
	Up to Q3-2016-17	1,345	-	(2,353)	3,698
Marine Total	For Q3 - 2016-17	9,905	475	14,913	(4,533)
	Up to Q3-2016-17	41,840	520	70,276	(27,916)
Motor OD	For Q3 - 2016-17	170,179	-	218,794	(48,615)
	Up to Q3-2016-17	461,101	-	655,781	(194,680)
Motor TP	For Q3 - 2016-17	1,111	-	24,043	(22,932)
	Up to Q3-2016-17	5,916	-	74,271	(68,355)
Motor Total	For Q3 - 2016-17	171,290	-	242,837	(71,547)
	Up to Q3-2016-17	467,017	-	730,052	(263,035)
Employer's Liability	For Q3 - 2016-17	1,687	-	151	1,536
	Up to Q3-2016-17	6,220	-	540	5,680
Public Liability	For Q3 - 2016-17	2,958	-	929	2,029
	Up to Q3-2016-17	10,809	1	14,228	(3,418)
Engineering	For Q3 - 2016-17	12,378	33	9,224	3,187
	Up to Q3-2016-17	31,889	1,093	46,671	(13,689)
Aviation	For Q3 - 2016-17	257	-	1,643	(1,386)
	Up to Q3-2016-17	342	-	2,425	(2,083)
Personal Accident	For Q3 - 2016-17	7,938	1	5,125	2,814
	Up to Q3-2016-17	24,354	68	9,138	15,284
Health	For Q3 - 2016-17	27,543	7	3,570	23,980
	Up to Q3-2016-17	151,805	49	50,296	101,558
Weather and Crop Insurance	For Q3 - 2016-17	-	-	95,601	(95,601)
	Up to Q3-2016-17	-	-	628,429	(628,429)
Other Misc.	For Q3 - 2016-17	9,024	2	2,204	6,822
	Up to Q3-2016-17	26,821	7	26,095	733
Misc Total	For Q3 - 2016-17	233,075	43	361,284	(128,166)
	Up to Q3-2016-17	719,257	1,218	1,507,874	(787,399)
Grand Total	For Q3 - 2016-17	275,976	1,278	433,342	(156,088)
	Up to Q3-2016-17	878,256	9,177	1,888,881	(1,001,448)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	For Q3 - 2016-17	Up to Q3-2016-17
	(Rs. In '000)	(Rs. In '000)
Agents	138,683	433,611
Brokers	94,491	362,184
Corporate agency	42,482	80,747
Web Aggregator	319	1,703
Others-IMF	(0)	12
TOTAL	275,976	878,256

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)
		(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)
	Up to Q3-2015-16	98,188	19,232	248,749	(131,329)
Marine Cargo	For Q3 - 2015-16	8,749	30	1,516	7,263
	Up to Q3-2015-16	31,040	1,415	8,034	24,421
Marine Hull	For Q3 - 2015-16	405	-	273	132
	Up to Q3-2015-16	1,426	-	1,996	(570)
Marine Total	For Q3 - 2015-16	9,154	30	1,789	7,395
	Up to Q3-2015-16	32,466	1,415	10,030	23,851
Motor OD	For Q3 - 2015-16	175,128	-	179,728	(4,600)
	Up to Q3-2015-16	481,470	-	538,148	(56,678)
Motor TP	For Q3 - 2015-16	794	-	21,067	(20,273)
	Up to Q3-2015-16	3,284	-	64,385	(61,101)
Motor Total	For Q3 - 2015-16	175,922	-	200,795	(24,873)
	Up to Q3-2015-16	484,754	-	602,533	(117,779)
Employer's Liability	For Q3 - 2015-16	2,231	-	174	2,057
	Up to Q3-2015-16	6,688	-	543	6,145
Public Liability	For Q3 - 2015-16	2,464	-	632	1,832
	Up to Q3-2015-16	9,915	1	11,743	(1,827)
Engineering	For Q3 - 2015-16	15,717	213	13,756	2,174
	Up to Q3-2015-16	30,562	2,852	68,926	(35,512)
Aviation	For Q3 - 2015-16	57	-	1,219	(1,162)
	Up to Q3-2015-16	(35)	-	2,696	(2,731)
Personal Accident	For Q3 - 2015-16	5,790	-	393	5,397
	Up to Q3-2015-16	20,389	64	1,880	18,573
Health	For Q3 - 2015-16	31,771	-	45,554	(13,783)
	Up to Q3-2015-16	134,722	39	111,128	23,633
Weather and Crop Insurance	For Q3 - 2015-16	-	-	450	(450)
	Up to Q3-2015-16	-	-	68,733	(68,733)
Other Misc.	For Q3 - 2015-16	5,578	-	1,143	4,435
	Up to Q3-2015-16	17,281	4	10,520	6,765
Misc Total	For Q3 - 2015-16	239,530	213	264,116	(24,373)
	Up to Q3-2015-16	704,276	2,960	878,702	(171,466)
Grand Total	For Q3 - 2015-16	277,086	1,269	306,110	(27,755)
	Up to Q3-2015-16	834,930	23,607	1,137,481	(278,944)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	For Q3 - 2015-16	Up to Q3-2015-16
	(Rs. In '000)	(Rs. In '000)
Agents	148,461	462,128
Brokers	81,046	284,110
Corporate agency	47,579	88,692
Web Aggregator	-	-
Others	-	-
TOTAL	277,086	834,930

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, 2016	FOR THE PERIOD ENDED DECEMBER 31, 2016	FOR THE QUARTER ENDED DECEMBER 31, 2015	FOR THE PERIOD ENDED DECEMBER 31, 2015
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Employees' remuneration & welfare benefits	623,850	1,721,170	501,925	1,502,720
2	Company's contribution to Provident fund and others	34,303	103,585	26,919	100,220
3	Travel, conveyance and vehicle running expenses	32,446	94,785	34,582	100,101
4	Rents, rates & taxes	88,303	218,950	58,079	175,651
5	Repairs	61,817	195,241	82,763	228,191
6	Printing & Stationery	13,379	44,395	15,423	45,549
7	Communication expenses	27,871	79,543	35,448	103,378
8	Postage expenses	24,487	65,695	21,505	73,040
9	Legal & professional charges	32,383	99,535	25,432	119,662
10	Directors' Sitting fees	452	1,146	300	900
11	Auditors remuneration				
	a. As auditor	1,200	4,100	1,335	3,743
	b. As advisor in other capacity	-	-	-	-
	c. In any other capacity	-	-	-	-
12	Advertisement and Publicity	942,091	2,660,489	660,975	1,794,963
13	Interest and Bank Charges	12,561	33,400	8,457	17,296
14	Service Tax Expenses	41,557	70,294	(4,101)	38,907
15	Entertainment expenses	3,547	8,288	1,963	5,290
16	Office maintenance expenses	44,612	131,995	38,378	116,490
17	Office management expenses	15,075	45,225	15,075	45,075
18	Training & Recruitment Expenses	33,332	164,490	30,491	155,221
19	Depreciation	40,563	120,040	42,739	122,352
20	Subscriptions and membership fees	8,903	26,929	8,406	24,512
21	Coinsurance Expenses (net)	2,070	10,497	1,284	8,824
22	Miscellaneous expenses	143,501	204,142	12,560	25,471
	TOTAL	2,228,305	6,103,933	1,619,938	4,807,556

PERIODIC DISCLOSURES
FORM NL-8-SHARE CAPITAL SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

SHARE CAPITAL

S.No.	Particulars	As at 31-12-2016 (Rs. In '000)	As at 31-12-2015 (Rs. In '000)
1	Authorised Capital		
	20,00,00,000 (Previous Year 20,00,00,000) Equity Shares of Rs10 each	2,000,000	2,000,000
2	Issued Capital		
	12,57,74,960 (Previous Year 12,27,74,960) Equity Shares of Rs10 each	1,257,750	1,227,750
3	Subscribed Capital		
	12,57,74,960 (Previous Year 12,27,74,960) Equity Shares of Rs10 each	1,257,750	1,227,750
4	Called-up Capital		
	12,57,74,960 (Previous Year 12,27,74,960) Equity Shares of Rs10 each	1,257,750	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	-	-
	TOTAL	1,257,750	1,227,750

