

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 MARCH 31, 2020	UPTO THE QUARTER ENDED MARCH 31, 2020	FOR THE QUARTER ENDED MARCH 31, 2019	UPTO THE QUARTER ENDED MARCH 31, 2019
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Premiums earned (Net)	NL-4-Premium Schedule	5,45,913	16,75,581	3,14,324	10,38,377
2	Profit/ (loss) on sale/redemption of Investments (Net)		14,535	46,795	4,413	11,433
3	Interest, Dividend & Rent – Gross		55,193	2,30,552	56,250	2,10,587
4	Others-Exchange Gain / (loss)		-	-	-	-
	TOTAL (A)		6,15,641	19,52,928	3,74,987	12,60,397
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,01,671	6,25,809	1,02,049	5,64,240
2	Commission (Net)	NL-6-Commission Schedule	(76,750)	(6,09,529)	14,821	(8,399)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	2,25,435	6,49,645	1,48,968	4,85,187
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		2,50,356	6,65,925	2,65,838	10,41,028
	Operating Profit/(Loss) from Fire Business C= (A - B)		3,65,285	12,87,003	1,09,149	2,19,369
	APPROPRIATIONS					
	Transfer to Shareholders' Account		3,65,285	12,87,003	1,09,149	2,19,369
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		3,65,285	12,87,003	1,09,149	2,19,369

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 MARCH 31, 2020	UPTO THE QUARTER ENDED MARCH 31, 2020	FOR THE QUARTER ENDED MARCH 31, 2019	UPTO THE QUARTER ENDED MARCH 31, 2019
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	18,356	64,008	16,055	57,903
2	Profit / (loss) on sale/redemption of Investments (Net)		838	4,031	351	1,057
3	Interest, Dividend & Rent – Gross		2,504	19,859	3,970	19,474
4	Others-Exchange Gain / (loss)		-	-	-	-
	TOTAL (A)		21,698	87,898	20,376	78,434
1	Claims Incurred (Net)	NL-5-Claims Schedule	17,254	70,034	18,289	1,30,162
2	Commission (Net)	NL-6- Commission Schedule	(21,623)	(31,101)	(8,894)	(31,563)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	(23,328)	34,045	5,023	21,167
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		(27,697)	72,978	14,418	1,19,766
	Operating Profit/(Loss) from Marine Business C= (A - B)		49,395	14,920	5,958	(41,332)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		49,395	14,920	5,958	(41,332)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		49,395	14,920	5,958	(41,332)

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 MARCH 31, 2020	UPTO THE QUARTER ENDED MARCH 31, 2020	FOR THE QUARTER ENDED MARCH 31, 2019	UPTO THE QUARTER ENDED MARCH 31, 2019
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Premiums earned (Net)	NL-4-Premium Schedule	1,04,85,615	3,90,46,513	93,90,996	3,42,26,215
2	Profit/ (loss) on sale/redemption of Investments (Net)		4,38,112	13,03,922	1,16,740	3,07,248
3	Interest, Dividend & Rent – Gross		17,17,897	64,24,259	14,70,866	56,59,225
4	Others - Exchange Gain/(Loss)		1,584	2,679	(327)	572
	- Miscellaneous Income		2,075	5,107	582	29,079
	TOTAL (A)		1,26,45,283	4,67,82,480	1,09,78,857	4,02,22,339
1	Claims Incurred (Net)	NL-5-Claims Schedule	91,25,275	3,34,23,387	81,13,140	2,96,18,635
2	Commission (Net)	NL-6- Commission Schedule	(5,36,693)	(15,63,747)	(1,07,294)	(78,101)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	23,52,679	1,19,14,161	26,56,306	92,40,642
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,09,41,261	4,37,73,801	1,06,62,152	3,87,81,176
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		17,04,022	30,08,679	3,16,705	14,41,163
	APPROPRIATIONS					
	Transfer to Shareholders' Account		17,04,022	30,08,679	3,16,705	14,41,163
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		17,04,022	30,08,679	3,16,705	14,41,163

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 MARCH 31, 2020	UPTO THE QUARTER ENDED MARCH 31, 2020	FOR THE QUARTER ENDED MARCH 31, 2019	UPTO THE QUARTER ENDED MARCH 31, 2019
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		3,65,285	12,87,003	1,09,149	2,19,369
	(b) Marine Insurance		49,395	14,920	5,958	(41,332)
	(c) Miscellaneous Insurance		17,04,022	30,08,679	3,16,705	14,41,163
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		2,48,150	10,39,416	3,98,657	10,19,663
	(b) Profit on sale/ redemption of investments		68,205	2,23,953	34,252	64,542
	Less: Loss on sale/ redemption of investments		(2,802)	(12,984)	(7,140)	(9,183)
3	OTHER INCOME (to be specified)					
	(a) Profit / (Loss) on Sale/ discard of Assets		454	1,001	126	291
	(b) Miscellaneous Income		1	1,541	7,742	10,793
	(c) Excess Provision Written Back		18,577	27,584	34,462	49,945
	TOTAL (A)		24,51,287	55,91,113	8,99,911	27,55,251
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		2,12,315	2,12,315	1,75,000	2,45,000
	(b) For doubtful debts		2,57,281	2,57,281	(23,211)	16,776
	(c) Others :- Bad debt w/off		4,10,426	4,10,457	-	-
	Less: Provision Held		(3,98,094)	(3,98,094)	-	-
5	OTHER EXPENSES					
	Expenses other than those related to Insurance Business					
	- Employee's remuneration and welfare benefits		4,490	32,603	4,034	21,451
	- Managerial remuneration		4,550	51,200	3,725	39,900
	- Amortisation of Debenture Expenses		727	2,923	719	2,915
	- Interest on Statutory Liability		-	13,824	-	16,130
	- Expenses borne by shareholder		7,14,334	14,41,402	-	945
	- Impairment on Equity Investments		3,19,752	3,19,752	-	-
	- Miscellaneous Expenses		-	3,978	-	-
	- Finance Cost		-	13,863	14,945	55,812
	- Interest on Non Convertible Debenture		52,613	2,09,517	51,608	2,09,300
	- Corporate Social Responsibility Expense		10,256	25,566	26,195	26,295
	- Penalty		698	698	-	500
	- Exchange Gain / (loss)		-	-	-	-
	TOTAL (B)		15,89,349	25,97,285	2,53,015	6,35,024
	Profit / (Loss) Before Tax (A-B)		8,61,938	29,93,828	6,46,896	21,20,227
	Provision for Taxation					
	(a) Current Tax		1,49,013	5,01,585	1,48,734	3,98,427
	(b) Short Provision for earlier year		-	52,313	-	1,45,768
	(b) Deferred Tax		-	-	-	-
	(c) MAT Credit		(18,167)	(1,53,686)	(1,48,734)	(5,44,195)
	Profit / (Loss) After Tax		7,31,092	25,93,616	6,46,896	21,20,227
	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend		-	1,25,775	-	1,25,775
	(c) Dividend distribution tax		-	25,853	-	25,853
	(d) Debenture Redemption Reserve		-	15,972	15,972	63,889
	Balance of profit/ loss brought forward from last period		73,40,455	56,45,531	50,14,607	37,40,821
	Adjusted as per capital reduction scheme		-	-	-	-
	Balance carried forward to Balance Sheet		80,71,547	80,71,547	56,45,531	56,45,531

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 MARCH 31, 2020

Particulars	Schedule	AS AT MARCH 31, 2020 (Rs. In '000)	AS AT MARCH 31, 2019 (Rs. In '000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	25,15,499	25,15,499
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,59,46,236	1,35,04,248
FAIR VALUE CHANGE ACCOUNT-SHAREHOLDER		(1,32,739)	(52,745)
FAIR VALUE CHANGE ACCOUNT-POLICYHOLDER		(8,52,392)	(3,04,523)
BORROWINGS	NL-11-Borrowings Schedule	23,00,000	23,00,000
TOTAL		1,97,76,604	1,79,62,479
APPLICATION OF FUNDS			
INVESTMENTS-SHAREHOLDER	NL-12A -Investment Schedule	1,45,81,294	1,38,80,270
INVESTMENTS-POLICYHOLDER	NL-12B-Investment Schedule	9,36,34,685	8,01,36,966
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	4,11,938	3,34,917
DEFERRED TAX ASSET		3,72,735	3,72,735
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	9,20,659	16,24,097
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,79,43,467	1,14,98,589
Sub-Total (A)		1,88,64,126	1,31,22,686
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	9,40,61,085	7,43,62,293
PROVISIONS	NL-18-Provisions Schedule	1,40,27,089	1,55,22,802
Sub-Total (B)		10,80,88,174	8,98,85,095
NET CURRENT ASSETS (C) = (A - B)		(8,92,24,048)	(7,67,62,409)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		1,97,76,604	1,79,62,479

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 MARCH 31, 2020	AS AT MARCH 31, 2019
	(Rs. In '000)	(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	6,50,622	6,46,531
Guarantees given by or on behalf of the Company	4,000	11,967
Statutory demands/ liabilities in dispute, not provided for	23,49,458	5,66,431
Reinsurance obligations to the extent not provided for in accounts	-	-
Others (see note (e) below)	13,925	13,925
TOTAL	30,18,005	12,38,854

Notes:

a) The Company has received adverse order on the issue of wrong availment of cenvat credit amounted to Rs 274,566 thousand for the period FY 2009 -10 to FY 2012-13. A penalty is also imposed on the said order of Rs 274,566 thousand excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same.

b) The Company has received adverse order on the issue of wrong availment of cenvat credit on TP Pool amounted to Rs 462,837 thousand for the period FY 2011-12. A penalty is also imposed on the said order of Rs 462,837 thousand excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same.

c)The Company has received adverse order on the issue of wrong availment of cenvat credit on Services by Motor Vehicle Dealers amounted to Rs 335,141 thousand for the period FY 2010 - 11 to 2015-16. A penalty is also imposed on the said order of Rs 224,504 thousand excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same. Show Cause Notice for the subsequent period upto June 2017 has been received amounting to Rs 305,439 thousand.

d)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 Rs.2,621 thousand for A.Y. 2017-18 and penalty u/s 271(1)(c) for Rs.6580 thousands for A.Y.2008-09.

e)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 Q4 - 2019-20	12,25,172	-	4,36,022	16,61,194	46,188	7,96,305	4,75,055	(3,65,164)	5,45,913
	Up to Q4-2019-20	69,74,778	-	(9,76,722)	59,98,056	4,45,877	60,03,638	14,17,017	12,35,286	16,75,581
Marine Cargo	For Q4 - 2019-20	93,858	-	1,38,123	2,31,981	-	86,113	7,745	(1,27,521)	18,347
	Up to Q4-2019-20	8,89,755	-	(26,267)	8,63,488	-	8,24,782	64,973	23,552	62,258
Marine Hull	For Q4 - 2019-20	43,764	-	(42,620)	1,144	-	1,07,344	(63,580)	1,06,209	9
	Up to Q4-2019-20	2,47,618	-	(1,35,528)	1,12,090	-	2,41,203	6,415	1,30,863	1,750
Marine Total	For Q4 - 2019-20	1,37,622	-	95,503	2,33,125	-	1,93,457	(55,835)	(21,312)	18,356
	Up to Q4-2019-20	11,37,373	-	(1,61,795)	9,75,578	-	10,65,985	71,388	1,54,415	64,008
Motor OD	For Q4 - 2019-20	25,58,950	-	4,63,959	30,22,909	-	7,79,851	17,79,099	(89,084)	21,53,974
	Up to Q4-2019-20	1,20,94,693	-	7,84,760	1,28,79,453	-	35,92,170	85,02,523	(46,106)	92,41,177
Motor TP	For Q4 - 2019-20	37,31,058	-	9,66,079	46,97,137	-	12,79,391	24,51,667	(3,26,677)	30,91,069
	Up to Q4-2019-20	1,89,97,585	-	(10,43,444)	1,79,54,141	-	66,08,495	1,23,89,090	10,44,795	1,23,90,441
Motor Total	For Q4 - 2019-20	62,90,008	-	14,30,038	77,20,046	-	20,59,242	42,30,766	(4,15,761)	52,45,043
	Up to Q4-2019-20	3,10,92,278	-	(2,58,684)	3,08,33,594	-	1,02,00,665	2,08,91,613	9,98,689	2,16,31,618
Employer's Liability	For Q4 - 2019-20	46,062	-	(1,747)	44,315	-	2,303	43,759	88	42,100
	Up to Q4-2019-20	1,77,008	-	(15,649)	1,61,359	-	8,850	1,68,158	783	1,53,292
Public Liability	For Q4 - 2019-20	48,645	-	14,305	62,950	-	12,907	35,738	6,906	56,949
	Up to Q4-2019-20	2,87,123	-	(18,745)	2,68,378	13,574	1,29,635	1,71,062	3,420	1,55,737
Engineering	For Q4 - 2019-20	2,06,252	-	33,613	2,39,865	3,675	1,36,433	73,494	(18,706)	88,401
	Up to Q4-2019-20	10,38,391	-	(80,134)	9,58,257	29,725	7,02,387	3,65,729	57,054	3,42,649
Aviation	For Q4 - 2019-20	24,363	-	24,279	48,642	-	14,610	9,753	(24,411)	9,621
	Up to Q4-2019-20	1,86,032	-	(9,900)	1,76,132	-	1,75,236	10,796	9,242	10,138
Personal Accident	For Q4 - 2019-20	1,21,715	-	(10,384)	1,11,331	-	32,067	89,648	5,607	84,871
	Up to Q4-2019-20	5,76,543	-	(1,49,219)	4,27,324	-	1,62,351	4,14,192	65,939	3,30,912
Health	For Q4 - 2019-20	24,80,955	-	19,82,922	44,63,877	-	5,36,295	19,44,660	(5,11,343)	34,16,239
	Up to Q4-2019-20	1,47,94,234	-	4,81,482	1,52,75,716	-	31,98,987	1,15,95,247	76,539	1,21,53,268
Weather and Crop Insurance	For Q4 - 2019-20	38,14,055	-	24,78,455	62,92,510	-	29,78,007	8,36,048	(18,58,841)	14,55,662
	Up to Q4-2019-20	1,78,00,883	-	1,50,608	1,79,51,491	-	1,39,73,670	38,27,213	(1,12,956)	38,64,866
Other Misc.	For Q4 - 2019-20	95,152	-	22,306	1,17,458	(1)	17,574	77,577	(13,154)	86,729
	Up to Q4-2019-20	5,85,765	-	(41,231,66)	5,44,533	124	1,82,073	4,03,816	41,450	4,04,033
Misc Total	For Q4 - 2019-20	1,31,27,207	-	59,73,787	1,91,00,994	3,674	57,89,438	73,41,443	(28,29,616)	1,04,85,615
	Up to Q4-2019-20	6,65,38,257	-	58,528	6,65,96,784	43,423	2,87,33,854	3,78,47,826	11,40,159	3,90,46,513
Grand Total	For Q4 - 2019-20	1,44,90,001	-	65,05,312	2,09,95,313	49,862	67,79,200	77,60,663	(32,16,092)	1,10,49,884
	Up to Q4-2019-20	7,46,50,408	-	(10,79,989)	7,35,70,418	4,89,300	3,58,03,477	3,93,36,231	25,29,860	4,07,86,102

