

Disclosures - NON- LIFE INSURANCE COMPANIES		
For the Quarter and Year ended 31st March 2018		
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Note:-

Pursuant to IRDAI guidelines on Transitory Provisions under IRDAI (Appointed Actuary) Regulations, 2017 dated August 17, 2017, the Actuarial Valuation of Liabilities in respect of Incurred But Not Reported ('IBNR') and Incurred But Not Enough Reported ('IBNER') as at March 31, 2018 has been certified by Panel Actuary (approved by IRDAI). As per the Certificate, the assumptions considered by the Panel Actuary for valuation of liabilities as at March 31, 2018 are in accordance with the guidelines issued by IRDAI and the Actuarial Practice Standards issued by the Institute of Actuaries of India.

FORM NL-1-B-RA

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012



FIRE

REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2018

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
1	Premiums earned (Net)	NL-4-Premium Schedule	14,007	50,439	9,171	70,530
2	Interest, dividend and rent (Gross)		4,361	11,902	2,054	9,896
3	Profit/(Loss) on sale/redemption of investments (Net)		323	910	729	1,138
4	Other Income		3,165	4,946	1,178	2,971
	TOTAL (A)		21,856	68,197	13,132	84,535
1	Claims incurred (Net)	NL-5-Claims Schedule	16,848	68,354	(9,147)	23,368
2	Commission (Net)	NL-6-Commission Schedule	(19,860)	(45,270)	(7,875)	(3,772)
3	Contribution to Solatium Fund		-	-	-	-
4	Operating expenses related to insurance business	NL-7 - Operating Expenses	62,531	203,877	93,487	111,960
5	Premium deficiency		846	3,128	(5,469)	(11,449)
	TOTAL (B)		60,365	230,089	70,996	120,107
	Operating Profit/(Loss) from Fire Business C= (A - B)		(38,509)	(161,892)	(57,864)	(35,572)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(38,509)	(161,892)	(57,864)	(35,572)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(38,509)	(161,892)	(57,864)	(35,572)

FORM NL-1-B-RA

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012



MARINE

REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2018

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
1	Premiums earned (Net)	NL-4-Premium Schedule	1,502	9,577	5,185	14,972
2	Interest, dividend and rent (Gross)		122	1,380	271	2,329
3	Profit/(Loss) on sale/redemption of investments (Net)		8	106	161	268
4	Other Income		3	16	-	-
	TOTAL (A)		1,635	11,079	5,617	17,569
1	Claims incurred (Net)	NL-5-Claims Schedule	1,623	5,592	13,833	20,948
2	Commission (Net)	NL-6-Commission Schedule	(6,546)	(10,985)	(5,075)	(8,671)
3	Contribution to Solatium Fund		-	-	-	-
4	Operating expenses related to insurance business	NL-7 - Operating Expenses	15,885	54,849	46,123	50,969
5	Premium deficiency		(150)	(1,361)	(75)	(1,998)
	TOTAL (B)		10,812	48,095	54,807	61,248
	Operating Profit/(Loss) from Marine Business C= (A - B)		(9,177)	(37,016)	(49,190)	(43,679)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(9,177)	(37,016)	(49,190)	(43,679)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(9,177)	(37,016)	(49,190)	(43,679)

FORM NL-1-B-RA

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012



MISCELLANEOUS

REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2018

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
1	Premiums earned (Net)	NL-4-Premium Schedule	842,140	3,285,741	777,288	3,185,392
2	Interest, dividend and rent (Gross)		171,526	648,594	148,481	563,978
3	Profit/(Loss) on sale/redemption of investments (Net)		12,495	49,598	43,182	64,866
4	Other Income		710	1,483	486	5,110
	TOTAL (A)		1,026,871	3,985,416	969,437	3,819,346
1	Claims incurred (Net)	NL-5-Claims Schedule	719,100	2,700,256	646,775	2,543,041
2	Commission (Net)	NL-6-Commission Schedule	(838)	(62,275)	(27,977)	50,785
3	Contribution to Solatium Fund		916	2,632	570	1,906
4	Operating expenses related to insurance business	NL-7 - Operating Expenses	292,277	1,259,057	274,095	1,252,772
5	Premium deficiency		-	-	-	-
	TOTAL (B)		1,011,455	3,899,670	893,463	3,848,504
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		15,416	85,746	75,974	(29,158)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		15,416	85,746	75,974	(29,158)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		15,416	85,746	75,974	(29,158)

FORM NL-1-B-RA

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012



TOTAL

REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2018

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
1	Premiums earned (Net)	NL-4-Premium Schedule	857,649	3,345,757	791,644	3,270,894
2	Interest, dividend and rent (Gross)		176,009	661,876	150,806	576,203
3	Profit/(Loss) on sale/redemption of investments (Net)		12,826	50,614	44,072	66,272
4	Other Income		3,878	6,445	1,664	8,081
	TOTAL (A)		1,050,362	4,064,692	988,186	3,921,450
1	Claims incurred (Net)	NL-5-Claims Schedule	737,571	2,774,202	651,461	2,587,357
2	Commission (Net)	NL-6-Commission Schedule	(27,244)	(118,530)	(40,927)	38,342
3	Contribution to Solatium Fund		916	2,632	570	1,906
4	Operating expenses related to insurance business	NL-7 - Operating Expenses	370,693	1,517,783	413,705	1,415,701
5	Premium deficiency		696	1,767	(5,544)	(13,447)
	TOTAL (B)		1,082,632	4,177,854	1,019,265	4,029,859
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(32,270)	(113,162)	(31,079)	(108,409)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(32,270)	(113,162)	(31,079)	(108,409)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(32,270)	(113,162)	(31,079)	(108,409)

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2018

(Rs in '000)

S. No.	Particulars	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
1	OPERATING PROFIT/(LOSS)				
	(a) Fire Insurance	(38,509)	(161,892)	(57,864)	(35,572)
	(b) Marine Insurance	(9,177)	(37,016)	(49,190)	(43,679)
	(c) Miscellaneous Insurance	15,416	85,746	75,974	(29,158)
2	INCOME FROM INVESTMENTS				
	(a) Interest, dividend & rent – Gross	42,196	176,531	44,896	175,994
	(b) Profit/(Loss) on sale / redemption of investments	3,052	13,499	13,400	20,242
3	OTHER INCOME	-	-	-	-
	TOTAL (A)	12,978	76,868	27,216	87,827
4	PROVISIONS (Other than taxation)				
	(a) For diminution in the value of investments	-	-	-	-
	(b) For doubtful debts	-	-	-	-
	(c) Others	-	-	-	-
5	OTHER EXPENSES				
	(a) Expenses other than those related to insurance business				
	- Employees' remuneration and welfare benefits	7,270	14,203	10,361	13,430
	- Corporate Social Responsibility Expenses	560	560	-	-
	(b) Investment Expenses	363	1,458	328	1,332
	(c) Loss on sale of fixed assets	-	-	673	868
	(d) Others	-	-	500	500
	TOTAL (B)	8,193	16,221	11,862	16,130
	Profit/(Loss) before tax	4,785	60,647	15,354	71,697
	Provision for taxation				
	(a) Current tax (including tax adjustment for earlier years)	189	11,579	(1,793)	8,670
	(b) Deferred tax expense/ (income)	-	-	-	-
	Profit/(Loss) after tax	4,596	49,068	17,147	63,027
	APPROPRIATIONS				
	(a) Interim dividends paid during the year	-	-	-	-
	(b) Proposed final dividend	-	-	-	-
	(c) Dividend distribution tax	-	-	-	-
	(d) Transfer to any reserves or other accounts	-	-	-	-
	Balance of profit/(loss) brought forward from last year	(279,989)	(324,461)	(341,608)	(387,488)
	Balance carried forward to balance sheet	(275,393)	(275,393)	(324,461)	(324,461)

BALANCE SHEET AS AT 31ST MARCH 2018

(Rs in '000)

Particulars	Schedule	As at 31st March 2018	As at 31st March 2017
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	1,125,000	1,125,000
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	1,455,000	1,455,000
Fair value change account		1,665	385
Borrowings	NL-11-Borrowings Schedule	2,995	3,613
TOTAL		2,584,660	2,583,998
APPLICATION OF FUNDS			
Investments			
Investments - Shareholders Funds	NL-12-Investment Schedule (Shareholders)	1,866,030	2,056,978
Investments - Policyholders Funds	NL-12-Investment Schedule (Policyholders)	9,505,153	6,947,094
Total Investments		11,371,183	9,004,072
Loans	NL-13-Loans Schedule	-	-
Fixed assets	NL-14-Fixed Assets Schedule	170,362	149,704
Deferred tax asset		99,482	99,482
Current Assets			
Cash and bank balances	NL-15-Cash and bank balance Schedule	261,829	168,149
Advances and other assets	NL-16-Advances and Other Assets Schedule	814,562	1,084,256
Sub-Total (A)		1,076,391	1,252,405
Current liabilities	NL-17-Current Liabilities Schedule	8,224,453	6,478,064
Provisions	NL-18-Provisions Schedule	2,183,698	1,768,062
Sub-Total (B)		10,408,151	8,246,126
Net Current Assets (C) = (A - B)		(9,331,760)	(6,993,721)
Miscellaneous expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance in Profit and Loss Account		275,393	324,461
TOTAL		2,584,660	2,583,998

CONTINGENT LIABILITIES

Sl. No.	Particulars	As at 31st March 2018	As at 31st March 2017
1	Partly paid-up investments	-	-
2	Underwriting commitments outstanding (in respect of shares and securities)	-	-
3	Claims other than those under policies not acknowledged as debts	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/liabilities in dispute, not provided for, in respect of		
	• Service Tax	-	-
	• Goods and Service Tax	-	-
	• Income Tax	-	-
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Senior Citizens' Welfare Fund	-	-
8	Others	-	-
	TOTAL	-	-

FORM NL-4-PREMIUM SCHEDULE
PREMIUM EARNED [NET]

FIRE

(Rs in '000)

Particulars	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
Premium from direct business written	173,543	434,689	127,722	306,583
Add: Premium on reinsurance accepted	128,751	317,914	12,920	27,852
Less : Premium on reinsurance ceded	(273,674)	(685,062)	(129,282)	(278,339)
Net Premium	28,620	67,541	11,360	56,096
Adjustment for change in reserve for unexpired risks	14,613	17,102	2,189	(14,434)
Premium Earned (Net)	14,007	50,439	9,171	70,530

MARINE

Particulars	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
Premium from direct business written	75,084	191,094	64,063	152,251
Add: Premium on reinsurance accepted	3,277	11,375	-	-
Less : Premium on reinsurance ceded	(77,025)	(194,638)	(62,598)	(139,048)
Net Premium	1,336	7,831	1,465	13,203
Adjustment for change in reserve for unexpired risks	(166)	(1,746)	(3,720)	(1,769)
Premium Earned (Net)	1,502	9,577	5,185	14,972

MISCELLANEOUS

Particulars	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
Premium from direct business written	1,566,273	4,641,160	1,115,979	3,736,083
Add: Premium on reinsurance accepted	1,466	6,576	1,411	6,027
Less : Premium on reinsurance ceded	(349,227)	(967,058)	(290,643)	(545,088)
Net Premium	1,218,512	3,680,678	826,747	3,197,022
Adjustment for change in reserve for unexpired risks	376,372	394,937	49,459	11,630
Premium Earned (Net)	842,140	3,285,741	777,288	3,185,392