Note: Of the above 12,57,74,960 shares are held by Holding Company, Reliance Capital Limited (previous period 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 31-12-2016		As at 31-12-2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Holding Company - Indian	125,774,960	100.00%	122,110,660	99.46%
· Holding Company - Foreign	-	-	-	-
Others				
· Reliance General Insurance Employees Benefit Trust	-	-	664,300	0.54%
TOTAL	125,774,960	100%	122,774,960	100%

PERIODIC DISCLOSURES
FORM NL-10-RESERVES AND SURPLUS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

RESERVES AND SURPLUS

S.No.	Particulars	As at 31-12-2016	As at 31-12-2015
		(Rs. In '000)	(Rs. In '000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
	Opening Balance	8,054,800	16,242,881
	Less: - Adjusted as per capital reduction scheme	-	-
	Add :- Change during the period	870,000	-
	Closing Balance	8,924,800	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	1,870,611	-
	TOTAL	10,795,411	16,242,881

PERIODIC DISCLOSURES
FORM NL-11-BORROWINGS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

BORROWINGS

Sr No.	Particulars	As at 31-12-2016	As at 31-12-2015
		(Rs. In '000)	(Rs. In '000)
1	Debentures/ Bonds : Unsecured - Long Term	2,300,000	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	2,300,000	-

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENT SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

INVESTMENTS

S.No.	Particulars	As at 31-12-2016	As at 31-12-2015
		(Rs. In '000)	(Rs. In '000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	16,398,036	16,562,337
2	Other Approved Securities	8,556,249	3,486,031
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	761,022	644,886
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	17,062,210	13,334,970
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,819,906	5,120,906
5	Other than Approved Investments	1,477,705	677,695
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	205,650	1,385,414
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	9,927,850	7,193,338
	(e) Other Securities (to be specified)	120,000	2,390,000
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	609,646	779,281
5	Other than Approved Investments	2,891,489	2,226,390
	TOTAL	64,829,763	53,801,248

Notes :

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

Particulars	Current Period	Previous Period
	(Rs. In '000)	(Rs. In '000)
Book Value	63,813,816	52,918,069
Market Value	64,889,449	53,091,844

2. All the above investments are performing assets.

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

LOANS

S.No.	Particulars	As at 31-12-2016	As at 31-12-2015
		(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	-	-
	TOTAL	-	-
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	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

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,2016	Additions	Deductions	As at 31st December, 2016	As at 1st April,2016	For the period/ Adjustments	On Sales/Adjustments	As at 31st December, 2016	As at 31st December, 2016	As at 31st December, 2015	As at 31st March, 2016
Leasehold Property	62,888	5,537	171	68,253	39,234	5,255	51	44,438	23,816	21,757	23,654
Furniture & Fittings	86,427	4,137	1	90,562	70,106	6,370	-	76,475	14,087	26,556	16,321
Information Technology Equipment	286,357	20,683	5,460	301,581	226,375	29,213	5,086	250,502	51,079	62,375	59,983
Intangible Asset (Computer Software)	577,719	29,373	-	607,092	406,043	63,249	-	469,292	137,800	182,981	171,676
Vehicles	930	-	651	279	930	-	651	279	0	0	0
Office Equipment	213,118	8,630	5,259	216,489	166,117	15,843	4,535	177,426	39,063	46,733	47,000
Plant & Machinery	5,841	-	-	5,841	5,624	111	-	5,736	106	253	217
TOTAL	1,233,280	68,360	11,542	1,290,098	914,429	120,040	10,322	1,024,148	265,950	340,655	318,850
Capital Work in progress	20,329	23,310	400	43,239	-	-	-	-	43,239	5,999	20,329
Grand Total	1,253,609	91,670	11,942	1,333,337	914,429	120,040	10,322	1,024,148	309,190	346,655	339,179
Previous Period (2015-16)	1,219,429	175,395	141,216	1,253,609	870,159	174,338	130,068	914,429	339,179	-	-

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CASH AND BANK BALANCES

S.No.	Particulars	As at 31-12-2016 (Rs. In '000)	As at 31-12-2015 (Rs. In '000)
1	Cash (including cheques, drafts and stamps on hand)	9,151	26,747
2	Bank Balances		
	(a) Deposit Accounts		
	(i) Short-term (due within 12 months)*	75,285	74,485
	(ii) Others	-	-
	(b) Current Accounts**	316,420	506,278
	(c) Others - Cheque in Transit	-	-
	(d) Others - Cheques on Hand	74,930	119,767
	(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	475,786	727,277
	Balances with non-scheduled banks included in (Current Accounts) above	-	-
	TOTAL	475,786	727,277

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

** Rs 127,526 thousand (Previous Period Rs 130,961 thousand) is earmarked for specified purpose in a separate bank account.

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

ADVANCES AND OTHER ASSETS

S.No.	Particulars	As at 31-12-2016	As at 31-12-2015
		(Rs. In '000)	(Rs. In '000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	345,238	119,899
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	46,632	124,371
6	MAT Credit Entitlement	469,290	184,100
7	Rental & Other Deposits	351,103	328,391
8	Advances to Staff	4,943	4,802
9	Unutilised Service Tax Credit & VAT	50,904	15,993
10	Other Advances & Deposits	1,336,488	385,702
	TOTAL (A)	2,604,598	1,163,258
	OTHER ASSETS		
1	Income accrued on investments	1,902,136	1,805,799
2	Investments pertaining to Policyholder funds	448,980	-
3	Outstanding Premiums	5,633,252	1,150,905
4	Agents' Balances	813	726
5	Foreign Agencies Balances	-	-
6	Due from other entities carrying on insurance business (including reinsurers)	1,966,106	1,925,528
7	Less : Provision for doubtful debts	(385,914)	(335,098)
8	Due from subsidiaries/holding cos.	-	-
9	Repossessed Stock	-	-
10	Deposit with Reserve Bank of India[Pursuant to section 7 of Insurance Act, 1938]	-	-
11	Others	-	-
	TOTAL (B)	9,565,373	4,547,860
	TOTAL (A+B)	12,169,971	5,711,118

PERIODIC DISCLOSURES
FORM NL-17-CURRENT LIABILITIES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CURRENT LIABILITIES

S.No.	Particulars	As at 31-12-2016	As at 31-12-2015
		(Rs. In '000)	(Rs. In '000)
1	Payable to Agents	68,681	81,026
2	Balances due to other insurance companies	10,600,551	3,211,700
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	159,303	111,386
5	Unallocated Premium	797,531	159,625
6	Interest Accrued but not due on Borrowings	79,133	-
7	Sundry creditors	2,329,374	1,492,456
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding	38,424,687	34,432,339
	Add : Provision for Doubtful Reinsurance Recoveries	137,330	137,330
10	Due to Officers/ Directors	-	-
	Others:		
	- Unclaimed Amount of Policy Holders	677,105	510,873
	- Environmental Relief Fund Payable	69	141
	- Employee Related Payables	16,894	16,202
	- Temporary Bank Overdraft as per books of accounts	469,454	286,559
	- Service Tax and Vat Liability	135,798	157,071
	- Statutory Dues	76,833	84,507
	TOTAL	53,972,743	40,681,215

PERIODIC DISCLOSURES
FORM NL-18-PROVISIONS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

PROVISIONS

S.No.	Particulars	As at 31-12-2016	As at 31-12-2015
		(Rs. In '000)	(Rs. In '000)
1	Reserve for Unexpired Risk	9,707,541	9,284,891
2	For taxation (less advance tax paid and taxes deducted at source)	28,400	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Reserve for Premium Deficiency	-	-
6	Others:		
	- For Gratuity	8,717	8,270
	- For Leave Encashment	22,456	22,401
	- For Risk Reserves	100,000	100,000
	TOTAL	9,867,114	9,415,562

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 31-12-2016	As at 31-12-2015
		(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: 31-12-2016

(Rs. In Lacs)

STATEMENT OF LIABILITIES

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) - (a)	136,986	97,075
Premium Deficiency Reserve (PDR) - (b)	-	-
Unexpired Risk Reserve (URR) - (c)=(a) +(b)	136,986	97,075
Outstanding Claim Reserve (other than IBNR reserve) - (d)	248,092	170,773
IBNR Reserve* - (e)	340,283	214,848
Total Reserves for Technical Liabilities - (f)=(c)+(d)+(e)	725,361	482,696

* The Company's IBNR provision as at 31st December, 2016 is certified by Appointed Actuary. The Panel Actuary has done valuation of liabilities as at 31st March 2016, which shows under reserving of Rs 1,713,925 thousand. Out of which the company has recognised reserves of Rs 12,85,425 thousand as at 31st December 2016 and the remaining liabilities will be recognised in next quarter ending as at 31st March 2017. The same is in line with the communication in this regards with the Authority.

