

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, 2018 (Rs. In '000)	UPTO THE QUARTER ENDED DECEMBER 31, 2018 (Rs. In '000)	FOR THE QUARTER ENDED DECEMBER 31, 2017 (Rs. In '000)	UPTO THE QUARTER ENDED DECEMBER 31, 2017 (Rs. In '000)
1	Premiums earned (Net)	NL-4-Premium Schedule	277,040	724,053	200,558	562,605
2	Profit/ (loss) on sale/redemption of Investments (Net)		2,946	7,020	1,809	11,745
3	Interest, Dividend & Rent – Gross		58,943	154,337	37,397	107,520
4	Others-Exchange Gain / (loss)		-	-	(18)	(29)
	TOTAL (A)		338,929	885,410	239,746	681,841
1	Claims Incurred (Net)	NL-5-Claims Schedule	150,056	462,191	49,393	344,791
2	Commission (Net)	NL-6-Commission Schedule	11,477	(23,220)	2,290	(64,288)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	120,837	336,219	78,251	246,134
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		282,370	775,190	129,934	526,637
	Operating Profit/(Loss) from Fire Business C= (A - B)		56,559	110,220	109,812	155,204
	APPROPRIATIONS					
	Transfer to Shareholders' Account		56,559	110,220	109,812	155,204
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		56,559	110,220	109,812	155,204

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, 2018 (Rs. In '000)	UPTO THE QUARTER ENDED DECEMBER 31, 2018 (Rs. In '000)	FOR THE QUARTER ENDED DECEMBER 31, 2017 (Rs. In '000)	UPTO THE QUARTER ENDED DECEMBER 31, 2017 (Rs. In '000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	14,035	41,848	13,697	38,676
2	Profit / (loss) on sale/redemption of Investments (Net)		262	706	200	1,629
3	Interest, Dividend & Rent – Gross		5,103	15,504	4,832	14915
4	Others-Exchange Gain / (loss)		-	-	4	(45)
	TOTAL (A)		19,400	58,058	18,733	55,175
1	Claims Incurred (Net)	NL-5-Claims Schedule	7,253	111,873	16,910	48,222
2	Commission (Net)	NL-6- Commission Schedule	(2,450)	(22,669)	(4,004)	(38,646)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	2,912	16,144	2,553	14,051
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		7,715	105,348	15,459	23,627
	Operating Profit/(Loss) from Marine Business C= (A - B)		11,685	(47,290)	3,274	31,548
	APPROPRIATIONS					
	Transfer to Shareholders' Account		11,685	(47,290)	3,274	31,548
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		11,685	(47,290)	3,274	31,548

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, 2018 (Rs. In '000)	UPTO THE QUARTER ENDED DECEMBER 31, 2018 (Rs. In '000)	FOR THE QUARTER ENDED DECEMBER 31, 2017 (Rs. In '000)	UPTO THE QUARTER ENDED DECEMBER 31, 2017 (Rs. In '000)
1	Premiums earned (Net)	NL-4-Premium Schedule	9,406,035	24,835,219	7,601,833	20,962,911
2	Profit/ (loss) on sale/redemption of Investments (Net)		80,101	190,508	57,244	351,174
3	Interest, Dividend & Rent – Gross		1,603,220	4,188,359	1,140,395	3,214,702
4	Others - Exchange Gain/(Loss)		(371)	899	(801)	303
	- Miscellaneous Income		26,699	28,497	3,614	4,715
	TOTAL (A)		11,115,684	29,243,482	8,802,285	24,533,805
1	Claims Incurred (Net)	NL-5-Claims Schedule	8,362,715	21,505,495	6,657,884	17,848,087
2	Commission (Net)	NL-6- Commission Schedule	118,175	29,193	(49,206)	(635,572)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	2,330,640	6,584,335	2,183,580	6,810,423
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		10,811,530	28,119,023	8,792,258	24,022,938
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		304,154	1,124,459	10,027	510,867
	APPROPRIATIONS					
	Transfer to Shareholders' Account		304,154	1,124,459	10,027	510,867
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		304,154	1,124,459	10,027	510,867

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, 2018	UPTO THE QUARTER ENDED DECEMBER 31, 2018	FOR THE QUARTER ENDED DECEMBER 31, 2017	UPTO THE QUARTER ENDED DECEMBER 31, 2017
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		56,559	110,220	109,812	155,204
	(b) Marine Insurance		11,685	(47,290)	3,274	31,548
	(c) Miscellaneous Insurance		304,154	1,124,459	10,027	510,867
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		113,010	621,006	215,025	709,565
	(b) Profit on sale/ redemption of investments		6,614	30,290	9,033	92,192
	Less: Loss on sale/ redemption of investments		(63)	(2,043)	(1,595)	(14,678)
3	OTHER INCOME (to be specified)					
	(a) Profit / (Loss) on Sale/ discard of Assets		54	165	(254)	(424)
	(b) Miscellaneous Income		2,570	3,051	-	1,931
	(c) Excess Provision Written Back		1,435	15,483	-	2,568
	TOTAL (A)		496,018	1,855,341	345,321	1,488,773
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		35,000	70,000	-	-
	(b) For doubtful debts		1,189	39,987	1,672	77,210
	(c) Others :- Bad debt w/off		-	-	-	22
5	OTHER EXPENSES					
	Expenses other than those related to Insurance Business					
	- Employee's remuneration and welfare benefits		4,328	17,418	3,737	14,760
	- Managerial remuneration		29,975	36,175	3,100	29,300
	- Amortisation of Debenture Expenses		735	2,196	735	2,196
	- Interest on Statutory Liability		16,130	16,130	102	7,996
	- Legal fee on share capital		-	-	-	8,500
	- Finance Cost		14,762	40,867	-	-
	- Expenses borne by shareholder		945	945	-	-
	- Interest on Non Convertible Debenture		52,755	157,692	52,755	157,692
	- Corporate Social Responsibility Expense		-	100	-	-
	- Penalty		-	500	-	-
	- Exchange Gain / (loss)		-	-	-	-
	TOTAL (B)		155,819	382,010	62,102	297,676
	Profit / (Loss) Before Tax (A-B)		340,199	1,473,331	283,219	1,191,097
	Provision for Taxation					
	(a) Current Tax		53,195	249,693	59,173	247,500
	(b) Short Provision for earlier year		145,768	145,768	-	37,609
	(c) Deferred Tax		-	-	-	-
	(d) MAT Credit		(198,963)	(395,461)	(59,173)	(285,109)
	Profit / (Loss) After Tax		340,199	1,473,331	283,219	1,191,097
	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend		-	125,775	-	62,887
	(c) Dividend distribution tax		-	25,853	-	12,802
	(d) Debenture Redemption Reserve		15,973	47,917	15,973	111,806
	Balance of profit/ loss brought forward from last period		4,690,381	3,740,821	3,030,611	2,294,255
	Balance carried forward to Balance Sheet		5,014,607	5,014,607	3,297,857	3,297,857

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, 2018

Particulars	Schedule	AS AT 31ST DECEMBER, 2018 (Rs. In '000)	AS AT 31ST DECEMBER, 2017 (Rs. In '000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	2,515,499	2,515,499
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	12,857,351	11,076,713
FAIR VALUE CHANGE ACCOUNT-SHAREHOLDER		(47,324)	14,734
FAIR VALUE CHANGE ACCOUNT-POLICYHOLDER		(332,120)	69,296
BORROWINGS	NL-11-Borrowings Schedule	2,300,000	2,300,000
TOTAL		17,293,406	15,976,242
APPLICATION OF FUNDS			
INVESTMENTS-SHAREHOLDER	NL-12A -Investment Schedule	12,271,577	13,276,472
INVESTMENTS-POLICYHOLDER	NL-12B-Investment Schedule	86,121,472	62,440,199
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	342,534	324,883
DEFERRED TAX ASSET		372,735	372,735
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	2,140,954	1,034,485
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	10,646,251	12,327,133
Sub-Total (A)		12,787,205	13,361,618
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	77,438,987	60,180,289
PROVISIONS	NL-18-Provisions Schedule	17,163,130	13,619,376
Sub-Total (B)		94,602,117	73,799,665
NET CURRENT ASSETS (C) = (A - B)		(81,814,912)	(60,438,047)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		17,293,406	15,976,242

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

CONTINGENT LIABILITIES

Particulars	AS AT 31ST DECEMBER, 2018 (Rs. In '000)	AS AT 31ST DECEMBER, 2017 (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	645,248	42,623
Guarantees given by or on behalf of the Company	12,487	3,520
Statutory demands/ liabilities in dispute, not provided for (see note (c) and (e) below)	566,431	24,365
Reinsurance obligations to the extent not provided for in accounts	-	-
Others (see note (f) below)	13,925	13,925
TOTAL	1,238,091	84,433

Notes:

a) Service Tax Department had filed an appeal before CESTAT on the issue of availment of Cenvat Credit in excess of restriction of 20% of output service tax liability during financial year 2006-07 as per erstwhile Rule 6(3)(c) of Cenvat Credit Rules amounting to Rs 160.848 thousands. Based on the favourable order from Principal Commissioner, Service Tax-II, Mumbai, the management does not expect any outflow of economic benefits and assessed the likelihood of outflow of resources as remote, hence not consider in above table.

b) Service Tax Department had filed an appeal before CESTAT on the issue of Wrong availment of Input Credit for the financial year from 2006-07 to 2010-11 amounting to Rs 845 thousand. Based on the favourable order from Principal Commissioner, Service Tax-II, Mumbai, the management does not expect any outflow of economic benefits and assessed the likelihood of outflow of resources as remote.

c) The Company has received adverse order on the issue of wrong availment of cenvat credit amounted to Rs 274,566 thousands for the period FY 2009-10 to FY 2012-13. A penalty is also imposed on the said order of Rs 274,566 thousands. The Company has filed an appeal with CESTAT against the same.

d) The Show cause notices issued by Tax Authorities have not been considered as obligations by the company. The demand notices are classified as disputed only when the same are confirmed by the Appellate Authority.

e) The Company had disputed the demand raised by the income tax department for section 14A disallowance for Rs 367 thousand for A.Y. 2007-08 and penalty u/s 271(1)(c) for Rs.16,932 thousand from A.Y.2007-08 to A.Y. 2011-12.

f) Statutory bonus of Rs 13,925 thousands pursuant to retrospective amendment in the Bonus Act, 1965 for financial year 2014-15 have not been provided considering stay orders of Hon'ble Kerala High Court and Karnataka High Court.

RELIANCE GENERAL INSURANCE COMPANY LIMITED

PREMIUM EARNED [NET]