TOTAL

Particulars	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
Premium from direct business written	1,814,900	5,266,943	1,307,764	4,194,917
Add: Premium on reinsurance accepted	133,494	335,865	14,331	33,879
Less : Premium on reinsurance ceded	(699,926)	(1,846,758)	(482,523)	(962,475)
Net Premium	1,248,468	3,756,050	839,572	3,266,321
Adjustment for change in reserve for unexpired risks	390,819	410,293	47,928	(4,573)
Premium Earned (Net)	857,649	3,345,757	791,644	3,270,894

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012



FORM NL-4-PREMIUM SCHEDULE
PREMIUM EARNED [NET]

MISCELLANEOUS

For the Quarter ended 31st Mar 2018

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Premium from direct business written	425,059	915,660	-	1,340,719	17,721	97	4,990	53,307	11,815	130,023	7,601	1,566,273
Add: Premium on reinsurance accepted	-	-	-	-	1,466	-	-	-	-	-	-	1,466
Less : Premium on reinsurance ceded	(129,262)	(47,525)	-	(176,787)	(14,775)	(5)	(258)	(24,759)	(2,800)	(123,736)	(6,107)	(349,227)
Net Premium	295,797	868,135	-	1,163,932	4,412	92	4,732	28,548	9,015	6,287	1,494	1,218,512
Adjustment for change in reserve for unexpired risks	41,452	304,535	-	345,987	600	11	107	23,508	3,720	2,868	(429)	376,372
Premium Earned (Net)	254,345	563,600	-	817,945	3,812	81	4,625	5,040	5,295	3,419	1,923	842,140

For the Quarter ended 31st Mar 2017

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Premium from direct business written	387,099	570,001	-	957,100	19,712	197	5,796	-	5,884	114,808	12,482	1,115,979
Add: Premium on reinsurance accepted	505	-	-	505	906	-	-	-	-	-	-	1,411
Less : Premium on reinsurance ceded	(115,797)	(30,242)	-	(146,039)	(16,802)	(14)	(301)	-	(2,376)	(114,721)	(10,390)	(290,643)
Net Premium	271,807	539,759	-	811,566	3,816	183	5,495	-	3,508	87	2,092	826,747
Adjustment for change in reserve for unexpired risks	(69,301)	118,112	-	48,811	(1,351)	(1)	(829)	-	(14)	(703)	3,546	49,459
Premium Earned (Net)	341,108	421,647	-	762,755	5,167	184	6,324	-	3,522	790	(1,454)	777,288

FORM NL-4-PREMIUM SCHEDULE
PREMIUM EARNED [NET]

MISCELLANEOUS

Upto the Year ended 31st Mar 2018

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC / PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Premium from direct business written	1,502,509	2,631,719	-	4,134,228	54,790	327	20,932	167,534	31,650	211,441	20,258	4,641,160
Add: Premium on reinsurance accepted	37	-	-	37	6,539	-	-	-	-	-	-	6,576
Less : Premium on reinsurance ceded	(457,644)	(138,552)	-	(596,196)	(44,778)	(18)	(1,139)	(99,345)	(8,029)	(201,626)	(15,927)	(967,058)
Net Premium	1,044,902	2,493,167	-	3,538,069	16,551	309	19,793	68,189	23,621	9,815	4,331	3,680,678
Adjustment for change in reserve for unexpired risks	(96,539)	429,711	-	333,172	(1,997)	(144)	(1,070)	58,870	7,287	3,307	(4,488)	394,937
Premium Earned (Net)	1,141,441	2,063,456	-	3,204,897	18,548	453	20,863	9,319	16,334	6,508	8,819	3,285,741

Upto the Year ended 31st Mar 2017

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Premium from direct business written	1,497,574	1,905,558	-	3,403,132	61,349	813	26,727	-	29,149	190,976	23,937	3,736,083
Add: Premium on reinsurance accepted	2,007	-	-	2,007	3,719	-	-	-	-	-	301	6,027
Less : Premium on reinsurance ceded	(171,368)	(101,182)	-	(272,550)	(45,892)	(163)	(5,361)	-	(14,475)	(190,931)	(15,716)	(545,088)
Net Premium	1,328,213	1,804,376	-	3,132,589	19,176	650	21,366	-	14,674	45	8,522	3,197,022
Adjustment for change in reserve for unexpired risks	(175,054)	206,594	-	31,540	(14,460)	146	1,187	(4)	(1,599)	(3,995)	(1,185)	11,630
Premium Earned (Net)	1,503,267	1,597,782	-	3,101,049	33,636	504	20,179	4	16,273	4,040	9,707	3,185,392

FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED [NET]

FIRE

(Rs in '000)

Particulars	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
Claims paid				
Direct claims	184,238	243,173	23,538	124,525
Add : Claims outstanding at the end of the year	93,204	93,204	50,938	50,938
Less : Claims outstanding at the beginning of the year	92,361	50,938	64,743	48,351
Gross incurred claims	185,081	285,439	9,733	127,112
Add : Re-insurance accepted to direct claims	137	17,052	35	1,086
Less : Re-insurance ceded to claims paid	(168,370)	(234,137)	(18,915)	(104,830)
Total claims incurred	16,848	68,354	(9,147)	23,368

MARINE

Particulars	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
Claims paid				
Direct claims	26,850	116,996	26,084	124,861
Add : Claims outstanding at the end of the year	36,576	36,576	42,866	42,866
Less : Claims outstanding at the beginning of the year	36,837	42,866	34,661	37,152
Gross incurred claims	26,589	110,706	34,289	130,575
Add : Re-insurance accepted to direct claims	-	6	-	-
Less : Re-insurance ceded to claims paid	(24,966)	(105,120)	(20,456)	(109,627)
Total claims incurred	1,623	5,592	13,833	20,948

MISCELLANEOUS

Particulars	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
Claims paid				
Direct claims	514,632	1,519,776	481,369	1,845,581
Add : Claims outstanding at the end of the year	6,815,907	6,815,907	5,485,650	5,485,650
Less : Claims outstanding at the beginning of the year	6,559,867	5,485,650	5,286,003	4,680,267
Gross incurred claims	770,672	2,850,033	681,016	2,650,964
Add : Re-insurance accepted to direct claims	1,227	2,002	140	60,441
Less : Re-insurance ceded to claims paid	(52,799)	(151,779)	(34,381)	(168,364)
Total claims incurred	719,100	2,700,256	646,775	2,543,041

TOTAL

Particulars	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
Claims paid				
Direct claims	725,720	1,879,945	530,991	2,094,967
Add : Claims outstanding at the end of the year	6,945,687	6,945,687	5,579,454	5,579,454
Less : Claims outstanding at the beginning of the year	6,689,065	5,579,454	5,385,407	4,765,770
Gross incurred claims	982,342	3,246,178	725,038	2,908,651
Add : Re-insurance accepted to direct claims	1,364	19,060	175	61,527
Less : Re-insurance ceded to claims paid	(246,135)	(491,036)	(73,752)	(382,821)
Total claims incurred	737,571	2,774,202	651,461	2,587,357

FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED [NET]

MISCELLANEOUS

For the Quarter ended 31st Mar 2018

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Claims paid												
Direct claims	112,313	393,476	-	505,789	1,479	29	3,322	23	3,121	24	845	514,632
Add : Claims outstanding at the end of the year	302,746	6,295,581	-	6,598,327	20,568	648	17,465	4,534	18,217	8,772	147,376	6,815,907
Less : Claims outstanding at the beginning of the year	299,510	6,095,016	-	6,394,526	19,354	605	19,354	1,945	18,830	7,383	97,870	6,559,867
Gross incurred claims	115,549	594,041	-	709,590	2,693	72	1,433	2,612	2,508	1,413	50,351	770,672
Add : Re-insurance accepted to direct claims	197	-	-	197	-	-	-	-	-	-	1,030	1,227
Less : Re-insurance ceded to claims paid	(29,048)	(20,780)	-	(49,828)	(784)	(1)	(167)	(5)	(716)	(24)	(1,274)	(52,799)
Total claims incurred	86,698	573,261	-	659,959	1,909	71	1,266	2,607	1,792	1,389	50,107	719,100

For the Quarter ended 31st Mar 2017

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Claims paid												
Direct claims	199,453	256,839	-	456,292	9,024	4	2,773	-	11,300	1	1,975	481,369
Add : Claims outstanding at the end of the year	303,173	5,019,252	-	5,322,425	26,534	450	21,721	-	24,408	6,092	84,020	5,485,650
Add : Claims outstanding at the beginning of the year	345,474	4,791,258	-	5,136,732	29,740	372	17,178	-	28,119	5,764	68,098	5,286,003
Gross incurred claims	157,152	484,833	-	641,985	5,818	82	7,316	-	7,589	329	17,897	681,016
Add : Re-insurance accepted to direct claims	-	-	-	-	140	-	-	-	-	-	-	140
Less : Re-insurance ceded to claims paid	(11,849)	(13,275)	-	(25,124)	(5,277)	(4)	(139)	-	(3,283)	(2)	(552)	(34,381)
Total claims incurred	145,303	471,558	-	616,861	681	78	7,177	-	4,306	327	17,345	646,775

FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED [NET]

MISCELLANEOUS

Upto the Year ended 31st Mar 2018

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Claims paid												
Direct claims	479,239	1,002,139	-	1,481,378	5,268	29	8,451	23	18,336	2,257	4,034	1,519,776
Add : Claims outstanding at the end of the year	302,746	6,295,581	-	6,598,327	20,568	648	17,465	4,534	18,217	8,772	147,376	6,815,907
Less : Claims outstanding at the beginning of the year	303,173	5,019,252	-	5,322,425	26,534	450	21,721	-	24,408	6,092	84,020	5,485,650
Gross incurred claims	478,812	2,278,468	-	2,757,280	(698)	227	4,195	4,557	12,145	4,937	67,390	2,850,033
Add : Re-insurance accepted to direct claims	429	-	-	429	463	-	-	-	-	-	1,110	2,002
Less : Re-insurance ceded to claims paid	(86,620)	(52,463)	-	(139,083)	(2,621)	(1)	(423)	(5)	(4,902)	(2,256)	(2,488)	(151,779)
Total claims incurred	392,621	2,226,005	-	2,618,626	(2,856)	226	3,772	4,552	7,243	2,681	66,012	2,700,256

Upto the Year ended 31st Mar 2017

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Claims paid												
Direct claims	813,202	951,522	-	1,764,724	34,476	4	5,999	-	27,611	454	12,313	1,845,581
Add : Claims outstanding at the end of the year	303,173	5,019,252	-	5,322,425	26,534	450	21,721	-	24,408	6,092	84,020	5,485,650
Add : Claims outstanding at the beginning of the year	412,021	4,151,473	-	4,563,494	31,809	47	3,068	1	15,962	3,869	62,017	4,680,267
Gross incurred claims	704,354	1,819,301	-	2,523,655	29,201	407	24,652	(1)	36,057	2,677	34,316	2,650,964
Add : Re-insurance accepted to direct claims	3,377	-	-	3,377	272	-	-	-	56	-	56,736	60,441
Less : Re-insurance ceded to claims paid	(42,619)	(50,385)	-	(93,004)	(13,678)	(4)	(300)	-	(6,619)	(454)	(54,305)	(168,364)
Total claims incurred	665,112	1,768,916	-	2,434,028	15,795	403	24,352	(1)	29,494	2,223	36,747	2,543,041

FORM NL-6-COMMISSION SCHEDULE
COMMISSION



FIRE

(Rs in '000)