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

FORM NL-22 PERIODIC DISCLOSURES

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED Date: 31/12/2016

GROSS DIRECT PREMIUM UNDERWRITTEN FOR AND UP TO THE QUARTER ENDED DECEMBER 31, 2016 (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 2016-17	YTD December-16	For Q3 2016-17	YTD December-16	For Q3 2016-17	YTD December-16	For Q3 2016-17	YTD December-16	For Q3 2016-17	YTD December-16	For Q3 2016-17	YTD December-16	For Q3 2016-17	YTD December-16	For Q3 2016-17	YTD December-16	For Q3 2016-17	YTD December-16	For Q3 2016-17	YTD December-16	For Q3 2016-17	YTD December-16	For Q3 2016-17	YTD December-16	For Q3 2016-17	YTD December-16	
Andhra Pradesh	30	451	1	1	-	-	35	96	337	955	381	1,279	1	3	0	2	30	67	6	30	-	-	6	13	825	2,897	
Assam	1	1	-	-	-	-	-	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	59	
Bihar	23	235	0	5	-	-	29	248	283	698	232	850	0	1	0	0	9	19	0	0	-	-	12	28	588	1,985	
Chhattisgarh	8	25	2	2	-	-	12	71	321	848	319	934	0	0	1	2	3	66	(0)	0	-	-	29	45	695	1,994	
Goa	85	478	-	-	-	-	38	124	104	347	74	271	0	0	0	0	20	64	0	0	2,862	12,862	10	23	3,193	14,170	
Gujarat	7	0	-	-	-	-	2	8	31	80	35	60	-	3	0	0	1	4	0	0	-	-	2	3	77	188	
Haryana	981	2,320	115	489	20	107	82	225	3,776	9,199	3,201	9,310	74	248	13	207	497	2,625	22	90	-	-	36	280	8,818	25,100	
Himachal Pradesh	288	1,087	3	26	-	-	57	288	809	2,209	511	1,696	1	10	325	567	66	191	12	39	-	-	34	69	2,105	6,183	
Jammu & Kashmir	38	539	0	0	-	-	6	20	173	441	245	802	1	2	0	0	1	4	0	(0)	180	12	46	479	2,036		
Jharkhand	12	27	0	2	-	-	12	25	252	679	258	785	1	2	0	1	2	5	1	2	-	-	4	15	529	1,544	
Karnataka	17	350	7	32	-	-	20	129	316	857	436	1,269	85	191	4	122	14	31	0	1	-	-	12	26	881	3,007	
Kerala	758	2,163	15	133	-	-	48	155	2,783	8,340	3,023	9,602	34	169	27	131	523	3,599	73	281	-	-	62	121	7,545	24,894	
Madhya Pradesh	33	365	13	13	-	-	5	18	1,664	5,305	1,278	4,150	2	6	1	202	39	287	54	204	-	-	29	60	3,118	10,611	
Maharashtra	99	4,877	1	4	-	-	10	98	40	115	71	195	1	2	1	2	27	60	0	1	32	68	281	68	281	5,424	
Manipur	618	2,783	103	697	239	269	152	568	6,001	16,518	6,727	18,692	111	732	90	517	1,606	9,177	282	1,133	15,569	77,289	265	1,136	31,675	129,507	
Meghalaya	5	7	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	7
Mizoram	0	2	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	2
Nagaland	0	3	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	3
Orissa	89	720	0	1	-	-	22	72	243	585	301	833	2	3	0	0	7	556	0	1	761	5,761	24	66	1,450	8,600	
Punjab	54	218	29	105	-	-	9	50	183	469	183	616	7	16	14	31	79	254	44	164	-	-	27	86	809	2,020	
Rajasthan	44	415	0	1	-	-	14	155	181	507	329	956	4	17	191	468	27	66	0	3	-	-	39	107	631	2,885	
Sikkim	1	2	-	-	-	-	0	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	14
Tamil Nadu	224	1,318	24	92	-	-	73	210	1,971	6,394	2,404	8,277	8	28	34	154	403	1,712	48	177	-	-	36	96	5,226	18,457	
Telangana	290	874	15	74	26	82	111	297	1,159	3,398	1,037	3,759	46	91	22	104	171	739	31	123	89	3,289	75	65	3,007	12,923	
Tripura	4	80	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	80
Uttar Pradesh	242	1,764	0	1	-	-	44	253	1,384	3,322	815	1,815	1	5	54	81	68	163	2	8	602	2,389	27	76	3,040	9,895	
Uttarakhand	15	217	-	2	-	-	3	39	216	469	123	342	0	1	0	1	35	58	0	2	-	-	6	17	399	1,143	
West Bengal	544	1,775	145	956	-	1	381	654	1,243	3,405	1,340	4,316	43	139	71	285	460	1,570	11	49	303	310	97	284	4,639	13,744	
Andaman & Nicobar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	2	23	-	-	-	-	0	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,003	1,026
Dadra & Nagar Haveli	0	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	10
Daman & Diu	2	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	58
Delhi	150	948	201	1,152	-	-	160	291	1,314	3,801	735	2,944	51	2,498	102	285	505	2,249	128	426	-	-	160	1,543	3,596	16,137	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	3	10	-	-	-	-	0	340	186	625	186	625	0	0	0	0	1	3	0	1	-	-	1	3	294	882	
GRAND TOTAL	4,657	24,152	766	3,789	285	458	1,314	4,126	24,967	69,308	24,043	74,268	438	4,167	952	3,136	4,605	23,459	714	2,738	21,176	103,080	999	4,266	84,916	316,946	

PERIODIC DISCLOSURES

FORM NL-23 :Reinsurance Risk Concentration

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2016

Statement for the Quarter ended December 31, 2016

(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	0.86	244.54	-	0.66%
2	No. of Reinsurers with rating AA but less than AAA	14	1,714.50	118.43	79.80	5.11%
3	No. of Reinsurers with rating A but less than AA	104	27,723.30	2,407.47	991.28	83.10%
4	No. of Reinsurers with rating BBB but less than A	12	1,625.88	465.56	1,835.68	10.49%
5	No. of Reinsurers with rating less than BBB	1	2.42	-	-	0.01%
6	No. of Indian reinsurer other then GIC	13	0.46	-	241.55	0.65%
	Total	145	31,067.42	3,236.01	3,148.31	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: 31-12-2016

Statement for the Quarter ended December 31, 2016

(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	58	86	26	27	17	214	2,588
2	Marine Cargo	679	219	84	38	13	1,033	1,124
3	Marine Hull	-	-	-	1	-	1	9
4	Engineering	53	24	16	29	14	136	858
5	Motor OD	40,502	5,332	1,513	675	205	48,227	12,688
6	Motor TP*	877	60	109	360	2,634	4,040	14,701
7	Health	40,588	3,037	202	20	18	43,865	8,790
8	Overseas Travel	46	112	53	10	5	226	323
9	Personal Accident	52	149	123	64	40	428	1,864
10	Liability	3	9	14	7	7	40	63
11	Crop	41	102	11	-	-	154	2,361
12	Miscellaneous	155	63	38	23	6	285	295
Total		83,054	9,193	2,189	1,254	2,959	98,649	45,665

* Claims paid on account of Declined Risk Pool account have not been reflected in the above statement.