PERIODIC DISCLOSURES

FORM NL-4 - PREMIUM SCHEDULE

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 Q4 - 2018-19	7,33,631	-	2,13,319	9,46,950	2,26,303	5,81,208	3,78,726	(2,77,721)	3,14,324
	Up to Q4-2018-19	43,31,498	-	(5,39,085)	37,92,413	5,50,752	33,34,380	15,47,870	29,592	10,38,377
Marine Cargo	For Q4 - 2018-19	90,237	-	87,819	1,78,056	-	86,125	4,112	(76,419)	15,512
	Up to Q4-2018-19	6,05,427	-	(9,972)	5,95,455	12,175	5,60,172	57,430	9,070	56,528
Marine Hull	For Q4 - 2018-19	1,144	-	14,430	15,574	-	715	429	(14,316)	543
	Up to Q4-2018-19	1,12,090	-	9,637	1,21,727	-	1,10,339	1,751	(10,013)	1,375
Marine Total	For Q4 - 2018-19	91,381	-	1,02,249	1,93,630	-	86,840	4,541	(90,735)	16,055
	Up to Q4-2018-19	7,17,517	-	(335)	7,17,182	12,175	6,70,511	59,181	(943)	57,903
Motor OD	For Q4 - 2018-19	30,15,980	-	6,34,170	36,50,150	-	8,58,548	21,57,432	(1,08,249)	26,83,354
	Up to Q4-2018-19	1,31,43,492	-	(1,07,700)	1,30,35,792	-	35,85,705	95,57,787	3,52,779	98,02,866
Motor TP	For Q4 - 2018-19	34,48,601	-	7,33,971	41,82,572	-	8,66,323	25,82,278	(1,57,883)	31,58,366
	Up to Q4-2018-19	1,54,23,957	-	(6,43,581)	1,47,80,376	-	38,99,648	1,15,24,309	5,02,169	1,13,82,897
Motor Total	For Q4 - 2018-19	64,64,581	-	13,68,141	78,32,722	-	17,24,871	47,39,710	(2,66,132)	58,41,720
	Up to Q4-2018-19	2,85,67,449	-	(7,51,281)	2,78,16,168	-	74,85,353	2,10,82,096	8,54,948	2,11,85,763
Employer's Liability	For Q4 - 2018-19	33,663	-	1,756	35,419	-	1,683	31,980	(87)	33,649
	Up to Q4-2018-19	1,33,004	-	(11,219)	1,21,785	-	6,650	1,26,354	561	1,15,696
Public Liability	For Q4 - 2018-19	75,513	-	(9,618)	65,895	-	47,889	27,624	22,664	40,670
	Up to Q4-2018-19	2,41,786	-	(8,255)	2,33,531	14,998	1,28,966	1,27,818	2,758	1,22,321
Engineering	For Q4 - 2018-19	2,20,938	-	1,53,637	3,74,575	5,889	1,56,218	70,609	(1,34,614)	89,632
	Up to Q4-2018-19	8,38,670	-	37,446	8,76,116	28,570	6,12,513	2,54,727	(33,855)	2,58,318
Aviation	For Q4 - 2018-19	18,385	-	18,785	37,170	-	27,506	(9,121)	(18,607)	(8,943)
	Up to Q4-2018-19	1,14,043	-	(10,022)	1,04,021	-	1,22,478	(8,435)	10,294	(8,163)
Personal Accident	For Q4 - 2018-19	1,18,879	-	(12,282)	1,06,597	-	2,516	1,16,363	101	1,04,182
	Up to Q4-2018-19	5,64,256	-	(1,99,525)	3,64,731	-	45,081	5,19,175	7,592	3,27,242
Health	For Q4 - 2018-19	17,94,592	-	8,23,658	26,18,250	-	1,35,372	16,59,220	(1,00,731)	23,82,148
	Up to Q4-2018-19	1,07,03,626	-	(11,56,999)	95,46,627	-	10,89,421	96,14,205	1,53,431	86,10,637
Weather and Crop Insurance	For Q4 - 2018-19	35,00,473	-	2,34,472	37,34,945	-	27,40,883	7,59,590	(1,75,853)	8,18,209
	Up to Q4-2018-19	1,52,64,389	-	1,47,282	1,54,11,671	-	1,20,09,716	32,54,673	(1,19,751)	32,82,204
Other Misc.	For Q4 - 2018-19	1,14,548	-	3,509	1,18,057	47	23,707	90,888	(4,666)	89,731
	Up to Q4-2018-19	4,34,026	-	(5,079)	4,28,947	190	97,163	3,37,053	223	3,32,197
Misc Total	For Q4 - 2018-19	1,23,41,572	-	25,82,059	1,49,23,631	5,936	48,60,645	74,86,863	(6,77,925)	93,90,997
	Up to Q4-2018-19	5,68,61,249	-	(19,57,652)	5,49,03,597	43,758	2,15,97,341	3,53,07,666	8,76,201	3,42,26,215
Grand Total	For Q4 - 2018-19	1,31,66,584	-	28,97,626	1,60,64,210	2,32,239	55,28,693	78,70,130	(10,46,380)	97,21,375
	Up to Q4-2018-19	6,19,10,264	-	(24,97,072)	5,94,13,192	6,06,685	2,56,02,232	3,69,14,717	9,04,850	3,53,22,495

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 Q4 - 2019-20	5,44,199	36,803	4,07,437	1,73,565	10,51,937	11,23,831	1,01,671
	Up to Q4-2019-20	20,49,858	1,37,018	16,71,530	5,15,346	10,51,937	9,41,474	6,25,809
Marine Cargo	For Q4 - 2019-20	2,40,451	-	2,18,208	22,243	1,96,642	2,01,615	17,270
	Up to Q4-2019-20	9,45,014	-	8,70,318	74,696	1,96,642	2,02,354	68,984
Marine Hull	For Q4 - 2019-20	856	-	832	24	3,014	3,054	(16)
	Up to Q4-2019-20	60,871	-	59,639	1,232	3,014	3,196	1,050
Marine Total	For Q4 - 2019-20	2,41,307	-	2,19,040	22,267	1,99,656	2,04,669	17,254
	Up to Q4-2019-20	10,05,885	-	9,29,957	75,928	1,99,656	2,05,550	70,034
Motor OD	For Q4 - 2019-20	20,33,670	-	5,71,422	14,62,248	17,19,335	16,21,161	15,60,422
	Up to Q4-2019-20	88,57,937	-	24,64,523	63,93,414	17,19,335	17,57,804	63,54,945
Motor TP	For Q4 - 2019-20	26,00,715	-	4,99,357	21,01,358	4,48,53,116	4,37,31,070	32,23,404
	Up to Q4-2019-20	80,69,724	-	17,75,846	62,93,878	4,48,53,116	3,91,95,216	1,19,51,778
Motor Total	For Q4 - 2019-20	46,34,385	-	10,70,779	35,63,606	4,65,72,451	4,53,52,231	47,83,826
	Up to Q4-2019-20	1,69,27,661	-	42,40,369	1,26,87,292	4,65,72,451	4,09,53,020	1,83,06,723
Employer's Liability	For Q4 - 2019-20	17,115	-	915	16,200	2,55,706	2,42,360	29,546
	Up to Q4-2019-20	62,077	-	3,365	58,712	2,55,706	2,08,121	1,06,297
Public Liability	For Q4 - 2019-20	1,037	-	76	961	2,22,340	1,96,650	26,651
	Up to Q4-2019-20	5,183	-	295	4,888	2,22,340	1,55,010	72,218
Engineering	For Q4 - 2019-20	1,49,317	26,743	1,07,527	68,533	4,16,962	4,19,522	65,973
	Up to Q4-2019-20	3,12,128	27,008	1,90,108	1,49,028	4,16,962	3,24,591	2,41,399
Aviation	For Q4 - 2019-20	1,549	-	1,546	3	8,918	10,323	(1,402)
	Up to Q4-2019-20	1,553	-	1,546	7	8,918	4,326	4,599
Personal Accident	For Q4 - 2019-20	46,380	-	8,675	37,705	3,65,948	3,74,974	28,679
	Up to Q4-2019-20	2,69,257	8,060	70,154	2,07,163	3,65,948	3,45,153	2,27,958
Health	For Q4 - 2019-20	38,86,319	-	7,84,608	31,01,711	39,96,089	41,80,249	29,17,551
	Up to Q4-2019-20	1,17,42,911	3,655	20,99,583	96,46,983	39,96,089	27,15,256	1,09,27,816
Weather and Crop Insurance	For Q4 - 2019-20	2,32,169	-	1,76,497	55,671	35,24,092	23,78,313	12,01,449
	Up to Q4-2019-20	51,95,962	-	37,81,134	14,14,828	35,24,092	16,90,965	32,47,955
Other Misc.	For Q4 - 2019-20	48,225	(1)	4,570	43,655	2,27,100	1,97,754	73,002
	Up to Q4-2019-20	2,67,706	1	42,414	2,25,293	2,27,100	1,63,971	2,88,422
Misc Total	For Q4 - 2019-20	90,16,496	26,742	21,55,193	68,88,045	5,55,89,606	5,33,52,376	91,25,275
	Up to Q4-2019-20	3,47,84,438	38,724	1,04,28,968	2,43,94,194	5,55,89,606	4,65,60,413	3,34,23,387
Grand Total	For Q4 - 2019-20	98,02,002	63,545	27,81,670	70,83,877	5,68,41,199	5,46,80,876	92,44,200
	Up to Q4-2019-20	3,78,40,181	1,75,742	1,30,30,455	2,49,85,468	5,68,41,199	4,77,07,437	3,41,19,230

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 Q4 - 2018-19	6,44,311	15,536	5,07,337	1,52,510	9,41,474	9,91,935	1,02,049
	Up to Q4-2018-19	20,05,448	47,630	15,50,642	5,02,436	9,41,474	8,79,670	5,64,240
Marine Cargo	For Q4 - 2018-19	5,04,180	248	4,62,052	42,376	2,02,354	2,26,941	17,789
	Up to Q4-2018-19	10,43,280	248	9,18,989	1,24,539	2,02,354	1,97,075	1,29,818
Marine Hull	For Q4 - 2018-19	17,417	-	17,329	88	3,196	2,784	500
	Up to Q4-2018-19	1,40,051	-	1,38,659	1,392	3,196	4,244	344
Marine Total	For Q4 - 2018-19	5,21,597	248	4,79,381	42,464	2,05,550	2,29,725	18,289
	Up to Q4-2018-19	11,83,331	248	10,57,648	1,25,931	2,05,550	2,01,319	1,30,162
Motor OD	For Q4 - 2018-19	23,54,975	-	5,95,978	17,58,997	17,57,804	17,26,154	17,90,646
	Up to Q4-2018-19	86,48,998	-	22,86,945	63,62,053	17,57,804	11,73,288	69,46,569
Motor TP	For Q4 - 2018-19	26,22,967	-	7,69,193	18,53,774	3,91,95,216	3,79,39,521	31,09,470
	Up to Q4-2018-19	75,80,760	-	19,54,683	56,26,077	3,91,95,216	3,37,71,913	1,10,49,380
Motor Total	For Q4 - 2018-19	49,77,942	-	13,65,171	36,12,771	4,09,53,020	3,96,65,675	49,00,116
	Up to Q4-2018-19	1,62,29,758	-	42,41,628	1,19,88,130	4,09,53,020	3,49,45,201	1,79,95,949
Employer's Liability	For Q4 - 2018-19	11,708	-	773	10,935	2,08,120	1,87,139	31,916
	Up to Q4-2018-19	44,192	-	2,606	41,586	2,08,120	1,69,867	79,839
Public Liability	For Q4 - 2018-19	8,186	-	5,778	2,408	1,55,010	1,52,259	5,159
	Up to Q4-2018-19	11,541	-	5,967	5,574	1,55,010	1,38,613	21,971
Engineering	For Q4 - 2018-19	1,19,304	2,129	78,567	42,866	3,24,591	3,16,754	50,703
	Up to Q4-2018-19	2,71,533	3,117	1,49,691	1,24,959	3,24,591	1,60,226	2,89,324
Aviation	For Q4 - 2018-19	1,816	-	17,527	(15,711)	4,326	3,524	(14,909)
	Up to Q4-2018-19	39,634	-	54,152	(14,518)	4,326	2,551	(12,743)
Personal Accident	For Q4 - 2018-19	61,412	-	7,158	54,254	3,45,153	3,33,747	65,660
	Up to Q4-2018-19	2,29,760	-	36,509	1,93,251	3,45,153	3,69,081	1,69,323
Health	For Q4 - 2018-19	23,22,347	-	1,23,654	21,98,693	27,15,256	26,25,279	22,88,670
	Up to Q4-2018-19	80,97,529	-	5,55,295	75,42,234	27,15,256	20,65,769	81,91,721
Weather and Crop Insurance	For Q4 - 2018-19	86,48,338	-	64,86,550	21,61,788	16,90,965	31,52,370	7,00,382
	Up to Q4-2018-19	1,49,17,488	-	1,13,75,896	35,41,592	16,90,965	25,21,568	27,10,989
Other Misc.	For Q4 - 2018-19	72,505	(2)	10,768	61,735	1,63,976	1,40,269	85,443
	Up to Q4-2018-19	1,81,991	-	19,956	1,62,035	1,63,976	1,53,749	1,72,262
Misc Total	For Q4 - 2018-19	1,62,23,558	2,127	80,95,946	81,29,739	4,65,60,417	4,65,77,016	81,13,140
	Up to Q4-2018-19	4,00,23,426	3,117	1,64,41,700	2,35,84,843	4,65,60,417	4,05,26,625	2,96,18,635
Grand Total	For Q4 - 2018-19	1,73,89,466	17,911	90,82,664	83,24,713	4,77,07,441	4,77,98,676	82,33,478
	Up to Q4-2018-19	4,32,12,205	50,995	1,90,49,990	2,42,13,210	4,77,07,441	4,16,07,614	3,03,13,037

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

COMMISSION SCHEDULE

Particulars	Period ended	Commission paid	Commission paid on reinsurance accepted	Commission received from reinsurance ceded	Net commission (3+4-5)
1	2	3	4	5	6
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q4 - 2019-20	85,357	3,316	1,65,423	(76,750)
	Up to Q4-2019-20	5,56,011	21,550	11,87,090	(6,09,529)
Marine Cargo	For Q4 - 2019-20	11,361	-	20,937	(9,576)
	Up to Q4-2019-20	1,04,688	-	1,38,740	(34,052)
Marine Hull	For Q4 - 2019-20	(6,575)	-	5,472	(12,047)
	Up to Q4-2019-20	14,637	-	11,686	2,951
Marine Total	For Q4 - 2019-20	4,786	-	26,409	(21,623)
	Up to Q4-2019-20	1,19,325	-	1,50,426	(31,101)
Motor OD	For Q4 - 2019-20	4,30,597	-	2,88,068	1,42,529
	Up to Q4-2019-20	21,64,182	-	10,08,652	11,55,530
Motor TP	For Q4 - 2019-20	40,271	-	4,67,720	(4,27,449)
	Up to Q4-2019-20	2,19,310	-	21,50,441	(19,31,131)
Motor Total	For Q4 - 2019-20	4,70,868	-	7,55,788	(2,84,920)
	Up to Q4-2019-20	23,83,492	-	31,59,093	(7,75,601)
Employer's Liability	For Q4 - 2019-20	5,315	-	1,566	3,749
	Up to Q4-2019-20	21,271	-	2,548	18,723
Public Liability	For Q4 - 2019-20	3,817	-	5,471	(1,654)
	Up to Q4-2019-20	29,014	136	11,422	17,728
Engineering	For Q4 - 2019-20	19,121	490	14,452	5,159
	Up to Q4-2019-20	98,096	2,647	40,113	60,630
Aviation	For Q4 - 2019-20	936	-	1,575	(639)
	Up to Q4-2019-20	6,299	-	6,508	(209)
Personal Accident	For Q4 - 2019-20	13,026	-	8,309	4,717
	Up to Q4-2019-20	50,839	-	11,538	39,301
Health	For Q4 - 2019-20	92,091	-	82,900	9,191
	Up to Q4-2019-20	4,90,018	-	2,45,561	2,44,457
Weather and Crop Insurance	For Q4 - 2019-20	-	-	1,40,871	(1,40,871)
	Up to Q4-2019-20	9	-	10,83,855	(10,83,846)
Other Misc.	For Q4 - 2019-20	7,318	-	1,38,743	(1,31,425)
	Up to Q4-2019-20	63,180	25	1,48,135	(84,930)
Misc Total	For Q4 - 2019-20	6,12,492	490	11,49,675	(5,36,693)
	Up to Q4-2019-20	31,42,218	2,808	47,08,773	(15,63,747)
Grand Total	For Q4 - 2019-20	7,02,635	3,806	13,41,507	(6,35,066)
	Up to Q4-2019-20	38,17,554	24,358	60,46,289	(22,04,377)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	For Q4 - 2019-20	Up to Q4-2019-20
	(Rs. In '000)	(Rs. In '000)
Agents	1,85,902	8,58,319
Brokers	2,83,634	19,55,059
Corporate agency	1,83,479	7,24,617
Web Aggregator	6,119	45,795
Motor Insurance Service Provider (MISP)*	14,307	99,431
Others	29,194	1,34,333
TOTAL	7,02,635	38,17,554

*As per IRDA circular no. IRDA/INT/GDL/MISP/202/08/2017 dated 31st August, 2017.