Particulars	Period ended	Premium from direct business written	Service tax/GST	Adjustment for change in reserve for unexpired risks	Gross Earned Premium	Premium on reinsurance accepted	Premium on reinsurance ceded	Net Premium (3+7-8)	Change in reserve for unexpired risks	Net Premium Earned (9+5+10)
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 - 2018-19	819,279	-	195,458	1,014,737	81,839	550,967	350,151	(268,569)	277,040
	Up to Q3-2018-19	3,597,867	-	(752,404)	2,845,463	324,449	2,753,172	1,169,144	307,313	724,053
Marine Cargo	For Q3 - 2018-19	83,534	-	71,328	154,862	-	78,995	4,539	(61,902)	13,965
	Up to Q3-2018-19	515,190	-	(97,791)	417,399	12,175	474,047	53,318	85,489	41,016
Marine Hull	For Q3 - 2018-19	31,654	-	(8,252)	23,402	-	31,269	385	7,936	70
	Up to Q3-2018-19	110,946	-	(4,793)	106,153	-	109,624	1,322	4,303	832
Marine Total	For Q3 - 2018-19	115,188	-	63,076	178,264	-	110,264	4,924	(53,966)	14,035
	Up to Q3-2018-19	626,136	-	(102,584)	523,552	12,175	583,671	54,640	89,792	41,848
Motor OD	For Q3 - 2018-19	3,397,698	-	(235,120)	3,162,578	-	975,762	2,421,936	114,974	2,301,789
	Up to Q3-2018-19	10,127,512	-	(741,870)	9,385,642	-	2,727,157	7,400,355	461,028	7,119,513
Motor TP	For Q3 - 2018-19	4,093,516	-	(347,287)	3,746,229	-	1,040,355	3,053,161	155,858	2,861,732
	Up to Q3-2018-19	11,975,356	-	(1,377,552)	10,597,804	-	3,033,325	8,942,031	660,052	8,224,531
Motor Total	For Q3 - 2018-19	7,491,214	-	(582,407)	6,908,807	-	2,016,117	5,475,097	270,832	5,163,522
	Up to Q3-2018-19	22,102,868	-	(2,119,422)	19,983,446	-	5,760,482	16,342,386	1,121,080	15,344,044
Employer's Liability	For Q3 - 2018-19	35,088	-	(3,808)	31,280	-	1,754	33,334	191	29,718
	Up to Q3-2018-19	99,341	-	(12,974)	86,367	-	4,967	94,374	648	82,048
Public Liability	For Q3 - 2018-19	37,574	-	7,696	45,270	13,122	18,362	32,334	(742)	39,287
	Up to Q3-2018-19	166,273	-	1,363	167,636	14,998	81,077	100,194	(19,906)	81,651
Engineering	For Q3 - 2018-19	250,070	-	(76,029)	174,041	10,356	191,830	68,596	65,949	58,515
	Up to Q3-2018-19	617,732	-	(116,192)	501,540	22,681	456,295	184,118	100,759	168,685
Aviation	For Q3 - 2018-19	35,366	-	(9,820)	25,546	-	35,034	332	9,726	238
	Up to Q3-2018-19	95,658	-	(28,807)	66,851	-	94,972	686	28,901	780
Personal Accident	For Q3 - 2018-19	100,193	-	(15,287)	84,906	-	9,495	90,698	244	75,655
	Up to Q3-2018-19	445,377	-	(187,243)	258,134	-	42,565	402,812	7,491	223,060
Health	For Q3 - 2018-19	1,554,464	-	1,140,592	2,695,056	-	147,912	1,406,552	(67,476)	2,479,668
	Up to Q3-2018-19	8,909,034	-	(1,980,657)	6,928,377	-	954,049	7,954,985	254,162	6,228,489
Weather and Crop Insurance	For Q3 - 2018-19	2,510,557	-	3,808,771	6,319,328	-	1,981,859	528,698	(2,874,635)	1,462,834
	Up to Q3-2018-19	11,763,916	-	(87,190)	11,676,727	-	9,268,833	2,495,083	56,102	2,463,996
Other Misc.	For Q3 - 2018-19	104,867	-	14,004	118,871	139	15,029	89,977	(7,383)	96,598
	Up to Q3-2018-19	319,478	-	(8,588)	310,889	143	73,456	246,165	4,889	242,466
Misc Total	For Q3 - 2018-19	12,119,393	-	4,283,711	16,403,104	23,617	4,417,392	7,725,618	(2,874,127)	9,406,034
	Up to Q3-2018-19	44,519,677	-	(4,539,710)	39,979,967	37,822	16,736,696	27,820,803	1,554,126	24,835,219
Grand Total	For Q3 - 2018-19	13,053,860	-	4,542,245	17,596,105	105,456	5,078,623	8,080,693	(3,196,662)	9,697,109
	Up to Q3-2018-19	48,743,680	-	(5,394,699)	43,348,981	374,446	20,073,539	29,044,587	1,951,230	25,601,120

RELIANCE GENERAL INSURANCE COMPANY LIMITED

PREMIUM EARNED [NET]

Particulars	Period ended	Premium from direct business written	Service tax/GST	Adjustment for change in reserve for unexpired risks	Gross Earned Premium	Premium on reinsurance accepted	Premium on reinsurance ceded	Net Premium (3+7-8)	Change in reserve for unexpired risks	Net Premium Earned (9+5+10)
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 - 2017-18	856,770	-	211,208	867,978	90,931	497,258	250,443	(261,093)	200,558
	Up to Q3-2017-18	3,026,196	-	(565,680)	2,460,516	244,162	2,404,377	865,981	262,304	562,605
Marine Cargo	For Q3 - 2017-18	85,571	-	62,783	148,354	2,026	82,075	5,522	(54,933)	13,372
	Up to Q3-2017-18	477,021	-	(77,679)	399,342	6,056	434,633	48,444	67,380	38,145
Marine Hull	For Q3 - 2017-18	23,682	-	5,006	28,688	-	23,565	117	(4,798)	325
	Up to Q3-2017-18	106,315	-	(72,692)	33,623	-	105,322	993	72,230	531
Marine Total	For Q3 - 2017-18	109,253	-	67,789	177,042	2,026	105,640	5,639	(59,731)	13,697
	Up to Q3-2017-18	583,336	-	(150,371)	432,965	6,056	539,955	49,437	139,610	38,676
Motor OD	For Q3 - 2017-18	3,080,278	-	(303,967)	2,776,311	-	666,685	2,413,593	70,042	2,179,668
	Up to Q3-2017-18	8,777,895	-	(926,348)	7,851,547	-	1,869,260	6,908,635	198,272	6,180,560
Motor TP	For Q3 - 2017-18	3,244,513	-	(340,061)	2,904,452	-	661,497	2,583,016	68,012	2,310,967
	Up to Q3-2017-18	9,286,041	-	(1,113,681)	8,172,360	-	1,893,719	7,392,322	222,736	6,501,377
Motor Total	For Q3 - 2017-18	6,324,791	-	(644,028)	5,680,763	-	1,328,182	4,996,609	138,054	4,490,635
	Up to Q3-2017-18	18,063,936	-	(2,040,029)	16,023,907	-	3,762,979	14,300,957	421,009	12,681,937
Employer's Liability	For Q3 - 2017-18	24,957	-	(865)	24,092	-	1,247	23,710	43	22,888
	Up to Q3-2017-18	75,767	-	(5,849)	69,918	-	3,788	71,979	292	66,422
Public Liability	For Q3 - 2017-18	29,505	-	59,509	89,014	-	10,884	18,621	(55,169)	22,961
	Up to Q3-2017-18	325,374	-	(71,427)	253,947	13,333	263,248	75,459	53,212	57,244
Engineering	For Q3 - 2017-18	162,964	-	(3,764)	159,200	11,346	126,440	47,870	5,324	49,430
	Up to Q3-2017-18	533,186	-	(101,983)	431,203	46,520	421,023	158,683	90,183	146,883
Aviation	For Q3 - 2017-18	21,687	-	(2,194)	19,493	-	21,018	669	1,786	261
	Up to Q3-2017-18	60,676	-	(7,698)	52,978	-	59,611	1,065	7,546	913
Personal Accident	For Q3 - 2017-18	56,118	-	16,576	72,694	-	(39,359)	95,477	(2,105)	109,948
	Up to Q3-2017-18	232,857	-	(12,555)	220,302	1	(17,667)	250,525	2,009	239,979
Health	For Q3 - 2017-18	965,880	-	750,262	1,716,142	-	191,682	774,198	101,822	1,626,282
	Up to Q3-2017-18	6,612,754	-	(1,456,445)	5,156,309	32	861,080	5,751,706	505,268	4,800,529
Weather and Crop Insurance	For Q3 - 2017-18	2,211,794	-	3,557,649	5,769,443	-	1,788,531	423,263	(2,774,966)	1,205,946
	Up to Q3-2017-18	10,299,891	-	(9,462)	10,290,429	-	7,534,791	2,765,100	7,381	2,763,019
Other Misc.	For Q3 - 2017-18	81,999	-	13,592	95,591	(1)	18,167	63,831	(3,941)	73,482
	Up to Q3-2017-18	284,879	-	(12,516)	272,363	6	71,024	213,861	4,641	205,985
Misc Total	For Q3 - 2017-18	9,879,695	-	3,746,736	13,626,431	11,345	3,446,792	6,444,248	(2,589,151)	7,601,833
	Up to Q3-2017-18	36,489,320	-	(3,717,965)	32,771,355	59,892	12,959,877	23,589,335	1,091,541	20,962,911
Grand Total	For Q3 - 2017-18	10,645,718	-	4,025,733	14,671,451	104,302	4,049,690	6,700,330	(2,909,975)	7,816,088
	Up to Q3-2017-18	40,098,852	-	(4,434,016)	35,664,836	310,110	15,904,209	24,504,753	1,493,455	21,564,192

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 - 2018-19	620,915	7,110	447,694	180,331	991,935	1,022,210	150,056
	Up to Q3-2018-19	1,361,137	32,094	1,043,305	349,926	991,935	879,670	462,191
Marine Cargo	For Q3 - 2018-19	320,612	-	288,652	31,960	226,941	252,246	6,655
	Up to Q3-2018-19	539,100	-	456,937	82,163	226,941	197,075	112,029
Marine Hull	For Q3 - 2018-19	122,499	-	121,203	1,296	2,784	3,482	598
	Up to Q3-2018-19	122,634	-	121,330	1,304	2,784	4,244	(156)
Marine Total	For Q3 - 2018-19	443,111	-	409,855	33,256	229,725	255,728	7,253
	Up to Q3-2018-19	661,734	-	578,267	83,467	229,725	201,319	111,873
Motor OD	For Q3 - 2018-19	2,351,780	-	850,605	1,501,175	1,726,154	1,518,469	1,708,860
	Up to Q3-2018-19	6,294,023	-	1,690,967	4,603,056	1,726,154	1,173,288	5,155,922
Motor TP	For Q3 - 2018-19	1,616,705	-	266,002	1,350,703	37,939,521	36,273,817	3,016,407
	Up to Q3-2018-19	4,957,793	-	1,185,490	3,772,303	37,939,521	33,771,913	7,939,911
Motor Total	For Q3 - 2018-19	3,968,485	-	1,116,607	2,851,878	39,665,675	37,792,286	4,725,267
	Up to Q3-2018-19	11,251,816	-	2,876,457	8,375,359	39,665,675	34,945,201	13,095,833
Employer's Liability	For Q3 - 2018-19	12,350	-	795	11,555	187,139	187,399	11,295
	Up to Q3-2018-19	32,484	-	1,833	30,651	187,139	169,867	47,923
Public Liability	For Q3 - 2018-19	671	-	35	636	152,259	148,457	4,438
	Up to Q3-2018-19	3,355	-	189	3,166	152,259	138,613	16,812
Engineering	For Q3 - 2018-19	59,787	261	23,108	36,940	316,754	257,084	96,610
	Up to Q3-2018-19	152,229	988	71,124	82,093	316,754	160,226	238,621
Aviation	For Q3 - 2018-19	36,082	-	34,889	1,193	3,524	2,049	2,668
	Up to Q3-2018-19	37,818	-	36,625	1,193	3,524	2,551	2,166
Personal Accident	For Q3 - 2018-19	64,088	-	6,110	57,978	333,747	349,976	41,749
	Up to Q3-2018-19	168,348	-	29,351	138,997	333,747	369,081	103,663
Health	For Q3 - 2018-19	2,246,906	-	142,514	2,104,392	2,625,279	2,607,651	2,122,020
	Up to Q3-2018-19	5,775,182	-	431,641	5,343,541	2,625,279	2,065,769	5,903,051
Weather and Crop Insurance	For Q3 - 2018-19	336,168	-	261,619	74,548	3,152,370	1,919,631	1,307,287
	Up to Q3-2018-19	6,269,150	-	4,889,346	1,379,804	3,152,370	2,521,568	2,010,606
Other Misc.	For Q3 - 2018-19	55,026	4	3,957	51,074	140,269	139,962	51,381
	Up to Q3-2018-19	109,486	2	9,188	100,300	140,269	153,749	86,820
Misc Total	For Q3 - 2018-19	6,779,563	265	1,589,634	5,190,194	46,577,016	43,404,495	8,362,715
	Up to Q3-2018-19	23,799,868	990	8,345,754	15,455,104	46,577,016	40,526,625	21,505,495
Grand Total	For Q3 - 2018-19	7,843,589	7,375	2,447,183	5,403,781	47,798,676	44,682,433	8,520,024
	Up to Q3-2018-19	25,822,739	33,084	9,967,326	15,888,497	47,798,676	41,607,614	22,079,559