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2016

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	759	1,002	5	935	18,658	70,829	57,720	743	2,598	857	609	-	1,135	155,850
2	Claims reported during the period	426	1,682	1	400	55,353	4,334	44,598	577	881	136	52	-	593	109,033
3	Claims Settled during the period	214	1,033	1	136	48,227	4,040	43,865	226	428	40	154	-	285	98,649
4	Claims Repudiated during the period	5	62	-	-	1,720	1,018	6,438	200	185	12	-	-	31	9,671
5	Claims closed during the period	105	335	-	80	5,345	330	2,019	176	58	21	-	-	113	8,582
6	Claims O/S at End of the period	861	1,254	5	1,119	18,719	69,775	49,996	718	2,808	920	507	-	1,299	147,981
	Less than 3months	222	573	1	274	12,934	3,143	49,365	459	651	111	10	-	296	68,039
	3 months to 6 months	161	305	1	125	2,290	3,626	166	58	384	125	314	-	100	7,655
	6months to 1 year	165	184	-	69	1,256	7,101	93	41	483	218	131	-	72	9,813
	1year and above	313	192	3	651	2,239	55,905	372	160	1,290	466	52	-	831	62,474

PERIODIC DISCLOSURES

FORM NL-26 : CLAIMS INFORMATION - KG Table I

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2016

TABLE - IA

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	33,132	7,582	20,620	4,068	3,313	3,093	3,313
2	Marine Cargo	4,388	1,013	13,781	3,743	527	2,481	2,481
3	Marine Hull	726	13	207	1	73	31	73
4	Motor	190,466	146,638	163,919	124,427	29,328	37,328	37,328
5	Engineering	5,675	1,864	6,795	1,514	568	1,019	1,019
6	Aviation	700	12	2,979	11	70	447	447
7	Liabilities	4,708	1,701	5,784	2,025	706	1,301	1,301
8	Others	116,613	25,819	108,042	22,767	16,326	22,689	22,689
9	Health	31,792	33,844	47,441	40,157	6,769	12,047	12,047
	TOTAL	388,200	218,487	369,567	198,715	57,678	80,436	80,698

Note: 1) 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: 31-12-2016**

S.No.	Office Information	Number*
1	No. of offices at the beginning of the period (As on 01.10.2016)	125
2	No. of branches approved during the period	0
3	No. of branches opened during the period	Out of approvals of previous period 3
4		Out of approvals of this period 0
5	No. of branches closed during the period	0
6	No of branches at the end of the period (As on 31.12.2016)	128
7	No. of branches approved but not opened	1
8	No. of rural branches	-
9	No. of urban branches	128

*Please note 12 Regional Office is excluded

PERIODIC DISCLOSURES

FORM NL-28-STATEMENT OF INVESTMENT ASSET

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 31.12.2016

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	648,298
2	Loans	9	-
3	Fixed Assets	10	3,092
4	Current Assets		
	a. Cash & Bank Balance	11	4,758
	b. Advances & Other Assets	12	121,700
5	Current Liabilities		
	a. Current Liabilities	13	(539,727)
	b. Provisions	14	(98,671)
	c. Misc. Exp not written off	15	-
	d. Debit balance of P&L A/c	-	-
	APPLICATION OF FUNDS AS PER BALANCE SHEET (A)	TOTAL (A)	139,449
	OTHER ASSETS	SCH	AMOUNT
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	3,092
3	Cash & Bank Balance (if any)	11	4,758
4	Advances & Other Assets (if any)	12	121,700
5	Current Liabilities	13	(539,727)
6	Provisions	14	(98,671)
7	Misc. Expenses not written off	15	-
8	Debit balance of P&L A/c	-	-
	TOTAL (B)	TOTAL (B)	(508,849)
	INVESTMENT ASSETS AS PER FORM 3B	(A - B)	648,298

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM ¹						
			(a)	(b)	(c)	d=(a+b+c)		(e)	(d + e)	
1	Government Securities	Not less than 20%	0	148,471	15,509	163,980	25.28%	0	163,980	164,799
2	Government Securities or Other Approved Securities (incl. (1) above)	Not less than 30%	0	148,471	101,072	249,543	38.47%	0	249,543	252,480
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	401	0	159,139	159,540	24.60%	81	159,621	163,703
	2.Approved Investments		0	0	195,779	195,779	30.18%	(337)	195,442	198,725
	3.Other Investments (not exceeding 25%)	Not exceeding 55%	0	0	43,792	43,792	6.75%	(100)	43,692	44,068
	TOTAL INVESTMENT ASSETS	100%	401	148,471	499,781	648,653	100.00%	(356)	648,298	658,977

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: 31-12-2016

(Rs. In lacs)

Detail Regarding debt securities

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2016	as % of total for this class	As at 31/12/2015	as % of total for this class	As at 31/12/2016	as % of total for this class	As at 31/12/2015	as % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	249,905	38.51%	204,806	38.58%	245,087	38.41%	203,401	38.44%
AA or better	128,783	19.85%	91,624	17.26%	126,173	19.77%	90,487	17.10%
Rated below AA but above A*	14,007	2.16%	10,641	2.00%	13,632	2.14%	10,726	2.03%
Rated below A but above B	2,015	0.31%	-	0.00%	1,999	0.31%	-	0.00%
Any other	254,185	39.17%	223,847	42.16%	251,247	39.37%	224,568	42.44%
Total	648,894	100%	530,918	100%	638,138	100%	529,181	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	137,091	21.13%	134,967	25.42%	136,495	21.39%	134,724	25.46%
More than 1 year and upto 3 years	146,272	22.54%	95,303	17.95%	143,736	22.52%	94,692	17.89%
More than 3 years and up to 7 years	246,759	38.03%	147,567	27.79%	241,351	37.82%	146,791	27.74%
More than 7 years and up to 10 years	78,219	12.05%	53,923	10.16%	76,673	12.02%	53,468	10.10%
above 10 years	40,553	6.25%	99,158	18.68%	39,883	6.25%	99,506	18.80%
Total	648,894	100%	530,918	100%	638,138	100%	529,181	100%
BREAKDOWN BY TYPE OF THE INSURER								
a. Central Government	164,799	25.40%	164,708	31.02%	163,980	25.70%	165,623	31.30%
b. State Government	87,681	13.51%	35,056	6.60%	85,562	13.41%	34,860	6.59%
c. Corporate Securities	396,414	61.09%	331,154	62.37%	388,595	60.90%	328,697	62.11%
Total	648,894	100%	530,918	100%	638,138	100%	529,181	100%

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 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: 31-12-2016

Analytical Ratios for Non-Life companies					
S.No.	Particular	FOR THE QUARTER ENDED DECEMBER 31, 2016	UPTO THE QUARTER ENDED DECEMBER 31, 2016	FOR THE QUARTER ENDED DECEMBER 31, 2015	UPTO THE QUARTER ENDED DECEMBER 31, 2015
1	Gross Direct Premium Growth Rate (%)	27.91%	47.30%	2%	4%
2	Gross Direct Premium to Net Worth Ratio (times)	0.71	2.64	0.61	1.98
3	Growth Rate of Net worth (%)	2%	11%	2%	7%
4	Net Retention Ratio (%)	56.22%	51.86%	72.83%	68.31%
5	Net commission Ratio (%)	-3.25%	-6.01%	-0.57%	-1.86%
6	Expense of Management to Gross Direct Premium Ratio (%)	29.49%	22.03%	28.57%	26.22%
7	Expense of Management to Net written Premium(%)	52.07%	41.87%	39.00%	37.52%
8	Net incurred Claims to Net Earned Premium (%)	88.68%	91.26%	91.19%	90.29%
9	Combined Ratio (%)	131.77%	121.86%	123.92%	120.41%
10	Technical Reserve to net premium ratio (times)	8.13	3.00	9.25	3.00
11	Underwriting Balance Ratio (times)	-0.24	-0.23	-0.25	-0.21
12	Operating profit ratio (%)	-1.42%	0.39%	-2.29%	0.08%
13	Liquid Assets to Liabilities Ratio (times)	0.30	0.30	0.34	0.34
14	Net Earnings Ratio (%)	3.81%	5.28%	3.14%	4.98%
15	Return on Net Worth Ratio (%)	1.53%	7.32%	1.41%	6.89%
16	Actual Solvency Margin (ASM) to Required Solvency Margin(RSM) ratio (Times)*	1.58	1.58	1.64	1.64
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	125,774,960	125,774,960	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	1.46	6.99	1.25	6.10
	ii) Diluted EPS	1.46	6.99	1.20	5.88
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	i) Basic EPS	1.46	6.99	1.25	6.10
	ii) Diluted EPS	1.46	6.99	1.20	5.88
6	(c) Book value per share (Rs)	95.55	95.55	88.47	88.47