Particulars	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
Commission paid				
Direct	13,858	29,766	8,753	19,947
TOTAL (A)	13,858	29,766	8,753	19,947
Add: Commission on re-insurance accepted	6,747	19,699	61	(133)
Less: Commission on re-insurance ceded	(40,465)	(94,735)	(16,689)	(23,586)
Net Commission	(19,860)	(45,270)	(7,875)	(3,772)
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	216	762	207	1,081
Brokers	12,983	26,959	8,318	17,898
Corporate Agency	659	2,045	227	969
Others	-	-	-	-
TOTAL (B)	13,858	29,766	8,753	19,947

MARINE

Particulars	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
Commission paid				
Direct	3,535	8,572	2,966	5,987
TOTAL (A)	3,535	8,572	2,966	5,987
Add: Commission on re-insurance accepted	457	1,680	-	-
Less: Commission on re-insurance ceded	(10,538)	(21,237)	(8,041)	(14,658)
Net Commission	(6,546)	(10,985)	(5,075)	(8,671)
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	79	477	73	397
Brokers	3,229	7,546	2,841	5,425
Corporate Agency	227	549	53	165
Others	-	-	-	-
TOTAL (B)	3,535	8,572	2,966	5,987

MISCELLANEOUS

Particulars	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
Commission paid				
Direct	104,512	279,085	39,705	146,521
TOTAL (A)	104,512	279,085	39,705	146,521
Add: Commission on re-insurance accepted	49	149	51	212
Less: Commission on re-insurance ceded	(105,399)	(341,509)	(67,733)	(95,948)
Net Commission	(838)	(62,275)	(27,977)	50,785
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	27,856	79,211	9,951	34,587
Brokers	24,025	50,374	12,488	30,025
Corporate Agency	35,170	128,662	17,266	81,909
Others	17,461	20,838	-	-
TOTAL (B)	104,512	279,085	39,705	146,521

FORM NL-6-COMMISSION SCHEDULE
COMMISSION

TOTAL

Particulars	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
Commission paid				
Direct	121,905	317,423	51,424	172,455
TOTAL (A)	121,905	317,423	51,424	172,455
Add: Commission on re-insurance accepted	7,253	21,528	112	79
Less: Commission on re-insurance ceded	(156,402)	(457,481)	(92,463)	(134,192)
Net Commission	(27,244)	(118,530)	(40,927)	38,342
Break-up of the expenses (gross) incurred to				
Agents	28,151	80,450	10,231	36,065
Brokers	40,237	84,879	23,647	53,347
Corporate Agency	36,056	131,256	17,546	83,043
Others	17,461	20,838	-	-
TOTAL (B)	121,905	317,423	51,424	172,455

FORM NL-6-COMMISSION SCHEDULE
COMMISSION

For the Quarter ended 31st Mar 2018

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Commission paid												
Direct	80,341	3,994	-	84,335	1,983	10	676	7,917	1,810	7,208	573	104,512
TOTAL	80,341	3,994	-	84,335	1,983	10	676	7,917	1,810	7,208	573	104,512
Add : Commission on reinsurance accepted	-	-	-	-	49	-	-	-	-	-	-	49
Less : Commission on reinsurance ceded	(64,982)	(2,289)	-	(67,271)	(2,284)	(1)	(37)	(13,568)	(300)	(20,930)	(1,008)	(105,399)
Net commission	15,359	1,705	-	17,064	(252)	9	639	(5,651)	1,510	(13,722)	(435)	(838)

For the Quarter ended 31st Mar 2017

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Commission paid												
Direct	28,702	10	-	28,712	1,515	17	566	-	726	6,933	1,236	39,705
TOTAL	28,702	10	-	28,712	1,515	17	566	-	726	6,933	1,236	39,705
Add : Commission on reinsurance accepted	51	-	-	51	-	-	-	-	-	-	-	51
Less : Commission on reinsurance ceded	(43,440)	(1,425)	-	(44,865)	(2,625)	(1)	(43)	-	(305)	(17,237)	(2,657)	(67,733)
Net commission	(14,687)	(1,415)	-	(16,102)	(1,110)	15	523	-	422	(10,305)	(1,421)	(27,977)

FORM NL-6-COMMISSION SCHEDULE
COMMISSION

Upto the Year ended 31st Mar 2018

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Commission paid												
Direct	212,948	13,993	-	226,941	6,607	109	2,617	25,476	4,539	10,895	1,901	279,085
TOTAL	212,948	13,993	-	226,941	6,607	109	2,617	25,476	4,539	10,895	1,901	279,085
Add : Commission on reinsurance accepted	4	-	-	4	145	-	-	-	-	-	-	149
Less : Commission on reinsurance ceded	(244,189)	(6,579)	-	(250,768)	(7,148)	28	(157)	(53,163)	(561)	(29,411)	(329)	(341,509)
Net commission	(31,237)	7,414	-	(23,823)	(396)	137	2,460	(27,687)	3,978	(18,516)	1,572	(62,275)

Upto the Year ended 31st Mar 2017

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Commission paid												
Direct	119,433	1,544	-	120,977	5,360	83	2,573	-	3,842	11,066	2,620	146,521
TOTAL	119,433	1,544	-	120,977	5,360	83	2,573	-	3,842	11,066	2,620	146,521
Add : Commission on reinsurance accepted	201	-	-	201	-	-	-	-	-	-	11	212
Less : Commission on reinsurance ceded	(51,769)	(4,764)	-	(56,533)	(6,586)	79	(200)	-	(1,916)	(27,101)	(3,691)	(95,948)
Net commission	67,865	(3,220)	-	64,645	(1,226)	162	2,373	-	1,926	(16,035)	(1,060)	50,785

FIRE

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

S. No.	Particulars	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
1	Employees' remuneration & welfare benefits	23,993	80,755	30,933	37,077
2	Travel, conveyance and vehicle running expenses	2,134	6,035	3,208	3,811
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	1,477	5,122	2,046	2,465
5	Repairs and Maintenance	841	2,709	1,347	1,587
6	Printing & stationery	356	1,706	1,028	1,233
7	Communication	697	2,354	962	1,160
8	Legal & professional charges	3,232	7,551	3,571	4,263
9	Auditors' fees, expenses etc.				
	(a) as auditor	158	558	251	313
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
10	Advertisement and publicity*	10,389	38,351	18,624	21,768
11	Interest & bank charges	479	1,249	380	448
13	Depreciation	1,477	4,393	900	1,031
14	Manpower hire charges	12,965	38,189	24,286	29,801
15	Director fees	111	298	101	119
16	Others				
	(a) Information technology	2,850	6,844	2,315	2,738
	(b) Membership fees & subscription expenses	126	537	330	392
	(c) Business promotion expenses	212	1,973	941	1,096
	(d) Miscellaneous expenses	1,034	5,253	2,264	2,658
	TOTAL	62,531	203,877	93,487	111,960

*For better presentation and understanding, Infrastructure support expenses have been regrouped under Advertisement and Publicity. Accordingly, previous year/period figures have been reclassified to conform to those of the current year/period.

MARINE

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

S. No.	Particulars	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
1	Employees' remuneration & welfare benefits	6,077	21,723	15,267	16,878
2	Travel, conveyance and vehicle running expenses	547	1,623	1,578	1,736
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	375	1,380	1,013	1,122
5	Repairs and Maintenance	214	729	660	723
6	Printing & stationery	86	459	508	562
7	Communication	177	634	474	527
8	Legal & professional charges	841	2,032	1,760	1,941
9	Auditors' fees, expenses etc.				
	(a) as auditor	39	151	127	142
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
10	Advertisement and publicity*	2,600	10,317	9,081	9,909
11	Interest & bank charges	122	334	188	204
13	Depreciation	379	1,183	436	470
14	Manpower hire charges	3,323	10,274	12,121	13,567
15	Director fees	30	81	49	54
16	Others				
	(a) Information technology	741	1,841	1,135	1,246
	(b) Membership fees & subscription expenses	30	144	163	180
	(c) Business promotion expenses	45	531	457	498
	(d) Miscellaneous expenses	259	1,413	1,106	1,210
	TOTAL	15,885	54,849	46,123	50,969

*For better presentation and understanding, Infrastructure support expenses have been regrouped under Advertisement and Publicity. Accordingly, previous year/period figures have been reclassified to conform to those of the current year/period.

MISCELLANEOUS

FORM NL-7-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

S. No.	Particulars	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
1	Employees' remuneration & welfare benefits	110,471	498,706	89,339	414,870
2	Travel, conveyance and vehicle running expenses	10,588	37,273	10,716	42,641
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	6,696	31,630	5,386	27,586
5	Repairs and Maintenance	3,951	16,729	5,036	17,759
6	Printing & stationery	1,302	10,538	2,916	13,797
7	Communication	3,201	14,536	2,488	12,979
8	Legal & professional charges	17,088	46,632	11,021	47,702
9	Auditors' fees, expenses etc.				
	(a) as auditor	711	3,446	239	3,506
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
10	Advertisement and publicity*	44,669	236,836	77,006	243,567
11	Interest & bank charges	2,450	7,714	1,431	5,010
13	Depreciation	7,187	27,130	4,620	11,540
14	Manpower hire charges	63,313	235,838	41,261	333,457
15	Director fees	559	1,841	390	1,327
16	Others				
	(a) Information technology	14,952	42,267	8,244	30,634
	(b) Membership fees & subscription expenses	503	3,317	1,088	4,389
	(c) Business promotion expenses	143	12,186	4,055	12,265
	(d) Miscellaneous expenses	4,493	32,438	8,859	29,743
	TOTAL	292,277	1,259,057	274,095	1,252,772

*For better presentation and understanding, Infrastructure support expenses have been regrouped under Advertisement and Publicity. Accordingly, previous year/period figures have been reclassified to conform to those of the current year/period.

TOTAL

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

S. No.	Particulars	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
1	Employees' remuneration & welfare benefits	140,541	601,184	135,539	468,825
2	Travel, conveyance and vehicle running expenses	13,269	44,931	15,502	48,188
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	8,548	38,132	8,445	31,173
5	Repairs and Maintenance	5,006	20,167	7,043	20,069
6	Printing & stationery	1,744	12,703	4,452	15,592
7	Communication	4,075	17,524	3,924	14,666
8	Legal & professional charges	21,161	56,215	16,352	53,906
9	Auditors' fees, expenses etc.				
	(a) as auditor	908	4,155	617	3,961
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
10	Advertisement and publicity*	57,658	285,504	104,711	275,244
11	Interest & bank charges	3,051	9,297	1,999	5,662
13	Depreciation	9,043	32,706	5,956	13,041
14	Manpower hire charges	79,601	284,301	77,668	376,825
15	Director fees	700	2,220	540	1,500
16	Others				
	(a) Information technology	18,543	50,952	11,694	34,618
	(b) Membership fees & subscription expenses	659	3,998	1,581	4,961
	(c) Business promotion expenses	400	14,690	5,453	13,859
	(d) Miscellaneous expenses	5,786	39,104	12,229	33,611
	TOTAL	370,693	1,517,783	413,705	1,415,701

*For better presentation and understanding, Infrastructure support expenses have been regrouped under Advertisement and Publicity. Accordingly, previous year/period figures have been reclassified to conform to those of the current year/period.