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 Q4 - 2018-19	47,502	2,907	35,588	14,821
	Up to Q4-2018-19	3,05,846	15,624	3,29,869	(8,399)
Marine Cargo	For Q4 - 2018-19	12,087	-	15,334	(3,247)
	Up to Q4-2018-19	72,445	572	95,782	(22,765)
Marine Hull	For Q4 - 2018-19	(5,588)	-	59	(5,647)
	Up to Q4-2018-19	(2,137)	-	6,661	(8,798)
Marine Total	For Q4 - 2018-19	6,499	-	15,393	(8,894)
	Up to Q4-2018-19	70,308	572	1,02,443	(31,563)
Motor OD	For Q4 - 2018-19	4,46,848	-	3,16,566	1,30,282
	Up to Q4-2018-19	23,33,333	-	13,64,227	9,69,106
Motor TP	For Q4 - 2018-19	37,017	-	44,638	(7,621)
	Up to Q4-2018-19	1,75,871	-	2,94,109	(1,18,238)
Motor Total	For Q4 - 2018-19	4,83,865	-	3,61,204	1,22,661
	Up to Q4-2018-19	25,09,204	-	16,58,336	8,50,868
Employer's Liability	For Q4 - 2018-19	3,169	-	253	2,916
	Up to Q4-2018-19	16,388	-	998	15,390
Public Liability	For Q4 - 2018-19	2,793	-	2,965	(172)
	Up to Q4-2018-19	20,357	489	8,609	12,237
Engineering	For Q4 - 2018-19	13,910	636	14,278	268
	Up to Q4-2018-19	53,015	3,203	81,443	(25,225)
Aviation	For Q4 - 2018-19	474	-	585	(111)
	Up to Q4-2018-19	2,249	-	3,571	(1,322)
Personal Accident	For Q4 - 2018-19	5,202	-	752	4,450
	Up to Q4-2018-19	37,799	-	3,880	33,919
Health	For Q4 - 2018-19	46,162	-	42,721	3,441
	Up to Q4-2018-19	4,25,267	-	3,66,052	59,215
Weather and Crop Insurance	For Q4 - 2018-19	-	-	2,48,173	(2,48,173)
	Up to Q4-2018-19	13,968	-	10,77,037	(10,63,069)
Other Misc.	For Q4 - 2018-19	9,261	10	1,845	7,426
	Up to Q4-2018-19	46,778	38	6,930	39,886
Misc Total	For Q4 - 2018-19	5,64,836	646	6,72,776	(1,07,294)
	Up to Q4-2018-19	31,25,025	3,730	32,06,856	(78,101)
Grand Total	For Q4 - 2018-19	6,18,837	3,553	7,23,757	(1,01,367)
	Up to Q4-2018-19	35,01,179	19,926	36,39,168	(1,18,063)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	For Q4 - 2018-19	Up to Q4-2018-19
	(Rs. In '000)	(Rs. In '000)
Agents	1,28,320	9,98,481
Brokers	2,75,862	15,08,653
Corporate agency	1,41,117	7,27,955
Web Aggregator	9,485	36,096
Motor Insurance Service Provider (MISP)*	43,947	1,54,142
Others	20,106	75,852
TOTAL	6,18,837	35,01,179

*As per IRDA circular no. IRDA/INT/GDL/MISP/202/08/2017 dated 31st August, 2017.

PERIODIC DISCLOSURES

FORM M-7-OPERATING EXPENSES SCHEDULE

RELiance GENERAL INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs. in '000)

S.No.	Particulars	2019-20						2018-19									
		Fire For Q4	Fire Up to Q4	Marine For Q4	Marine Up to Q4	Miscellaneous For Q4	Miscellaneous Up to Q4	Total For Q4	Total Up to Q4	Fire For Q4	Fire Up to Q4	Marine For Q4	Marine Up to Q4	Miscellaneous For Q4	Miscellaneous Up to Q4	Total For Q4	Total Up to Q4
1	Employees' remuneration & welfare benefits	76,330	2,04,131	(8,651)	10,284	9,116,058	37,43,027	9,83,101	38,57,442	61,694	2,11,130	1,088	8,079	11,271,169	35,92,195	10,33,961	38,11,440
2	Company's contribution to Provident fund and others	4,299	12,435	(473)	628	40,107	2,17,005	43,933	2,30,066	2,648	11,307	28	432	36,418	1,65,481	39,094	1,77,220
3	Travel, conveyance and vehicle running expenses	2,871	7,878	(262)	387	36,200	1,82,060	38,896	1,90,113	3,118	9,846	62	276	60,470	2,09,456	63,661	2,19,678
4	Rents, rates & taxes	3,239	9,003	(325)	454	42,212	2,17,365	45,146	2,28,608	2,565	12,062	18	860	49,647	2,74,680	52,251	2,87,162
5	Repairs	8,677	16,828	(253)	848	1,58,850	4,06,505	1,67,274	4,24,181	5,308	14,398	126	560	1,13,081	3,30,845	1,18,514	3,45,739
6	Printing & Stationery	861	2,181	(75)	150	12,312	52,796	13,105	56,037	637	2,804	6	107	13,883	65,634	14,506	68,545
7	Communication expenses	1,747	5,017	(189)	253	22,137	1,22,807	23,895	1,28,077	1,470	5,617	21	215	29,071	1,29,951	31,462	1,35,783
8	Postage expenses	1,150	3,184	(109)	160	16,360	76,833	17,434	80,181	932	4,293	7	164	17,960	97,947	18,899	1,02,405
9	Legal & professional charges	688	1,935	(38)	139	15,634	77,169	16,286	79,243	1,607	5,969	285	676	50,624	1,77,894	52,516	1,84,539
10	Auditors Fees, expenses, etc.																
	a. As auditor	38	156	(8)	8	191	3,778	221	3,940	174	326	5	12	3,819	7,441	3,999	7,778
	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	1,09,993	3,40,978	(14,919)	17,178	8,95,510	56,25,959	9,91,484	59,84,115	53,949	1,61,887	3,016	8,060	9,01,830	28,81,199	9,58,795	31,51,146
12	Bank Charges & interest expenses others	1,675	4,346	(145)	239	23,780	1,06,908	25,315	1,04,474	1,091	3,264	23	154	22,743	74,793	23,856	78,111
13	Service Tax/ GST Expenses	850	1,946	(50)	98	51,060	1,38,888	51,860	1,40,930	3,055	3,228	115	123	48,381	1,21,109	51,532	1,24,460
	Others -																
14	Directors' Sitting fees	45	105	(3)	5	727	2,540	769	2,650	36	118	1	5	734	2,688	770	2,811
15	Entertainment Expenses	876	2,162	(85)	109	8,901	39,809	9,712	41,890	784	2,462	16	94	11,662	38,363	12,752	49,019
16	Office Maintenance Expenses	2,032	5,768	(213)	281	26,765	1,39,214	27,874	1,45,278	3,225	11,018	57	421	65,883	2,51,353	69,165	2,62,762
17	Training & Recruitment Expenses	1,282	8,311	(530)	419	(14,882)	1,96,609	(13,910)	2,04,339	1,181	3,959	22	151	24,029	88,392	25,232	92,502
18	Depreciation	2,435	6,279	(205)	316	34,827	1,51,708	37,059	1,59,393	2,361	6,870	52	389	49,497	1,56,941	51,899	1,64,074
19	Office Management Expenses	819	2,161	(72)	109	11,365	52,183	12,142	54,443	704	2,516	12	96	14,284	57,388	15,000	60,000
20	Subscriptions and Membership Fees	505	1,284	(46)	65	7,388	31,006	7,803	32,355	384	1,352	8	52	7,794	30,844	8,184	32,246
21	Contingence Expenses (net)	2,313	13,364	383	1,948	(7,863)	8,271	1,933	21,586	844	9,032	17	843	4910	5,134	482	14,809
22	Weather Insurance Charges	297		-	-	36,793	3,05,558	36,793	3,05,558					84,486	3,37,982	84,486	3,37,982
23	Miscellaneous expenses	387		8	19	11,867	21,421	12,162	21,627	1,177	1,700	30	65	28,109	43,019	29,335	44,784
	Total	2,25,435	6,49,645	(23,229)	34,045	23,52,079	1,19,14,161	25,54,796	1,25,97,851	1,48,964	4,85,168	5,022	21,164	26,56,384	92,40,639	28,10,293	97,46,991

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

SHARE CAPITAL

S.No.	Particulars	As at 31-03-2020 (Rs. In '000)	As at 31-03-2019 (Rs. In '000)
1	Authorised Capital		
	30,00,00,000 (Previous Year 30,00,00,000) Equity Shares of Rs10 each	30,00,000	30,00,000
2	Issued Capital		
	25,15,49,920 (Previous Year 25,15,49,920) Equity Shares of Rs10 each	25,15,499	25,15,499
3	Subscribed Capital		
	25,15,49,920 (Previous Year 25,15,49,920) Equity Shares of Rs10 each	25,15,499	25,15,499
4	Called-up Capital		
	25,15,49,920 (Previous Year 25,15,49,920) Equity Shares of Rs10 each	25,15,499	25,15,499
	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	25,15,499	25,15,499

Note: Of the above 25,15,49,920 shares are held by Holding Company, Reliance Capital Limited (as at 31.03.2020 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 31-03-2020		As at 31-03-2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Holding Company - Indian	25,15,49,920	100.00%	25,15,49,920	100.00%
· Holding Company - Foreign	-	-	-	-
TOTAL	25,15,49,920	100.00%	25,15,49,920	100.00%

PERIODIC DISCLOSURES
FORM NL-10-RESERVES AND SURPLUS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

RESERVES AND SURPLUS

S.No.	Particulars	As at 31-03-2020	As at 31-03-2019
		(Rs. In '000)	(Rs. In '000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Debenture Redemption Reserve		
	Opening Balance	1,91,667	1,27,778
	Add:- Creation during the period	15,972	63,889
	Closing Balance	2,07,639	1,91,667
4	Share Premium		
	Opening Balance	76,67,050	76,67,050
	Add :- Change during the period	-	-
	Closing Balance	76,67,050	76,67,050
5	General Reserves	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of Profit in Profit & Loss Account	80,71,547	56,45,531
	TOTAL	1,59,46,236	1,35,04,248

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

Sr No.	Particulars	As at 31-03-2020	As at 31-03-2019
		(Rs. In '000)	(Rs. In '000)
1	Debentures/ Bonds : Unsecured - Long Term	23,00,000	23,00,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	23,00,000	23,00,000

PERIODIC DISCLOSURES

FORM NL-12A-INVESTMENT SCHEDULE (SHAREHOLDER)

RELIANCE GENERAL INSURANCE COMPANY LIMITED

INVESTMENTS

S.No.	Particulars	As at 31-03-2020	As at 31-03-2019
		(Rs. In '000)	(Rs. In '000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	30,37,756	37,20,980
2	Other Approved Securities	14,46,739	13,50,313
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	1,98,705
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	50,20,182	49,42,936
	(e) Other Securities	33,686	73,818
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	16,37,053	12,16,889
5	Other than Approved Investments	3,82,463	3,10,658
	Less - Provision for diminution in the value of investment	(23,563)	(20,669)
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,95,014	-
2	Other Approved Securities	1,42,000	1,56,799
3	Other Investments		
	(a) Shares		
	(aa) Equity	1,46,242	1,502
	(bb) Preference	-	-
	(b) Mutual Funds	5,58,537	3,25,061
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	14,31,378	11,08,949
	(e) Other Securities	2,86,323	1,48,136
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,63,780	3,10,028
5	Other than Approved Investments	1,61,761	51,667
	Less - Provision for diminution in the value of investment	(38,057)	(15,502)
	TOTAL	1,45,81,294	1,38,80,270

Notes :

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

Particulars	As at 31-03-2020	As at 31-03-2019
	(Rs. In '000)	(Rs. In '000)
Book Value	1,44,76,794	1,36,74,987
Market Value	1,47,44,160	1,36,76,728

2. All the above investments are performing assets except as mentioned in NL-35 .

3. The company has segregate 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 31-03-2020	As at 31-03-2019
		(Rs. In '000)	(Rs. In '000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,95,07,131	2,14,82,860
2	Other Approved Securities	92,90,320	77,95,954
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	11,47,212
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	3,22,37,396	2,85,37,753
	(e) Other Securities	2,16,314	4,26,182
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,05,12,432	70,25,640
5	Other than Approved Investments	24,56,011	17,93,567
	Less - Provision for diminution in the value of investment	(1,51,311)	(1,19,331)
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	12,52,296	-
2	Other Approved Securities	9,11,860	9,05,269
3	Other Investments		
	(a) Shares		
	(aa) Equity	9,39,103	8,674
	(bb) Preference	-	-
	(b) Mutual Funds	35,86,677	18,76,720
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	91,91,679	64,02,453
	(e) Other Securities	18,38,642	8,55,257
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	10,51,724	17,89,926
5	Other than Approved Investments	10,38,796	2,98,328
	Less - Provision for diminution in the value of investment	(2,44,385)	(89,498)
	TOTAL	9,36,34,685	8,01,36,966

Notes :

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

Particulars	As at 31-03-2020	As at 31-03-2019
	(Rs. In '000)	(Rs. In '000)
Book Value	9,29,63,587	7,89,51,739
Market Value	9,46,80,491	7,89,61,790

2. All the above investments are performing assets except as mentioned in NL-35 .

3. The company has segregate 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-13-LOANS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

LOANS

S.No.	Particulars	As at 31-03-2020	As at 31-03-2019
		(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,2019	Additions	Deductions	As at 31st March, 2020	As at 1st April,2019	For the period/ Adjustments	Deductions	As at 31st March, 2020	As at 31st March, 2020	As at 31st March, 2019
Leasehold Improvement	87,879	14,017	-	1,01,896	67,559	12,798	-	80,357	21,539	20,320
Furniture & Fittings	83,893	12,619	39	96,473	67,528	7,882	39	75,371	21,102	16,365
Information Technology Equipment	4,24,831	68,608	6,476	4,86,963	3,26,189	65,986	6,423	3,85,752	1,01,211	98,642
Intangible Asset (Computer Software)	7,88,988	43,856	-	8,32,844	6,45,241	66,499	-	7,11,740	1,21,104	1,43,747
Vehicles	14,092	-	-	14,092	2,211	1,761	-	3,972	10,120	11,881
Office Equipment	1,77,879	27,992	5,307	2,00,564	1,41,763	19,502	4,846	1,56,419	44,145	36,116
Plant & Machinery	3,798	-	-	3,798	3,766	-	-	3,766	32	32
TOTAL	15,81,360	1,67,092	11,822	17,36,630	12,54,257	1,74,428	11,308	14,17,377	3,19,253	3,27,103
Capital Work in progress	7,814	88,435	3,564	92,685	-	-	-	-	92,685	7,814
Grand Total	15,89,174	2,55,527	15,386	18,29,315	12,54,257	1,74,428	11,308	14,17,377	4,11,938	3,34,917
Previous Year (2018-19)	15,38,852	2,01,469	1,51,147	15,89,174	11,77,600	1,64,074	87,417	12,54,257	3,34,917	-

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CASH AND BANK BALANCES

S.No.	Particulars	As at 31-03-2020 (Rs. In '000)	As at 31-03-2019 (Rs. In '000)
1	Cash (including cheques, drafts and stamps on hand)	9,527	4,465
2	Bank Balances		
	(a) Deposit Accounts		
	(i) Short-term (due within 12 months)**	14,476	11,281
	(ii) Others	-	-
	(b) Current Accounts*	6,95,716	14,39,811
	(c) Others - Cheques on Hand	2,00,940	1,68,540
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	9,20,659	16,24,097
	Balances with non-scheduled banks included in (Current Accounts) above	-	-
	TOTAL	9,20,659	16,24,097

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

*Out of above Rs 162,373 thousand (as at 31.03.2019 Rs 126,002 thousand) are earmarked for specified purpose in a separate bank account.