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

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2016

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 - 2016-17	6%	22%	-30%	0.22
Fire	Upto Q3 - 2015-16	38%	20%	-25%	0.01
Marine Cargo	Upto Q3 - 2016-17	3%	13%	-63%	-0.08
Marine Cargo	Upto Q3 - 2015-16	6%	62%	10%	-0.51
Marine Hull	Upto Q3 - 2016-17	-32%	2%	466%	-11.44
Marine Hull	Upto Q3 - 2015-16	48%	2%	-48%	0.34
Motor	Upto Q3 - 2016-17	20%	76%	-2%	-0.29
Motor	Upto Q3 - 2015-16	-1%	79%	-1%	-0.19
Employer Liability	Upto Q3 - 2016-17	-1%	95%	8%	-0.55
Employer Liability	Upto Q3 - 2015-16	21%	95%	9%	0.09
Public Liability	Upto Q3 - 2016-17	17%	18%	-5%	-1.23
Public Liability	Upto Q3 - 2015-16	19%	14%	-4%	0.29
Engineering	Upto Q3 - 2016-17	-3%	32%	-9%	0.31
Engineering	Upto Q3 - 2015-16	-24%	28%	-27%	0.03
Aviation	Upto Q3 - 2016-17	42%	2%	-177%	2.61
Aviation	Upto Q3 - 2015-16	38%	3%	-244%	4.36
Personal Accident	Upto Q3 - 2016-17	42%	90%	5%	-0.81
Personal Accident	Upto Q3 - 2015-16	34%	89%	9%	-0.23
Health	Upto Q3 - 2016-17	-46%	93%	4%	-0.27
Health	Upto Q3 - 2015-16	17%	85%	1%	-0.30
Other Miscellaneous	Upto Q3 - 2016-17	-1%	48%	0%	0.32
Other Miscellaneous	Upto Q3 - 2015-16	-26%	37%	5%	0.04
Crop & Weather	Upto Q3 - 2016-17	1650%	18%	-33%	0.05
Crop & Weather	Upto Q3 - 2015-16	-28%	21%	-57%	-0.54
TOTAL	Upto Q3 - 2016-17	47%	52%	-6%	-0.23
TOTAL	Upto Q3 - 2015-16	4%	68%	-2%	-0.21

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: 31-12-2016

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 Q3 - 2016-17	-6%	32%	-14%	-0.37
Fire	For Q3 - 2015-16	61%	20%	-10%	-0.92
Marine Cargo	For Q3 - 2016-17	-1%	8%	-50%	-1.49
Marine Cargo	For Q3 - 2015-16	4%	61%	15%	0.54
Marine Hull	For Q3 - 2016-17	53%	1%	-349%	-3.45
Marine Hull	For Q3 - 2015-16	71%	1%	60%	-0.32
Motor	For Q3 - 2016-17	16%	76%	-2%	-0.29
Motor	For Q3 - 2015-16	-1%	79%	-1%	-0.21
Employer Liability	For Q3 - 2016-17	-14%	95%	8%	-0.54
Employer Liability	For Q3 - 2015-16	22%	95%	9%	0.03
Public Liability	For Q3 - 2016-17	25%	35%	24%	-0.60
Public Liability	For Q3 - 2015-16	-5%	58%	17%	0.10
Engineering	For Q3 - 2016-17	-19%	28%	8%	-0.04
Engineering	For Q3 - 2015-16	19%	26%	5%	0.03
Aviation	For Q3 - 2016-17	12%	4%	-191%	4.87
Aviation	For Q3 - 2015-16	30%	3%	-217%	4.59
Personal Accident	For Q3 - 2016-17	39%	92%	3%	-0.73
Personal Accident	For Q3 - 2015-16	52%	91%	9%	-0.05
Health	For Q3 - 2016-17	-64%	95%	5%	-0.16
Health	For Q3 - 2015-16	26%	81%	-1%	-0.37
Other Miscellaneous	For Q3 - 2016-17	-12012%	20%	-33%	0.18
Other Miscellaneous	For Q3 - 2015-16	-58%	48%	13%	0.16
Crop & Weather	For Q3 - 2016-17	54915%	10%	-43%	-0.03
Crop & Weather	For Q3 - 2015-16	-99%	-42%	28%	-0.41
TOTAL	For Q3 - 2016-17	28%	56%	-3%	-0.24
TOTAL	For Q3 - 2015-16	2%	73%	-1%	-0.25

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: 31-12-2016
(Rs in Lacs)

Related Party Transactions							
S.No.	Name of the Related Party	Relationship	Nature of transaction	For the Quarter ended 31st December,2016	For the period ended 31st December,2016	For the Quarter ended 31st December,2015	For the period ended 31st December,2015
1	Reliance Capital Limited	Holding Company	Premium Received (net of refund)	20.31	811.86	18.97	328.55
			Claim Paid	0.31	3.28	0.16	0.16
			Reimbursement paid for expenses(Rent,Communication,Electricity,Professional fees,Maintenance Charges)	59.28	466.30	22.82	46.00
			Management fees paid	150.00	450.00	150.00	450.00
			Reimbursement paid for IT services	127.83	275.30	150.32	215.11
			Reimbursement received for expenses(Rent,Communication,Electricity,canteen expenses)	3.24	33.69	18.26	46.59
			Interest Accrual on Debenture	591.00	1,765.65	580.23	1,731.05
			Outstanding balance in Customer Deposit Account	18.95	18.95	17.25	17.25
			Debtors	33.72	33.72	7.10	7.10
			Premium Received (net of refund)	3.68	219.06	10.94	144.16
			Claim	-	0.04	-	4.05
2	Reliance Nippon Life Asset Management Limited	Fellow Subsidiary	Reimbursement received for expenses(Rent,Communication,Electricity,canteen expenses)	1.87	4.90	1.87	4.88
			Outstanding balance in Customer Deposit Account	12.71	12.71	13.86	13.86
			Creditors	-	-	0.01	0.01
			Debtors	0.73	0.73	-	-
			Premium Received (net of refund)	0.60	99.63	11.72	36.17
3	Reliance Home Finance Limited	Fellow Subsidiary	Outstanding balance in Customer Deposit Account	9.41	9.41	2.85	2.85
			Premium Received (net of refund)	-	0.05	(0.26)	13.99
4	Reliance Money Express Limited	Fellow Subsidiary	Foreign Currency Purchased	-	-	1.47	9.52
			Outstanding balance in Customer Deposit Account	4.34	4.34	5.88	5.88
			Premium Received (net of refund)	(0.67)	114.80	(0.32)	53.81
5	Reliance Securities Limited	Fellow Subsidiary	Commission paid	4.68	25.37	-	-
			Brokerage paid for stock exchange trading	0.30	1.16	0.07	0.32
			Reimbursement received for expenses(Rent,Communication,Electricity,canteen expenses)	1.18	2.86	1.97	7.63
			Outstanding balance in Customer Deposit Account	1.46	1.46	0.78	0.78
			Debtors	1.78	1.78	-	2.25
6	Reliance Spot Exchange Infrastructure Limited	Fellow Subsidiary	Outstanding balance in Customer Deposit Account	0.22	0.22	0.22	0.22
7	Reliance Nippon Life Insurance Company Limited (w.e.f 30th March, 2016)	Fellow Subsidiary	Premium Received (net of refund)	(10.13)	720.21	-	-
			Group Term Insurance	77.45	77.45	-	-
			Reimbursement received for expenses(Rent,Communication,Electricity,canteen expenses)	1.79	5.59	-	-
			Debtors	9.06	9.06	-	-
			Outstanding balance in Customer Deposit Account	55.70	55.70	-	-
8	Reliance Capital Trustee Co. Limited	Fellow Subsidiary	Premium Received (net of refund)	42.07	89.90	-	46.09
9	Reliance Wealth Management Limited	Fellow Subsidiary	Premium Received (net of refund)	0.11	8.77	0.04	6.16
			Outstanding balance in Customer Deposit Account	0.02	0.02	0.08	0.08
10	Reliance Money Solutions Private Limited	Fellow Subsidiary	Premium Received (net of refund)	(0.04)	1.91	-	23.78
			Outstanding balance in Customer Deposit Account	0.59	0.59	0.16	0.16
11	Reliance Commodities Limited	Fellow Subsidiary	Insurance Commission Expense	-	0.33	386.40	658.58
			Premium Received (net of refund)	(0)	9	0.04	5.28
			Outstanding balance in Customer Deposit Account	0.12	0.12	0.44	0.44