MISCELLANEOUS
FORM NL-7-OPERATING EXPENSES SCHEDULE

For the Quarter ended 31st Mar 2018

(Rs in '000)

S. No.	Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
1	Employees' remuneration & welfare benefits	25,406	66,074	-	91,480	1,269	6	237	3,579	896	12,425	579	110,471
2	Travel, conveyance and vehicle running expenses	2,714	6,237	-	8,951	127	1	30	354	82	991	52	10,588
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	1,503	4,019	-	5,522	76	-	13	215	54	780	36	6,696
5	Repairs and Maintenance	938	2,354	-	3,292	46	-	9	129	32	423	20	3,951
6	Printing and stationery	176	821	-	997	13	-	(11)	37	13	235	8	1,302
7	Communication	735	1,916	-	2,651	37	-	6	104	26	361	16	3,201
8	Legal & professional charges	4,740	9,944	-	14,684	211	1	57	585	128	1,340	82	17,088
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	157	427	-	584	8	-	2	23	5	85	4	711
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity*	9,114	27,113	-	36,227	492	3	66	1,401	379	5,856	245	44,669
11	Interest & bank charges	651	1,434	-	2,085	30	1	8	83	19	212	12	2,450
13	Depreciation	1,794	4,250	-	6,044	85	1	19	238	57	707	36	7,187
14	Manpower hire charges	15,888	37,416	-	53,304	751	4	169	2,103	495	6,168	319	63,313
15	Director fees	147	329	-	476	6	-	1	18	5	50	3	559
16	Others	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Information technology	4,108	8,714	-	12,822	184	1	49	511	112	1,201	72	14,952
	(b) Membership fees & subscription expenses	88	310	-	398	5	-	-	16	5	77	2	503
	(c) Business promotion expenses	(273)	190	-	(83)	(4)	-	(7)	(8)	5	236	4	143
	(d) Miscellaneous expenses	936	2,721	-	3,657	50	-	7	141	38	576	24	4,493
	TOTAL	68,822	174,269	-	243,091	3,386	18	665	9,529	2,351	31,723	1,514	292,277

For the Quarter ended 31st Mar 2017

(Rs in '000)

S. No.	Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
1	Employees' remuneration & welfare benefits	21,166	37,579	-	58,745	5,104	26	783	-	1,698	21,179	1,804	89,339
2	Travel, conveyance and vehicle running expenses	2,859	4,681	-	7,540	534	3	91	-	182	2,177	189	10,716
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates and taxes	1,160	2,203	-	3,363	336	2	48	-	110	1,408	119	5,386
5	Repairs and maintenance	1,447	2,255	-	3,702	227	1	42	-	78	906	80	5,036
6	Printing and stationery	680	1,221	-	1,901	169	1	26	-	56	704	59	2,916
7	Communication	525	1,011	-	1,536	158	1	23	-	52	662	56	2,488
8	Legal and professional charges	2,768	4,721	-	7,489	591	3	95	-	199	2,435	209	11,021
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	(51)	42	-	(9)	40	-	3	-	12	179	14	239
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity*	23,368	35,162	-	58,530	3,156	21	625	-	1,114	12,433	1,127	77,006
11	Interest and bank charges	413	642	-	1,055	64	-	12	-	22	256	22	1,431
13	Depreciation	1,540	2,184	-	3,724	156	2	36	-	57	589	56	4,620
14	Manpower hire charges	3,399	13,908	-	17,307	3,904	14	425	-	1,221	17,023	1,367	41,261
15	Director fees	114	176	-	290	17	-	3	-	6	68	6	390
16	Others	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Information technology	2,297	3,653	-	5,950	388	3	69	-	134	1,563	137	8,244
	(b) Membership fees and Subscription expenses	288	475	-	763	55	-	9	-	18	224	19	1,088
	(c) Business promotion expenses	1,256	1,865	-	3,121	160	1	33	-	57	626	57	4,055
	(d) Miscellaneous expenses	2,611	4,004	-	6,615	382	2	72	-	134	1,518	136	8,859
	TOTAL	65,840	115,782	-	181,622	15,441	80	2,395	-	5,150	63,950	5,457	274,095

*For better presentation and understanding, Infrastructure support expenses have been regrouped under Advertisement and Publicity. Accordingly, previous year/period figures have been reclassified to conform to those of the current year/period.

MISCELLANEOUS
FORM NL-7-OPERATING EXPENSES SCHEDULE

Upto the Year ended 31st Mar 2018

(Rs in '000)

S. No.	Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
1	Employees' remuneration & welfare benefits	161,224	282,385	-	443,609	6,581	35	2,246	17,977	3,396	22,688	2,174	498,706
2	Travel, conveyance and vehicle running expenses	12,049	21,105	-	33,154	492	3	168	1,344	254	1,696	162	37,273
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	10,226	17,911	-	28,137	417	2	142	1,140	215	1,439	138	31,630
5	Repairs and Maintenance	5,408	9,473	-	14,881	221	1	75	603	114	761	73	16,729
6	Printing & stationery	3,407	5,967	-	9,374	139	1	47	380	72	479	46	10,538
7	Communication	4,700	8,231	-	12,931	192	1	65	524	99	661	63	14,536
8	Legal & professional charges	15,076	26,405	-	41,481	615	3	210	1,681	318	2,121	203	46,632
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1,114	1,952	-	3,066	45	-	16	124	23	157	15	3,446
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity*	76,566	134,105	-	210,671	3,125	17	1,067	8,537	1,613	10,774	1,032	236,836
11	Interest & bank charges	2,493	4,367	-	6,860	102	1	35	278	53	351	34	7,714
13	Depreciation	8,771	15,362	-	24,133	358	2	122	978	185	1,234	118	27,130
14	Manpower hire charges	76,243	133,540	-	209,783	3,112	17	1,062	8,501	1,606	10,729	1,028	235,838
15	Director fees	595	1,043	-	1,638	24	-	8	66	13	84	8	1,841
16	Others	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Information technology	13,664	23,933	-	37,597	558	3	190	1,524	288	1,923	184	42,267
	(b) Membership fees & subscription expenses	1,072	1,878	-	2,950	44	-	15	120	23	151	14	3,317
	(c) Business promotion expenses	3,940	6,900	-	10,840	161	1	55	439	83	554	53	12,186
	(d) Miscellaneous expenses	10,487	18,368	-	28,855	428	2	146	1,169	221	1,476	141	32,438
	TOTAL	407,035	712,925	-	1,119,960	16,614	89	5,669	45,385	8,576	57,278	5,486	1,259,057

Upto the Year ended 31st Mar 2017

(Rs in '000)

S. No.	Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
1	Employees' remuneration and welfare benefits	166,251	211,260	-	377,511	7,214	90	2,963	-	3,232	21,173	2,687	414,870
2	Travel, conveyance and vehicle running expenses	17,088	21,714	-	38,802	741	9	305	-	332	2,176	276	42,641
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates and taxes	11,054	14,047	-	25,101	480	6	197	-	215	1,408	179	27,586
5	Repairs and maintenance	7,117	9,043	-	16,160	309	4	127	-	138	906	115	17,759
6	Printing and stationery	5,529	7,026	-	12,555	240	3	99	-	107	704	89	13,797
7	Communication	5,201	6,609	-	11,810	226	3	93	-	101	662	84	12,979
8	Legal and professional charges	19,116	24,291	-	43,407	829	10	341	-	372	2,434	309	47,702
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1,405	1,785	-	3,190	61	1	25	-	27	179	23	3,506
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity*	97,604	124,029	-	221,633	4,235	53	1,740	-	1,898	12,430	1,578	243,567
11	Interest and bank charges	2,008	2,551	-	4,559	87	1	36	-	39	256	32	5,010
13	Depreciation	4,624	5,876	-	10,500	201	3	82	-	90	589	75	11,540
14	Manpower hire charges	133,627	169,803	-	303,430	5,798	72	2,382	-	2,597	17,018	2,160	333,457
15	Director fees	532	676	-	1,208	23	-	9	-	10	68	9	1,327
16	Others	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Information technology	12,276	15,599	-	27,875	533	7	219	-	239	1,563	198	30,634
	(b) Membership fees and Subscription expenses	1,759	2,236	-	3,995	76	1	31	-	34	224	28	4,389
	(c) Business promotion expenses	4,915	6,245	-	11,160	213	3	88	-	96	626	79	12,265
	(d) Miscellaneous expenses	11,919	15,146	-	27,065	517	6	212	-	232	1,518	193	29,743
	TOTAL	502,025	637,936	-	1,139,961	21,783	272	8,949	-	9,759	63,934	8,114	1,252,772

*For better presentation and understanding, Infrastructure support expenses have been regrouped under Advertisement and Publicity. Accordingly, previous year/period figures have been reclassified to conform to those of the current year/period.

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012



FORM NL-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

(Rs in '000)

	Particulars	As at 31st Mar 2018	As at 31st Mar 2017
1	Authorised Share Capital		
	12,00,00,000 (Previous Year - 12,00,00,000) Equity Shares of Rs 10/- each fully paid-up	1,200,000	1,200,000
2	Issued Capital		
	11,25,00,000 (Previous Year - 11,25,00,000) Equity Shares of Rs 10/- each fully paid-up	1,125,000	1,125,000
3	Subscribed Capital		
	11,25,00,000 (Previous Year - 11,25,00,000) Equity Shares of Rs 10/- each fully paid-up	1,125,000	1,125,000
4	Called-up Capital		
	11,25,00,000 (Previous Year - 11,25,00,000) Equity Shares of Rs 10/- each fully paid-up	1,125,000	1,125,000
	Less : Calls unpaid	-	-
	Add : Equity shares forfeited (Amount originally paid-up)	-	-
	Less : Par value of equity shares bought back	-	-
	Less : Preliminary expenses	-	-
	Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	1,125,000	1,125,000

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012



FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL

PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As at 31st Mar 2018		As at 31st Mar 2017	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	83,750,000	74.44%	83,750,000	74.44%
• Foreign	28,750,000	25.56%	28,750,000	25.56%
TOTAL	112,500,000	100%	112,500,000	100%

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012



FORM NL-10-RESERVE AND SURPLUS SCHEDULE
RESERVES AND SURPLUS

(Rs in '000)

S . No.	Particulars	As at 31st Mar 2018	As at 31st Mar 2017
1	Capital reserve	-	-
2	Capital redemption reserve	-	-
3	Share premium	1,455,000	1,455,000
	General reserves	-	-
4	Less: Debit balance in profit and loss account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe reserve	-	-
6	Other reserves	-	-
7	Balance of profit in profit & loss account	-	-
	TOTAL	1,455,000	1,455,000

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**IRDA Registration No. 149 dated 22nd May, 2012****FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS***(Rs in '000)*

S . No.	Particulars	As at 31st Mar 2018	As at 31st Mar 2017
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	2,995	3,613
4	Others	-	-
	TOTAL	2,995	3,613

FORM NL-12-INVESTMENT SCHEDULE
SHAREHOLDERS

(Rs in '000)

	Particulars	As at 31st Mar 2018	As at 31st Mar 2017
	LONG TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including treasury bills	553,136	631,332
2	Other approved securities	110,032	153,737
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	8,733	16,068
	(b) Mutual funds	-	-
	(c) Debentures/ Bonds	433,765	432,392
	(d) Investment properties-real estate	-	-
	(e) Other securities (Bank fixed deposit)	32,820	45,690
4	Investments in infrastructure and housing	333,669	444,312
5	Other than approved investments	57,830	80,575
	TOTAL LONG TERM INVESTMENTS	1,529,985	1,804,106
	SHORT TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including treasury bills	-	-
2	Other approved securities	-	-
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	2,911	4,017
	(b) Mutual funds	124,531	79,927
	(d) Debentures/ Bonds	114,819	42,138
	(e) Other securities (Bank fixed deposit)	93,784	126,790
4	Investments in infrastructure and social sector	-	-
5	Other than approved investments	-	-
	TOTAL SHORT TERM INVESTMENTS	336,045	252,872
	TOTAL	1,866,030	2,056,978

FORM NL-12-INVESTMENT SCHEDULE
POLICYHOLDERS

(Rs in '000)