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 - 2017-18	709,749	40,728	649,538	100,939	902,507	954,053	49,393
	Up to Q3-2017-18	1,910,931	44,346	1,667,854	287,423	902,507	845,139	344,791
Marine Cargo	For Q3 - 2017-18	95,882	3,533	72,431	26,984	210,775	223,451	14,308
	Up to Q3-2017-18	378,332	3,533	306,598	75,267	210,775	242,183	43,859
Marine Hull	For Q3 - 2017-18	191	-	189	2	4,533	1,933	2,602
	Up to Q3-2017-18	235	-	232	3	4,533	173	4,363
Marine Total	For Q3 - 2017-18	96,073	3,533	72,620	26,986	215,308	225,384	16,910
	Up to Q3-2017-18	378,567	3,533	306,830	75,270	215,308	242,356	48,222
Motor OD	For Q3 - 2017-18	1,612,676	-	348,830	1,263,846	1,220,682	1,247,956	1,236,571
	Up to Q3-2017-18	4,097,493	-	832,821	3,264,672	1,220,682	957,380	3,527,974
Motor TP	For Q3 - 2017-18	1,482,444	-	1,126,715	355,729	32,551,222	30,540,070	2,366,882
	Up to Q3-2017-18	4,972,541	-	1,907,234	3,065,307	32,551,222	29,043,088	6,573,441
Motor Total	For Q3 - 2017-18	3,095,120	-	1,475,545	1,619,575	33,771,904	31,788,026	3,603,453
	Up to Q3-2017-18	9,070,034	-	2,740,055	6,329,979	33,771,904	30,000,468	10,101,415
Employer's Liability	For Q3 - 2017-18	12,242	-	843	11,399	153,470	141,011	23,858
	Up to Q3-2017-18	26,157	-	1,578	24,579	153,470	125,275	52,774
Public Liability	For Q3 - 2017-18	880	-	55	825	124,789	118,329	7,285
	Up to Q3-2017-18	4,071	-	288	3,783	124,789	104,305	24,267
Engineering	For Q3 - 2017-18	90,949	4,887	72,132	23,704	221,119	236,851	7,972
	Up to Q3-2017-18	200,868	5,255	125,910	80,213	221,119	172,537	128,795
Aviation	For Q3 - 2017-18	-	-	-	-	2,062	2,158	(96)
	Up to Q3-2017-18	11,686	-	11,619	67	2,062	2,428	(299)
Personal Accident	For Q3 - 2017-18	78,772	-	(53,987)	132,759	365,084	344,520	153,323
	Up to Q3-2017-18	309,046	-	(4,667)	313,713	365,084	452,748	226,049
Health	For Q3 - 2017-18	1,605,450	-	53,158	1,552,292	1,883,680	1,719,201	1,716,771
	Up to Q3-2017-18	4,346,549	-	188,061	4,158,488	1,883,680	1,033,864	5,008,304
Weather and Crop Insurance	For Q3 - 2017-18	189,341	-	166,030	23,310	2,908,576	1,832,857	1,099,029
	Up to Q3-2017-18	2,881,192	-	2,318,227	562,965	2,908,576	1,239,684	2,231,856
Other Misc.	For Q3 - 2017-18	20,298	-	3,522	16,777	200,853	171,341	46,289
	Up to Q3-2017-18	53,320	-	7,731	45,589	200,853	171,517	74,926
Misc Total	For Q3 - 2017-18	5,093,052	4,887	1,717,298	3,380,641	39,631,537	36,354,294	6,657,884
	Up to Q3-2017-18	16,902,923	5,255	5,388,802	11,519,376	39,631,537	33,302,826	17,848,087
Grand Total	For Q3 - 2017-18	5,898,874	49,148	2,439,456	3,508,566	40,749,352	37,533,731	6,724,187
	Up to Q3-2017-18	19,192,421	53,134	7,363,486	11,882,069	40,749,352	34,390,321	18,241,100

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 - 2018-19	73,538	2,863	64,924	11,477
	Up to Q3-2018-19	258,344	12,717	294,281	(23,220)
Marine Cargo	For Q3 - 2018-19	13,182	-	14,225	(1,043)
	Up to Q3-2018-19	60,358	572	80,448	(19,518)
Marine Hull	For Q3 - 2018-19	1,386	-	2,793	(1,407)
	Up to Q3-2018-19	3,451	-	6,602	(3,151)
Marine Total	For Q3 - 2018-19	14,568	-	17,018	(2,450)
	Up to Q3-2018-19	63,809	572	87,050	(22,669)
Motor OD	For Q3 - 2018-19	631,793	-	477,721	154,072
	Up to Q3-2018-19	1,886,485	-	1,047,661	838,824
Motor TP	For Q3 - 2018-19	44,104	-	51,172	(7,068)
	Up to Q3-2018-19	138,854	-	249,471	(110,617)
Motor Total	For Q3 - 2018-19	675,897	-	528,893	147,004
	Up to Q3-2018-19	2,025,339	-	1,297,132	728,207
Employer's Liability	For Q3 - 2018-19	4,430	-	263	4,167
	Up to Q3-2018-19	13,219	-	745	12,474
Public Liability	For Q3 - 2018-19	5,213	114	3,595	1,732
	Up to Q3-2018-19	17,564	489	5,644	12,409
Engineering	For Q3 - 2018-19	20,425	1,100	22,778	(1,253)
	Up to Q3-2018-19	39,105	2,567	67,165	(25,493)
Aviation	For Q3 - 2018-19	737	-	780	(43)
	Up to Q3-2018-19	1,775	-	2,986	(1,211)
Personal Accident	For Q3 - 2018-19	7,639	-	636	7,003
	Up to Q3-2018-19	32,597	-	3,128	29,469
Health	For Q3 - 2018-19	100,764	-	62,454	38,310
	Up to Q3-2018-19	379,105	-	323,331	55,774
Weather and Crop Insurance	For Q3 - 2018-19	13,968	-	104,295	(90,327)
	Up to Q3-2018-19	13,968	-	828,864	(814,896)
Other Misc.	For Q3 - 2018-19	13,364	29	1,811	11,582
	Up to Q3-2018-19	37,517	28	5,085	32,460
Misc Total	For Q3 - 2018-19	842,437	1,243	725,505	118,175
	Up to Q3-2018-19	2,560,189	3,084	2,534,080	29,193
Grand Total	For Q3 - 2018-19	930,543	4,106	807,447	127,202
	Up to Q3-2018-19	2,882,342	16,373	2,915,411	(16,696)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	For Q3 - 2018-19	Up to Q3-2018-19
	(Rs. In '000)	(Rs. In '000)
Agents	248,558	870,162
Brokers	430,557	1,232,791
Corporate agency	183,921	586,839
Web Aggregator	7,428	26,611
Motor Insurance Service Provider (MISP)	38,031	110,195
Others- IMF	22,048	55,744
TOTAL	930,543	2,882,342

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 - 2017-18	67,153	437	65,300	2,290
	Up to Q3-2017-18	210,396	2,204	276,888	(64,288)
Marine Cargo	For Q3 - 2017-18	12,511	50	17,720	(5,159)
	Up to Q3-2017-18	49,269	516	88,730	(38,945)
Marine Hull	For Q3 - 2017-18	2,158	-	1,003	1,155
	Up to Q3-2017-18	5,391	-	5,092	299
Marine Total	For Q3 - 2017-18	14,669	50	18,723	(4,004)
	Up to Q3-2017-18	54,660	516	93,822	(38,646)
Motor OD	For Q3 - 2017-18	419,007	-	215,530	203,477
	Up to Q3-2017-18	972,568	-	597,264	375,304
Motor TP	For Q3 - 2017-18	28,669	-	32,450	(3,781)
	Up to Q3-2017-18	41,767	-	121,862	(80,095)
Motor Total	For Q3 - 2017-18	447,675	-	247,980	199,695
	Up to Q3-2017-18	1,014,335	-	719,126	295,209
Employer's Liability	For Q3 - 2017-18	2,788	-	187	2,601
	Up to Q3-2017-18	7,815	-	568	7,247
Public Liability	For Q3 - 2017-18	4,568	-	1,046	3,522
	Up to Q3-2017-18	14,346	-	13,894	452
Engineering	For Q3 - 2017-18	14,456	541	10,819	4,178
	Up to Q3-2017-18	50,616	1,849	36,711	15,754
Aviation	For Q3 - 2017-18	503	-	878	(375)
	Up to Q3-2017-18	798	-	3,308	(2,510)
Personal Accident	For Q3 - 2017-18	2,213	-	(6,334)	8,547
	Up to Q3-2017-18	17,078	-	(4,267)	21,345
Health	For Q3 - 2017-18	75,365	-	97,613	(22,248)
	Up to Q3-2017-18	200,463	-	381,477	(181,014)
Weather and Crop Insurance	For Q3 - 2017-18	-	-	250,974	(250,974)
	Up to Q3-2017-18	27,500	-	828,229	(800,729)
Other Misc.	For Q3 - 2017-18	8,060	1	2,213	5,848
	Up to Q3-2017-18	31,408	2	22,735	8,675
Misc Total	For Q3 - 2017-18	555,629	542	605,376	(49,205)
	Up to Q3-2017-18	1,364,359	1,851	2,001,781	(635,571)
Grand Total	For Q3 - 2017-18	637,451	1,029	689,399	(50,919)
	Up to Q3-2017-18	1,629,415	4,571	2,372,491	(738,505)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	For Q3 - 2017-18	Up to Q3-2017-18
	(Rs. In '000)	(Rs. In '000)
Agents	239,117	662,074
Brokers	258,732	622,901
Corporate agency	121,009	318,763
Web Aggregator	3,639	10,595
Motor Insurance Service Provider (MISP)	14,722	14,722
Others-IMF	232	360
TOTAL	637,451	1,629,415

Corresponding figures have been regrouped/reclassified.

FORM NL-7-OPERATING EXPENSES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs. In '000)

S.No.	Particulars	2018-19							2017-18							Total For Q3	Total Up to Q3
		Fire For Q3	Fire Up to Q3	Marine For Q3	Marine Up to Q3	Miscellaneous* For Q3	Miscellaneous* Up to Q3	Total For Q3	Total Up to Q3	Fire For Q3	Fire Up to Q3	Marine For Q3	Marine Up to Q3	Miscellaneous* For Q3	Miscellaneous* Up to Q3		
1	Employees' remuneration & welfare benefits	53,164	149,496	1,139	6,987	854,306	2,571,026	908,609	2727509	38,136	105,292	1,232	6,012	863,525	1,999,880	702,893	2,111,183
2	Company's contribution to Provident fund and others	3,036	8,658	63	405	41,894	129,062	44,993	138,125	2,049	6,070	60	347	30,185	105,275	32,295	111,691
3	Travel, conveyance and vehicle running expenses	2,364	6,727	50	314	49,264	148,986	51,678	156,028	1,541	4,138	51	236	39,066	113,019	40,558	117,394
4	Rents, rates & taxes	3,401	9,457	74	442	76,451	225,033	79,926	234,931	2,528	7,357	76	420	65,893	204,330	68,497	212,106
5	Repairs	1,510	9,090	(35)	425	30,314	217,764	31,789	227,279	3,083	8,264	103	472	80,812	225,343	83,999	234,079
6	Printing & Stationery	765	2,167	16	101	17,227	51,771	18,008	54,039	607	1,748	19	100	16,202	48,014	16,828	49,862
7	Communication expenses	1,406	4,147	27	194	31,873	99,981	33,306	104,321	1,057	3,122	31	178	27,496	84,943	28,584	88,242
8	Postage expenses	1,122	3,361	21	157	25,045	79,987	26,189	83,505	869	2,514	26	144	22,662	68,554	23,557	71,211
9	Legal & professional charges	1,421	4,361	39	391	37,698	127,271	39,158	132,023	3,500	11,867	111	320	33,779	96,620	37,390	108,808
10	Auditors Fees, expenses, etc.																
	a. As auditor	50	152	1	7	1,111	3,621	1,161	3,781	(3)	145	(3)	8	(170)	3,950	(175)	4,103
	b. As advisor or in any other capacity, in respect	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Advertisement and Publicity	42,361	107,938	1,964	5,044	845,215	2,079,369	888,639	2,192,351	14,313	65,064	103	3,714	876,655	2,992,406	891,071	3,061,185
12	Bank Charges & interest expenses others	878	2,163	23	101	19,846	51,990	20,848	54,255	490	1,383	15	79	12,808	37,651	13,314	39,112
13	Service Tax/ GST Expenses	22	173	(1)	8	33,912	72,748	33,933	72,929	805	4,915	(12)	281	19,406	157,878	20,200	163,074
	Others :																
14	Directors' Sitting fees	22	82	0	4	469	1,954	490	2,040	29	82	1	5	741	2,516	770	2,613
15	Entertainment Expenses	675	1,678	18	78	10,437	26,411	11,129	28,167	263	537	11	31	5,425	13,131	5,700	13,699
16	Office Maintenance Expenses	2,365	7,793	35	364	52,248	185,440	54,647	193,597	1,765	4,947	56	282	46,122	134,763	47,942	139,992
17	Training & Recruitment Expenses	1,043	2,778	25	130	23,972	64,363	25,040	67,271	1,941	4,763	71	272	50,322	123,687	52,334	128,722
18	Depreciation	1,577	4,509	33	211	35,417	107,455	37,026	112,174	1,594	4,579	50	257	41,832	123,178	43,277	128,014
19	Office Management Expenses	639	1,811	14	85	14,347	43,104	15,000	45,000	553	1,593	17	91	14,430	43,391	15,000	45,075
20	Subscriptions and Membership Fees	351	969	8	45	7,903	23,050	8,262	24,064	248	554	10	32	6,570	15,090	6,828	15,676
21	Conscience Expenses (net)	2,218	8,187	279	625	1,584	5,544	4,082	14,357	1,943	5,261	484	663	1,095	6,426	3,521	12,350
22	Weather Insurance Charges*	-	-	-	-	107,860	253,495	107,860	253,495	654	1,469	26	84	121,080	201,028	121,760	202,580
23	Miscellaneous expenses*	449	522	22	26	12,154	14,910	12,625	15,459	284	460	10	22	7,843	9,350	5,137	9,832
	Total	120,839	336,219	2,914	16,144	2,330,646	6,584,335	2,454,399	6,936,698	78,250	246,134	2,550	14,051	2,183,578	6,810,423	2,264,378	7,070,603

* Corresponding figures have been regrouped/reclassified.