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

ADVANCES AND OTHER ASSETS

S.No.	Particulars	As at 31-03-2020	As at 31-03-2019
		(Rs. In '000)	(Rs. In '000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	4,57,149	2,20,553
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source	12,665	13,583
6	MAT Credit Entitlement	16,70,801	15,17,115
	Others:		
7	Rental & Other Deposits	3,72,332	3,30,506
8	Advances to Staff	5,034	5,636
9	Unutilised Goods and Service Tax Credit	20,29,219	4,19,386
10	Other Advances & Deposits	10,09,253	6,98,419
		34,15,838	14,53,947
	- Less Provision for doubtful advances	(86,728)	(1,00,170)
		33,29,110	13,53,777
	TOTAL (A)	54,69,725	31,05,028
	OTHER ASSETS		
1	Income accrued on investments	35,54,412	30,09,138
2	Investments pertaining to Policyholder funds	5,83,690	5,53,252
3	Outstanding Premiums	42,96,643	1,41,593
4	Agents' Balances	11,452	4,517
5	Foreign Agencies Balances	-	-
6	Investments Sales- to be settled	3,75,982	1,45,756
7	Due from other entities carrying on insurance business (including reinsurers)	37,63,109	49,16,946
8	Less : Provision for doubtful debts	(2,10,000)	(3,77,641)
9	Investment on behalf of RHI	98,454	-
	TOTAL (B)	1,24,73,742	83,93,561
	TOTAL (A+B)	1,79,43,467	1,14,98,589

PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CURRENT LIABILITIES

S.No.	Particulars	As at 31-03-2020	As at 31-03-2019
		(Rs. In '000)	(Rs. In '000)
1	Agent's Balances	1,57,653	2,19,161
2	Balances due to other insurance companies	1,24,67,819	45,61,357
3	Premiums received in advance	64,92,914	33,19,830
4	Unallocated Premium	47,85,383	79,95,323
5	Interest Accrued but not due on Borrowings	1,30,958	1,30,741
6	Sundry creditors	26,60,103	19,89,880
7	Claims Outstanding	6,40,19,640	5,35,63,005
	Add : Provision for Doubtful Reinsurance Recoveries	1,37,330	1,37,330
8	Due to Officers/ Directors	-	-
	Others:		
	- Unclaimed Amount of Policy Holders	8,65,722	7,24,739
	- Payable to policyholders	87,249	47,825
	- Environmental Relief Fund Payable	11	57
	- Employee Related Payables	7,39,847	6,79,949
	- Investments Purchased-to be settle	-	-
	- Temporary Bank Overdraft as per books of accounts	9,05,272	6,34,497
	- Surplus available to RHIL	98,454	-
	- Goods and Service Tax Liability	54,207	1,05,379
	- Statutory Dues	4,58,523	2,53,220
	TOTAL	9,40,61,085	7,43,62,293

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

S.No.	Particulars	As at 31-03-2020	As at 31-03-2019
		(Rs. In '000)	(Rs. In '000)
1	Reserve for Unexpired Risk	1,37,45,496	1,51,95,366
2	For Taxation	54,086	47,428
3	For Final dividends	-	-
4	For dividend distribution tax	-	-
5	Reserve for Premium Deficiency	-	-
6	Others:		
	- For Grauity	9,767	4,846
	- For Leave Encashment	7,351	6,658
	- For Phantom Share Liability	1,10,389	1,68,504
	- For Risk Reserves	1,00,000	1,00,000
	TOTAL	1,40,27,089	1,55,22,802

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 31-03-2020	As at 31-03-2019
		(Rs. In '000)	(Rs. In '000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2020

Particulars	FOR THE YEAR ENDED MARCH 31, 2020		FOR THE YEAR ENDED MARCH 31, 2019	
Cash and cash equivalents at the beginning of year				
Cash & Bank balance		16,24,097		33,73,154
Less: Temporary Bank Overdraft as per books of accounts		6,34,497		3,63,436
Cash flows from Operating Activities :-				
Direct Premiums received	7,36,68,443		6,67,05,910	
Payment to Reinsurance companies (net of claims and commission)	(57,85,228)		(62,93,237)	
Payment to Co Insurance companies (net of claims and expenses)	(64,328)		(5,28,154)	
Direct Claims Paid	(3,78,38,368)		(4,31,85,508)	
Direct Commission / Brokerage Payments	(38,94,262)		(35,86,221)	
Payment of other operating expenses	(1,37,36,176)		(97,68,764)	
Preliminary and pre-operating expenses	-		-	
Advances, Deposits, Staff loans	(35,13,382)		37,98,245	
GST/Service Tax (Net)	(16,61,005)		(3,24,475)	
Income tax paid (Net)	(6,08,368)		(5,66,645)	
Misc Receipts/payments	36,586		3,27,584	
Cash Flow before extraordinary items		66,03,912		65,78,735
Cash flow from extraordinary operations		-		-
Cash flow from operating activities :-		66,03,912		65,78,735
Cash flows from investing activities :-				
Purchase of investments	(11,86,74,257)		(5,77,45,247)	
Sale of investment (including gain/loss)	10,65,84,983		4,58,76,850	
Purchase of fixed Assets	(2,55,527)		(2,01,469)	
Proceeds from Sale of fixed Assets	5,079		64,022	
Rent/Interest/Dividends received	71,02,896		60,92,998	
Investment in money market instruments and in liquid mutual funds (Net)	(19,33,907)		(22,47,815)	
Repayment received on Loan Given	-		-	
Expenses related to investment activities	(32,601)		(21,451)	
Net Cash Flow from Investing activities		(72,03,334)		(81,82,112)
Cash flows from financing activities :-				
Proceeds from issuance of share capital	-		-	
Share Application Money Received	-		-	
Proceeds from borrowings	-		-	
Repayment of borrowings	-		-	
Borrowings issue expenses	-		-	
Interest/ Dividend Paid	(3,74,791)		(4,16,741)	
Cash flow from Financing activities		(3,74,791)		(4,16,741)
Cash and cash equivalents at the end of year including Bank overdraft *		15,387		9,89,600
Cash and cash Equivalent at the end of year				
Cash & Bank balance as per schedule		9,20,659		16,24,097
Less: Temporary book over draft as per schedule		9,05,272		6,34,497
Cash and Cash Equivalent at the end of year		15,387		9,89,600

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED	Date: 31-03-2020
--	-------------------------

(Rs. In Lacs)**STATEMENT OF LIABILITIES**

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) - (a)	2,24,427	1,37,455
Premium Deficiency Reserve (PDR) - (b)	-	-
Unexpired Risk Reserve (URR) - (c)=(a) +(b)	2,24,427	1,37,455
Outstanding Claim Reserve (other than IBNR reserve) - (d)	3,32,101	2,08,929
IBNR Reserve - (e)	6,65,158	4,32,641
Total Reserves for Technical Liabilities - (f)=(c)+(d)+(e)	12,21,686	7,79,025

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.

PERIODIC DISCLOSURES

FORM NL-22 :Geographical Distribution of Business

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2020

GROSS DIRECT PREMIUM UNDERWRITTEN FOR AND UPTO THE QUARTER ENDED MARCH 31, 2020

(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 Q4 2019-20	Upto Q4 2019-20	For Q4 2019-20	Upto Q4 2019-20	For Q4 2019-20	Upto Q4 2019-20	For Q4 2019-20	Upto Q4 2019-20	For Q4 2019-20	Upto Q4 2019-20	For Q4 2019-20	Upto Q4 2019-20	For Q4 2019-20	Upto Q4 2019-20	For Q4 2019-20	Upto Q4 2019-20	For Q4 2019-20	Upto Q4 2019-20	For Q4 2019-20	Upto Q4 2019-20	For Q4 2019-20	Upto Q4 2019-20	For Q4 2019-20	Upto Q4 2019-20	For Q4 2019-20	Upto Q4 2019-20		
	Andhra Pradesh	345	1,105	4	5	-	-	26	114	212	1,407	386	2,541	1	8	23	78	67	200	4	20	-	-	11	41	1,079	5,518	
Arunachal Pradesh	1	29	-	-	-	-	0	150	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	169	
Assam	83	735	0	6	-	-	104	520	413	1,976	330	1,561	0	2	2	8	17	48	0	1	-	-	7	27	956	4,885		
Bihar	134	747	5	5	-	-	58	384	286	1,600	549	2,717	0	3	0	5	28	82	0	1	(202)	(202)	35	130	894	5,473		
Chhattisgarh	172	1,559	2	5	-	-	42	139	470	1,693	337	1,314	4	7	14	53	17	119	1	2	-	-	8	36	1,068	4,927		
Goa	24	372	0	0	-	-	0	28	147	652	110	446	2	2	3	10	8	83	2	6	-	-	1	4	296	1,502		
Gujarat	991	8,477	327	2,000	-	-	139	168	707	2,851	14,259	4,154	20,257	184	795	81	461	919	4,346	18	191	12,465	1,15,958	51	367	22,209	1,67,958	
Haryana	399	2,098	13	114	-	-	67	368	617	3,313	564	2,905	6	28	10	53	285	773	2	23	-	-	9	44	1,973	9,719		
Himachal Pradesh	29	778	0	3	-	-	19	97	135	1,056	423	2,929	1	3	0	1	9	24	1	2	-	-	3	21	620	4,915		
Jammu & Kashmir	51	474	0	0	-	-	60	261	217	1,477	389	1,908	0	1	2	3	10	29	0	2	2,079	2,079	7	29	2,815	6,265		
Jharkhand	209	1,230	2	11	-	-	83	409	379	1,714	506	2,266	97	413	6	113	45	131	0	4	-	-	29	135	1,357	6,425		
Karnataka	633	5,629	32	360	-	-	189	667	2,845	13,396	3,497	20,449	36	219	111	558	1,740	10,339	65	434	-	-	32	121	9,181	54,769		
Kerala	157	1,189	0	1	-	-	8	139	2,238	10,365	2,186	12,313	3	16	11	53	12,213	70,021	53	330	-	-	12	76	16,881	94,502		
Madhya Pradesh	489	5,604	4	13	-	-	85	349	157	651	112	788	2	16	29	92	77	452	9	25	4,440	10,441	50	190	5,452	18,521		
Maharashtra	4,489	12,197	299	2,038	118	1,028	434	1,770	5,470	25,683	11,882	56,390	131	1,451	453	1,555	5,034	24,209	660	2,978	2	5	540	4,623	29,512	1,33,927		
Manipur	1	4	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	4	
Meghalaya	13	78	-	-	-	-	0	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	84	
Mizoram	12	22	-	-	-	-	0	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	45	
Nagaland	3	6	-	-	-	-	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	6	
Orissa	195	2,311	8	9	-	-	32	355	376	1,631	516	2,146	11	66	6	21	46	780	0	2	19,471	30,629	27	96	20,687	38,046		
Punjab	225	1,164	40	195	-	-	24	130	144	793	418	1,895	8	36	15	71	125	530	62	362	-	-	20	118	1,081	5,285		
Rajasthan	817	2,435	12	23	-	-	82	299	359	1,863	365	2,941	14	64	32	139	97	409	10	33	-	-	28	119	1,746	8,323		
Sikkim	1	194	-	-	-	-	6	100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	295	
Tamil Nadu	707	4,689	15	172	-	-	37	111	584	2,468	10,194	4,354	22,219	87	243	90	452	582	4,559	45	319	-	-	27	119	8,485	43,587	
Telangana	696	2,403	13	54	317	1,269	102	729	1,212	5,514	1,222	7,294	24	129	87	383	526	3,560	16	107	-	-	51	181	4,286	21,963		
Tripura	11	39	-	-	-	-	7	25	39	77	365	0	0	0	0	0	8	-	-	-	-	-	-	-	-	0	137	
Uttar Pradesh	495	5,144	4	20	-	-	100	618	2,188	9,164	1,099	5,655	7	31	26	106	226	616	10	69	(114)	16,502	39	169	4,079	38,093		
Uttarakhand	161	516	2	8	-	-	53	101	364	1,300	188	847	3	7	4	25	23	116	0	4	-	-	13	47	812	2,970		
West Bengal	389	4,896	91	2,537	2	2	150	948	621	3,070	1,369	6,842	97	253	57	410	379	6,004	9	54	-	-	0	48	324	3,213	25,340	
Andaman & Nicobar	2	18	-	-	-	-	1	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	21
Chandigarh	75	108	19	50	-	-	7	15	379	1,730	286	1,364	5	13	25	62	61	246	9	100	-	-	9	41	875	3,730		
Dadra & Nagar Haveli	12	66	-	-	-	-	0	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	68	
Daman & Diu	2	183	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	183	
Delhi	224	3,137	45	1,267	-	-	82	324	865	5,769	1,667	8,086	222	824	128	1,049	1,188	14,542	105	704	-	-	131	650	4,636	36,353		
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Puducherry	7	112	0	0	-	-	2	7	137	552	324	1,537	1	9	1	5	6	13	0	1	-	-	5	8	484	2,245		
GRAND TOTAL	12,252	69,748	939	8,898	438	2,476	2,063	10,384	25,589	1,20,947	37,311	1,89,976	947	4,641	1,217	5,765	23,729	1,42,180	1,080	5,762	38,141	1,78,008	1,195	7,718	1,44,900	7,46,504		

PERIODIC DISCLOSURES

FORM NL-23 :Reinsurance Risk Concentration

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2020

Statement for the period ended March 31,2020

(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	-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	33	5917.74	387.78	1281.13	2.1%
3	No. of Reinsurers with rating A but less than AA	148	264586.80	10169.80	9658.85	79.5%
4	No. of Reinsurers with rating BBB but less than A	12	6119.89	522.63	2073.11	2.4%
5	No. of Reinsurers with rating less than BBB	9	15497.96	807.62	785.43	4.8%
6	No. of Indian reinsurer other then GIC	27	26573.09	1415.49	12237.49	11.2%
	Total	229	318695.48	13303.32	26036.01	100.0%

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: 31-03-2020

Statement for the quarter ended 31st March 2020

(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	99	95	108	113	58	473	5,810
2	Marine Cargo	2071	205	119	48	22	2,465	2,405
3	Marine Hull	1	-	-	-	1	2	9
4	Engineering	63	66	54	45	30	258	1,761
5	Motor OD	53,785	4,783	1,402	573	142	60,685	20,337
6	Motor TP	57	89	170	482	3,474	4,272	26,007
7	Health	378775	3394	551	90	38	3,82,848	38,441
8	Overseas Travel	68	178	121	39	11	417	422
9	Personal Accident	106	81	51	29	28	295	464
10	Liability	4	13	26	10	7	60	182
11	Crop	12990	88	11	57	5	13,151	2,322
12	Miscellaneous	298	149	63	17	-	527	495
Total		4,48,317	9,141	2,676	1,503	3,816	4,65,453	98,655

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2020

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	1,485	904	23	1,294	19,898	60,526	2,83,462	1,102	1,666	1,976	9,537	-	1,212	3,83,085
2	Claims reported during the period	607	3,071	5	287	67,015	4,191	3,94,140	1,190	505	406	9,767	-	712	4,81,896
3	Claims Settled during the period	473	2,465	2	258	60,685	4,272	3,82,848	417	295	60	13,151	-	527	4,65,453
4	Claims Repudiated during the period	108	55	-	16	2,117	106	21,441	1,064	235	57	-	-	106	25,305
5	Claims closed during the period	212	892	5	115	6,015	1,145	2,914	40	13	20	170	-	155	11,696
6	Claims O/S at end of the period	1,299	563	21	1,192	18,096	59,194	2,70,399	771	1,628	2,245	5,983	-	1,136	3,62,527
	Less than 3months	259	124	2	132	14,228	3,376	2,67,171	615	368	382	103	-	201	2,86,961
	3 months to 6 months	127	52	2	76	1,478	3,682	1,089	33	192	167	262	-	69	7,229
	6months to 1 year	251	85	3	90	788	5,873	692	20	293	302	294	-	96	8,787
	1year and above	662	302	14	894	1,602	46,263	1,447	103	775	1,394	5,324	-	770	59,550