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2016

(Rs in Lacs)

Related Party Transactions							
S.No.	Name of the Related Party	Relationship	Nature of transaction	For the Quarter ended 31st December,2016	For the period ended 31st December,2016	For the Quarter ended 31st December,2015	For the period ended 31st December,2015
12	Reliance Money Precious Metals Private Limited	Fellow Subsidiary	Premium Received (net of refund)	(0.10)	0.07	(0.26)	1.84
			Outstanding balance in Customer Deposit Account	2.53	2.53	1.29	1.29
13	Reliance Financial Limited	Fellow Subsidiary	Premium Received (net of refund)	-	3.17	0.01	2.55
			Outstanding balance in Customer Deposit Account	0.11	0.11	0.93	0.93
14	Reliance Capital Pension Fund Limited	Fellow Subsidiary	Premium Received (net of refund)	-	0.49	-	0.40
			Outstanding balance in Customer Deposit Account	0.23	0.23	0.70	0.70
15	Reliance Commercial Finance Limited	Fellow Subsidiary	Premium Received (net of refund)	0.05	3.53	-	-
16	Reliance AIF Management Company Limited	Fellow Subsidiary	Premium Received (net of refund)	0.08	0.28	-	-
17	Reliance Infratel Limited	Common Control	Premium Received (net of refund)	0.01	0.10	-	-
18	Reliance Communications Limited (RCOM)	Common Control	Premium Received (net of refund)	7.19	66.36	-	-
			Claim	-	2.46	-	-
			Reimbursement paid for expenses:-(Internet & Telephone Expenses)	106.81	124.06	-	-
			Outstanding balance in Customer Deposit Account	5.41	5.41	-	-
19	Reliance Infocomm Infrastructure Limited	Common Control	Premium Received (net of refund)	0.06	0.23	-	-
			Reimbursement paid for expenses:-(Rent, Communication, Electricity, Professional fees, Maintenance Charges)	20.44	61.32	-	-
20	Big Animation (India) Private Limited	Common Control	Premium Received (net of refund)	-	0.43	-	-
21	Reliance Communications Infrastructure Limited	Common Control	Reimbursement paid for expenses (Rent, Communication, Electricity, Professional fees, Maintenance Charges)	43.45	137.89	-	-
			Debtors	0.20	0.20	-	-
22	Zapak Digital Entertainment Limited	Common Control	Premium Received (net of refund)	2.10	2.10	-	-
			Reimbursement paid for expenses (Online Reputation Expenses)	4.02	4.02	-	-
			Outstanding balance in Customer Deposit Account	2.05	2.05	-	-
23	Reliance Telecom Limited	Common Control	Reimbursement paid for expenses (Telephone Expenses)	0.01	0.01	-	-
			Outstanding balance in Customer Deposit Account	7.95	7.95	-	-
24	Big Flicks Private Limited	Common Control	Premium Received (net of refund)	-	-	-	-
25	Reliance Big Entertainment Private Limited	Common Control	Premium Received (net of refund)	1.63	1.63	-	-
			Outstanding balance in Customer Deposit Account	0.00	0.00	-	-
26	Reliance IDC Limited	Common Control	Payment for IDC Charges	28.63	89.01	-	-
27	Zapak Mobile Games Private Limited	Common Control	Premium Received (net of refund)	0.27	0.27	-	-
28	Mr.Rakesh Jain	Key Managerial Personnel (includes relatives of KMP's)	Remuneration	62.25	361.75	56.25	328.25
			Premium Received (net of refund)	0.12	0.50	0.15	0.40

*Expenses Incurred towards public utility services such as telephone and electricity charges have not been considered for related party transaction.

*Claim paid to employees against group medical Policy have not been considered for related party transaction.

** Related Party Transaction are disclosed as per the requirement of Accounting Standard 18 - "Related Party Disclosure"

PERIODIC DISCLOSURES

FORM NL-32 Products Information

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2016

Products Information

List below the products and/or add-ons introduced during the Quarter Ended December 31, 2016

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

PERIODIC DISCLOSURES

FORM NL-33 : SOLVENCY MARGIN - KGII

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

TABLE - II

Solvency position as on December 31, 2016

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	499,826
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)	2	402,751
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	3	97,075
4	Excess in Policyholders' Funds (1-2-3)		-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA)*:	4	266,099
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	5	138,572
7	Excess in Shareholders' Funds (5-6)		127,527
8	Total Available Solvency Margin [ASM] (4+7)		127,527
9	Total Required Solvency Margin [RSM]		80,698
10	Solvency Ratio (Total ASM/Total RSM)		1.58

Notes

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

PERIODIC DISCLOSURES**FORM NL-34 : Board of Directors & Key Person****INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED **Date: 31-12-2016****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	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 & Chief Compliance Officer	
11	Mr. Karthikeyan AV	Appointed Actuary	w.e.f 16th December, 2016

Key Management Persons as defined in IRDAI Corporate Governance Guidelines issued by IRDAI on May 18, 2016.