PERIODIC DISCLOSURES
FORM NL-8-SHARE CAPITAL SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

SHARE CAPITAL

S.No.	Particulars	As at 31-12-2018 (Rs. In '000)	As at 31-12-2017 (Rs. In '000)
1	Authorised Capital		
	30,00,00,000 (Previous Year 30,00,00,000) Equity Shares of Rs10 each	3,000,000	3,000,000
2	Issued Capital		
	25,15,49,920 (Previous Year 25,15,49,920) Equity Shares of Rs10 each	2,515,499	2,515,499
3	Subscribed Capital		
	25,15,49,920 (Previous Year 25,15,49,920) Equity Shares of Rs10 each	2,515,499	2,515,499
4	Called-up Capital		
	25,15,49,920 (Previous Year 25,15,49,920) Equity Shares of Rs10 each	2,515,499	2,515,499
	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	2,515,499	2,515,499

Note: Of the above 25,15,49,920 shares are held by Holding Company, Reliance Capital Limited (as at 31.12.2017 25,15,49,920 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 31-12-2018		As at 31-12-2017	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Holding Company - Indian	251,549,920	100.00%	251,549,920	100.00%
· Holding Company - Foreign	-	-	-	-
TOTAL	251,549,920	100%	251,549,920	100%

PERIODIC DISCLOSURES
FORM NL-10-RESERVES AND SURPLUS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

RESERVES AND SURPLUS

S.No.	Particulars	As at 31-12-2018	As at 31-12-2017
		(Rs. In '000)	(Rs. In '000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Debenture Redemption Reserve		
	Opening Balance	127,778	-
	Add:- Creation during the period	47,916	111,806
	Closing Balance	175,694	111,806
4	Share Premium		
	Opening Balance	7,667,050	8,924,800
	Less: - Utilised for issue of bonus Share	-	1,257,750
	Closing Balance	7,667,050	7,667,050
5	General Reserves	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of Profit in Profit & Loss Account	5,014,607	3,297,857
	TOTAL	12,857,351	11,076,713

PERIODIC DISCLOSURES**FORM NL-11-BORROWINGS SCHEDULE****RELIANCE GENERAL INSURANCE COMPANY LIMITED****BORROWINGS**

Sr No.	Particulars	As at 31-12-2018	As at 31-12-2017
		(Rs. In '000)	(Rs. In '000)
1	Debentures/ Bonds : Unsecured - Long Term	2,300,000	2,300,000
2	Banks	-	-
3	Financial Institutions	-	-
	TOTAL	2,300,000	2,300,000

PERIODIC DISCLOSURES
FORM NL-12A-INVESTMENT SCHEDULE (SHAREHOLDER)

RELIANCE GENERAL INSURANCE COMPANY LIMITED

INVESTMENTS

S.No.	Particulars	As at 31-12-2018	As at 31-12-2017
		(Rs. In '000)	(Rs. In '000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,519,605	4,396,430
2	Other Approved Securities	1,108,771	1,318,847
3	Other Investments		
	(a) Shares		
	(aa) Equity	179,063	279,461
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	4,137,489	3,705,821
	(e) Other Securities (to be specified)	62,360	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,074,551	1,120,346
5	Other than Approved Investments	159,496	176,318
	Less - Provision for diminution in the value of investment	(4,989)	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	307,886	26,512
2	Other Approved Securities	48,226	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	14,519	-
	(bb) Preference	-	293
	(b) Mutual Funds	194,945	252,282
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,129,651	1,466,345
	(e) Other Securities	31,180	183,235
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	256,347	122,697
5	Other than Approved Investments	56,219	227,885
	Less - Provision for diminution in the value of investment	(3,742)	-
	TOTAL	12,271,577	13,276,472

Notes :

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

Particulars	As at 31-12-2018	As at 31-12-2017
	(Rs. In '000)	(Rs. In '000)
Book Value	12,034,655	12,932,272
Market Value	11,965,307	12,855,441

2. All the above investments are performing assets.

3. The company has segregated the investments separately between policy holders funds and share holders funds on notional basis as per IRDAI circular no. IRDA/F&A/CIR/CPM/056/03/2016 dated 04th April,2016 and IRDA/F&A/CIR/CPM/010/01/2017 dated 12th January,2017

PERIODIC DISCLOSURES
FORM NL-12B-INVESTMENT SCHEDULE (POLICYHOLDER)

RELIANCE GENERAL INSURANCE COMPANY LIMITED

INVESTMENTS

S.No.	Particulars	As at 31-12-2018	As at 31-12-2017
		(Rs. In '000)	(Rs. In '000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	24,700,458	20,676,724
2	Other Approved Securities	7,781,319	6,202,630
3	Other Investments		
	(a) Shares		
	(aa) Equity	1,256,655	1,314,327
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	29,036,735	17,428,740
	(e) Other Securities (to be specified)	437,640	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	7,541,156	5,269,066
5	Other than Approved Investments	1,119,339	829,241
	Less - Provision for diminution in the value of investment	(35,011)	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,160,736	124,687
2	Other Approved Securities	338,445	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	101,893	-
	(bb) Preference	-	1,379
	(b) Mutual Funds	1,368,119	1,186,501
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	7,927,848	6,896,324
	(e) Other Securities (to be specified)	218,820	861,765
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,799,038	577,055
5	Other than Approved Investments	394,540	1,071,760
	Less - Provision for diminution in the value of investment	(26,258)	-
	TOTAL	86,121,473	62,440,199

Notes :

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

Particulars	As at 31-12-2018	As at 31-12-2017
	(Rs. In '000)	(Rs. In '000)
Book Value	84,458,749	60,821,402
Market Value	83,972,071	60,460,056

- All the above investments are performing assets.

- The company has segregated the investments separately between policy holders funds and share holders funds on notional basis as per IRDA/ circular no. IRDA/F&A/CIR/CPM/056/03/2016 dated 04th April,2016 and IRDA/F&A/CIR/CPM/010/01/2017 dated 12th January,2017

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

LOANS

S.No.	Particulars	As at 31-12-2018	As at 31-12-2017
		(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,2018	Additions	Deductions	As at 31st December , 2018	As at 1st April,2018	For the period/ Adjustments	Deductions	As at 31st December , 2018	As at 31st December , 2018	As at 31st December 2017
Leasehold Improvement	86,316	2,842	-	89,158	71,041	2,632	-	73,673	15,485	15,145
Furniture & Fittings	79,969	4,422	-	84,391	56,328	8,294	-	64,622	19,769	23,640
Information Technology Equipment	383,459	36,756	1,812	418,403	288,785	36,966	1,699	324,052	94,351	67,790
Intangible Asset (Computer Software)	687,872	-	-	687,872	569,879	47,036	-	616,915	70,957	138,563
Vehicles	10,583	3,909	121	14,371	734	1,327	5	2,056	12,315	0
Office Equipment	222,126	16,225	2,142	236,209	186,356	15,915	1,905	200,366	35,843	36,401
Plant & Machinery	4,514	-	-	4,514	4,477	5	-	4,482	32	45
TOTAL	1,474,839	64,154	4,075	1,534,918	1,177,600	112,175	3,609	1,286,166	248,752	281,585
Capital Work in progress	64,013	29,769	-	93,782	-	-	-	-	93,782	43,299
Grand Total	1,538,852	93,923	4,075	1,628,700	1,177,600	112,175	3,609	1,286,166	342,534	324,883
Previous Year (2017-18)	1,335,176	216,731	13,056	1,538,852	1,013,438	174,036	9,873	1,177,600	361,252	-

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CASH AND BANK BALANCES

S.No.	Particulars	As at 31-12-2018 (Rs. In '000)	As at 31-12-2017 (Rs. In '000)
1	Cash (including cheques, drafts and stamps on hand)	32,782	44,323
2	Bank Balances		
	(a) Deposit Accounts		
	(i) Short-term (due within 12 months)*	10,647	1,430
	(ii) Others	-	-
	(b) Current Accounts**	1,812,157	708,286
	(c) Others - Cheques on Hand	285,368	280,446
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	2,140,954	1,034,485
	Balances with non-scheduled banks included in (Current Accounts) above	-	-
	TOTAL	2,140,954	1,034,485

* Short term deposit represents fixed deposit given to bank for bank guarantee. Corresponding figures have been regrouped/reclassified.

**Out of above Rs 126,747 thousand (as at 31.12.2017 Rs 126,867 thousand and as at 31.03.2018 Rs 126,837 thousand) are earmarked for specified purpose in a separate bank.

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

ADVANCES AND OTHER ASSETS

S.No.	Particulars	As at 31-12-2018	As at 31-12-2017
		(Rs. In '000)	(Rs. In '000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	377,701	106,167
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source	8,622	53,729
6	MAT Credit Entitlement	1,368,381	835,890
	Others:		
7	Rental & Other Deposits	337,915	305,493
8	Advances to Staff	8,108	5,340
9	Unutilised Goods and Service Tax Credit	612,345	261,755
10	Other Advances & Deposits	795,141	700,618
		1,753,509	1,273,206
	- Less Provision for doubtful advances	(85,675)	(141,518)
		1,667,833	1,131,688
	TOTAL (A)	3,422,537	2,127,474
	OTHER ASSETS		
1	Income accrued on investments	2,952,268	2,192,296
2	Investments pertaining to Policyholder funds*	543,033	524,954
3	Outstanding Premiums	879,949	5,447,209
4	Agents' Balances	3,991	1,850
5	Foreign Agencies Balances	-	-
6	Investments Sales- to be settled	47,946	-
7	Due from other entities carrying on insurance business (including reinsurers)	3,246,335	2,418,779
8	Less : Provision for doubtful debts	(449,808)	(385,429)
	TOTAL (B)	7,223,714	10,199,659
	TOTAL (A+B)	10,646,251	12,327,133

* Corresponding figures have been regrouped/reclassified.

PERIODIC DISCLOSURES
FORM NL-17-CURRENT LIABILITIES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CURRENT LIABILITIES

S.No.	Particulars	As at 31-12-2018	As at 31-12-2017
		(Rs. In '000)	(Rs. In '000)
1	Payable to Agents	271,256	248,055
2	Balances due to other insurance companies	10,535,666	8,967,030
4	Premiums received in advance	2,406,216	471,742
5	Unallocated Premium	6,891,188	859,399
6	Interest Accrued but not due on Borrowings	79,133	79,133
7	Sundry creditors*	2,674,939	2,158,020
9	Claims Outstanding	52,582,763	45,470,601
	Add : Provision for Doubtful Reinsurance Recoveries	137,330	137,330
10	Due to Officers/ Directors	-	-
	Others:		
	- Unclaimed Amount of Policy Holders	764,900	777,351
	- Payable to policyholders**	72,671	92,784
	- Environmental Relief Fund Payable	57	37
	- Employee Related Payables*	570,149	453,046
	- Investments Purchased-to be settle	-	0
	- Temporary Bank Overdraft as per books of accounts	120,874	255,648
	- Goods and Service Tax Liability	202,890	116,323
	- Statutory Dues	128,955	93,791
	TOTAL	77,438,987	60,180,290

* Corresponding figures have been regrouped/reclassified.

** The company has segregated unclaimed amount of policy holder as per IRDAI Circular Ref: IRDA/F&A/CIR/Misc/173/07/2017 dated: 25th Jul 2017.