	Particulars	As at 31st Mar 2018	As at 31st Mar 2017
	LONG TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including	2,817,557	2,132,219
2	Other approved securities	560,477	519,220
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	44,485	54,266
	(b) Mutual funds	-	-
	(c) Debentures/ Bonds	2,209,508	1,460,332
	(d) Investment properties-real estate	-	-
	(e) Other securities (Bank fixed deposit)	167,180	154,310
4	Investments in infrastructure and social sector	1,699,635	1,500,590
5	Other than approved investments	294,573	272,128
	TOTAL LONG TERM INVESTMENTS	7,793,415	6,093,065
	SHORT TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including	-	-
2	Other approved securities	-	-
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	14,828	13,566
	(b) Mutual funds	634,334	269,940
	(c) Debentures/ Bonds	584,860	142,313
	(d) Other securities (Bank fixed deposit)	477,716	428,210
4	Investments in infrastructure and social sector	-	-
5	Other than approved investments	-	-
	TOTAL SHORT TERM INVESTMENTS	1,711,738	854,029
	TOTAL	9,505,153	6,947,094

FORM NL-13-LOANS SCHEDULE
LOANS

(Rs in '000)

	Particulars	As at 31st Mar 2018	As at 31st Mar 2017
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	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	-	-

FORM NL-14-FIXED ASSETS SCHEDULE
FIXED ASSETS

(Rs in '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening as at 01 April 2017	Additions	Deductions	Closing as at 31 Mar 2018	As at 01 April 2017	For the year ended 31 Mar 2018	On Sales/ Adjustments	As at 31 Mar 2018	As at 31st March 2018	As at 31st March 2017
Intangibles- Computer Software	97,081	65,135	-	162,216	23,985	20,925	-	44,910	117,306	73,096
Leasehold improvements	13,699	3,095	-	16,794	3,809	1,760	-	5,569	11,225	9,890
Furniture & Fittings	1,170	372	-	1,542	954	120	-	1,074	468	216
Information Technology Equipment	22,701	19,182	60	41,823	14,557	7,582	57	22,082	19,741	8,144
Vehicles	6,659	(5)	-	6,654	307	1,741	-	2,048	4,606	6,352
Office Equipment	1,819	758	-	2,577	1,130	251	-	1,381	1,196	689
Electronic Equipment	2,211	216	-	2,427	656	326	-	982	1,445	1,555
TOTAL	145,340	88,753	60	234,033	45,398	32,705	57	78,046	155,987	99,942
Intangible assets under development	49,762	23,125	58,512	14,375	-	-	-	-	14,375	49,762
Grand Total	195,102	111,878	58,572	248,408	45,398	32,705	57	78,046	170,362	149,704
Previous Year	94,992	135,964	35,854	195,102	32,945	13,041	588	45,398	149,704	

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012



FORM NL-15-CASH AND BANK BALANCE SCHEDULE
CASH AND BANK BALANCES

(Rs in '000)

	Particulars	As at 31st March 2018	As at 31st March 2017
1	Cash (including stamps)	19,635	13,433
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	173,579	125,721
	(c) Cheques in-hand	68,615	28,995
	(d) Others	-	-
3	Money at Call and Short Notice		
	(a) With banks	-	-
	(b) With other institutions	-	-
4	Others	-	-
	TOTAL	261,829	168,149
	Balances with non-scheduled banks included in 2 and 3 above	-	-

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

(Rs in '000)

	Particulars	As at 31st Mar 2018	As at 31st Mar 2017
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	13,400	9,794
4	Advances to directors / officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	17,976	15,697
6	Others		
	(a) Unutilised Goods & Service Tax credit / Service Tax Credit	13,199	28,108
	(b) Advance recoverable	1,062	3,899
	(c) Advance to employees	7,170	4,464
	TOTAL (A)	52,807	61,962
	OTHER ASSETS		
1	Income accrued on investments	451,029	573,674
2	Outstanding premiums	-	-
3	Agents' balances	-	-
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	283,640	137,467
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	Unsettled investment contract receivable	-	303,313
	Unclaimed Amount of Policyholders (Investments)	12,300	-
	Deposits for Premises, Telephone etc.	10,185	7,840
	Gratuity (excess of plan assets over obligation)	4,601	-
	TOTAL (B)	761,755	1,022,294
	TOTAL (A+B)	814,562	1,084,256

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

(Rs in '000)

	Particulars	As at 31st Mar 2018	As at 31st Mar 2017
1	Agents' balances	23,835	7,671
2	Balances due to other insurance companies	495,503	234,447
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	69,353	79,527
5	Unallocated premium	37,087	72,562
6	Sundry creditors	131,302	138,078
7	Due to subsidiaries/ holding company	-	-
8	Claims outstanding (net)	6,945,686	5,579,454
9	Due to directors/ officers	-	-
10	Unclaimed amount of Policyholders	12,231	12,074
11	Others		
	(a)Due to Policyholders/Insured	34,869	23,034
	(b)Solatium Fund	10,123	7,491
	(c)Goods & Service Tax liability / Service Tax Liability	71,699	2,304
	(d)TDS payable	15,686	24,532
	(e)Other statutory dues	4,974	3,585
	(f)Book Overdraft	172,608	129,879
	(g)Other payable	199,497	163,426
	TOTAL	8,224,453	6,478,064

FORM NL-18-PROVISIONS SCHEDULE
PROVISIONS

(Rs in '000)

	Particulars	As at 31st Mar 2018	As at 31st Mar 2017
1	Reserve for unexpired Risk	2,154,906	1,744,613
2	Premium deficiency	3,742	1,975
3	For taxation (less advance tax paid and taxes deducted at source)	12,279	8,641
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	Provision for employee benefit	12,271	12,333
7	Others	500	500
	TOTAL	2,183,698	1,768,062

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012



FORM NL-19 MISC EXPENDITURE SCHEDULE
MISCELLANEOUS EXPENDITURE
(To the extent not written off or adjusted)

(Rs in '000)

	Particulars	As at 31st Mar 2018	As at 31st Mar 2017
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE
RECEIPT AND PAYMENTS

(Rs in '000's)

S No.	Particulars	For the year ended 31st March 2018	For the year ended 31st March 2017
A.	Cash Flows from the operating activities:		
	Premium received from policyholders, including advance receipts	6,199,560	4,820,577
	Other receipts, net of other payments	(18,120)	32,285
	Receipts from reinsurers, net of commissions and claims	(500,548)	(542,634)
	Payments to co-insurers, net of claims recovery	(1,000)	1,405
	Payments of claims	(1,818,142)	(2,177,738)
	Payments of commission and brokerage	(291,975)	(163,673)
	Payments of other operating expenses	(1,712,201)	(1,469,724)
	Deposits, advances and staff loans	619	(2,067)
	Income taxes paid (Net)	(10,797)	(10,565)
	Service tax paid	(654,461)	(480,730)
	Cash flows before extraordinary items	1,192,935	7,136
	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities	1,192,935	7,136
B.	Cash flows from investing activities:		
	Purchase of fixed assets	(53,380)	(100,699)
	Proceeds from sale of fixed assets	52	868
	Purchases of investments	(38,317,165)	(2,915,677)
	Sales of investments	36,376,291	2,467,059
	Rents/Interests/ Dividends received	969,000	657,142
	Investments in money market instruments and in liquid mutual funds (Net)	(71,677)	(64,301)
	Expenses related to investments	(1,458)	(1,332)
	Net cash flow from investing activities	(1,098,337)	43,060
C.	Cash flows from financing activities:		
	Proceeds from issuance of share capital	-	-
	Proceeds from borrowing	-	3,682
	Repayments of borrowing	(618)	(1,018)
	Interest/dividends paid	(300)	(73)
	Net cash flow from financing activities	(918)	2,591
D.	Effect of foreign exchange rates on cash and cash equivalents, net	-	-
E.	Net increase in cash and cash equivalents:	93,680	52,787
	Cash and cash equivalents at the beginning of the year	168,149	115,362
	Cash and cash equivalents at the end of the year	261,829	168,149

FORM NL-21-Statement of Liabilities

Date: 31st Mar 2018

(Rs in Lakhs)

Sl.No.	Particular	As at 31st March 2018				As at 31st March 2017			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	948	631	301	1,880	777	409	100	1,286
2	Marine								
a	Marine Cargo	46	200	166	412	64	237	191	492
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	19,501	29,192	36,791	85,484	16,169	23,485	29,739	69,394
b	Engineering	116	90	115	321	136	135	130	401
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	127	25	244	396	106	72	211	389
e	Others	66	1,356	118	1,540	111	766	75	951
4	Health Insurance	745	50	178	973	83	103	141	327
5	Total Liabilities	21,549	31,544	37,913	91,006	17,446	25,207	30,587	73,240

FORM NL-22-Geographical Distribution of Business

Date: 31st Mar 2018

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
	(Rs in Lakhs)																									
Andhra Pradesh	159	283	6	107	-	-	7	33	138	412	682	1,906	1	6	5	15	9	32	-	-	-	-	-	1	1,008	2,795
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	0	0	1	2	-	-	-	0	-	-	-	-	-	-	-	-	1	2
Assam	-	0	-	-	-	-	-	4	0	0	0	1	-	-	-	0	-	-	-	-	-	-	-	-	1	5
Bihar	-	0	0	0	-	-	1	1	39	56	112	149	-	-	7	11	-	-	-	-	-	-	-	-	159	216
Chandigarh	0	2	0	1	-	-	6	14	381	1,436	513	1,619	-	0	12	21	42	173	-	-	-	-	0	3	954	3,268
Chhattisgarh	0	1	-	-	-	-	-	0	1	11	3	7	-	0	0	0	1	2	-	-	-	-	-	0	5	21
Dadra & Nagar Haveli	4	23	1	13	-	-	8	20	332	1,112	405	1,264	8	47	1	22	30	78	-	-	-	-	0	3	790	2,581
Daman & Diu	-	1	-	3	-	-	-	-	1	2	1	3	-	-	-	-	-	0	-	-	-	-	-	0	2	18
Delhi	-	0	-	1	-	-	-	-	0	1	1	2	-	-	-	-	0	0	-	-	-	-	-	-	1	3
Goa	73	281	14	369	-	-	4	11	41	109	150	317	37	65	5	11	1	5	-	-	-	-	4	14	336	1,082
Gujarat	2	4	-	-	-	-	-	-	0	1	0	1	6	25	-	-	-	-	-	-	-	-	-	8	9	31
Haryana	126	312	33	42	-	-	14	62	234	610	849	1,719	100	222	0	1	11	28	-	-	-	-	3	11	1,363	3,007
Himachal Pradesh	171	441	229	293	-	-	3	26	148	588	175	688	151	285	26	68	41	126	-	-	-	-	1	24	937	2,363
Jammu & Kashmir	-	-	26	51	-	-	0	1	14	61	25	98	-	-	-	0	6	15	-	-	-	-	-	-	70	219
Jharkhand	-	-	-	0	-	-	-	-	0	0	0	0	-	-	0	0	-	-	-	-	-	-	-	-	0	1
Karnataka	7	15	1	4	-	-	15	40	180	584	276	767	0	2	1	2	24	66	-	-	-	-	0	1	505	1,482
Kerala	272	408	38	46	-	-	14	29	177	580	361	1,059	117	199	0	1	39	123	-	-	-	-	0	2	1,019	2,446
Lakshadweep	0	3	1	1	-	-	1	4	139	512	354	1,028	-	0	0	0	23	80	-	-	-	-	-	0	519	1,629
Madhya Pradesh	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	0	0
Maharashtra	13	40	-	1	-	-	4	25	218	887	472	1,479	14	20	1	6	19	63	-	-	-	-	1	2	740	2,522
Manipur	350	1,762	354	849	-	-	63	107	387	1,406	823	2,144	763	1,164	17	33	52	127	-	-	-	-	32	63	3,048	7,654
Mizoram	-	-	-	-	-	-	-	-	0	0	0	0	-	-	0	0	-	-	-	-	-	-	-	-	0	1
Nagaland	-	-	-	-	-	-	-	-	1	1	1	2	-	-	0	0	-	-	-	-	-	-	-	-	2	2
Nagaland	-	-	-	-	-	-	-	-	0	0	0	0	-	-	0	0	-	-	-	-	-	-	-	-	0	0
Nagaland	-	-	-	-	-	-	-	-	1	3	14	21	-	-	0	0	-	-	-	-	-	-	-	-	15	23
Odisha	1	4	1	2	-	-	6	26	182	675	387	1,125	1	3	0	2	24	70	-	-	-	-	0	1	601	1,908
Puducherry	-	0	-	-	-	-	-	-	4	9	9	29	2	2	0	0	1	1	-	-	-	-	-	-	16	41
Punjab	33	39	0	(8)	-	-	0	1	69	303	103	308	-	4	1	3	12	42	-	-	-	-	0	8	219	782
Rajasthan	13	45	1	2	-	-	2	21	151	597	375	1,080	5	6	0	1	24	94	-	-	-	-	0	1	572	1,766
Sikkim	-	-	-	-	-	-	-	-	3	5	6	17	-	-	0	0	2	-	-	-	-	-	-	-	9	25
Tamil Nadu	118	282	23	48	-	-	3	17	142	474	528	1,978	96	160	16	40	19	32	-	-	-	-	11	13	949	2,958
Telangana	17	183	33	42	-	-	7	40	230	702	688	2,067	9	118	1	9	18	66	-	-	-	-	7	9	1,010	3,236
Tripura	-	-	-	-	-	-	-	-	2	3	5	5	-	0	1	2	-	-	-	-	-	-	-	-	9	10
Uttar Pradesh	47	107	(15)	28	-	-	14	40	563	2,229	756	2,510	25	55	9	43	107	355	-	-	-	-	6	26	1,513	5,390
Uttarakhand	3	22	0	0	-	-	0	1	15	72	19	79	-	-	2	4	3	14	-	-	-	-	-	-	42	193
West Bengal	133	168	4	16	-	-	4	25	453	1,582	1,070	3,021	15	24	13	38	27	83	-	-	-	-	10	31	1,729	4,978
Grand Total	1,735	4,347	751	1,911	-	-	177	548	4,251	15,025	9,157	26,317	1,351	2,327	118	316	533	1,675	-	-	-	-	76	283	18,149	52,669