PERIODIC DISCLOSURES

FORM NL-26 : CLAIMS INFORMATION - IRDAI-GI-SM

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2020

TABLE - I

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	74,207	14,170	25,055	6,258	7,421	3,758	7,421
2	Marine Cargo	8,898	650	8,150	857	1,068	1,467	1,467
3	Marine Hull	2,476	64	1,716	20	248	257	257
4	Motor	3,10,923	2,08,916	2,58,789	1,83,067	46,638	58,227	58,227
5	Engineering	10,681	3,657	7,739	2,414	1,068	1,161	1,161
6	Aviation	1,860	108	1,128	46	186	169	186
7	Liabilities	4,777	3,392	1,648	1,785	717	536	717
8	Health	1,53,708	1,20,094	1,38,747	1,11,558	24,019	33,467	33,467
9	Miscellaneous	5,859	4,038	3,106	2,884	820	865	865
10	Crop and Weather	1,78,009	38,272	1,34,638	32,480	17,801	20,196	20,196
	TOTAL	7,51,398	3,93,361	5,80,716	3,41,369	99,986	1,20,103	1,23,964

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: 31-03-2020**

S.No.	Office Information	Number*	
1	No. of offices at the beginning of the period (As on 01.01.2020)	136	
2	No. of branches approved during the period	-	
3	No. of branches opened during the period	Out of approvals of previous period	-
4		Out of approvals of this period	-
5	No. of branches closed during the period	-	
6	No of branches at the end of the period (As on 31.03.2020)	136	
7	No. of branches approved but not opened	2	
8	No. of rural branches	-	
9	No. of urban branches	136	

*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 31.03.2020

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	10,82,160
2	Loans	9	-
3	Fixed Assets	10	4,119
4	Current Assets		-
	a. Cash & Bank Balance	11	9,207
	b. Advances & Other Assets	12	1,79,435
5	Current Liabilities		-
	a. Current Liabilities	13	(9,40,611)
	b. Provisions	14	(1,40,271)
	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)	1,94,039
	OTHER ASSETS	SCH	AMOUNT
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	4,119
3	Cash & Bank Balance (if any)	11	9,207
4	Advances & Other Assets (if any)	12	1,79,435
5	Current Liabilities	13	(9,40,611)
6	Provisions	14	(1,40,271)
7	Misc. Expenses not written off	15	-
8	Debit balance of P&L A/c	-	-
	TOTAL (B)	TOTAL (B)	(8,88,121)
	INVESTMENT ASSETS AS PER FORM 3B	(A - B)	10,82,160

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM ¹						
			(a)	(b)	(c)	d=(a+b+c)		(e)	(d + e)	
1	Government Securities	Not less than 20%	0	32,328	2,07,594	2,39,922	21.89%	0	2,39,922	2,43,426
2	Government Securities or Other Approved Securities (incl. (1) above)	Not less than 30%	0	48,215	3,09,616	3,57,831	32.64%	0	3,57,831	3,63,478
3	Investment subject to Exposure Norms			0	0					0
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	400	38,282	2,48,397	2,87,079	26.15%	-1,395	2,85,684	2,93,732
	2.Approved Investments	Not exceeding 55%	0	56,145	3,60,539	4,16,684	38.01%	-7,379	4,09,305	4,18,347
	3.Other Investments (not exceeding 15%)		0	4,715	30,276	34,991	3.19%	-1,078	33,913	32,217
	TOTAL INVESTMENT ASSETS	100%	400	1,47,357	9,48,828	10,96,585	100.00%	-9,851	10,86,733	11,07,773

Note:

- FRSM refers Funds representing Solvency margin
- Pattern of Investment will apply only to SH funds representing FRSM
- Book value shall not include funds beyond Solvency Margin
- Other Investments are as permitted under Sec 27A(2)
- 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: 31-03-2020

(Rs. In lacs)

Detail Regarding debt securities

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2020	as % of total for this class	As at 31/03/2019	as % of total for this class	As at 31/03/2020	as % of total for this class	As at 31/03/2019	as % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	4,53,558	41.45%	3,43,939	37.13%	4,40,233	40.97%	3,40,128	36.72%
AA or better	2,18,418	19.96%	1,91,718	20.70%	2,13,827	19.90%	1,90,524	20.57%
Rated below AA but above A	11,260	1.03%	19,659	2.12%	11,212	1.04%	20,578	2.22%
Rated below A but above B			-	0.00%	-	0.00%	-	0.00%
Any other	4,11,010	37.56%	3,71,069	40.06%	4,09,131	38.08%	3,75,038	40.49%
Total	10,94,247	100%	9,26,385	100%	10,74,404	100%	9,26,267	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,92,874	17.63%	1,31,784	14.23%	1,92,228	17.89%	1,31,643	14.21%
More than 1 year and upto 3 years	3,57,805	32.70%	2,03,911	22.01%	3,51,709	32.74%	2,02,898	21.90%
More than 3 years and up to 7 years	3,98,137	36.38%	3,50,214	37.80%	3,89,389	36.24%	3,48,545	37.63%
More than 7 years and up to 10 years	1,33,671	12.22%	1,33,315	14.39%	1,29,028	12.01%	1,33,375	14.40%
above 10 years	11,759	1.07%	1,07,161	11.57%	12,049	1.12%	1,09,806	11.85%
Total	10,94,247	100%	9,26,385	100%	10,74,404	100%	9,26,267	100%
BREAKDOWN BY TYPE OF THE INSURER								
a. Central Government	2,43,426	22.25%	2,47,354	26.70%	2,39,922	22.33%	2,52,038	27.21%
b. State Government	1,20,052	10.97%	1,03,239	11.14%	1,17,909	10.97%	1,02,083	11.02%
c. Corporate Securities*	7,30,768	66.78%	5,75,792	62.15%	7,16,573	66.69%	5,72,146	61.77%
Total	10,94,247	100%	9,26,385	100%	10,74,404	100%	9,26,267	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: 31-03-2020

Analytical Ratios for Non-Life companies

S.No.	Particular	FOR THE QUARTER ENDED MARCH 31, 2020	UPTO THE QUARTER ENDED MARCH 31, 2020	FOR THE QUARTER ENDED MARCH 31, 2019	UPTO THE QUARTER ENDED MARCH 31, 2019
1	Gross Direct Premium Growth Rate (%)	10%	21%	24%	22%
2	Gross Direct Premium to Net Worth Ratio (times)	0.78	4.04	0.82	3.86
3	Growth Rate of Net worth (%)	15%	15%	14%	14%
4	Net Retention Ratio (%)	53%	52%	59%	59%
5	Net commission Ratio (%)	-8%	-6%	-1%	0%
6	Expense of Management to Gross Direct Premium Ratio (%)	22%	22%	26%	21%
7	Expense of Management to Net written Premium(%)	42%	42%	44%	36%
8	Net incurred Claims to Net Earned Premium (%)	84%	84%	85%	86%
9	Combined Ratio (%)	108%	110%	119%	112%
10	Technical Reserve to net premium ratio (times)	10.04	1.98	8.75	1.87
11	Underwriting Balance Ratio (times)	(0.01)	(0.09)	(0.13)	(0.13)
12	Operating profit ratio (%)	19%	11%	4%	5%
13	Liquid Assets to Liabilities Ratio (times)	0.30	0.30	0.23	0.23
14	Net Earnings Ratio (%)	9%	7%	8%	6%
15	Return on Net Worth Ratio (%)	4%	14%	4%	13%
16	Available Solvency Margin (ASM) to Required Solvency Margin(RSM) ratio (Times)	1.52	1.52	1.60	1.60
17	NPA Ratio (%)				
	Gross NPA Ratio	2.10%	2.10%	0.37%	0.37%
	Net NPA Ratio	1.69%	1.69%	0.11%	0.11%

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	2.91	10.31	2.57	8.43
	ii) Diluted EPS	2.90	10.27	2.57	8.41
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	i) Basic EPS	2.91	10.31	2.57	8.43
	ii) Diluted EPS	2.90	10.27	2.57	8.41
6	(c) Book value per share (Rs)	73.39	73.39	63.68	63.68

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: 31-03-2020

Analytical Ratios for Non-Life companies					
Particulars	Period ended	Gross premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Underwriting Balance Ratio
		(Gross direct premium for the current year divided by the gross direct premium for the previous year)	(Net premium divided by gross direct premium)	(Gross Commission paid net of reinsurance commission divided by Net premium for that segment)	(Underwriting profit divided by net premium for the respective class of business)
Fire	Upto Q4 - 2019-20	61%	19%	-43%	0.60
Fire	Upto Q4 - 2018-19	19%	32%	-1%	0.00
Marine Cargo	Upto Q4 - 2019-20	47%	7%	-52%	-0.04
Marine Cargo	Upto Q4 - 2018-19	9%	9%	-40%	-1.25
Marine Hull	Upto Q4 - 2019-20	121%	3%	46%	-3.58
Marine Hull	Upto Q4 - 2018-19	-5%	2%	-502%	6.32
Motor	Upto Q4 - 2019-20	9%	67%	-4%	-0.15
Motor	Upto Q4 - 2018-19	15%	74%	4%	-0.15
Employer Liability	Upto Q4 - 2019-20	33%	95%	11%	-0.31
Employer Liability	Upto Q4 - 2018-19	29%	95%	12%	-0.17
Public Liability	Upto Q4 - 2019-20	19%	57%	10%	-0.07
Public Liability	Upto Q4 - 2018-19	-32%	50%	10%	0.39
Engineering	Upto Q4 - 2019-20	24%	34%	17%	-0.36
Engineering	Upto Q4 - 2018-19	21%	29%	-10%	-0.34
Aviation	Upto Q4 - 2019-20	63%	6%	-2%	0.06
Aviation	Upto Q4 - 2018-19	41%	-7%	16%	-1.01
Personal Accident	Upto Q4 - 2019-20	2%	72%	9%	-0.23
Personal Accident	Upto Q4 - 2018-19	95%	92%	7%	-0.04
Health	Upto Q4 - 2019-20	38%	78%	2%	-0.14
Health	Upto Q4 - 2018-19	37%	90%	1%	-0.20
Other Miscellaneous	Upto Q4 - 2019-20	35%	69%	-21%	0.06
Other Miscellaneous	Upto Q4 - 2018-19	14%	78%	12%	0.13
Crop & Weather	Upto Q4 - 2019-20	17%	22%	-28%	0.13
Crop & Weather	Upto Q4 - 2018-19	29%	21%	-33%	0.12
TOTAL	Upto Q4 - 2019-20	21%	52%	-6%	-0.09
TOTAL	Upto Q4 - 2018-19	22%	59%	0%	-0.13

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: 31-03-2020

Analytical Ratios for Non-Life companies					
Particulars	Period ended	Gross premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Underwriting Balance Ratio
		(Gross direct premium for the current year divided by the gross direct premium for the previous year)	(Net premium divided by gross direct premium)	(Gross Commission paid net of reinsurance commission divided by Net premium for that segment)	(Underwriting profit divided by net premium for the respective class of business)
Fire	For Q4 - 2019-20	67%	37%	-16%	0.54
Fire	For Q4 - 2018-19	19%	39%	4%	0.15
Marine Cargo	For Q4 - 2019-20	4%	8%	-124%	0.35
Marine Cargo	For Q4 - 2018-19	15%	5%	-79%	-0.24
Marine Hull	For Q4 - 2019-20	3725%	-145%	19%	3773.39
Marine Hull	For Q4 - 2018-19	-90%	37%	-1317%	9.80
Motor	For Q4 - 2019-20	-3%	67%	-7%	-0.13
Motor	For Q4 - 2018-19	-5%	73%	3%	-0.15
Employer Liability	For Q4 - 2019-20	37%	95%	9%	-0.29
Employer Liability	For Q4 - 2018-19	25%	95%	9%	-0.44
Public Liability	For Q4 - 2019-20	-36%	73%	-5%	0.25
Public Liability	For Q4 - 2018-19	158%	37%	-1%	0.58
Engineering	For Q4 - 2019-20	-7%	35%	7%	-0.21
Engineering	For Q4 - 2018-19	39%	31%	0%	0.11
Aviation	For Q4 - 2019-20	33%	40%	-7%	0.75
Aviation	For Q4 - 2018-19	-8%	-50%	1%	-0.98
Personal Accident	For Q4 - 2019-20	2%	74%	5%	0.26
Personal Accident	For Q4 - 2018-19	110%	98%	4%	0.49
Health	For Q4 - 2019-20	38%	78%	0%	-0.01
Health	For Q4 - 2018-19	49%	92%	0%	-0.20
Other Miscellaneous	For Q4 - 2019-20	-17%	82%	-169%	1.27
Other Miscellaneous	For Q4 - 2018-19	21%	79%	8%	-0.14
Crop & Weather	For Q4 - 2019-20	9%	22%	-17%	0.08
Crop & Weather	For Q4 - 2018-19	132%	22%	-33%	0.00
TOTAL	For Q4 - 2019-20	10%	53%	-8%	-0.01
TOTAL	For Q4 - 2018-19	24%	59%	-1%	-0.13

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

URER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2020
(Rs in Lacs)

S.No.	Name of the Related Party	Relationship	Nature of transaction	For the Quarter ended 31st March ,2020	Upto the Quarter ended 31st March 31,2020	For the Quarter ended 31st March ,2019	Upto the Quarter ended 31st March 31,2019
1	Reliance Capital Limited	Holding Company	Premium Received (net of refund)	(0.50)	162.12	8.81	183.94
			Redemption of debentures	-	-	2,500.00	7,000.00
			Management fees paid	300.00	600.00	150.00	600.00
			Reimbursement paid for IT services	55.72	287.67	125.78	496.11
			Dividend Payment	-	1,257.75	-	1,257.75
			Interest Income accrue on debentures/bonds	-	588.65	334.90	1,652.42
			Interest Income reversed on debentures/bonds	-	614.58	-	-
			Interest Income received on debentures/bonds	-	381.32	-	1,245.16
			Interest accrual receivable	-	-	-	407.25
			Investments in Debentures/Bonds	12,994.12	12,994.12	13,063.56	13,063.56
			Outstanding balance in Customer Deposit Account	404.41	404.41	14.38	14.38
			Reimbursement received towards DRHP filling fees	-	317.49	-	-
			Sale of fixed assets	-	0.18	-	-
			Creditors	602.04	602.04	32.83	32.83
2	Reliance Home Finance Limited	Fellow Subsidiary (ceased w. e. f March 5, 2020 & Associate of Holding Company w.e .f March 5, 2020	Premium Received (net of refund)	0.03	158.24	1.45	184.30
			Interest Income accrue on debentures/bonds	-	181.70	142.58	578.25
			Interest Income reversed on debentures/bonds	-	179.51	-	-
			Interest Income received on debentures/bonds	-	216.25	-	364.19
			Interest Accrual receivable	-	-	-	214.06
			Investments in Debentures/Bonds	6,493.27	6,493.27	6,491.55	6,491.55
			Outstanding balance in Customer Deposit Account	77.98	77.98	6.83	6.83
3	Reliance Securities Limited	Fellow Subsidiary	Premium Received (net of refund)	1.90	191.63	5.42	208.28
			Commission paid	6.32	33.22	14.77	78.83
			Purchase of Biometric Device	-	1.04	-	-
			Reimbursement received for expenses(Rent,Communication,Electricity,canteen expenses)	0.30	1.44	-	-
			Brokerage paid for stock exchange trading	0.69	3.44	0.62	2.05
			Outstanding balance in Customer Deposit Account	147.95	147.95	1.78	1.78
			Creditors	5.08	5.08	-	-
			Debtors	-	-	0.64	0.64
			Premium Received (net of refund)	3.48	741.18	12.46	766.43
			Group Term Insurance Paid	6.69	129.55	-	116.32
4	Reliance Nippon Life Insurance Company Limited (formerly Reliance Life Insurance Company Limited)	Fellow Subsidiary	Reimbursement received for expenses(Rent,Communication,Electricity,canteen expenses)	-	0.12	-	0.14
			Transaction of Sale of Security	-	2,663.76	-	-
			Debtors	53.86	53.86	8.41	8.41
			Outstanding balance in Customer Deposit Account	416.73	416.73	414.31	414.31
5	Reliance Wealth Management Limited	Fellow Subsidiary	Premium Received (net of refund)	(2.27)	23.96	1.44	22.20
			Outstanding balance in Customer Deposit Account	8.73	8.73	0.22	0.22
6	Reliance Money Solutions Private Limited	Fellow Subsidiary	Premium Received (net of refund)	0.10	2.11	-	1.83
			Outstanding balance in Customer Deposit Account	0.05	0.05	0.06	0.06
7	Reliance Health Insurance Limited	Fellow Subsidiary	Premium Received (net of refund)	(2.51)	60.82	4.40	56.67
			Outstanding balance in Customer Deposit Account	10.09	10.09	0.47	0.47
			Reimbursement received for expenses(Rent,Communication,Electricity,canteen expenses)	6.30	6.30	14.58	24.59
			Software Licence fees Income	-	-	-	251.22
			Surplus available to RHIL	984.54	984.54	-	-
			Debtors	18.17	18.17	-	-