PERIODIC DISCLOSURES
FORM NL-18-PROVISIONS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

PROVISIONS

S.No.	Particulars	As at 31-12-2018	As at 31-12-2017
		(Rs. In '000)	(Rs. In '000)
1	Reserve for Unexpired Risk	17,046,611	13,464,855
2	For Taxation	1	-
3	For Final dividends	-	-
4	For dividend distribution tax	-	-
5	Reserve for Premium Deficiency	-	-
6	Others:		
	- For Grauity	11,136	30,413
	- For Leave Encashment	5,382	24,108
	- For Risk Reserves	100,000	100,000
	TOTAL	17,163,130	13,619,376

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 31-12-2018	As at 31-12-2017
		(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: 31-12-2018****(Rs. In Lacs)****STATEMENT OF LIABILITIES**

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) - (a)	242,603	170,466
Premium Deficiency Reserve (PDR) - (b)	-	-
Unexpired Risk Reserve (URR) - (c)=(a) +(b)	242,603	170,466
Outstanding Claim Reserve (other than IBNR reserve) - (d)	302,337	192,208
IBNR Reserve - (e)	490,474	334,993
Total Reserves for Technical Liabilities - (f)=(c)+(d)+(e)	1,035,413	697,667

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.

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2018

GROSS DIRECT PREMIUM UNDERWRITTEN FOR AND UP TO THE QUARTER ENDED DECEMBER 31, 2018

(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 2018-19	YTD Dec-18	For Q3 2018-19	YTD Dec-18	For Q3 2018-19	YTD Dec-18	For Q3 2018-19	YTD Dec-18	For Q3 2018-19	YTD Dec-18	For Q3 2018-19	YTD Dec-18	For Q3 2018-19	YTD Dec-18	For Q3 2018-19	YTD Dec-18	For Q3 2018-19	YTD Dec-18	For Q3 2018-19	YTD Dec-18	For Q3 2018-19	YTD Dec-18	For Q3 2018-19	YTD Dec-18	For Q3 2018-19	YTD Dec-18	
Andhra Pradesh	552	939	0	1	-	-	13	85	422	1,234	832	2,049	1	2	17	34	37	130	5	19	-	-	9	25	1,587	4,498	
Assam	40	841	4	12	-	-	112	230	17	311	411	1,172	321	889	1	2	9	30	0	1	-	-	6	20	808	3,985	
Bihar	295	503	0	0	-	-	105	259	369	1,073	824	1,725	0	0	1	2	4	19	(0)	0	-	-	19	56	1,417	3,939	
Chhattisgarh	136	888	1	2	-	-	14	162	447	934	339	631	0	1	11	45	6	140	0	1	-	(757)	8	27	963	2,075	
Goa	17	79	-	-	-	-	(2)	18	177	478	118	237	0	0	2	4	19	0	0	-	-	-	-	1	3	317	837
Gujarat	822	2,895	188	641	134	212	197	461	5,166	14,546	4,920	13,907	144	448	57	290	923	3,227	33	136	10,948	61,031	57	277	23,488	98,074	
Haryana	239	1,118	6	28	-	-	87	262	1,199	3,237	565	1,659	3	9	12	55	86	415	4	23	-	-	14	40	2,216	6,846	
Himachal Pradesh	461	671	2	3	-	-	18	25	310	762	524	1,709	0	1	2	0	5	14	(0)	1	51	183	12	41	1,383	3,411	
Jammu & Kashmir	45	321	1	3	-	-	139	175	372	1,079	374	1,290	1	2	0	1	3,741	3,749	0	2	476	3,090	12	28	5,161	9,740	
Jharkhand	178	1,232	0	1	-	-	196	293	411	1,235	716	2,032	73	284	2	106	18	60	1	2	-	-	26	83	1,621	5,319	
Karnataka	1,480	4,310	32	216	-	-	159	400	3,448	10,727	5,349	15,479	12	122	110	400	984	6,700	92	376	3,718	12,414	33	104	15,416	51,248	
Kerala	134	361	0	8	-	-	10	66	2,036	6,655	2,706	7,684	4	10	10	37	87	28,599	68	274	-	-	23	68	5,048	43,661	
Madhya Pradesh	158	5,122	1	2	-	-	79	163	120	376	74	323	3	13	15	66	80	227	0	0	-	-	53	160	583	6,452	
Maharashtra	884	4,195	214	1,248	62	509	244	681	6,992	20,393	11,650	31,367	233	926	252	1,108	3,199	15,148	427	1,761	(0)	(6,051)	705	1,667	24,861	72,953	
Mansour	0	4	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	5	
Meghalaya	21	27	-	-	-	-	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22	29
Mizoram	(0)	1	-	-	-	-	0	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	3
Nagaland	0	4	-	-	-	-	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	6
Orissa	127	852	1	1	-	-	297	406	358	1,004	413	1,119	7	20	2	5	1,011	2,645	0	1	-	15,077	22	59	2,237	21,192	
Punjab	160	452	36	98	-	-	44	96	293	888	36	986	7	18	13	43	103	395	48	229	-	-	37	119	1,021	3,323	
Rajasthan	476	1,072	7	13	-	-	86	177	548	1,170	463	1,580	16	32	41	111	88	308	11	38	-	-	38	104	1,774	4,586	
Sikkim	10	207	-	-	-	-	16	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27	259	
Tamil Nadu	365	2,337	28	147	-	27	90	305	2,496	8,368	4,152	13,320	26	74	48	308	1,032	4,040	60	254	-	-	(13)	122	8,282	29,303	
Telangana	334	1,153	17	96	120	360	161	369	1,356	4,029	1,579	5,119	41	96	116	306	571	2,674	24	102	-	-	58	147	4,375	14,451	
Tripura	83	107	-	-	-	-	5	13	5	21	34	42	7	0	0	1	2	0	0	0	0	0	0	0	2	158	221
Uttar Pradesh	413	2,674	4	12	-	-	92	438	2,735	8,118	1,159	3,575	3	14	22	141	129	387	3	13	4,656	7,863	49	128	9,264	23,264	
Uttarakhand	21	163	0	2	-	-	16	73	322	922	169	499	0	1	6	14	29	102	1	3	-	-	7	20	571	1,799	
West Bengal	501	2,747	103	1,375	-	1	124	326	1,184	3,643	1,929	5,921	55	172	45	307	483	2,317	17	90	5,257	24,789	98	325	9,795	42,292	
Andaman & Nicobar	-	0	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
Chandigarh	13	25	6	27	-	-	2	6	527	1,733	263	968	3	7	46	83	57	211	22	68	-	-	11	38	951	3,165	
Dadra & Nagar Havel	2	15	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	15
Daman & Diu	14	78	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	79
Delhi	188	851	186	1,013	-	-	179	344	2,114	6,781	1,336	4,649	93	401	169	973	1,825	13,295	246	937	-	-	113	506	6,450	29,749	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	19	25	-	-	-	-	0	0	144	483	339	1,080	-	-	4	5	5	23	0	1	-	-	1	2	513	1,620	
GRAND TOTAL	8,193	35,979	835	5,152	317	1,109	2,501	6,177	33,977	101,275	40,935	119,754	727	2,656	1,002	4,454	14,483	84,777	1,061	4,313	25,106	117,639	1,402	4,151	130,539	487,437	

PERIODIC DISCLOSURES

FORM NL-23 :Reinsurance Risk Concentration

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2018

Statement for the Quarter ended December 31, 2018

(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	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	21	110.47	93.44	174.10	0.74%
3	No. of Reinsurers with rating A but less than AA	105	37,019.05	2,455.44	1,798.18	81.27%
4	No. of Reinsurers with rating BBB but less than A	12	2,581.18	209.00	88.28	5.67%
5	No. of Reinsurers with rating less than BBB	2	2.96	0.10	11.32	0.03%
6	No. of Indian reinsurer other then GIC	22	4,139.26	229.44	1,874.03	12.29%
	Total	162	43,852.91	2,987.42	3,945.91	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: 31-12-2018

Statement for the Quarter ended December 31, 2018

(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	162	171	73	39	23	468	6,280
2	Marine Cargo	1,271	164	86	17	16	1,554	3,206
3	Marine Hull	-	-	-	-	1	1	1,225
4	Engineering	87	54	26	12	6	185	600
5	Motor OD	58,156	6,579	1,677	528	170	67,110	23,518
6	Motor TP	60	54	82	355	2,659	3,210	16,167
7	Health	207,808	4,375	656	407	30	213,276	22,049
8	Overseas Travel	95	154	138	36	11	434	420
9	Personal Accident	133	158	59	57	73	480	641
10	Liability	12	17	24	14	6	73	130
11	Crop	42,319	106	(1,289)	8	4	41,148	3,362
12	Miscellaneous	302	126	40	3	6	477	912
Total		310,405	11,958	1,572	1,476	3,005	328,416	78,510

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2018

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	1,143	762	19	1,122	20,158	64,423	188,170	1,429	1,939	1,438	11,933	-	1,074	293,610
2	Claims reported during the period	712	1,756	2	301	71,603	4,882	244,450	845	601	169	41,825	-	673	367,819
3	Claims Settled during the period	468	1,554	1	185	67,110	3,210	213,276	434	480	73	41,148	-	477	328,416
4	Claims Repudiated during the period	45	16	-	14	1,006	49	38,483	335	71	28	-	-	44	40,091
5	Claims closed during the period	162	277	-	80	6,218	1,323	2,597	77	20	14	1,054	-	153	11,975
6	Claims O/S at end of the period	1,180	671	20	1,144	17,427	64,723	178,264	1,428	1,969	1,492	11,556	-	1,073	280,947
	Less than 3months	301	228	2	144	12,742	3,428	177,067	783	316	140	3,546	-	216	198,913
	3 months to 6 months	203	155	2	66	1,982	3,152	326	434	195	115	2,366	-	60	9,056
	6months to 1 year	214	36	10	56	953	5,874	298	112	296	176	5,047	-	32	13,104
	1year and above	462	252	6	878	1,750	52,269	573	99	1,162	1,061	597	-	765	59,874

PERIODIC DISCLOSURES

FORM NL-26 : CLAIMS INFORMATION - KG Table I

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2018

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	47,514	14,945	29,246	5,889	4,751	4,387	4,751
2	Marine Cargo	6,061	587	11,337	1,699	727	2,041	2,041
3	Marine Hull	1,222	14	1,109	13	122	166	166
4	Motor	288,838	217,021	225,488	171,331	43,404	51,399	51,399
5	Engineering	8,072	2,567	12,863	2,433	807	1,929	1,929
6	Aviation	1,157	8	580	27	116	87	116
7	Liabilities	3,371	2,473	1,615	1,196	506	363	506
8	Health	101,171	88,504	86,763	77,735	17,701	23,320	23,320
9	Others*	9,161	7,790	5,049	3,801	1,558	1,140	1,558
10	Crop and Weather	132,754	27,844	80,148	19,573	13,275	12,022	13,275
	TOTAL	599,323	361,753	454,198	283,697	82,968	96,856	99,062

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

PERIODIC DISCLOSURES**FORM NL-27 : Offices information for Non-Life****INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Date: 31-12-2018**

S.No.	Office Information	Number*
1	No. of offices at the beginning of the period (As on 01.10.2018)	130
2	No. of branches approved during the period	1
3	No. of branches opened during the period	Out of approvals of previous period 1
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 31.12.2018)	131
7	No. of branches approved but not opened	1
8	No. of rural branches	0
9	No. of urban branches	131

*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 31.12.2018

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	983,930
2	Loans	9	-
3	Fixed Assets	10	3,425
4	Current Assets		-
	a. Cash & Bank Balance	11	21,410
	b. Advances & Other Assets	12	106,463
5	Current Liabilities		-
	a. Current Liabilities	13	(774,390)
	b. Provisions	14	(171,631)
	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)	169,207
	OTHER ASSETS	SCH	AMOUNT
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	3,425
3	Cash & Bank Balance (if any)	11	21,410
4	Advances & Other Assets (if any)	12	106,463
5	Current Liabilities	13	(774,390)
6	Provisions	14	(171,631)
7	Misc. Expenses not written off	15	-
8	Debit balance of P&L A/c	-	-
	TOTAL (B)	TOTAL (B)	(814,723)
	INVESTMENT ASSETS AS PER FORM 3B	(A - B)	983,930

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH) d=(a+b+c)	% Actual	FVC Amount (e)	Total (d + e)	Market Value
			Balance (a)	FRSM ¹ (b)						
1	Government Securities	Not less than 20%	0	38,275	268,612	306,887	31.06%	0	306,887	301,264
2	Government Securities or Other Approved Securities (incl. (1) above)	Not less than 30%	0	49,845	349,810	399,654	40.45%	0	399,654	393,925
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	400	28,953	205,996	235,348	23.78%	(688)	234,661	235,744
	2.Approved Investments	Not exceeding 55%	0	42,532	298,488	341,020	34.52%	(1,989)	339,031	338,981
	3.Other Investments (not exceeding 15%)		0	1,547	10,855	12,402	1.26%	(1,118)	11,285	10,919
	TOTAL INVESTMENT ASSETS	100%	400	122,876	865,149	988,425	100.00%	(3,794)	984,631	979,568

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)
- 5 Investments that are earmarked, are allocated separately to policyholder's or shareholder's, as applicable; balance investments are segregated at Shareholder's level
- 5 Investments that are earmarked, are allocated separately to policyholder's or shareholder's, as applicable; balance investments are segregated at Shareholder's level and Policyholder's level notionally based on policyholder's funds and shareholder's funds at the end of period.