FORM NL-23-Reinsurance Risk Concentration

Date: 31st Mar 2018

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	0.00%
3	No. of Reinsurers with rating A but less than AA	16	2,299	28	79	34.41%
4	No. of Reinsurers with rating BBB but less than A	19	4,496	84	6	65.59%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
6	No. of Indian Insurer other than GIC	-	-	-	-	0.00%
	Total	35	6,795	112	85	100.00%

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

**FORM NL-24-Ageing of Claims**Date: **31st Mar 2018***(Rs in Lakhs)*

Sl.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	596	1	8	6	-	611	1,842
2	Marine Cargo	243	17	19	11	-	290	269
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	42	8	3	5	-	58	15
5	Motor OD	4,063	450	107	37	4	4,661	1,123
6	Motor TP	17	58	103	185	389	752	3,935
7	Health	-	-	-	-	-	-	0
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	11	5	8	-	1	25	31
10	Liability	2	2	5	3	-	12	34
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	126	7	1	-	-	134	8

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

Date:	31st Mar 2018
No. of claims only	

Sl. 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	66	139	-	41	1,455	4,757	-	-	35	17	-	-	38	6,548
2	Claims reported during the period	636	338	-	63	5,483	731	14	-	34	14	-	-	196	7,509
3	Claims settled during the period	611	290	-	58	4,661	752	-	-	25	12	-	-	134	6,543
4	Claims repudiated during the period	-	4	-	1	288	-	-	-	-	-	-	-	-	293
5	Claims closed during the period	27	43	-	18	689	133	4	-	29	10	-	-	86	1,039
6	Claims o/s at end of the period	64	140	-	27	1,300	4,603	10	-	15	9	-	-	14	6,182
	Less than 3months	19	56	-	15	792	667	10	-	8	6	-	-	12	1,585
	3 months to 6 months	9	38	-	2	184	473	-	-	2	2	-	-	1	711
	6 months to 1 year	23	27	-	-	132	756	-	-	2	1	-	-	1	942
	1 year and above	13	19	-	10	192	2,707	-	-	3	-	-	-	-	2,944

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

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

Solvency as at 31st March 2018

Required solvency margin based on net premium and net incurred claims

(Rs in Lakhs)

Item No.	Description	PREMIUM		CLAIMS		RSM-1	RSM-2	RSM
		Gross Written Premium	Net Written Premium	Gross Incurred Claim	Net incurred Claim			
1	Fire	7,526	675	8,621	684	753	1,293	1,293
2	Marine Cargo	2,025	78	1,676	199	243	302	302
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	41,343	35,381	28,780	26,599	7,076	7,980	7,980
5	Engineering	613	166	1,014	168	61	152	152
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	2,327	299	851	110	349	191	349
8	Health	1,992	918	366	218	299	82	299
9	Others	203	43	400	406	28	122	122
10	Crop Insurance	-	-	1,062	501	-	159	159
	Total	56,028	37,561	42,770	28,884	8,809	10,282	10,656

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

**FORM NL-27-Offices information for Non-Life**Date: **31st Mar 2018**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the quarter		86
2	No. of branches approved during the quarter		45
3	No. of branches opened during the quarter	Out of approvals of previous quarter	-
4		Out of approvals of this quarter	39
5	No. of branches closed during the quarter		-
6	No of branches at the end of the quarter		125
7	No. of branches approved but not opened		6
8	No. of rural branches		36
9	No. of urban branches		89

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

FORM NL-28-STATEMENT OF ASSETS - 3B

Statement as on : 31st March 2018

Statement of Investment Assets

(Business within India)

Periodicity of Submission: Quarterly

(Rs. In Lakhs)

No	PARTICULARS	NL No.	AMOUNT
1	Investments - Shareholders Funds	12	18,660
2	Investments - Policyholders Funds	12	95,052
3	Loans	13	-
4	Fixed Assets	14	1,704
5	Deferred tax asset		995
6	Current Assets		-
	a. Cash & Bank balance	15	2,618
	b. Advances & other assets	16	8,146
7	Current Liabilities		-
	a. Current Liabilities	17	82,245
	b. Provisions	18	21,837
	c. Misc. Exp not written off	19	-
	d. Debit Balance of P&L A/c		2,754

Application of Funds as per Balance Sheet (A)

25,847

	Less: Other Assets	NL No.	Amount
1	Loans	13	-
2	Fixed Assets	14	1,704
	Deferred Tax Asset		995
3	Cash & Bank Balance	15	2,618
4	Advances & Other Assets	16	8,146
5	Current Liabilities	17	82,245
6	Provisions	18	21,837
7	Misc. Exp not Written Off	19	-
8	Debit Balance of P&L A/c		2,754

TOTAL (B) (87,865)

'Investment Assets' As per FORM 3B

(A-B) 113,712

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM ⁺				(e)	(d + e)	
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	
1	G. Sec.	Not less than 20%	-	5,531	28,176	33,707	29.6%	-	33,707	33,514
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	6,632	33,780	40,412	35.5%	-	40,412	40,263
3	Investment subject to Exposure Norms					-				
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	-	5,283	26,909	32,192	28.3%	-	32,192	32,578
	2. Approved Investments	Not exceeding 55%	-	6,743	34,348	41,091	36.1%	17	41,108	41,543
	3. Other Investments (not exceeding 25%)		-	-	-	-	0.0%		-	-
Total Investment Assets		100%	-	18,657	95,038	113,695	100.0%	17	113,712	114,384

Note: (+) FRSM refers "Funds representing Solvency Margin" .

Other Investments are as permitted under sec 27A(2).

Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.

Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account.

PERIODIC DISCLOSURES
FORM NL-29 - Detail regarding debt securities

Insurer:

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

Date:

31st Mar 2018

(Rs in Lakhs)

Particulars	MARKET VALUE				Book Value			
	As at 31st Mar 2018	as % of total for this class	As at 31st Mar 2017	as % of total for this class	As at 31st Mar 2018	as % of total for this class	As at 31st Mar 2017	as % of total for this class
Break down by credit rating								
AAA rated	73,863	75.10%	63,227	78.53%	73,603	75.34%	61,479	78.71%
AA or better	21,445	21.80%	12,585	15.63%	21,090	21.59%	12,105	15.50%
Rated below AA but above A	3,048	3.10%	4,697	5.83%	3,006	3.08%	4,529	5.80%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	-	-	-	-	-	-	-	-
Breakdown by residual maturity								
Up to 1 year	5,546	5.64%	1,845	2.29%	5,511	5.64%	1,845	2.36%
more than 1 year and upto 3 years	19,262	19.58%	13,000	16.15%	19,039	19.49%	12,604	16.14%
More than 3 years and up to 7 years	31,064	31.58%	17,708	21.99%	30,434	31.15%	16,971	21.73%
More than 7 years and up to 10 years	20,379	20.72%	26,060	32.37%	20,475	20.96%	25,383	32.50%
above 10 years	22,105	22.47%	21,897	27.20%	22,241	22.76%	21,309	27.28%
Breakdown by type of the issuer								
a. Central Government	33,514	34.07%	28,439	35.32%	33,707	34.50%	27,636	35.38%
b. State Government	5,798	5.90%	6,003	7.46%	5,758	5.89%	5,785	7.41%
c. Corporate Securities	59,044	60.03%	46,068	57.22%	58,234	59.61%	44,692	57.22%

FORM NL-30 Analytical Ratios for Non-Life companies

Date: 31st Mar 2018

Sl.No.	Particular	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
1	Gross Premium Growth Rate	38.8%	25.6%	13.4%	3.8%
2	Gross Premium to shareholders' fund ratio	0.79	2.29	0.58	1.86
3	Growth rate of shareholders' fund	2.2%	2.2%	3.7%	2.9%
4	Net Retention Ratio	64.1%	67.0%	63.5%	77.2%
5	Net Commission Ratio	(2.2%)	(3.2%)	(4.9%)	1.2%
6	Expense of Management to Gross Direct Premium Ratio	27.1%	34.8%	35.6%	37.9%
7	Expense of Management to Net Written Premium Ratio	39.5%	48.9%	55.4%	48.6%
8	Net Incurred claims to Net Earned Premium	86.1%	83.0%	81.6%	78.7%
9	Combined Ratio	113.5%	120.2%	126.0%	123.2%
10	Technical Reserves to net premium ratio	7.29	2.42	9.29	2.24
11	Underwriting balance ratio	(0.26)	(0.25)	(0.29)	(0.23)
12	Operating Profit Ratio	(3.8%)	(3.4%)	(4.1%)	(3.5%)
13	Liquid Assets to Liabilities ratio	0.25	0.25	0.17	0.17
14	Net earning ratio	0.4%	1.3%	2.0%	1.9%
15	Return on net worth ratio	0.2%	2.1%	0.8%	2.8%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.01	2.01	2.07*	2.07*
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	112,500,000	112,500,000	112,500,000	112,500,000
2	(b) Percentage of shareholding (Indian / Foreign)	(74.44% / 25.56%)	(74.44% / 25.56%)	(74.44% / 25.56%)	(74.44% / 25.56%)
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)	0.04	0.44	0.15	0.56
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.04	0.44	0.15	0.56
6	(iv) Book value per share (Rs)	20.49	20.49	20.05	20.05

*Solvency Ratio as at 31.03.2018 has been calculated using claims information for 'Trailing 12 Months Data' and 'Trailing 36 Months Data divided by 3' in line with IRDAI (ALSM) Regulation 2016 whereas Solvency Ratio as at 31.03.2017 was calculated using claims information for 'Trailing 12 Months Data' and 'Preceding 36 Months Data divided by 3 (excluding the financial year with reference to which the solvency of the insurer is being computed)' as per clarification vide circular no 045/IRDA/F&A/Mar-06 dated 31.03.2006. Had the Company computed the Solvency Ratio as at 31.03.2017 using claims information for 'Trailing 12 Months Data' and 'Trailing 36 Months Data divided by 3', the Solvency Ratio as at 31.03.2017 would have been 1.97 times.