PERIODIC DISCLOSURES
FORM NL-31 : Related Party Transactions

URER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2020
(Rs in Lacs)

S.No.	Name of the Related Party	Relationship	Nature of transaction	For the Quarter ended 31st March ,2020	Upto the Quarter ended 31st March 31,2020	For the Quarter ended 31st March ,2019	Upto the Quarter ended 31st March 31,2019
			Sale of fixed assets	-	-	-	1.17
8	Reliance Commodities Limited	Fellow Subsidiary	Premium Received (net of refund)	(0.01)	7.36	(0.01)	9.02
			Outstanding balance in Customer Deposit Account	5.42	5.42	0.92	0.92
9	Reliance Financial Limited	Fellow Subsidiary	Premium Received (net of refund)	(0.08)	3.52	0.02	3.74
			Outstanding balance in Customer Deposit Account	1.34	1.34	0.09	0.09
10	Reliance Capital Pension Fund Limited	Fellow Subsidiary	Premium Received (net of refund)	-	1.42	-	1.18
			Outstanding balance in Customer Deposit Account	0.68	0.68	0.99	0.99
11	Reliance Commercial Finance Limited (formerly Reliance Gilts Limited)	Fellow Subsidiary	Premium Received (net of refund)	-	30.92	0.64	107.03
			Reimbursement paid for expenses:-(Rent, Communication, Electricity, Professional fees, Maintenance Charges)	-	89.36	-	99.41
			Reimbursement received for expenses(Rent,Communication,Electricity,canteen expenses)	-	50.79	0.61	0.61
			Sale of fixed assets	-	-	0.20	0.20
			Claim Paid	-	-	0.07	1.50
			Creditors	8.06	8.06	-	-
			Debtors	-	-	0.96	0.96
12	Reliance Capital Trustee Co. Limited (ceased w.e.f. September 27, 2019)	Fellow Subsidiary	Premium Received (net of refund)	-	92.50	4.08	59.08
13	Mr.Rakesh Jain	Key Managerial Personnel (includes	Remuneration	83.00	662.00	74.75	549.00
			Premium Received (net of refund)	-	0.60	-	0.57

- 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.

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2020

Products Information

List below the products and/or add-ons introduced during the Quarter Ended March 31, 2020

S.No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Return to Invoice- Private Car		IRDAN103RP0010V02100001/A0065V01201819	Motor	New Add on	16-03-2017	28-08-2019
2	Tyre Protector - Private Car		IRDAN103RP0010V02100001/A0027V01201920	Motor	New Add on	16-03-2017	28-08-2019
3	Rim Protector - Private Car		IRDAN103RP0010V02100001/A0028V01201920	Motor	New Add on	16-03-2017	28-08-2019
4	Hospital Cash Cover - Private Car		IRDAN103RP0010V02100001/A0029V01201920	Motor	New Add on	16-03-2017	28-08-2019
5	NCB Retention Cover - forPrivate Car		IRDAN103RP0010V02100001/A0012V02200910	Motor	Revision - Add on	16-03-2017	30-09-2019
6	Engine Protect - for Private Car		IRDAN103RP0010V02100001/A0009V02201314	Motor	Revision - Add on	16-03-2017	30-09-2019
7	Key Protect cover- for Private Car		IRDAN103RP0010V02100001/A0008V02201314	Motor	Revision - Add on	16-03-2017	30-09-2019
8	Consumable - for Private Car		IRDAN103RP0010V02100001/A0007V02201314	Motor	Revision - Add on	16-03-2017	30-09-2019
9	Loss of Personal Belongings-Private Car		IRDAN103RP0010V02100001/A0031V01201920	Motor	New Add on	16-03-2017	04-02-2020
10	"Consequences" DefectsWording		IRDAN103CP0011V01201920/A0091V01201920	Engineering	Add-on	12-12-2019	12-12-2019
11	"Consequences" DefectsWording		IRDAN103CP0016V01201920/A0129V01201920	Engineering	Add-on	23-12-2019	23-12-2019
12	"Improvement" DefectsWording		IRDAN103CP0011V01201920/A0092V01201920	Engineering	Add-on	12-12-2019	12-12-2019
13	"Improvement" DefectsWording		IRDAN103CP0016V01201920/A0130V01201920	Engineering	Add-on	23-12-2019	23-12-2019
14	"Improvement" DefectsWording (Revised)		IRDAN103CP0011V01201920/A0093V01201920	Engineering	Add-on	12-12-2019	12-12-2019
15	"Improvement" DefectsWording (Revised)		IRDAN103CP0016V01201920/A0131V01201920	Engineering	Add-on	23-12-2019	23-12-2019
16	50/50 clause		IRDAN103CP0011V01201920/A0098V01201920	Engineering	Add-on	12-12-2019	12-12-2019
17	50/50 clause		IRDAN103CP0016V01201920/A0136V01201920	Engineering	Add-on	23-12-2019	23-12-2019
18	Amendment in Fire fighting endorsement wording		IRDAN103CP0011V01201920/A0104V01201920	Engineering	Add-on	12-12-2019	12-12-2019
19	Amendment in Fire fighting endorsement wording		IRDAN103CP0016V01201920/A0142V01201920	Engineering	Add-on	23-12-2019	23-12-2019
20	Civil / Public Authority Clause		IRDAN103CP0011V01201920/A0076V01201920	Engineering	Add-on	12-12-2019	12-12-2019
21	Civil / Public Authority Clause		IRDAN103CP0016V01201920/A0114V01201920	Engineering	Add-on	23-12-2019	23-12-2019
22	Conditions for Horizontal Directional Drilling of Pipeline Routes below Rivers,Railway Embankments,S		IRDAN103CP0016V01201920/A0125V01201920	Engineering	Add-on	12-12-2019	12-12-2019
23	Conditions for Horizontal Directional Drilling of Pipeline Routes below Rivers,Railway Embankments		IRDAN103CP0011V01201920/A0088V01201920	Engineering	Add-on	23-12-2019	23-12-2019
24	Cover for insured contract works taken over or put intoservice		IRDAN103CP0011V01201920/A0071V01201920	Engineering	Add-on	12-12-2019	12-12-2019
25	Cover for insured contract works taken over or put intoservice		IRDAN103CP0016V01201920/A0109V01201920	Engineering	Add-on	23-12-2019	23-12-2019
26	Cover for testing of machinery and installations		IRDAN103CP0011V01201920/A0079V01201920	Engineering	Add-on	12-12-2019	12-12-2019
27	Cover of Extra Charges for Overtime, Night Work, Work on Public Holidays.		IRDAN103CP0012V01201920/A0064V01201920	Engineering	Add-on	10-12-2019	10-12-2019
28	Cyber Risk Exclusion Clause		IRDAN103CP0011V01201920/A0086V01201920	Engineering	Add-on	12-12-2019	12-12-2019
29	Cyber Risk Exclusion Clause		IRDAN103CP0016V01201920/A0122V01201920	Engineering	Add-on	23-12-2019	23-12-2019
30	Debris Removal Clause		IRDAN103CP0011V01201920/A0101V01201920	Engineering	Add-on	12-12-2019	12-12-2019
31	Debris Removal Clause		IRDAN103CP0016V01201920/A0139V01201920	Engineering	Add-on	23-12-2019	23-12-2019
32	Defective Part Exclusion (DE4)		IRDAN103CP0016V01201920/A0128V01201920	Engineering	Add-on	23-12-2019	23-12-2019
33	Dewatering Clause		IRDAN103CP0016V01201920/A0120V01201920	Engineering	Add-on	12-12-2019	12-12-2019
34	Dewatering Clause		IRDAN103CP0011V01201920/A0084V01201920	Engineering	Add-on	23-12-2019	23-12-2019
35	Exclusion of Cost of Scaffolding and Ladders		IRDAN103CP0012V01201920/A0065V01201920	Engineering	Add-on	10-12-2019	10-12-2019
36	Exclusion of Mechanical and Electrical Breakdown		IRDAN103CP0014V01201920/A0060V01201920	Engineering	Add-on	10-12-2019	10-12-2019
37	Expediting Cost including Air Freight & Express Freight		IRDAN103CP0011V01201920/A0096V01201920	Engineering	Add-on	12-12-2019	12-12-2019
38	Expediting Cost including Air Freight & Express Freight		IRDAN103CP0016V01201920/A0134V01201920	Engineering	Add-on	23-12-2019	23-12-2019
39	Extended Defective Condition Exclusion (DE2)		IRDAN103CP0011V01201920/A0089V01201920	Engineering	Add-on	12-12-2019	12-12-2019
40	Extended Defective Condition Exclusion (DE2)		IRDAN103CP0016V01201920/A0126V01201920	Engineering	Add-on	23-12-2019	23-12-2019
41	Free automatic reinstatement clause		IRDAN103CP0011V01201920/A0100V01201920	Engineering	Add-on	12-12-2019	12-12-2019
42	Free automatic reinstatement clause		IRDAN103CP0016V01201920/A0138V01201920	Engineering	Add-on	23-12-2019	23-12-2019
43	Free Issue Material Clause		IRDAN103CP0011V01201920/A0085V01201920	Engineering	Add-on	12-12-2019	12-12-2019
44	Free Issue Material Clause		IRDAN103CP0016V01201920/A0121V01201920	Engineering	Add-on	23-12-2019	23-12-2019
45	Immediate repairs		IRDAN103CP0011V01201920/A0075V01201920	Engineering	Add-on	12-12-2019	12-12-2019
46	Immediate repairs		IRDAN103CP0016V01201920/A0113V01201920	Engineering	Add-on	23-12-2019	23-12-2019
47	Inadvertent Omission		IRDAN103CP0023V01201920/A0059V01201920	Engineering	Add-on	10-12-2019	10-12-2019
48	Inadvertent Omission		IRDAN103CP0014V01201920/A0063V01201920	Engineering	Add-on	10-12-2019	10-12-2019
49	Information Technology Clarification Endorsement		IRDAN103CP0011V01201920/A0087V01201920	Engineering	Add-on	12-12-2019	12-12-2019
50	Information Technology Clarification Endorsement		IRDAN103CP0016V01201920/A0123V01201920	Engineering	Add-on	23-12-2019	23-12-2019
51	Inland Transit		IRDAN103CP0011V01201920/A0070V01201920	Engineering	Add-on	12-12-2019	12-12-2019
52	Inland Transit		IRDAN103CP0016V01201920/A0108V01201920	Engineering	Add-on	23-12-2019	23-12-2019
53	Limited Defective Condition Exclusion (DE3)		IRDAN103CP0011V01201920/A0090V01201920	Engineering	Add-on	12-12-2019	12-12-2019
54	Limited Defective Condition Exclusion (DE3)		IRDAN103CP0016V01201920/A0127V01201920	Engineering	Add-on	23-12-2019	23-12-2019
55	Loss Minimization Expenses		IRDAN103CP0011V01201920/A0094V01201920	Engineering	Add-on	12-12-2019	12-12-2019
56	Loss Minimization Expenses		IRDAN103CP0016V01201920/A0132V01201920	Engineering	Add-on	23-12-2019	23-12-2019
57	Loss or Damage due to Strike, Riots and CivilCommotion		IRDAN103CP0011V01201920/A0072V01201920	Engineering	Add-on	12-12-2019	12-12-2019
58	Loss or Damage due to Strike, Riots and CivilCommotion		IRDAN103CP0016V01201920/A0110V01201920	Engineering	Add-on	23-12-2019	23-12-2019
59	Non Vitiation Clause		IRDAN103CP0011V01201920/A0077V01201920	Engineering	Add-on	12-12-2019	12-12-2019
60	Non Vitiation Clause		IRDAN103CP0016V01201920/A0115V01201920	Engineering	Add-on	23-12-2019	23-12-2019
61	Obsolete equipment Clause		IRDAN103CP0023V01201920/A0057V01201920	Engineering	Add-on	10-12-2019	10-12-2019
62	Obsolete equipment Clause		IRDAN103CP0014V01201920/A0061V01201920	Engineering	Add-on	10-12-2019	10-12-2019
63	Obsolete parts Clause		IRDAN103CP0023V01201920/A0058V01201920	Engineering	Add-on	10-12-2019	10-12-2019
64	Obsolete parts Clause		IRDAN103CP0014V01201920/A0062V01201920	Engineering	Add-on	10-12-2019	10-12-2019
65	Offsite Storage/ Fabrication		IRDAN103CP0011V01201920/A0102V01201920	Engineering	Add-on	12-12-2019	12-12-2019
66	Offsite Storage/ Fabrication		IRDAN103CP0016V01201920/A0140V01201920	Engineering	Add-on	23-12-2019	23-12-2019
67	Owners Surrounding Property		IRDAN103CP0011V01201920/A0106V01201920	Engineering	Add-on	12-12-2019	12-12-2019
68	Owners Surrounding Property		IRDAN103CP0016V01201920/A0144V01201920	Engineering	Add-on	23-12-2019	23-12-2019
69	Primary and Non contributory Clause		IRDAN103CP0016V01201920/A0118V01201920	Engineering	Add-on	12-12-2019	12-12-2019
70	Primary and Non contributory Clause		IRDAN103CP0011V01201920/A0082V01201920	Engineering	Add-on	23-12-2019	23-12-2019
71	Professional fees		IRDAN103CP0011V01201920/A0095V01201920	Engineering	Add-on	12-12-2019	12-12-2019
72	Professional fees		IRDAN103CP0016V01201920/A0133V01201920	Engineering	Add-on	23-12-2019	23-12-2019
73	Project Amendment Clause		IRDAN103CP0011V01201920/A0074V01201920	Engineering	Add-on	12-12-2019	12-12-2019
74	Project Amendment Clause		IRDAN103CP0016V01201920/A0112V01201920	Engineering	Add-on	23-12-2019	23-12-2019
75	Pro-rata Extension of policy period		IRDAN103CP0016V01201920/A0119V01201920	Engineering	Add-on	12-12-2019	12-12-2019
76	Pro-rata Extension of policy period		IRDAN103CP0011V01201920/A0083V01201920	Engineering	Add-on	23-12-2019	23-12-2019

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2020

Products Information

List below the products and/or add-ons introduced during the Quarter Ended March 31, 2020