PERIODIC DISCLOSURES

FORM NL-35 NON PERFORMING ASSETS-7A

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON DECEMBER 31, 2016

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 31.12.2016

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT																	
No.	Category of Investment	Cat. Code	For the quarter ended 31st December, 2016					Upto the Quarter ended 31st December, 2016					Previous Year 2015-16				
			Investment (Rs.)		Income on Investment (Rs.)**	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)
			Book Value ¹	Market Value				Book Value ¹	Market Value				Book Value ¹	Market Value			
1	CENTRAL GOVERNMENT SECURITIES																
	Central Government Bonds	CGSB	147,796.71	164,799.04	5,410.87	14.52%	14.52%	137,151.13	164,799.04	14,371.58	13.91%	13.91%	160,452.12	164,708.20	11,730.09	9.73%	9.73%
	Treasury Bills	CTRB	6,502.14	-	94.62	8.30%	8.30%	6,645.20	-	97.99	8.03%	8.03%	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	-	0.00	0.00%	0.00%	1,289.34	-	7.36	5.65%	5.65%
2	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																
	State Government Bonds	SGOB	76,099.27	87,681.31	2,298.66	11.98%	11.98%	62,965.27	87,681.31	6,047.09	12.75%	12.75%	30,491.32	35,055.83	2,054.09	8.97%	8.97%
	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%
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	81,227.47	79,277.47	1,773.33	8.66%	8.66%	79,155.99	79,277.47	5,284.52	8.86%	8.86%	64,917.57	75,529.45	4,567.60	9.36%	9.36%
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	0.00	-	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	7,210.30	7,283.22	146.45	8.06%	8.06%	5,393.56	7,283.22	329.30	8.10%	8.10%	3,364.77	492.38	239.39	9.47%	9.47%
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	Infrastructure - PSU - Debentures / Bonds	IPTD	33,584.75	34,820.76	704.69	8.32%	8.32%	34,074.40	34,820.76	2,106.11	8.20%	8.20%	32,471.75	32,675.47	2,714.88	11.13%	11.13%
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	30,941.65	32,124.49	692.62	8.88%	8.88%	23,852.63	32,124.49	1,619.91	9.01%	9.01%	18,540.04	11,157.99	1,592.43	11.43%	11.43%
	Infrastructure - PSU - CPs	IPCP	0.00	-	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	864.41	594.87	(311.02)	-142.75%	-142.75%	1,010.18	594.87	(284.58)	-37.39%	-37.39%	1,318.69	1,035.21	46.48	4.69%	4.69%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	548.41	634.73	0.00	0.00%	0.00%	721.50	634.73	(37.82)	-6.96%	-6.96%	801.21	754.29	11.74	1.95%	1.95%
	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	6,005.58	6,349.60	131.95	8.72%	8.72%	6,005.39	6,349.60	393.43	8.70%	8.70%	9,505.45	9,610.53	183.75	8.84%	8.84%
	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%	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%	0.00%
	Infrastructure - Debentures / Bonds / Cps / Loans	IODS	2,596.08	2,618.29	70.11	10.71%	10.71%	2,965.08	2,618.29	232.79	10.42%	10.42%	4,562.52	4,199.09	357.52	10.43%	10.43%
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
	PSU - Equity shares - Quoted	EAEQ	1,450.00	1,252.85	44.23	12.10%	12.10%	1,330.69	1,252.85	131.10	13.08%	13.08%	1,173.67	1,011.99	37.24	4.22%	4.22%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	5,865.25	6,357.37	(76.27)	-5.16%	-5.16%	5,482.69	6,357.37	102.78	2.49%	2.49%	5,606.93	5,436.87	507.08	12.04%	12.04%
	Corporate Securities - Bonds - (Taxable)	EPBT	10,493.94	10,737.40	221.96	8.39%	8.39%	9,388.94	10,737.40	598.60	8.46%	8.46%	2,003.20	2,028.22	129.60	8.61%	8.61%
	Corporate Securities - Debentures	ECOS	137,119.66	135,528.62	3,073.61	8.89%	8.89%	126,013.61	135,528.62	8,678.77	9.14%	9.14%	94,017.81	98,887.70	7,069.28	10.01%	10.01%
	Commercial Papers - Debentures	ECCP	7,753.12	9,664.77	159.52	8.16%	8.16%	6,286.51	9,664.77	391.28	8.26%	8.26%	2,504.57	-	84.09	10.41%	10.41%
	Application Money	ECAM	3,794.06	0.00	10.57	5.98%	5.98%	4,201.83	0.00	35.82	5.98%	5.98%	0.00	-	0.00	0.00%	0.00%
	Corporate Securities - Debentures / Bonds/ Cps / Loan - (Promoter Group)	EDPG	24,669.20	24,295.18	591.00	9.50%	9.50%	24,512.91	24,295.18	1,765.65	9.56%	9.56%	22,845.71	23,548.43	1,691.07	9.85%	9.85%
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	3,616.76	1,022.66	95.66	10.49%	10.49%	4,543.97	1,022.66	362.04	10.58%	10.58%	5,529.08	5,848.26	435.96	10.49%	10.49%
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	1,000.00	1,021.35	22.87	9.08%	9.08%	1,000.00	1,021.35	68.37	9.08%	9.08%	1,000.00	1,017.21	68.56	9.12%	9.12%
	CCIL - CBLO	ECBO	(8,016.51)	-	(47.30)	5.98%	5.98%	(7,152.49)	-	(150.28)	6.14%	6.14%	(14,611.12)	-	(703.36)	7.10%	7.10%
	Deposits - Deposit with Scheduled Banks, Fls, CCIL, RBI	ECDB	3,423.68	1,200.00	71.56	10.04%	10.04%	7,849.61	1,200.00	527.00	9.46%	9.46%	42,713.86	23,900.00	3,036.79	9.46%	9.46%
	Deposits - CDs with Scheduled Banks	EDCD	0.00	-	0.00	0.00%	0.00%	12,303.49	-	33.29	24.69%	24.69%	7,517.83	-	37.55	9.62%	9.62%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	9,113.33	0.00	97.71	7.25%	7.25%	8,410.47	0.00	386.33	7.48%	7.48%	7,917.97	11,302.80	468.36	7.93%	7.93%
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	2,000.00	2,034.95	0.00	0.00%	0.00%	2,085.33	2,034.95	81.92	5.21%	5.21%	3,287.25	2,530.57	199.25	8.19%	8.19%
	Passively Managed Equity Etf's (Promoter Group)	EETP	21.48	21.54	0.00	0.00%	0.00%	21.48	21.54	0.00	0.00%	0.00%	47.76	20.77	6.13	23.85%	23.85%

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 31.12.2016

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT																	
No.	Category of Investment	Cat. Code	For the quarter ended 31st December, 2016					Upto the Quarter ended 31st December, 2016					Previous Year 2015-16				
			Investment (Rs.)		Income on Investment (Rs.)**	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)
			Book Value ¹	Market Value				Book Value ¹	Market Value				Book Value ¹	Market Value			
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	6,680.09	5,588.72	52.03	8.88%	8.88%	6,680.09	5,588.72	52.03	8.88%	8.88%	0.00	-	0.00	0.00%	0.00%
6	OTHER THAN APPROVED INVESTMENTS																
	Bonds - PSU - Taxable	OBPT	504.77	508.09	11.74	9.23%	9.23%	506.52	508.09	34.36	9.00%	9.00%	0.00	-	0.00	0.00%	0.00%
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	0.00	-	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Debentures	OLDB	9,476.05	9,269.19	230.80	9.66%	9.66%	9,379.43	9,269.19	655.26	9.27%	9.27%	4,317.73	6,441.92	297.81	9.18%	9.18%
	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%	0.00%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	35,551.11	27,406.45	604.23	6.74%	6.74%	41,269.06	27,406.45	2,259.73	7.27%	7.27%	25,628.70	20,766.25	1,517.32	7.88%	7.88%
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	0.00	-	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%	2,500.00	-	0.55	7.99%	7.99%
	Equity Shares (incl Co-op Societies)	OESH	1,234.52	1,243.16	11.04	3.55%	3.55%	950.96	1,243.16	92.54	12.92%	12.92%	591.45	545.70	60.53	13.62%	13.62%
	Securitized Assets	OPSA	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%
	Alternate Investment Funds (Category I)	OAFI	995.00	1,024.89	44.19	17.62%	15.86%	995.00	1,024.89	118.49	15.81%	14.23%	935.12	1,034.76	63.38	9.02%	7.56%
	Alternate Investment Funds (Category II)	OAFB	431.38	483.01	3.46	3.19%	2.80%	315.49	483.01	2.44	1.03%	0.65%	72.16	162.62	(8.55)	0.00%	0.00%
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	OAPS	4,000.00	4,133.48	15.67	11.00%	11.00%	4,000.00	4,133.48	15.67	11.00%	11.00%	0.00	-	0.00	0.00%	0.00%
	Total		642,210.38	658,977.47	16,250.58	10.04%	10.04%	601,929.12	658,977.47	46,403.53	10.23%	10.23%	525,807.00	539,702.51	38,503.96	9.75%	9.74%