FORM NL-31-Related Party Transactions

Date: **31st Mar 2018**
(Rs in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
1	Magma Fincorp Limited	Investing Company	Corporate agent commission	306.98	306.98	-	-
2	Magma Fincorp Limited	Investing Company	Cash deposit received	4,580.05	4,580.05	-	-
3	Magma Fincorp Limited	Investing Company	Cash deposit adjusted for policy issued	4,402.53	4,402.53	-	-
4	Magma Fincorp Limited	Investing Company	Premium for policies underwritten	3.08	3.08	-	-
5	Magma Fincorp Limited	Investing Company	Purchase of Fixed Assets	87.40	87.40	-	-
6	Celica Developers Pvt. Ltd.	Private Company in which Director is a Director	Premium for policies underwritten	1.61	4.24	1.75	5.14
7	Devsar Vyapaar Pvt. Ltd.	Private Company in which Director is a Director	Premium for policies underwritten	0.12	0.14	-	-
8	Columbine Decorative & Marketing Pvt Ltd.	Private Company in which Director is a Director	Premium for policies underwritten	0.30	0.30	-	-
9	Magma Consumer Finance Limited	Private Company in which Director is a Director	Premium for policies underwritten	-	0.56	-	-
10	Magmaa Consumer Finance Limited	Private Company in which Director is a Director	Claims Payment	2.97	2.97	-	-
11	CLP Business LLP	Private Company in which Director is a Director	Payment of Rent	3.94	11.82	-	-

FORM NL-31-Related Party Transactions

Date: **31st Mar 2018**

(Rs in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018	For the Quarter ended 31st Mar 2017	Upto the Year ended 31st Mar 2017
12	Rajive Kumaraswami (from 15.06.2016)	Key management personnel	Managerial remuneration	72.70	292.03	83.00	263.69
13	Swaraj Krishnan (upto 14.06.2016)	Key management personnel	Managerial remuneration	-	-	-	20.61
14	Gaurav Parasrampur	Key management personnel	Managerial remuneration	29.06	95.94	18.65	71.79
15	Gaurav Parasrampur	Key management personnel	Loans & Advances	-	2.00	-	-
16	Kavita Modi	Key management personnel	Managerial remuneration	3.05	12.66	3.07	11.83
17	Rupa Parasrampur	Relative of Key Management Personnel	Car hire charges	-	1.95	1.95	7.80
18	Kailash Nath Bhandari	Director	Sitting fees	2.20	7.30	1.90	5.30
19	Sunil Mitra	Director	Sitting fees	1.60	5.20	1.60	4.55
20	V K Viswanathan	Director	Sitting fees	1.90	6.40	1.90	5.15
21	Suvalaxmi Chakraborty	Director	Sitting fees	1.30	3.30	-	-
22	Mayank Poddar	Director	Premium for policies underwritten	0.13	0.13	0.14	0.14
23	Janet Gasper Chowdhury	Director	Premium for policies underwritten	-	-	-	0.08

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

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**FORM NL-32-Products Information**Date: **31st Mar 2018***List below the products and/or add-ons introduced during the period*

Sl. 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	Accounts Receivable		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
2	Additional Custom Duty Clause		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
3	Archives		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
4	Plan & Specification Clause		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
5	Water Damage Clause		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
6	Building Ordinance, Demolition and Increased Cost of Construction		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
7	Increased costs of Construction and Demolition Clause		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
8	Cost of Demolition and Debris Removal		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
9	Catalyst and Consumable (including lining and refractory) interest in process		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
10	Civil Authorities Clause		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018

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**FORM NL-32-Products Information**Date: **31st Mar 2018***List below the products and/or add-ons introduced during the period*

Sl. 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
11	Cleaning up and other costs		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
12	Plans, Documents and Computer Systems Records		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
13	Customer's Goods Clause		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
14	Minor Works		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
15	Property in Course of Construction / Erection		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
16	Cost of Re-writing Records Clause		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
17	Cost of Clearing Drains Clause		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
18	Decontamination Expenses and Cost of Clean Up		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
19	Land And Water Contaminant Cleanup, Removal and Disposal		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
20	Deferred payments		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
21	Destruction of Sound Property Clause		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018

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**FORM NL-32-Products Information**Date: **31st Mar 2018***List below the products and/or add-ons introduced during the period*

Sl. 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
22	Errors and Omissions		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
23	Exhibition, Exposition, Fair or Trade Show		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
24	Expediting Expenses		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
25	Fine Art /Works of Art		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
26	Fire Fighting Expenses		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
27	Undamaged Foundations		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
28	Green Clause		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
29	Landscaping Cover		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
30	Lawns, Plants, Shrubs or Trees		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
31	Properties under Consignment, Care, Custody and Control / Hire Purchase or Lease Agreement		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
32	Inadvertent Omissions		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018

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**FORM NL-32-Products Information**Date: **31st Mar 2018***List below the products and/or add-ons introduced during the period*

Sl. 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
33	Inland Transit		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
34	Internal Decorations Fixtures and Fittings		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
35	Master Key Coverage		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
36	Land Improvements		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
37	Leak Search and Finding Cost		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
38	Leakage of Firefighting Equipments		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
39	Margin Clause		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
40	Metered Water		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
41	Property of Employees and Visitors/Personal Effects		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
42	Modification cost/Incompatibility expenses		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
43	Neighbor's Recourse and Tenant's Liability		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018

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**FORM NL-32-Products Information**Date: **31st Mar 2018***List below the products and/or add-ons introduced during the period*

Sl. 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
44	Tenant's Liability		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
45	Property under Care Custody and Control/Non Owned Assets		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
46	Obsolete Spare Parts Clause		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
47	Property not on The Insured Premises / Offsite Premises		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
48	Precautionary Measures		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
49	Preservation of Property		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
50	Professional Fees		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
51	Protection and Preservation of Property /Imminent Damage Protection Clause		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
52	Public Authority Clause		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
53	Shutdown / Sartup Costs		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

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**FORM NL-32-Products Information**

Date: 31st Mar 2018

List below the products and/or add-ons introduced during the period

Sl. 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
54	Sprinkler upgrading Costs		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
55	Temporary Protection Clause		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
56	Temporary Removal of Property		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
57	Temporary Repair Costs		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
58	Trace & Access		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
59	Unrepaired Damage		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
60	Valuable Papers and Records		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
61	Deliberate Damage		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
62	Removal of Debris		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
63	Vehicle Load Clause		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
64	Molten Metal Spillage Cover		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
65	Spontaneous Combustion		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
66	Additional Increased Cost of Working		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018

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Sl. 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
67	Customers, Suppliers and Fabricators Extension		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
68	Prevention of Access		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
69	Professional Accountants		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
70	Utility Extension		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
71	Group Interdependency		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
72	Interdependency Cover		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
73	Soft Costs		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
74	Minimum Demand Charges		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
75	Export tax benefits		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
76	Fines, Penalties & Damages		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
77	Smoke Damage		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
78	Automatic Reinstatement Clause		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018

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**FORM NL-32-Products Information**Date: **31st Mar 2018***List below the products and/or add-ons introduced during the period*

Sl. 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
79	Theft/Burglary Inclusion Clause		IRDAI/NL/A/MAGMA/410/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
80	Accounts Receivable		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
81	Additional Custom Duty Clause		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
82	Archives		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
83	Plan & Specification Clause		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
84	Water Damage Clause		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
85	Building Ordinance, Demolition and Increased Cost of Construction		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
86	Increased costs of Construction and Demolition Clause		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
87	Cost of Demolition and Debris Removal		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
88	Catalyst and Consumable (including lining and refractory) interest in process		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018

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**FORM NL-32-Products Information**

Date: 31st Mar 2018

List below the products and/or add-ons introduced during the period

Sl. 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
89	Civil Authorities Clause		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
90	Cleaning up and other costs		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
91	Plans, Documents and Computer Systems Records		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
92	Contamination and Co-mingling of stocks		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
93	Customer's Goods Clause		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
94	Minor Works		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
95	Property in Course of Construction / Erection		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
96	Cost of Re-writing Records Clause		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
97	Cost of Clearing Drains Clause		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
98	Decontamination Expenses and Cost of Clean Up		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
99	Land And Water Contaminant Cleanup, Removal and Disposal		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018

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**FORM NL-32-Products Information**Date: **31st Mar 2018***List below the products and/or add-ons introduced during the period*

Sl. 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
100	Deferred payments		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
101	Destruction of Sound Property Clause		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
102	Errors and Omissions		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
103	Exhibition, Exposition, Fair or Trade Show		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
104	Expediting Expenses		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
105	Fine Art /Works of Art		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
106	Fire Fighting Expenses		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
107	Undamaged Foundations		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
108	Green Clause		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
109	Landscaping Cover		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
110	Lawns, Plants, Shrubs or Trees		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

**FORM NL-32-Products Information**Date: **31st Mar 2018***List below the products and/or add-ons introduced during the period*

Sl. 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
111	Properties under Consignment, Care, Custody and Control / Hire Purchase or Lease Agreement		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
112	Inadvertent Omissions		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
113	Inland Transit		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
114	Internal Decorations Fixtures and Fittings		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
115	Master Key Coverage		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
116	Land Improvements		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
117	Leak Search and Finding Cost		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
118	Leakage & Overflowing Clause		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
119	Leakage of Firefighting Equipments		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
120	Margin Clause		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
121	Metered Water		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

**FORM NL-32-Products Information**Date: **31st Mar 2018***List below the products and/or add-ons introduced during the period*

Sl. 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
122	Property of Employees and Visitors/Personal Effects		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
123	Modification cost/Incompatibility expenses		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
124	Neighbor's Recourse and Tenant's Liability		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
125	Tenant's Liability		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
126	Property under Care Custody and Control/Non Owned Assets		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
127	Obsolete Spare Parts Clause		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
128	Property not on The Insured Premises / Offsite Premises		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
129	Waiver of Underinsurance		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
130	Precautionary Measures		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
131	Preservation of Property		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

**FORM NL-32-Products Information**

Date: 31st Mar 2018

List below the products and/or add-ons introduced during the period

Sl. 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
132	Professional Fees		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
133	Protection and Preservation of Property /Imminent Damage Protection Clause		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
134	Public Authority Clause		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
135	Shutdown / Sartup Costs		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
136	Sprinkler upgrading Costs		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
137	Temporary Protection Clause		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
138	Temporary Removal of Property		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
139	Temporary Repair Costs		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
140	Trace & Access		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
141	Unrepaired Damage		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
142	Valuable Papers and Records		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