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
77	Section Warranty for Road Projects, internal/access roads of hydel power projects		IRDAN103CP0011V01201920/A0080V01201920	Engineering	Add-on	12-12-2019	12-12-2019
78	Serial losses		IRDAN103CP0011V01201920/A0069V01201920	Engineering	Add-on	12-12-2019	12-12-2019
79	Serial losses		IRDAN103CP0016V01201920/A0107V01201920	Engineering	Add-on	23-12-2019	23-12-2019
80	Seventy Two Hours clause		IRDAN103CP0011V01201920/A0099V01201920	Engineering	Add-on	12-12-2019	12-12-2019
81	Seventy Two Hours clause		IRDAN103CP0016V01201920/A0137V01201920	Engineering	Add-on	23-12-2019	23-12-2019
82	Special conditions concerning removal of debris from landslides		IRDAN103CP0016V01201920/A0117V01201920	Engineering	Add-on	12-12-2019	12-12-2019
83	Special conditions concerning removal of debris from landslides		IRDAN103CP0011V01201920/A0081V01201920	Engineering	Add-on	23-12-2019	23-12-2019
84	Special Conditions for open trenches during laying of pipelines, ducts & cables		IRDAN103CP0016V01201920/A0124V01201920	Engineering	Add-on	23-12-2019	23-12-2019
85	Third Party Liability cover with Cross Liability		IRDAN103CP0011V01201920/A0103V01201920	Engineering	Add-on	12-12-2019	12-12-2019
86	Third Party Liability cover with Cross Liability		IRDAN103CP0016V01201920/A0141V01201920	Engineering	Add-on	23-12-2019	23-12-2019
87	Transit clause		IRDAN103CP0012V01201920/A0066V01201920	Engineering	Add-on	10-12-2019	10-12-2019
88	Valuable Documents		IRDAN103CP0011V01201920/A0105V01201920	Engineering	Add-on	12-12-2019	12-12-2019
89	Valuable Documents		IRDAN103CP0016V01201920/A0143V01201920	Engineering	Add-on	23-12-2019	23-12-2019
90	Waiver of Betterment		IRDAN103CP0012V01201920/A0067V01201920	Engineering	Add-on	10-12-2019	10-12-2019
91	Waiver of Subrogation		IRDAN103CP0012V01201920/A0068V01201920	Engineering	Add-on	10-12-2019	10-12-2019
92	Waiver of Subrogation between the Insured parties		IRDAN103CP0011V01201920/A0097V01201920	Engineering	Add-on	12-12-2019	12-12-2019
93	Waiver of Subrogation between the Insured parties		IRDAN103CP0016V01201920/A0135V01201920	Engineering	Add-on	23-12-2019	23-12-2019
94	Wet Risk Endorsement		IRDAN103CP0011V01201920/A0078V01201920	Engineering	Add-on	12-12-2019	12-12-2019
95	Wet Risk Endorsement		IRDAN103CP0016V01201920/A0116V01201920	Engineering	Add-on	23-12-2019	23-12-2019
96	Work Stoppage Clause		IRDAN103CP0011V01201920/A0073V01201920	Engineering	Add-on	12-12-2019	12-12-2019
97	Work Stoppage Clause		IRDAN103CP0016V01201920/A0111V01201920	Engineering	Add-on	23-12-2019	23-12-2019
98	Reliance COVID-19 Protection Insurance		RELHLGP20152V011920	Health	New Product	23-03-2020	23-03-2020

PERIODIC DISCLOSURES

FORM NL-33 : SOLVENCY MARGIN

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

TABLE - IB

Solvency position as on March 31,2020

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 IRDAI -GI-TA):	1	10,23,369
	Deduct:		
2	Liabilities (reserves as mentioned in IRDAI-GI-TR)	2	7,79,025
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	3	2,44,344
4	Excess in Policyholders' Funds (1-2-3)		-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDAI -GI-TA)	4	2,40,054
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	5	51,677
7	Excess in Shareholders' Funds (5-6)		1,88,377
8	Total Available Solvency Margin [ASM] (4+7)		1,88,377
9	Total Required Solvency Margin [RSM]		1,23,964
10	Solvency Ratio (Total ASM/Total RSM)		1.52

Notes

- 1 The Adjusted Value of Assets in respect of policyholders' funds as mentioned in Form IRDAI -GI-TA
- 2 Amount of Total Liabilities as mentioned in Form IRDAI-GI-TR
- 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 IRDAI -GI-TA
- 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: 31-03-2020****BOD and Key Person information**

S.No.	Name of person	Role/designation	Details of change in the period
1	Mr. Rajendra Chitale	Director	
2	Mrs. Chhaya Virani	Director	
3	Dr. Thomas Mathew	Director	
4	Jai Anmol Ambani	Director	
5	Mr. Rahul Sarin	Director	
6	Mr. Rakesh Jain	Executive Director & CEO	
7	Mr. Hemant Jain	CFO	
8	Mr. K Ramkumar	CIO	
9	Mr. Mohan Khandekar	Company Secretary & Chief Compliance Officer	
10	Mr. Karthikeyan AV	Appointed Actuary	
11	Mrs. Nanda Sambrani	Chief Risk Officer	

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 MARCH 31, 2020

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

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			
ORAD	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	NON CONVERTIBLE DEBENTURE	7.75%	NO	1,500	1,500	233	14-Nov-19	14-Nov-17	-	-	-	-	-	DOUBTFUL	75%	1,125
ORAD	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	NON CONVERTIBLE DEBENTURE	8.00%	NO	1,500	-	120	-	06-Jun-18	-	-	-	-	-	DOUBTFUL	75%	1,125
ORAD	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	NON CONVERTIBLE DEBENTURE	9.20%	NO	499	-	92	-	24-Dec-17	-	-	-	-	-	DOUBTFUL	75%	374
ODPG	RELIANCE CAPITAL LTD	NON CONVERTIBLE DEBENTURE	8.28%	NO	2,000	2,000	180	18-Nov-19	18-Oct-18	-	-	-	-	-	SUBSTANDARD	10%	200
ODPG	RELIANCE CAPITAL LTD	NON CONVERTIBLE DEBENTURE	10.10%	NO	2,600	-	127	-	22-Apr-19	-	-	-	-	-	SUBSTANDARD	10%	260
ODPG	RELIANCE CAPITAL LTD	NON CONVERTIBLE DEBENTURE	10.20%	NO	1,011	-	-	-	-	-	-	-	-	-	SUBSTANDARD	10%	101
ODPG	RELIANCE CAPITAL LTD	NON CONVERTIBLE DEBENTURE	10.20%	NO	1,517	-	-	-	-	-	-	-	-	-	SUBSTANDARD	10%	152
ODPG	RELIANCE CAPITAL LTD	NON CONVERTIBLE DEBENTURE	10.75%	NO	2,569	-	269	-	28-Feb-19	-	-	-	-	-	SUBSTANDARD	10%	257
ODPG	RELIANCE CAPITAL LTD	NON CONVERTIBLE DEBENTURE	8.80%	NO	745	-	66	-	02-Nov-18	-	-	-	-	-	SUBSTANDARD	10%	74
ODPG	RELIANCE CAPITAL LTD	NON CONVERTIBLE DEBENTURE	9.65%	NO	2,553	-	241	-	18-Mar-19	-	-	-	-	-	SUBSTANDARD	10%	255
HOPG	RELIANCE HOME FINANCE LIMITED	NON CONVERTIBLE DEBENTURE	8.65%	NO	2,500	-	-	-	-	-	-	-	-	-	SUBSTANDARD	10%	250
HOPG	RELIANCE HOME FINANCE LIMITED	NON CONVERTIBLE DEBENTURE	9.05%	NO	3,993	-	362	-	03-Jan-19	-	-	-	-	-	SUBSTANDARD	10%	399

1. Category of Investment (COI) shall be as per INV/GLN/001/2003-04.

2. Form 7A shall be submitted in respect of each fund.

3. Classification shall be as per F&A Circular-169-Jan-07 Dt. 24.01.07.

PERIODIC DISCLOSURES

FORM NL-36 YIELD ON INVESTMENTS 1

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON MARCH 31, 2020

PERIODICITY OF SUBMISSION - QUARTERLY

(Rs. in Lacs)

No.	Category of Investment	Cat. Code	STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT										Previous Year 2018-19						
			For the quarter ended 31st March, 2020					Up to the Quarter ended 31st March, 2020					Investment (Rs.)		Income on Investment (Rs.)		Gross Yield (%)		
			Book Value ¹	Market Value	Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)	Book Value ¹	Market Value	Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)	Book Value ¹	Market Value	Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)		
1	CENTRAL GOVERNMENT SECURITIES																		
	Central Government Bonds	CGSB	2,41,913.99	2,43,426.32	6,352.36	10.56%	10.56%	2,34,693.53	2,43,426.32	22,922.62	9.77%	9.77%	2,95,802.51	2,47,354.48	20,796.86	7.03%	7.03%		
	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	1,34,572.21	1,20,051.70	4,711.43	14.08%	14.08%	1,24,816.42	1,20,051.70	13,325.65	10.68%	10.68%	84,596.26	1,03,238.65	6,594.62	7.80%	7.80%		
	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	1,38,261.48	1,48,825.41	2,872.17	8.36%	8.36%	1,32,537.19	1,48,825.41	11,351.02	8.56%	8.56%	1,08,526.11	1,21,604.47	9,115.80	8.40%	8.40%		
	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	1,437.51	0.00	25.55	10.66%	10.66%	2,219.87	0.00	169.59	8.32%	8.32%	2,315.41	2,321.55	12.75	7.73%	7.73%		
	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HOPG	6,494.26	5,575.86	-2.17	-0.13%	-0.13%	6,492.60	5,575.86	3.90	0.06%	0.06%	6,491.81	6,162.68	1.57	0.34%	0.34%		
	Debentures / Bonds / CPS / Loans - (Promoter Group)	HDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	6,471.89	-	578.05	9.62%	9.62%		
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																		
	Infrastructure - PSU - Debentures / Bonds	IPTD	58,583.18	71,498.43	1,212.06	8.32%	8.32%	55,142.46	71,498.43	4,778.32	8.67%	8.67%	37,036.60	36,562.68	3,122.72	8.43%	8.43%		
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	62,627.87	64,297.70	1,547.45	9.94%	9.94%	61,626.57	64,297.70	5,886.53	9.55%	9.55%	47,917.12	64,974.35	4,309.47	8.99%	8.99%		
	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	666.86	374.19	17.19	10.37%	10.37%	527.82	374.19	119.39	22.62%	22.62%	691.16	482.88	46.28	6.70%	6.70%		
	Infrastructure - PSU - Equity shares - Quoted	ITPE	933.66	757.58	58.03	25.00%	25.00%	908.39	757.58	80.36	8.85%	8.85%	1,538.33	595.65	79.16	5.15%	5.15%		
	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%	0.00	-	0.00	0.00%	0.00%		
	Infrastructure - Equity (Including Unlisted)	IOEQ	127.14	20.69	0.00	0.00%	0.00%	136.57	20.69	24.69	18.08%	18.08%	127.97	57.49	0.31	0.24%	0.24%		
	Infrastructure - Debentures / Bonds / Cps / Loans - (Promoter Group)	IOPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%		
	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%		
	Units of Infrastructure Investment Trust	IIIT	2,365.45	2,149.94	72.11	12.26%	11.03%	2,366.42	2,149.94	285.54	12.07%	10.87%	2,365.68	1,970.88	281.69	11.91%	10.73%		
	Units of Infrastructure Investment Trust	IIIT	809.71	231.77	18.10	8.99%	8.09%	818.63	231.77	74.21	9.07%	8.16%	846.70	597.73	80.09	9.46%	8.51%		
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																		
	PSU - Equity shares - Quoted	EAEQ	6,760.37	2,098.02	27.18	1.62%	1.62%	6,658.40	2,098.02	262.97	3.95%	3.95%	6,801.01	4,335.86	80.37	1.18%	1.18%		
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	11,065.72	8,739.35	80.19	2.91%	2.91%	10,682.42	8,739.35	1,109.37	10.39%	10.39%	10,641.53	9,225.07	1,187.83	11.16%	11.16%		
	Corporate Securities - Bonds - (Taxable)	EPBT	3,018.30	3,197.29	66.10	8.81%	8.81%	2,020.35	3,197.29	264.49	8.76%	8.76%	2,524.12	3,126.68	220.06	8.72%	8.72%		
	Corporate Securities - Debentures	ECCS	2,27,889.79	2,40,830.75	4,918.23	8.68%	8.68%	2,14,582.11	2,40,830.75	18,569.06	8.65%	8.65%	1,78,032.96	1,97,480.53	14,893.75	8.37%	8.37%		
	Commercial Papers	ECCP	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%		
	Application Money	ECAM	8,000.00	0.00	10.37	3.39%	3.39%	8,819.37	0.00	22.62	3.33%	3.33%	4,019.64	-	12.48	2.36%	2.36%		
	Corporate Securities - Debentures / Bonds / Cps / Loans - (Promoter Group)	EDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	17,601.90	-	1,577.64	9.65%	9.65%		
	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%	0.00	-	0.00	0.00%	0.00%		
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPDP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%		
	CCIL - CBI O	ECBO	26,719.73	16,249.65	299.29	4.50%	4.50%	25,689.39	16,249.65	519.33	4.09%	4.09%	9,536.65	6,033.93	18.30	7.01%	7.01%		
	Deposits - Deposit with Scheduled Banks, Fk, CCIL, RBI	ECDB	7,500.00	7,500.00	182.18	9.77%	9.77%	7,180.33	7,500.00	679.44	9.46%	9.46%	3,885.39	9,000.00	328.68	8.60%	8.60%		
	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	16,428.57	40,088.57	85.96	3.04%	3.04%	32,810.84	40,088.57	1,795.29	6.38%	6.38%	25,857.71	12,443.78	1,876.04	7.26%	7.26%		
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	0.00	0.00	0.00	0.00%	0.00%	9,685.80	0.00	333.74	7.08%	7.08%	6,668.65	9,009.39	306.13	7.13%	7.13%		
	Passively Managed Equity Etf (Promoter Group)	EETP	0.00	0.00	0.00	0.00%	0.00%	1,525.21	0.00	34.71	8.96%	8.96%	2,195.86	564.65	82.16	45.52%	45.52%		
	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	1,468.51	1,363.56	0.00	0.00%	0.00%	1,183.68	1,363.56	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%		
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Banks)	EAP5	8,468.40	8,532.94	179.92	8.55%	8.55%	8,467.92	8,532.94	729.35	8.61%	8.61%	6,987.76	8,363.79	591.17	8.46%	8.46%		
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	EAPB	79,783.80	89,746.60	1,991.32	10.04%	10.04%	78,188.57	89,746.60	7,610.68	9.73%	9.73%	51,185.51	74,065.10	4,741.54	9.26%	9.26%		
	Corporate Securities - Preference Shares	EPNO	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	16.69	0.00%	0.00%		

PERIODIC DISCLOSURES

FORM NL-37 DOWN GRADING OF INVESTMENT-2

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED
CODE: 103

STATEMENT AS ON MARCH 31, 2020

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 QUARTER 1 :								
	9.00% PNB HOUSING FINANCE LTD DB 30-08-2022	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	2,500.00	30-08-2018	CRISIL	CRISIL AA+	CRISIL AA	21-02-2020	
	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	1,490.26	29-09-2016	CARE	CARE AA+	CARE AA	15-02-2020	
	7.32% CAN FIN HOMES LTD. DB 26-10-2020	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	9,899.36	14-12-2018	FITCH	AAA IND	AA IND	02-01-2020	
B.	AS ON DATE 2 :								
	9.00% PNB HOUSING FINANCE LTD DB 30-08-2022	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	2,500.00	30-08-2018	CRISIL	CRISIL AA+	CRISIL AA	21-02-2020	
	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	1,490.26	29-09-2016	CARE	CARE AA+	CARE AA	15-02-2020	
	7.32% CAN FIN HOMES LTD. DB 26-10-2020	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	9,899.36	14-12-2018	FITCH	AAA IND	AA IND	02-01-2020	
	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	1,490.26	29-09-2016	BRICKWORK	BWR AAA	BWR AA+	18-10-2019	
	10.10% RELIANCE CAPITAL DB 22-04-2024	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,600.15	23-02-2015	BRICKWORK	BWR AAA	BWR D	25-09-2019	
	10.20% RELIANCE CAPITAL DB 08-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,010.96	23-02-2015	BRICKWORK	BWR AAA	BWR D	25-09-2019	
	10.75% RELIANCE CAPITAL DB 28-02-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,568.53	16-02-2015	BRICKWORK	BWR AAA	BWR D	25-09-2019	
	9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,553.14	24-03-2015	BRICKWORK	BWR AAA	BWR D	25-09-2019	
	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	1,490.26	29-09-2016	CARE	CARE AAA	CARE AA+	24-09-2019	
	10.10% RELIANCE CAPITAL DB 22-04-2024	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,600.15	23-02-2015	CARE	CARE AAA	CARE D	20-09-2019	
	10.20% RELIANCE CAPITAL DB 08-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,010.96	23-02-2015	CARE	CARE AAA	CARE D	20-09-2019	
	10.20% RELIANCE CAPITAL DB 17-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,516.55	23-02-2015	CARE	CARE AAA	CARE D	20-09-2019	
	10.75% RELIANCE CAPITAL DB 28-02-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,568.53	16-02-2015	CARE	CARE AA+	CARE D	20-09-2019	
	8.28% RELIANCE CAPITAL DB 18-11-2019	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,000.00	24-10-2016	CARE	CARE AAA	CARE D	20-09-2019	
	8.80% RELIANCE CAPITAL DB 02-11-2023	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	744.79	16-08-2017	CARE	CARE AA+	CARE D	20-09-2019	
	9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,553.14	24-03-2015	CARE	CARE AA+	CARE D	20-09-2019	
	8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	BRICKWORK	BWR AAA	BWR D	18-09-2019	
	9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	3,993.27	10-01-2017	BRICKWORK	BWR AAA	BWR D	18-09-2019	
	8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	CARE	CARE AA+	CARE D	12-09-2019	
	9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	3,993.27	10-01-2017	CARE	CARE AA+	CARE D	12-09-2019	