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2018

(Rs. In lacs)

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 31/12/2018	as % of total for this class	As at 31/12/2017	as % of total for this class	As at 31/12/2018	as % of total for this class	As at 31/12/2017	as % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	347,524	36.22%	226,853	30.94%	346,319	35.89%	224,143	30.39%
AA or better	204,716	21.34%	152,979	20.87%	205,179	21.26%	151,431	20.53%
Rated below AA but above A	976	0.10%	21,525	2.94%	1,024	0.11%	21,500	2.92%
Rated below A but above B	-	0.00%	1,000	0.14%	-	0.00%	998	0.14%
Any other	406,157	42.34%	330,798	45.12%	412,412	42.74%	339,466	46.03%
Total	959,374	100%	733,155	100%	964,934	100%	737,537	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	133,068	13.87%	148,257	20.22%	133,238	13.81%	147,944	20.06%
More than 1 year and upto 3 years	170,640	17.79%	164,123	22.39%	171,073	17.73%	162,883	22.08%
More than 3 years and up to 7 years	313,544	32.68%	318,802	43.48%	315,441	32.69%	320,492	43.45%
More than 7 years and up to 10 years	137,869	14.37%	85,320	11.64%	137,938	14.30%	88,879	12.05%
above 10 years	204,253	21.29%	16,653	2.27%	207,244	21.48%	17,339	2.35%
Total	959,374	100%	733,155	100%	964,934	100%	737,537	100%
BREAKDOWN BY TYPE OF THE INSURER								
a. Central Government	301,264	31.40%	244,327	33.33%	306,887	31.80%	252,244	34.20%
b. State Government	92,660	9.66%	74,540	10.17%	92,768	9.61%	75,215	10.20%
c. Corporate Securities	565,449	58.94%	414,288	56.51%	565,280	58.58%	410,078	55.60%
Total	959,374	100%	733,155	100%	964,934	100%	737,537	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 Fixed Deposit / G-Sec etc.
5. The above securities includes mutual fund.

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2018

Analytical Ratios for Non-Life companies

S.No.	Particular	FOR THE QUARTER ENDED DECEMBER 31, 2018	UPTO THE QUARTER ENDED DECEMBER 31, 2018	FOR THE QUARTER ENDED DECEMBER 31, 2017	UPTO THE QUARTER ENDED DECEMBER 31, 2017
1	Gross Direct Premium Growth Rate (%)	23%	22%	25%	27%
2	Gross Direct Premium to Net Worth Ratio (times)	0.85	3.17	0.78	2.95
3	Growth Rate of Net worth (%)	2%	9%	2%	9%
4	Net Retention Ratio (%)	61%	59%	62%	61%
5	Net commission Ratio (%)	2%	0%	-1%	-3%
6	Expense of Management to Gross Direct Premium Ratio (%)	26%	20%	27%	22%
7	Expense of Management to Net written Premium(%)	42%	34%	43%	36%
8	Net incurred Claims to Net Earned Premium (%)	88%	86%	86%	85%
9	Combined Ratio (%)	120%	110%	119%	110%
10	Technical Reserve to net premium ratio (times)	8.63	2.40	8.82	2.41
11	Underwriting Balance Ratio (times)	-0.14	-0.13	-0.14	-0.14
12	Operating profit ratio (%)	4%	5%	2%	3%
13	Liquid Assets to Liabilities Ratio (times)	0.27	0.27	0.24	0.24
14	Net Earnings Ratio (%)	4%	5%	4%	5%
15	Return on Net Worth Ratio (%)	2%	10%	2%	9%
16	Available Solvency Margin (ASM) to Required Solvency Margin(RSM) ratio (Times)	1.64	1.64	1.73	1.73
17	NPA Ratio (%)				
	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	25,15,49,920	25,15,49,920	25,15,49,920	25,15,49,920
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	100%	100%	100%	100%
	Foreign	0%	0%	0%	0%
3	(c) %of Government holding (in case of public sector insurance companies)	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	1.35	5.86	1.13	4.74
	ii) Diluted EPS	1.35	5.85	1.13	4.74
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	i) Basic EPS	1.35	5.86	1.13	4.74
	ii) Diluted EPS	1.35	5.85	1.13	4.74
6	(c) Book value per share (Rs)	61.11	61.11	54.03	54.03

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: 31-12-2018

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 Written 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 - 2018-19	19%	30%	-2%	-0.07
Fire	Upto Q3 - 2017-18	25%	26%	-7%	0.06
Marine Cargo	Upto Q3 - 2018-19	8%	10%	-37%	-1.63
Marine Cargo	Upto Q3 - 2017-18	26%	10%	-80%	0.52
Marine Hull	Upto Q3 - 2018-19	4%	1%	-238%	4.05
Marine Hull	Upto Q3 - 2017-18	132%	1%	30%	-9.29
Motor	Upto Q3 - 2018-19	22%	74%	4%	-0.15
Motor	Upto Q3 - 2017-18	26%	79%	2%	-0.16
Employer Liability	Upto Q3 - 2018-19	31%	95%	13%	-0.06
Employer Liability	Upto Q3 - 2017-18	5%	95%	10%	-0.19
Public Liability	Upto Q3 - 2018-19	-49%	55%	12%	0.29
Public Liability	Upto Q3 - 2017-18	-6%	22%	1%	0.19
Engineering	Upto Q3 - 2018-19	16%	29%	-14%	-0.58
Engineering	Upto Q3 - 2017-18	29%	27%	10%	-0.29
Aviation	Upto Q3 - 2018-19	58%	1%	-177%	-0.63
Aviation	Upto Q3 - 2017-18	16%	2%	-236%	3.55
Personal Accident	Upto Q3 - 2018-19	91%	90%	7%	-0.30
Personal Accident	Upto Q3 - 2017-18	-26%	108%	9%	-0.27
Health	Upto Q3 - 2018-19	35%	89%	1%	-0.21
Health	Upto Q3 - 2017-18	152%	87%	-3%	-0.27
Other Miscellaneous	Upto Q3 - 2018-19	12%	77%	13%	0.23
Other Miscellaneous	Upto Q3 - 2017-18	-24%	75%	4%	0.33
Crop & Weather	Upto Q3 - 2018-19	14%	21%	-33%	0.16
Crop & Weather	Upto Q3 - 2017-18	0%	27%	-29%	0.12
TOTAL	Upto Q3 - 2018-19	22%	59%	0%	-0.13
TOTAL	Upto Q3 - 2017-18	27%	61%	-3%	-0.14

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: 31-12-2018

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 written 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 - 2018-19	25%	39%	3%	-0.02
Fire	For Q3 - 2017-18	41%	33%	1%	0.35
Marine Cargo	For Q3 - 2018-19	-2%	5%	-23%	0.41
Marine Cargo	For Q3 - 2017-18	12%	6%	-93%	0.15
Marine Hull	For Q3 - 2018-19	34%	1%	-365%	8.63
Marine Hull	For Q3 - 2017-18	-17%	0%	988%	-11.52
Motor	For Q3 - 2018-19	18%	73%	3%	-0.23
Motor	For Q3 - 2017-18	29%	79%	4%	-0.21
Employer Liability	For Q3 - 2018-19	41%	95%	13%	0.11
Employer Liability	For Q3 - 2017-18	24%	95%	11%	-0.46
Public Liability	For Q3 - 2018-19	27%	64%	5%	0.57
Public Liability	For Q3 - 2017-18	25%	63%	19%	0.25
Engineering	For Q3 - 2018-19	53%	26%	-2%	-1.01
Engineering	For Q3 - 2017-18	24%	27%	9%	0.46
Aviation	For Q3 - 2018-19	63%	1%	-13%	-10.67
Aviation	For Q3 - 2017-18	11%	3%	-56%	2.05
Personal Accident	For Q3 - 2018-19	79%	91%	8%	-0.46
Personal Accident	For Q3 - 2017-18	-41%	170%	9%	-0.68
Health	For Q3 - 2018-19	61%	90%	3%	-0.03
Health	For Q3 - 2017-18	82%	80%	-3%	-0.16
Other Miscellaneous	For Q3 - 2018-19	28%	86%	13%	0.05
Other Miscellaneous	For Q3 - 2017-18	2%	78%	9%	0.07
Crop & Weather	For Q3 - 2018-19	14%	21%	-17%	-0.02
Crop & Weather	For Q3 - 2017-18	4%	19%	-59%	0.07
TOTAL	For Q3 - 2018-19	23%	61%	2%	-0.14
TOTAL	For Q3 - 2017-18	25%	62%	-1%	-0.14

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: 31-12-2018

(Rs in Lacs)

Related Party Transactions							
S.No.	Name of the Related Party	Relationship	Nature of transaction	For the Quarter ended 31st December,2018	Upto the Quarter ended 31st December,2018	For the Quarter ended 31st December,2017	Upto the Quarter ended 31st December,2017
1	Reliance Capital Limited	Holding Company	Premium Received (net of refund)	4	175	7	82
			Claim Paid	-	-	3	3
			Redemption of debentures	2,500	4,500	-	3,500
			Reimbursement paid for expenses(Rent,Communication,Electricity,Professional fees,Maintenance Charges)	-	-	-	2
			Management fees paid	150	450	150	450
			Reimbursement paid for IT services	143	370	140	272
			Divided Payment	-	1,258	-	629
			Interest Accrual on Debenture	427	1,318	503	1,559
			Outstanding balance in Customer Deposit Account	18	18	18	18
			Debtors	-	-	-	-
			Creditors	-	-	-	-
2	Reliance Home Finance Limited	Fellow Subsidiary	Premium Received (net of refund)	8.47	182.85	6.88	179.87
			Interest Accrual on Debenture	145.75	435.67	145.75	342.65
			Outstanding balance in Customer Deposit Account	8.31	8.31	86.62	86.62
3	Reliance Securities Limited	Fellow Subsidiary	Premium Received (net of refund)	3.87	202.86	-0.62	173.84
			Commission paid	19.40	64.05	-	0.62
			Brokerage paid for stock exchange trading	0.46	1.44	0.11	0.92
			Outstanding balance in Customer Deposit Account	2.73	2.73	1.74	1.74
			Debtors	0.64	0.64	0.64	0.64
4	Reliance Nippon Life Insurance Company Limited (formerly Reliance Life Insurance Company Limited)	Fellow Subsidiary	Premium Received (net of refund)	23.59	753.97	37.33	790.01
			Group Term Insurance Paid	105.36	116.32	79.28	82.69
			Reimbursement received for expenses(Rent,Communication,Electricity,canteen expenses)	-	0.14	-	-
			Transaction of purchase of Security	-	-	-	-
			Claim Paid	-	-	-	15.77
			Debtors	8.41	8.41	9.06	9.06
			Outstanding balance in Customer Deposit Account	2.16	2.16	1.01	1.01
			Premium Received (net of refund)	3.68	20.76	0.04	15.68
5	Reliance Wealth Management Limited	Fellow Subsidiary	Outstanding balance in Customer Deposit Account	1.82	1.82	0.06	0.06
			Premium Received (net of refund)	-	1.83	-	1.79
6	Reliance Money Solutions Private Limited	Fellow Subsidiary	Outstanding balance in Customer Deposit Account	0.06	0.06	0.90	0.90
			Debtors	-	-	0.01	0.01
7	Reliance Health Insurance Limited	Fellow Subsidiary	Premium Received (net of refund)	4.91	52.28	0.99	0.99
			Outstanding balance in Customer Deposit Account	-	-	-	-
			Reimbursement received for expenses	5.37	10.01	51.56	574.84
			Debtors	295.94	295.94	-	-
			Software Licence fees Income	251.22	251.22	-	-
8	Reliance Commodities Limited	Fellow Subsidiary	Sale of fixed assets	-	1.17	3.01	10.47
			Premium Received (net of refund)	-0.17	9.03	0.16	9.67
			Outstanding balance in Customer Deposit Account	0.91	0.91	0.41	0.41
9	Reliance Financial Limited	Fellow Subsidiary	Premium Received (net of refund)	-	3.72	-	3.70
			Outstanding balance in Customer Deposit Account	0.11	0.11	0.54	0.54
10	Reliance Capital Pension Fund Limited	Fellow Subsidiary	Premium Received (net of refund)	-	1.18	-	1.05
			Outstanding balance in Customer Deposit Account	0.99	0.99	0.64	0.64
11	Reliance Commercial Finance Limited (formerly Reliance Gilts Limited)	Fellow Subsidiary	Premium Received (net of refund)	-0.48	106.39	6.18	172.31
			Reimbursement paid for expenses:-(Rent, Communication, Electricity, Professional fees, Maintenance Charges)	99.41	99.41	-	-
			Claim Paid	1.37	1.43	-	-