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

8 Negative Yield in OAFI & OAFB is due to upfront payment of processing fees.

PERIODIC DISCLOSURES

FORM NL-37 DOWN GRADING OF INVESTMENT-2

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED
CODE: 103

STATEMENT AS ON 31.12.2016

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.	DURING THE QUARTER¹ :								
	9.15% TATASTEEL DB 24-01-2019 I	CORPORATE SECURITIES - DEBENTURES	2,510	06-May-16	BRICKWORK	BWR AA+	BWR AA	19-Dec-16	
	9.15% TATASTEEL DB 24-01-2021 II	CORPORATE SECURITIES - DEBENTURES	519	05-Oct-16	BRICKWORK	BWR AA+	BWR AA	19-Dec-16	
	11.00% BOI BSOPT 08-08-2044	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - [PSU BANKS]	4,000	08-Aug-14	BRICKWORK	BWR AAA	BWR AA-	19-Dec-16	
B.	AS ON DATE² :								
	10.55% BOI BSOPT 27-07-2017	BONDS - PSU - TAXABLE	504	21-Jun-10	ICRA	LAA+	LAA-	08-Mar-16	
	10.55% BOI BSOPT 27-07-2017	BONDS - PSU - TAXABLE	504	21-Jun-10	CRISIL	AAA	AA+	11-Mar-16	
	11.00% BOI BSOPT 08-08-2044	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - [PSU BANKS]	4,000	08-Aug-14	BRICKWORK	BWR AAA	BWR AA-	19-Dec-16	
	11.15% REL INFRA DB 30-03-2017	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	998	13-Apr-12	CRISIL	AA+	A-	12-Feb-16	
	11.15% REL INFRA DB 30-03-2018	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	1,001	13-Apr-12	CRISIL	AA+	A-	12-Feb-16	
	2.00% IHCL DB 23-04-2017	CORPORATE SECURITIES - DEBENTURES	2,151	24-Apr-12	ICRA	LAA+	LAA	14-Sep-12	
	8.25% SAIL BSOPT 06-05-2018	CORPORATE SECURITIES - BONDS - (TAXABLE)	5,000	23-Mar-16	FITCH	AAA IND	AA IND	03-Jun-16	
	8.25% SAIL BSOPT 06-05-2018	CORPORATE SECURITIES - BONDS - (TAXABLE)	5,000	23-Mar-16	CARE	AAA	CARE AA+	05-Apr-16	
	8.25% SAIL DB 27-07-2018	CORPORATE SECURITIES - BONDS - (TAXABLE)	2,483	27-May-16	FITCH	AAA IND	AA IND	03-Jun-16	
	9.10% SESA GOA BSOPT 05-04-2023	DEBENTURES	2,497	21-May-13	CRISIL	AA+	AA-	10-Feb-16	
	9.15% TATAPOWER DB 17-09-2017	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	598	20-Jun-13	CRISIL	AA	AA-	17-Oct-13	
	9.24% SESA GOA BSOPT 20-12-2022	DEBENTURES	1,004	22-May-13	CRISIL	AA+	AA-	10-Feb-16	
	9.55% HINDALCO DB 25-04-2022	DEBENTURES	5,029	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	1,007	24-Jun-10	ICRA	LAA+	LAA	28-Sep-12	
	9.15% TATASTEEL DB 24-01-2019 I	CORPORATE SECURITIES - DEBENTURES	2,510	06-May-16	BRICKWORK	BWR AA+	BWR AA	19-Dec-16	
	9.15% TATASTEEL DB 24-01-2021 II	CORPORATE SECURITIES - DEBENTURES	519	05-Oct-16	BRICKWORK	BWR AA+	BWR AA	19-Dec-16	

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
- 5 11.00% BOI BSOPT 08-08-2044 was earlier downgraded from BRICKWORK AAA to AA+ on 30/06/2015

PERIODIC DISCLOSURES

FORM NL-38 Business Returns across line of Business

Insurer: Reliance General Insurance Company Limited

Date: 31-12-2016

(Rs. In Lacs)

Business Returns across line of Business

S.No.	Line of Business	For the Quarter Ended December 31, 2016		For the Quarter Ended December 31, 2015		For the Period Ended December 31, 2016		For the Period Ended December 31, 2015	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	4,657	17,710	4,944	11,688	24,152	43,722	22,809	38,218
2	Marine Cargo	766	1,057	772	2,155	3,789	3,084	3,668	8,297
3	Marine Hull	285	5	186	2	458	11	674	10
4	Motor TP*	24,043	888,091	21,074	893,302	74,268	2,664,762	62,018	2,467,740
5	Motor OD	24,967	808,371	21,058	827,897	69,308	2,410,224	57,671	2,251,052
6	Engineering	1,314	1,824	1,618	1,503	4,126	4,922	4,243	5,085
7	Employer's Liability	201	1,220	233	989	720	3,950	724	3,125
8	Product Liab	7	2	9	3	14	4	16	6
9	Public Liab	21	170	181	2,402	89	607	256	2,829
10	Other Liab	209	2,382	-	-	3,344	8,264	2,666	5,321
11	Aviation	195	21	174	21	521	34	367	33
12	Personal Accident	952	26,099	686	21,714	3,136	67,781	2,215	50,965
13	Health	5,318	50,481	14,735	45,032	26,196	163,512	48,163	149,407
14	All Other Misc	21,980	20,209	719	30,309	106,824	54,217	9,678	98,206
	TOTAL	84,916	1,009,271	66,390	1,009,120	316,946	3,014,870	215,168	2,829,242

1) * 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: 31-12-2016

(Rs. In Lacs)

Rural & Social Obligations

Statement for the Quarter ended December 31, 2016

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	70,809	2,167.40	-
		Social	-	-	-
4	Motor OD	Rural	66,579	1,599.10	132,037.92
		Social	-	-	-
5	Engineering	Rural	219	51.66	60,626.06
		Social	-	-	-
6	Workmen's Compensation/Employer's Liability	Rural	76	6.76	1,022.08
		Social	-	-	-
7	Public Liability	Rural	8	-	18.50
		Social	-	-	-
8	Other Liability Cover	Rural	80	2.57	1,338.50
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	1,184	27.72	39,113.33
		Social	1	51.63	-
11	Health	Rural	538	254.82	6,039.96
		Social	-	-	-
12	All Other Miscellaneous	Rural	1,546	21,200.28	196,143.96
		Social	147	26.73	658.60

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2016

(Rs. In Lacs)

Business Acquisition through different channels									
S.No.	Channels	For the Quarter Ended December 31, 2016		For the Quarter Ended December 31, 2015		For the Period Ended December 31, 2016		For the Period Ended December 31, 2015	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	550,876	29,681	631,434	31,836	1,694,004	92,800	1,796,216	92,898
2	Corporate Agents-Banks	29,308	1,487	14,362	970	67,325	3,402	46,311	2,684
3	Corporate Agents -Others	10,073	2,978	116,064	5,579	16,603	6,206	196,749	9,566
4	Brokers	178,286	17,174	137,889	11,711	530,162	58,612	449,522	47,654
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	240,573	33,553	109,371	16,294	705,997	155,668	340,444	62,367
7	Other :- Web Aggregator	155	43	-	-	779	257	-	-
	TOTAL (A)	1,009,271	84,916	1,009,120	66,390	3,014,870	316,946	2,829,242	215,169
1	Referral (B)	-	-	-	-	-	-	-	-
	GRAND TOTAL (A+B)	1,009,271	84,916	1,009,120	66,390	3,014,870	316,946	2,829,242	215,169

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: 31-12-2016

GRIEVANCE DISPOSAL FOR THE PERIOD ENDED DECEMBER 31, 2016

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 the customers							
a)	Proposal Related	0	1	1	0	0	0	3
b)	Claim	20	205	51	1	154	19	675
c)	Policy Related	4	42	36	0	9	1	212
d)	Premium	1	10	3	0	7	1	33
e)	Refund	0	2	1	0	1	0	5
f)	Coverage	0	2	2	0	0	0	5
g)	Covernote Related	0	0	0	0	0	0	0
h)	Product	3	14	2	0	12	3	55
i)	Others	1	27	12	0	11	5	119
	Total No of Complaints:	29	303	108	1	194	29	1107

2	Total No. of policies during previous year:	3,912,411
	Total No. of claims intimated during previous year:	915,470
3		
4	Total No. of policies during current period:	3,014,870
	Total No. of claims intimated during current period:	348,000
5		
6	Total No. of Policy Complaints (current period) per 10,000 policies (current period):	0.70
	Total No. of Claim Complaints (current period) per 10,000 claims registered (current period):	19.40
7		

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by intermediaries	TOTAL
a)	Upto 7 days	23	0	23
b)	7-15 days	3	0	3
c)	15-30 days	2	0	2
d)	30-90 days	1	0	1
e)	90 days & beyond	0	0	0
	TOTAL NO. OF COMPLAINTS	29	29	29