PERIODIC DISCLOSURES

FORM NL-37 DOWN GRADING OF INVESTMENT-2

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED
CODE: 103

STATEMENT AS ON MARCH 31, 2020

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

STATEMENT OF DOWN GRADED INVESTMENTS									
7.28% TATA MOTORS LTD. DB 29-07-2020	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	3,476.88	29-05-2018	CARE	CARE AA+	CARE AA-	19-08-2019	Security reclassified from Approved Investments to Other Investments	
8.40% TATA MOTORS LTD. DB 26-05-2021	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	5,008.11	12-07-2016	CARE	CARE AA+	CARE AA-	19-08-2019	Security reclassified from Approved Investments to Other Investments	
9.73% TATA MOTORS LTD. DB 01-10-2020	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	1,008.90	09-06-2017	CARE	CARE AA+	CARE AA-	19-08-2019	Security reclassified from Approved Investments to Other Investments	
0.00% TATA MOTORS FINANCE LTD ZCB 10-06-2021	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	700.41	23-08-2016	CRISIL	CRISIL AA	CRISIL AA-	14-08-2019	Security reclassified from Approved Investments to Other Investments	
0.00% TATA MOTORS FINANCE LTD ZCB 10-06-2021	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	700.41	23-08-2016	ICRA	ICRA LAA	ICRA AA-	05-08-2019	Security reclassified from Approved Investments to Other Investments	
9.00% PNB HOUSING FINANCE LTD DB 30-08-2022	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	2,500.00	30-08-2018	CARE	CARE AAA	CARE AA+	05-07-2019		
10.10% RELIANCE CAPITAL DB 22-04-2024	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,600.15	23-02-2015	BRICKWORK	BWR AAA	BWR BBB	26-06-2019		
10.20% RELIANCE CAPITAL DB 08-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,010.96	23-02-2015	BRICKWORK	BWR AAA	BWR BBB	26-06-2019		
10.75% RELIANCE CAPITAL DB 28-02-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,568.53	16-02-2015	BRICKWORK	BWR AAA	BWR BBB	26-06-2019		
9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,553.14	24-03-2015	BRICKWORK	BWR AAA	BWR BBB	26-06-2019		
8.08% IDFC FIRST BANK DB 14-08-2020	CORPORATE SECURITIES - DEBENTURES	2,500.00	26-07-2017	BRICKWORK	BWR AAA	BWR AA+	28-05-2019		
8.35% IDFC FIRST BANK DB 15-05-2020	CORPORATE SECURITIES - DEBENTURES	2,498.19	04-04-2018	BRICKWORK	BWR AAA	BWR AA+	28-05-2019		
9.20% IDFC FIRST BANK DB 22-01-2021	CORPORATE SECURITIES - DEBENTURES	2,500.00	22-01-2016	BRICKWORK	BWR AAA	BWR AA+	28-05-2019		
8.64% IDFC FIRST BANK LTD DB 15-04-2020	CORPORATE SECURITIES - DEBENTURES	2,500.00	13-10-2015	ICRA	LAAA	LAA	21-05-2019		
8.67% IDFC FIRST BANK LTD DB 03-01-2025	CORPORATE SECURITIES - DEBENTURES	1,003.95	13-10-2015	ICRA	LAAA	LAA	21-05-2019		
8.75% IDFC FIRST BANK LTD DB 28-07-2023	CORPORATE SECURITIES - DEBENTURES	2,500.00	13-10-2015	ICRA	LAAA	LAA	21-05-2019		
8.28% RELIANCE CAPITAL DB 18-11-2019	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,000.00	24-10-2016	CARE	CARE AAA	CARE BBB	18-05-2019		
10.10% RELIANCE CAPITAL DB 22-04-2024	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,600.15	23-02-2015	CARE	CARE AAA	CARE BBB	18-05-2019		
10.20% RELIANCE CAPITAL DB 08-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,010.96	23-02-2015	CARE	CARE AAA	CARE BBB	18-05-2019		
10.20% RELIANCE CAPITAL DB 17-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,516.55	23-02-2015	CARE	CARE AAA	CARE BBB	18-05-2019		
10.75% RELIANCE CAPITAL DB 28-02-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,568.53	16-02-2015	CARE	CARE AA+	CARE BBB	18-05-2019		
8.80% RELIANCE CAPITAL DB 02-11-2023	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	744.79	16-08-2017	CARE	CARE AA+	CARE BBB	18-05-2019		
9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,553.14	24-03-2015	CARE	CARE AA+	CARE BBB	18-05-2019		
8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS/ CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	CARE	CARE AA+	CARE C	26-04-2019		
9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS/ CPS / LOANS - (PROMOTER GROUP)	3,993.27	10-01-2017	CARE	CARE AA+	CARE C	26-04-2019		
8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS/ CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	BRICKWORK	BWR AAA	BWR C	29-04-2019		
9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS/ CPS / LOANS - (PROMOTER GROUP)	3,993.27	10-01-2017	BRICKWORK	BWR AAA	BWR C	29-04-2019		
10.10% RELIANCE CAPITAL DB 22-04-2024	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,600.15	23-02-2015	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments	
10.20% RELIANCE CAPITAL DB 08-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,010.96	23-02-2015	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments	
10.20% RELIANCE CAPITAL DB 17-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,516.55	23-02-2015	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments	
10.75% RELIANCE CAPITAL DB 28-02-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,568.53	16-02-2015	CARE	CARE AA+	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments	
8.28% RELIANCE CAPITAL DB 18-11-2019	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,000.00	24-10-2016	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments	
8.80% RELIANCE CAPITAL DB 02-11-2023	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	744.79	16-08-2017	CARE	CARE AA+	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments	
9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,553.14	24-03-2015	CARE	CARE AA+	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments	
8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS/ CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	CARE	CARE AA+	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments	

PERIODIC DISCLOSURES

FORM NL-37 DOWN GRADING OF INVESTMENT-2

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED
 CODE: 103

STATEMENT AS ON MARCH 31, 2020

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

STATEMENT OF DOWN GRADED INVESTMENTS									
9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	3,993.27	10-01-2017	CARE	CARE AA+	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments	
7.28% TATA MOTORS LTD. DB 29-07-2020	CORPORATE SECURITIES - DEBENTURES	3,476.88	29-05-2018	CARE	CARE AA+	CARE AA	18-02-2019		
8.40% TATA MOTORS LTD. DB 26-05-2021	CORPORATE SECURITIES - DEBENTURES	5,008.11	12-07-2016	CARE	CARE AA+	CARE AA	18-02-2019		
9.73% TATA MOTORS LTD. DB 01-10-2020	CORPORATE SECURITIES - DEBENTURES	1,008.90	09-06-2017	CARE	CARE AA+	CARE AA	18-02-2019		
10.10% RELIANCE CAPITAL DB 22-04-2024	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS / LOAN - (PROMOTER GROUP)	2,600.15	23-02-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
10.20% RELIANCE CAPITAL DB 08-08-2022	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS / LOAN - (PROMOTER GROUP)	1,010.96	23-02-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
10.75% RELIANCE CAPITAL DB 28-02-2022	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS / LOAN - (PROMOTER GROUP)	2,568.53	16-02-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
9.65% RELIANCE CAPITAL DB 18-03-2025	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS / LOAN - (PROMOTER GROUP)	2,553.14	24-03-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	3,993.27	10-01-2017	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
7.75% IL&FS 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 Investments	
8.00% IL&FS 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 Investments	
9.20% IL&FS LIMITED DB 24-12-2020	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	499.22	20-07-2018	FITCH	AAA IND	D	18-09-2018	Security reclassified from Approved Investments to Other Investments	
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	1,003.22	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)	518.02	26-12-2017	CARE	CARE AA	CARE AA-	10-11-2017	Security reclassified from Approved Investments to Other Investments	
8.72% SAIL DB 30-04-2020	BONDS - PSU - TAXABLE	499.98	22-09-2016	CARE	CARE AA+	CARE AA-	20-01-2017		
8.72% SAIL DB 30-04-2020	BONDS - PSU - TAXABLE	499.98	22-09-2016	FITCH	AA IND	AA- IND	23-08-2017	Security reclassified from Approved Investments to Other Investments	
9.55% HINDALCO DB 25-04-2022	CORPORATE SECURITIES - DEBENTURES	12,645.57	25-04-2012	CRISIL	AA+	AA	31-07-2015	Security downgraded from CRISIL AA+ to AA- on 31-Jul-2015. However, security has been upgraded from CRISIL AA- to AA on 23/08/2017	
9.15% TATASTEEL DB 24-01-2021 II	CORPORATE SECURITIES - DEBENTURES	1,816.97	05-10-2016	BRICKWORK	BWR AA+	BWR AA	19-12-2016		
9.15% TATASTEEL DB 24-01-2021 II	CORPORATE SECURITIES - DEBENTURES	1,816.97	05-10-2016	CARE	CARE AA+	CARE AA	14-02-2017		
2.00% TATASTEEL DB 23-04-2022	CORPORATE SECURITIES - DEBENTURES	16,736.61	02-06-2016	BRICKWORK	BWR AA+	BWR AA	17-01-2017		
2.00% TATASTEEL DB 23-04-2022	CORPORATE SECURITIES - DEBENTURES	16,736.61	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: 31-03-2020
(Rs. In Lacs)

Business Returns across line of Business

S.No.	Line of Business	FOR THE QUARTER ENDED MARCH 31, 2020		FOR THE QUARTER ENDED MARCH 31, 2019		UPTO THE QUARTER ENDED MARCH 31, 2020		UPTO THE QUARTER ENDED MARCH 31, 2019	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	12,252	1,13,678	7,336	28,257	69,748	4,77,484	43,315	86,684
2	Marine Cargo	939	7,235	902	2,766	8,898	28,431	6,054	10,108
3	Marine Hull	438	1	11	-	2,476	22	1,121	24
4	Motor TP*	37,311	10,35,070	34,486	9,27,627	1,89,976	47,85,393	1,54,240	41,62,548
5	Motor OD	25,589	5,81,703	30,160	7,52,655	1,20,947	31,45,383	1,31,435	34,57,848
6	Engineering	2,063	3,889	2,209	4,052	10,384	14,961	8,387	13,369
7	Employer's Liability	461	3,558	337	2,609	1,770	13,597	1,330	9,567
8	Product Liab	0	1	1	2	19	9	26	10
9	Public Liab	14	112	14	298	133	718	100	1,146
10	Other Liab	472	3,001	740	3,182	2719	13174	2,292	12,930
11	Aviation	244	4	184	3	1,860	41	1,140	38
12	Personal Accident	1,217	18,033	1,189	51,537	5,765	1,57,355	5,643	1,62,174
13	Health	24,810	64,944	17,946	54,656	1,47,942	3,12,372	1,07,036	2,71,856
14	All Other Misc	39,092	12,794	36,151	77,783	1,83,867	71,789	1,56,984	8,74,465
	TOTAL	1,44,900	12,62,320	1,31,666	11,52,772	7,46,504	58,75,346	6,19,103	56,04,919

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: 31-03-2020

(Rs. In Lacs)

Rural & Social Obligations

Statement for the Quarter ended March 31,2020

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	49,233	1,418.78	59,015.59
		Social	-	-	
4	Motor OD**	Rural	23,017	782.12	-
		Social	-	-	
5	Engineering	Rural	260	71.23	43,073.53
		Social	-	-	-
6	Workmen's Compensation/Employer's Liability	Rural	82	8.93	2,076.45
		Social	-	-	-
7	Public Liability	Rural	2	0.26	1,550.00
		Social	-	-	-
8	Other Liability Cover	Rural	48	3.42	3,219.50
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	287	29.73	37,621.39
		Social	-	-	-
11	Health	Rural	508	115.14	3,535.96
		Social	-	-	-
12	All Other Miscellaneous	Rural	952	38,162.44	2,80,220.43
		Social	1,225	38,191.44	2,56,399.18

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

2) ** Count is inclusive of Motor TP count as it includes composite policy.

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2020

(Rs. In Lacs)

Business Acquisition through different channels									
S.No.	Channels	FOR THE QUARTER ENDED MARCH 31, 2020		FOR THE QUARTER ENDED MARCH 31, 2019		UPTO THE QUARTER ENDED MARCH 31, 2020		UPTO THE QUARTER ENDED MARCH 31, 2019	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	2,77,801	21,501	4,02,375	26,255	16,37,615	1,21,329	19,24,545	1,26,168
2	Corporate Agents-Banks	1,22,661	6,230	56,484	6,871	5,43,154	26,316	4,36,152	20,916
3	Corporate Agents -Others	32,718	7,587	24,116	7,325	1,29,641	28,349	85,802	35,013
4	Brokers	5,17,063	35,961	3,26,493	33,207	20,51,409	2,02,626	15,80,707	1,64,301
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,14,479	63,797	1,91,342	49,385	6,48,373	3,23,689	9,25,263	2,40,990
7	Other :-								
	-IMF	126	18	229	15	1,085	147	981	69
	-MISP	89,496	2,710	81,742	4,103	3,50,446	11,606	3,87,439	14,721
	-Web Aggregator	25,498	965	18,681	983	1,47,205	5,187	67,055	3,609
	-Others	82,478	6,131	51,310	3,522	3,66,418	27,255	1,96,975	13,317
	TOTAL (A)	12,62,320	1,44,900	11,52,772	1,31,666	58,75,346	7,46,504	56,04,919	6,19,103
1	Referral (B)	-	-	-	-	-	-	-	-
	GRAND TOTAL (A+B)	12,62,320	1,44,900	11,52,772	1,31,666	58,75,346	7,46,504	56,04,919	6,19,103

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: 31-03-2020

GRIEVANCE DISPOSAL FOR THE PERIOD ENDED MARCH 31, 2020

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	0	0	0	0	0	1
b)	Claim	1	139	32	0	108	0	494
c)	Policy Related	0	14	9	0	5	0	52
d)	Premium	0	1	0	0	1	0	12
e)	Refund	0	2	2	0	0	0	13
f)	Coverage	0	0	0	0	0	0	1
g)	Covernote Related	0	0	0	0	0	0	0
h)	Product	0	1	0	0	1	0	9
i)	Others	0	24	10	0	14	0	84
	Total No of Complaints:	1	181	53	0	129	0	666

2	Total No. of policies during previous year:	56,04,919
3	Total No. of claims intimated during previous year:	16,85,521
4	Total No. of policies during current year:	58,75,346
5	Total No. of claims intimated during current year:	18,53,280
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.09
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	2.67

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