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2018

(Rs in Lacs)

Related Party Transactions							
S.No.	Name of the Related Party	Relationship	Nature of transaction	For the Quarter ended 31st December,2018	Upto the Quarter ended 31st December,2018	For the Quarter ended 31st December,2017	Upto the Quarter ended 31st December,2017
12	Reliance Infratel Limited	Common Control	Premium Received (net of refund)	-	-	-	0.05
13	Reliance Communications Limited (RCOM)	Common Control	Premium Received (net of refund)	-	-	-	3.57
			Reimbursement paid for expenses:-(Rent , Internet & Outstanding balance in Customer Deposit Account	-	-	-	43.05
				-	-	-	-
14	Reliance Infocomm Infrastructure Limited	Common Control	Reimbursement paid for expenses:-(Rent, Creditors	-	-	-	31.23
15	Big Animation (India) Private Limited	Common Control	Premium Received (net of refund)	-	-	-	0.32
16	Zapak Digital Entertainment Limited	Common Control	Premium Received (net of refund)	-	-	-	1.78
			Reimbursement paid for expenses (Online Reputation	-	-	-	3.85
			Outstanding balance in Customer Deposit Account	-	-	-	-
17	Reliance IDC Limited	Common Control	Payment for IDC Charges	-	-	-	39.28
			Creditors	-	-	-	-
18	Reliance Capital Trustee Co. Limited	Associate	Premium Received (net of refund)	-	55.00	-	75.00
19	Mr.Rakesh Jain	Key Managerial Personnel (includes relatives of KMP's)	Remuneration	337.25	474.25	68.50	405.50
			Premium Received (net of refund)	0.51	0.57	0.11	0.73

*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 and group personal accident 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" with whom transaction has been entered during the period.

*# Transaction amount consider above are excluding taxes.

PERIODIC DISCLOSURES

FORM NL-32 Products Information

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2018

Products Information

List below the products and/or add-ons introduced during the Quarter Ended December, 2018

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

PERIODIC DISCLOSURES

FORM NL-33 : SOLVENCY MARGIN - KGII

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

TABLE - II

Solvency position as on December 31, 2018

Available Solvency Margin and Solvency Ratio

(Rs. In Lacs)

Item (1)	Description (2)	Notes (3)	Amount (4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):	1	901,571
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)	2	697,667
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	3	203,904
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	201,353
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	5	39,019
7	Excess in Shareholders' Funds (5-6)		162,334
8	Total Available Solvency Margin [ASM] (4+7)		162,334
9	Total Required Solvency Margin [RSM]		99,062
10	Solvency Ratio (Total ASM/Total RSM)		1.64

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:31.12.2018
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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. Haris Ansari	Director	
3	Mrs. Chhaya Virani	Director	
4	Dr. Thomas Mathew	Director	
5	Mr. Lav Chaturvedi	Director	
6	Mr. Rahul Sarin	Director	Appointed w.e.f 25.10.2018
7	Mr. Rakesh Jain	Executive Director & CEO	
8	Mr. Hemant Jain	CFO	
9	Mr. K Ramkumar	CIO	
10	Mr. Mohan Khandekar	Company Secretary & Chief Compliance Officer	
11	Mr. Karthikeyan AV	Appointed Actuary	
12	Mrs. Nanda Sambrani	Head - ERCCG	

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, 2018

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.

FORM NL-36 YIELD ON INVESTMENTS 1 PERIODIC DISCLOSURES

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 31.12.2018

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, 2018					Upto the Quarter ended 31st December, 2018					Previous Year 2017-18				
			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	301,264.00	301,264.15	5,426.07	7.14%	7.14%	296,447.46	301,264.15	15,883.32	7.11%	7.11%	204,535.45	244,326.95	12,369.38	8.03%	8.03%
	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	-	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	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
2	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																
	State Government Bonds	SGGB	81,464.75	92,660.44	1,651.83	8.04%	8.04%	79,043.73	92,660.44	4,542.08	7.63%	7.63%	81,514.17	74,540.39	4,334.27	7.06%	7.06%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
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	112,565.12	121,693.90	2,416.54	8.52%	8.52%	103,679.04	121,693.90	6,495.51	8.32%	8.32%	87,601.70	83,950.75	5,529.71	8.38%	8.38%
	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	0.00%	0.00%
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	3,746.49	-	86.75	8.13%	8.13%
	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	6,492.17	6,381.27	149.05	9.11%	9.11%	6,466.97	6,381.27	439.46	9.02%	9.02%	5,062.01	6,650.15	346.36	9.08%	9.08%
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	Infrastructure - PSU - Debentures / Bonds	IPTD	36,722.34	36,801.11	759.75	8.21%	8.21%	36,906.46	36,801.11	2,284.59	8.22%	8.22%	37,981.85	38,497.85	2,361.20	8.25%	8.25%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	52,243.31	65,837.78	1,179.00	8.95%	8.95%	42,459.49	65,837.78	2,888.59	9.03%	9.03%	29,190.32	28,078.80	1,952.20	8.88%	8.88%
	Infrastructure - PSU - CPs	IPCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	744.88	767.27	5.63	3.00%	3.00%	688.71	767.27	22.95	4.42%	4.42%	433.13	591.11	109.06	33.42%	33.42%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,674.62	1,512.56	0.00	0.00%	0.00%	1,575.43	1,512.56	45.28	3.81%	3.81%	755.24	1,214.26	10.70	1.88%	1.88%
	Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	6,004.84	-	260.49	8.65%	8.65%
	Infrastructure - Equity (Including Unlisted)	IOEQ	128.32	76.43	0.31	0.97%	0.97%	127.86	76.43	0.31	0.32%	0.32%	157.94	201.91	9.72	8.17%	8.17%
	Infrastructure - Debentures / Bonds / Cps / Loans -	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	0.00%	0.00%
	Infrastructure - Debentures / Bonds / Cps / Loans	IODS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	1,366.62	999.87	108.45	10.53%	10.53%
	Units of Infrastructure Investment Trust	EIIT	2,370.23	2,051.40	65.38	10.94%	9.85%	2,364.81	2,051.40	209.59	11.76%	10.59%	2,338.96	2,258.10	80.37	5.86%	5.27%
	Units of Infrastructure Investment Trust	OIIT	845.26	622.10	19.91	9.35%	8.41%	849.79	622.10	60.18	9.40%	8.46%	848.69	795.13	29.41	5.88%	5.30%
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
	PSU - Equity shares - Quoted	EAEQ	7,059.36	4,739.01	12.24	0.69%	0.69%	6,710.04	4,739.01	86.84	1.72%	1.72%	2,269.39	6,146.12	55.81	3.26%	3.26%
	Corporate Securities - Equity shares (Ordinary)-Quoted	EACE	11,471.79	10,782.29	240.06	8.30%	8.30%	10,874.27	10,782.29	822.32	10.04%	10.04%	7,232.13	9,791.76	719.76	13.21%	13.21%
	Corporate Securities - Bonds - (Taxable)	EPBT	3,026.69	3,073.97	67.61	8.86%	8.86%	2,359.90	3,073.97	154.46	8.69%	8.69%	7,729.70	2,085.43	485.92	8.34%	8.34%
	Corporate Securities - Debentures	ECOS	175,293.60	199,849.59	3,774.28	8.54%	8.54%	169,491.11	199,849.59	10,488.42	8.21%	8.21%	148,077.71	163,272.23	9,512.38	8.53%	8.53%
	Commercial Papers	ECCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	3,076.86	-	166.81	8.72%	8.72%

PERIODIC DISCLOSURES

FORM NL-36 YIELD ON INVESTMENTS 1

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED
CODE: 103

STATEMENT AS ON 31.12.2018
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, 2018						Upto the Quarter ended 31st December, 2018					Previous Year 2017-18			
			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			
	Application Money	ECAM	3,600.00	0.00	0.00	0.00%	0.00%	4,497.26	0.00	12.48	2.74%	2.74%	3,902.22	-	40.66	3.92%	3.92%
	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	17,757.81	15,477.06	413.61	9.24%	9.24%	18,246.81	15,477.06	1,259.69	9.16%	9.16%	21,702.21	20,683.70	1,505.74	9.21%	9.21%
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	1,001.27	-	65.28	9.33%	9.33%
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	1,000.00	-	67.56	9.10%	9.10%
	CCIL - CBLO	ECBO	50,000.00	0.00	9.63	7.03%	7.03%	12,466.62	0.00	14.11	6.89%	6.89%	3,407.51	10,450.00	9.74	5.22%	5.22%
	Deposits - Deposit with Scheduled Banks, FIs, CCIL, RBI	ECDB	2,934.78	7,500.00	63.04	8.52%	8.52%	2,664.89	7,500.00	164.39	8.37%	8.37%	600.00	-	0.49	4.25%	4.25%
	Deposits - CDs with Scheduled Banks	EDCD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	22,934.86	15,630.64	429.39	7.43%	7.43%	20,522.08	15,630.64	1,140.03	7.37%	7.37%	31,732.48	10,912.13	1,553.72	6.50%	6.50%
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	4,852.50	0.00	61.25	7.68%	7.68%	4,946.89	0.00	148.27	7.34%	7.34%	2,780.71	3,475.70	117.30	6.39%	6.39%
	Passively Managed Equity Etf's (Promoter Group)	EETP	1,459.10	0.00	82.16	102.76%	102.76%	1,459.10	0.00	82.16	102.76%	102.76%	47.26	-	27.45	102.41%	102.41%
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	8,465.19	8,284.26	179.10	8.39%	8.39%	6,504.92	8,284.26	413.37	8.43%	8.43%	5,475.77	4,956.01	343.87	8.33%	8.33%
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	62,707.92	73,643.80	1,477.36	9.35%	9.35%	43,831.37	73,643.80	3,020.27	9.15%	9.15%	7,960.00	15,963.69	530.76	8.85%	8.85%
	Corporate Securities - Preference Shares	EPNQ	0.00	0.00	16.69	0.00%	0.00%	0.00	0.00	16.69	0.00%	0.00%	0.00	16.72	0.00	0.00%	0.00%
6	OTHER THAN APPROVED INVESTMENTS																
	Bonds - PSU - Taxable	OBPT	503.38	498.90	10.39	8.19%	8.19%	4,626.09	498.90	298.14	8.55%	8.55%	7,371.91	13,516.59	398.63	7.96%	7.96%
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEFG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Debentures	OLDB	500.00	486.20	10.40	8.25%	8.25%	498.18	486.20	31.08	8.28%	8.28%	4,839.15	505.41	325.41	8.93%	8.93%
	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	0.00%	0.00%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	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%
	Equity Shares (incl Co-op Societies)	OESH	1,828.45	1,286.59	(132.10)	-28.66%	-28.66%	1,619.05	1,286.59	(72.85)	-5.97%	-5.97%	1,387.30	1,495.74	175.96	16.83%	16.83%
	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%
	Equity Shares (PSUs & Unlisted)	OEPU	1,756.82	1,030.35	0.00	0.00%	0.00%	1,725.43	1,030.35	0.00	0.00%	0.00%	390.14	210.60	17.41	5.92%	5.92%
	Alternate Investment Funds (Category I)	OAFI	995.00	1,024.19	31.82	12.69%	11.30%	991.39	1,024.19	138.41	18.53%	17.13%	995.00	1,024.78	108.28	14.44%	13.02%
	Alternate Investment Funds (Category II)	OAFB	2,859.47	2,919.98	72.63	10.08%	7.75%	2,319.21	2,919.98	225.09	12.88%	11.36%	1,673.30	1,678.74	129.23	10.25%	9.16%
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	OAPS	521.02	477.60	11.15	8.49%	8.49%	810.50	477.60	58.53	9.59%	9.59%	4,098.84	4,532.57	337.86	10.94%	10.94%
	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	ORAD	3,499.72	3,195.47	0.32	0.04%	0.04%	3,499.68	3,195.47	0.36	0.03%	0.03%	0.00	-	0.00	0.00%	0.00%
	Reclassified Approved Investments - Equity (Point 6 Under Note For Regulation 4 to 9)	ORAE	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	98.81	117.63	0.49	1.16%	1.16%
	Total		925,407.18	979,568.28	18,504.49	7.93%	7.92%	869,410.24	979,568.28	51,374.11	7.84%	7.83%	717,360.23	752,940.80	44,284.62	8.19%	8.19%

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 Total of Investment Assets reflects simple average figure of overall portfolio

6 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 31/12/2018

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 :										
	8.28% RELIANCE CAPITAL DB 18-11-2019	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	2,000.00	24/10/2016	CARE	CARE AAA	CARE AA	08/10/2018		
	8.95% RELIANCE CAPITAL DB 15-02-2019	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	2,499.36	29/05/2017	CARE	CARE AA+	CARE AA	08/10/2018		
	10.10% RELIANCE CAPITAL DB 22-04-2024	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	2,624.13	17/03/2016	CARE	CARE AAA	CARE AA	08/10/2018		
	10.20% RELIANCE CAPITAL DB 08-08-2022	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	1,016.21	23/02/2015	CARE	CARE AAA	CARE AA	08/10/2018		
	10.20% RELIANCE CAPITAL DB 17-08-2022	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	1,524.50	23/02/2015	CARE	CARE AAA	CARE AA	08/10/2018		
	10.75% RELIANCE CAPITAL DB 28-02-2022	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	2,607.80	16/02/2015	CARE	CARE AA+	CARE AA	08/10/2018		
	8.80% RELIANCE CAPITAL DB 02-11-2023	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	743.79	16/08/2017	CARE	CARE AA+	CARE AA	08/10/2018		
	9.65% RELIANCE CAPITAL DB 18-03-2025	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	2,561.51	24/03/2015	CARE	CARE AA+	CARE AA	08/10/2018		
	8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS / CPS /LOANS - (PROMOTER GROUP)	2,500.00	05/09/2017	CARE	CARE AA+	CARE AA	08/10/2018		
	9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS / CPS /LOANS - (PROMOTER GROUP)	3,993.98	10/01/2017	CARE	CARE AA+	CARE AA	08/10/2018		
B. AS ON DATE² :										
	8.28% RELIANCE CAPITAL DB 18-11-2019	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	2,000.00	24/10/2016	CARE	CARE AAA	CARE AA	08/10/2018		
	8.95% RELIANCE CAPITAL DB 15-02-2019	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	2,499.36	29/05/2017	CARE	CARE AA+	CARE AA	08/10/2018		
	10.10% RELIANCE CAPITAL DB 22-04-2024	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	2,624.13	17/03/2016	CARE	CARE AAA	CARE AA	08/10/2018		
	10.20% RELIANCE CAPITAL DB 08-08-2022	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	1,016.21	23/02/2015	CARE	CARE AAA	CARE AA	08/10/2018		
	10.20% RELIANCE CAPITAL DB 17-08-2022	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	1,524.50	23/02/2015	CARE	CARE AAA	CARE AA	08/10/2018		
	10.75% RELIANCE CAPITAL DB 28-02-2022	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	2,607.80	16/02/2015	CARE	CARE AA+	CARE AA	08/10/2018		
	8.80% RELIANCE CAPITAL DB 02-11-2023	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	743.79	16/08/2017	CARE	CARE AA+	CARE AA	08/10/2018		
	9.65% RELIANCE CAPITAL DB 18-03-2025	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	2,561.51	24/03/2015	CARE	CARE AA+	CARE AA	08/10/2018		
	8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS / CPS /LOANS - (PROMOTER GROUP)	2,500.00	05/09/2017	CARE	CARE AA+	CARE AA	08/10/2018		
	9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS / CPS /LOANS - (PROMOTER GROUP)	3,993.98	10/01/2017	CARE	CARE AA+	CARE AA	08/10/2018		
	7.75% L&F LIMITED DB 14-11-2019	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	1,500.00	14/11/2017	CARE	CARE AAA	D	18/09/2018	Security reclassified from Approved Investments to Other	
	8.00% L&F LIMITED DB 06-06-2020	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	1,500.00	06/06/2017	ICRA	LAAA	D	18/09/2018	Security reclassified from Approved Investments to Other	
	9.20% L&F LIMITED DB 24-12-2020	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	499.85	20/07/2019	FITCH	AAA IND	D	18/09/2018	Security reclassified from Approved Investments to Other	
	8.64% IDFC BANK LTD DB 15-04-2020	CORPORATE SECURITIES - DEBENTURES	2,500.00	13.10.2015	FITCH	AAA IND	AA+ IND	26/06/2018		
	8.67% IDFC BANK LTD DB 03-01-2025	CORPORATE SECURITIES - DEBENTURES	1,004.65	13.10.2015	FITCH	AAA IND	AA+ IND	26/06/2018		
	8.75% IDFC BANK LTD DB 28-07-2023	CORPORATE SECURITIES - DEBENTURES	2,500.00	13.10.2015	FITCH	AAA IND	AA+ IND	26/06/2018		
	9.50% UBI BSOPT 15-09-2050 AT1	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - [PSU BANKS]	520.64	26/12/2017	CARE	CARE AA	CARE AA-	10/11/2017	Security reclassified from Approved Investments to Other	
	8.72% SAIL DB 30-04-2020	BONDS - PSU - TAXABLE	503.10	22/09/2016	CARE	CARE AA+	CARE AA-	20/01/2017		
	8.72% SAIL DB 30-04-2020	BONDS - PSU - TAXABLE	503.10	22/09/2016	FITCH	AA IND	AA- IND	23/08/2017	Security reclassified from Approved Investments to Other	
	9.55% HINDALCO DB 25-04-2022	CORPORATE SECURITIES - DEBENTURES	12,713.11	25/04/2012	CRISIL	AA+	AA	31/07/2015	Security downgraded from CRISIL AA+ to AA- on 31-Jul-2015.	
	9.15% TATASTEEL DB 24-01-2019 I	CORPORATE SECURITIES - DEBENTURES	2,499.17	06/05/2016	BRICKWORK	BWR AA+	BWR AA	19/12/2016		
	9.15% TATASTEEL DB 24-01-2019 I	CORPORATE SECURITIES - DEBENTURES	2,499.17	06/05/2016	CARE	CARE AA+	CARE AA	14/02/2017		
	9.15% TATASTEEL DB 24-01-2021 II	CORPORATE SECURITIES - DEBENTURES	510.08	05/10/2016	BRICKWORK	BWR AA+	BWR AA	19/12/2016		
	9.15% TATASTEEL DB 24-01-2021 II	CORPORATE SECURITIES - DEBENTURES	510.08	05/10/2016	CARE	CARE AA+	CARE AA	14/02/2017		
	2.00% TATASTEEL DB 23-04-2022	CORPORATE SECURITIES - DEBENTURES	13,163.71	02/06/2016	BRICKWORK	BWR AA+	BWR AA	17/01/2017		
	2.00% TATASTEEL DB 23-04-2022	CORPORATE SECURITIES - DEBENTURES	13,163.71	02/06/2016	CARE	CARE AA+	CARE AA	14/02/2017		

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:31.12.2018

(Rs. In Lacs)

Business Returns across line of Business

S.No.	Line of Business	For the Quarter Ended December 31,2018		For the Quarter Ended December 31,2017		Upto the Quarter Ended December 31, 2018		Upto the Quarter Ended December 31, 2017	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	8,193	18,402	6,568	28,924	35,979	58,427	30,262	102,742
2	Marine Cargo	835	2,734	856	1,208	5,152	7,342	4,770	4,344
3	Marine Hull	317	5	237	3	1,109	24	1,063	15
4	Motor TP*	40,935	1,062,751	32,445	1,019,382	119,754	3,234,921	92,860	2,911,607
5	Motor OD	33,977	875,747	30,803	878,667	101,275	2,705,193	87,779	2,554,292
6	Engineering	2,501	3,991	1,630	2,141	6,177	9,317	5,332	6,580
7	Employer's Liability	351	2,476	250	1,575	993	6,958	758	4,678
8	Product Liab	1	2	10	2	25	8	20	6
9	Public Liab	45	513	23	209	85	848	77	709
10	Other Liab	330	2,431	262	2,873	1,553	9,748	3,157	9,189
11	Aviation	354	12	217	17	957	35	607	32
12	Personal Accident	1,002	43,239	561	33,339	4,454	110,637	2,329	84,962
13	Health	15,545	64,746	9,659	60,886	89,090	217,200	66,128	190,905
14	All Other Misc	26,154	278668	22,938	24,445	120,834	796,682	105,848	88,418
	TOTAL	130,539	1,479,970	106,457	1,175,004	487,437	4,452,147	400,989	3,404,187

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: 31.12.2018

(Rs. In Lacs)

Rural & Social Obligations

Statement for the Quarter ended December 31, 2018

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	41,996	1,763.76	82,064.62
		Social	-	-	
4	Motor OD	Rural	34,003	899.36	
		Social	-	-	-
5	Engineering	Rural	210	36.42	140,887.89
		Social	-	-	-
6	Workmen's Compensation/Employer's Liability	Rural	45	6.79	1,908.93
		Social	-	-	-
7	Public Liability	Rural	4	0.12	1,500.70
		Social	-	-	-
8	Other Liability Cover	Rural	43	1.21	732.00
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	803	3.13	9,311.71
		Social	-	-	-
11	Health	Rural	215	17.49	682.27
		Social	-	-	-
12	All Other Miscellaneous	Rural	258,099	25,220.43	279,801.31
		Social	258,366	25,150.10	210,005.93

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

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date:31.12.2018

(Rs. In Lacs)

Business Acquisition through different channels									
S.No.	Channels	For the Quarter Ended December 31, 2018		For the Quarter Ended December 31, 2017		Upto the Quarter Ended December 31, 2018		Upto the Quarter Ended December 30, 2017	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	464,370	31,099	580,004	33,345	1,522,170	99,913	1,717,975	98,140
2	Corporate Agents-Banks	66,064	5,739	50,380	2,876	379,668	14,045	168,574	7,724
3	Corporate Agents -Others	21,596	7,861	16,219	7,502	61,686	27,688	45,037	20,593
4	Brokers	630,130	43,992	237,060	23,455	1,254,214	131,094	649,978	79,878
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	133,507	33,072	250,964	37,216	733,921	191,605	757,693	191,511
7	Other :-								
	-IMF	214	14	272	13	752	55	272	13
	-MISP	92,507	3,926	23,589	1,307	305,697	10,618	23,589	1,307
	-Web Aggregator	15,350	961	16,139	713	48,374	2,626	40,692	1,794
	-Others	56,232	3,875	377	29	145,665	9,793	377	29
	TOTAL (A)	1,479,970	130,539	1,175,004	106,457	4,452,147	487,436	3,404,187	400,989
1	Referral (B)	-	-	-	-	-	-	-	-
	GRAND TOTAL (A+B)	1,479,970	130,539	1,175,004	106,457	4,452,147	487,436	3,404,187	400,989

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:31.12.2018

GRIEVANCE DISPOSAL FOR THE PERIOD ENDED DECEMBER 31, 2018

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	1
b)	Claim	0	105	27	3	75	0	356
c)	Policy Related	0	12	11	0	1	0	31
d)	Premium	0	3	2	0	1	0	10
e)	Refund	0	0	0	0	0	0	2
f)	Coverage	0	1	1	0	0	0	2
g)	Covernote Related	0	3	3	0	0	0	4
h)	Product	0	1	1	0	0	0	9
i)	Others	0	13	7	0	6	0	47
	Total No of Complaints:	0	139	53	3	83	0	462

2	Total No. of policies during previous year:	4,724,061
3	Total No. of claims intimated during previous year:	1,438,060
4	Total No. of policies during current period:	4,452,147
5	Total No. of claims intimated during current period:	1,345,899
6	Total No. of Policy Complaints (current period) per 10,000 policies (current period):	0.07
7	Total No. of Claim Complaints (current period) per 10,000 claims registered (current period):	2.65

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