**FORM NL-32-Products Information**

Date: 31st Mar 2018

List below the products and/or add-ons introduced during the period

Sl. 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
143	Deliberate Damage		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
144	Removal of Debris		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
145	Vehicle Load Clause		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
146	Molten Metal Spillage Cover		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
147	Spontaneous Combustion		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
148	Smoke Damage		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
149	Automatic Reinstatement Clause		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
150	Theft/Burglary Inclusion Clause		IRDAI/NL/A/MAGMA/412/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
151	Waiver of Underinsurance		IRDAI/NL/A/MAGMA/411/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
152	Additional Increased Cost of Working		IRDAI/NL/A/MAGMA/411/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
153	Customers, Suppliers and Fabricators Extension		IRDAI/NL/A/MAGMA/411/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
154	Prevention of Access		IRDAI/NL/A/MAGMA/411/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

**FORM NL-32-Products Information**Date: **31st Mar 2018***List below the products and/or add-ons introduced during the period*

Sl. 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
155	Professional Accountants		IRDAI/NL/A/MAGMA/411/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
156	Utility Extension		IRDAI/NL/A/MAGMA/411/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
157	Group Interdependency		IRDAI/NL/A/MAGMA/411/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
158	Interdependency Cover		IRDAI/NL/A/MAGMA/411/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
159	Soft Costs		IRDAI/NL/A/MAGMA/411/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
160	Minimum Demand Charges		IRDAI/NL/A/MAGMA/411/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
161	Export tax benefits		IRDAI/NL/A/MAGMA/411/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
162	Fines, Penalties & Damages		IRDAI/NL/A/MAGMA/411/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018
163	Automatic Reinstatement Clause		IRDAI/NL/A/MAGMA/411/2017-18	Fire	Internal Tariff rated product	15/11/2017	15/03/2018

FORM NL-33 - SOLVENCY MARGIN - KGII

Solvency as at 31st March 2018

Available Solvency Margin and Solvency Ratio

TABLE - II

(Rs. in Lakhs)

Item	Description	Amount
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):	97,855
	Deduct:	
2	Liabilities (reserves as mentioned in Form HG)	76,269
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	21,586
4	Excess in Policyholders' Funds (1-2-3)	-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	27,687
	Deduct:	
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	6,256
7	Excess in Shareholders' Funds (5-6)	21,431
8	Total Available Solvency Margin [ASM] (4+7)	21,431
9	Total Required Solvency Margin [RSM]	10,656
10	Solvency Ratio (Total ASM/Total RSM)	2.01

Note:-

Pursuant to IRDAI guidelines on Transitory Provisions under IRDAI (Appointed Actuary) Regulations dated August 17, 2017, the Actuarial Valuation of Liabilities in respect of Incurred But Not Reported ('IBNR') and Incurred But Not Enough Reported ('IBNER') as at March 31, 2018 has been certified by Panel Actuary (approved by IRDAI). As per the Certificate, the assumptions considered by the Panel Actuary for valuation of liabilities as at March 31, 2018 are in accordance with the guidelines issued by IRDAI and the Actuarial Practice Standards issued by the Institute of Actuaries of India.

FORM NL-34-Board of Directors & Key Person

Date: **31st Mar 2018**

Sl. No.	Name of person	Role/designation	Date of Appointment
1	Mayank Poddar	Director	Since Incorporation
2	Sanjay Chamria	Director/ Chairman	Since Incorporation
3	Jens Holger Wohlthat	Director/Vice Chairman	19/05/2012
4	Kailash Nath Bhandari	Director	05/09/2009
5	Rajive Kumaraswami	Director/ Managing Director and Chief Executive Officer	15/06/2016
6	Sunil Mitra	Director	25/08/2012
7	V.K.Viswanathan	Director	24/10/2013
8	Suvalaxmi Chakraborty	Director	21/06/2017
9	Vikas Mittal	Deputy Chief Executive Officer	01/12/2014
10	Raj Kumar Kapoor	Chief Internal Auditor	27/07/2015
11	Gaurav Parasrampur	Chief Financial Officer	22/01/2015
12	Amit Bhandari	Chief Technical Officer and Chief Risk Officer	25/11/2016
13	Raunak Jha	Appointed Actuary (upto 31 August 2017)	14/06/2016
14	Jinesh Shah	Chief Investment Officer	14/01/2013
15	Anand Roop Choudhary	Head Legal and Chief Compliance Officer	07/11/2016
16	Kavita Modi	Company Secretary	01/11/2012

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

FORM NL-35-NON PERFORMING ASSETS-7A

Statement as on: 31st March 2018

Name of the Fund : General Insurance

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

Note:

- A. Category of Investmet (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

Periodicity of Submission: Quarterly

(Rs in Lakhs)

[illegible]

No.	Category of Investment	Category Code	Current Quarter (Jan'18 to Mar'18)					Year to Date (Apr'17 to Mar'18)					Previous Year (Apr'16 to Mar'17)				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
	Infrastructure / Social Sector - Other Corporate Securities (Approved Investments)- Debenture/ Bonds	ICTD	17,332	17,543	352	2.03%	1.40%	17,675	17,543	1,563	8.84%	6.11%	14,762	18,983	1,274	8.63%	5.96%
	Infrastructure / Social Sector - Long Term Bank Bonds (Approved Investments)- Debenture/ Bonds	ILBI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure Term Loan (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Tax Free Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure / Social Sector -PSU- Debenture/ Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Approved Investments																
	PSU (Approved Investment) Equity shares- quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	PSU (Approved Investment) Equity shares- quoted	ETPE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investments) - Equity Shares Quoted	ETCE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investments) - Equity Shares Unquoted	EENQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities Bonds -(Taxable)	EPBT	499	510	12	2.46%	1.70%	500	510	49	9.81%	6.78%	500	518	49	9.89%	6.84%
	Corporate Securities Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investments) - Preference Shares	EPNQ	843	724	63	7.53%	5.20%	879	724	79	9.01%	6.23%	861	908	94	10.93%	7.55%
	Corporate Securities (Approved Investments) - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investments) - Debenture	ECOS	24,602	25,005	542	2.20%	1.52%	19,478	25,005	1,867	9.58%	6.62%	12,969	13,111	1,225	9.44%	6.52%
	Corporate Securities (Approved Investments) - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Investment Properties- immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Loans - Policy loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Loans- Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Property Outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits- Deposits with Schedule Banks	ECDB	5,115	7,715	140	2.73%	1.89%	6,638	7,715	820	12.35%	8.54%	8,218	7,550	958	11.65%	8.05%
	Deposits- Money at Call and Short Notice with banks/REPO	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	CCL(Approved Investments)- CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bills Rediscounting	ECBR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Paper issued by all India Financial Institution rated very Strong or more	ECCP	-	-	-	-	0.00%	357	-	9	-	-	-	-	-	-	-
	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposit with Primary dealers Duly recognized by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Perpetual Debt Instruments of Tier & capital Issued by NON PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Instruments)- Mutual Funds																
	G Sec Plan - MF	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gilt Fund - MF	OMDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Liquid Fund- MF	EGMF	8,479	7,589	157	1.85%	1.28%	5,237	7,589	412	7.86%	5.43%	2,835	1,495	207	7.32%	5.06%
6	Other Investments																
	Other Investments- Bonds- PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments- Bonds- PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (Incl PSU & Listed)	OESH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments - Debenture	OLDB	-	-	-	-	-	870	-	-	0.00%	0.00%	3,530	3,667	330	9.36%	6.47%
	Other Investments - Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

No.	Category of Investment	Category Code	Current Quarter (Jan'18 to Mar'18)					Year to Date (Apr'17 to Mar'18)					Previous Year (Apr'16 to Mar'17)				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
	Other Investments - Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Short Term Loan - Unsecured Deposits	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments- Term Loan (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Other Investments) Mutual Funds																
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	0.00%	0.00%	248	-	26	10.63%	7.34%	2,172	2,293	157	7.25%	5.01%
	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments- PTC / Securitised Assets- Under Approved Sector	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Debentures / Bonds/ CPS / Loans	IODS	3,007	3,048	67	2.24%	1.55%	2,646	3,048	245	9.26%	6.40%	1,002	1,030	91	9.10%	6.29%
	Debentures/Bonds/CPS/Loans- (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	162	-	17	10.30%	7.12%
	TOTAL		111,362	114,384	2,339	2.10%	1.45%	102,730	114,384	9,024	8.78%	6.07%	90,849	92,756	8,387	9.23%	6.38%

Note: Category of Investment (COI) shall be as per Guidelines

¹ To be calculated based on Monthly or lesser frequency 'Weighted Average' of Investments

² Yield netted for Tax

³ FORM-1 shall be prepared in respect of each fund.

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**FORM NL-37-DOWN GRADING OF INVESTMENT-2**

Statement as on: 31st March 2018

Name of Fund : General Insurance

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Rs in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
	-	-	-	-	-	-	-	-	
B.	<u>As on Date</u> ²								
	9.55% HINDALCO INDUSTRIES LTD NCD 25-04-2022	ECOS	1506	29/11/2012	CRISIL	AA+	AA-	31/07/2015	
						AA-	AA	30/06/2017	Rating upgraded
	9.48% TATA POWER LTD NCD 17-11-2019	IODS	2005	13/03/2015	ICRA	AA	AA-	06/06/2017	
	9.15% TATA POWER LTD NCD 23-07-2022	IODS	1001	13/03/2015	ICRA	AA	AA-	06/06/2017	

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 prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

FORM NL-38-Quarterly Business Returns across line of Business

Date: 31st Mar 2018

(Rs in Lakhs)

Sl.No.	Line of Business	For the Quarter ended 31st Mar 2018		For the Quarter ended 31st Mar 2017		Upto the Year ended 31st Mar 2018		Upto the Year ended 31st Mar 2017	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	1,735	3,666	1,277	2,286	4,347	13,988	3,066	9,618
2	Cargo & Hull	751	369	641	251	1,911	1,038	1,523	930
3	Motor TP	9,157	165,599	5,700	144,506	26,317	537,311	19,056	433,379
4	Motor OD	4,251	150,317	3,871	121,769	15,025	482,931	14,976	376,235
5	Engineering	177	410	197	362	548	1,400	613	1,382
6	Workmen's Compensation	-	-	-	-	-	-	-	-
7	Employer's Liability	1,351	603	58	420	2,327	1,812	267	1,788
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	118	25,476	59	15,604	316	54,923	291	45,329
10	Health	533	13,594	-	-	1,675	49,859	-	-
11	Others	76	1,282	1,275	2,833	203	4,018	2,157	4,956

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

Date: 31st Mar 2018

(Rs in Lakhs)

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	2,244	711	1,547,008
		Social	-	-	-
2	Cargo & Hull	Rural	226	256	2,170,414
		Social	-	-	-
3	Motor TP	Rural	108,207	5,947	-
		Social	-	-	-
4	Motor OD	Rural	98,189	2,898	313,037
		Social	-	-	-
5	Engineering	Rural	279	58	15,869
		Social	-	-	-
6	Workmen's Compensation	Rural	156	21	8,965
		Social	305	50	37,536
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Other Liability Covers	Rural	79	289	224,863
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	20,135	60	46,359
		Social	-	-	-
11	Health	Rural	10,462	395	39,069
		Social	-	-	-
12	Others	Rural	985	18	81,936
		Social	-	-	-

FORM NL-40- Business Acquisition through different channels

Date: **31st Mar 2018**

(Rs in Lakhs)

S No.	Channels	For the Quarter ended 31st Mar 2018		For the Quarter ended 31st Mar 2017		Upto the Year ended 31st Mar 2018		Upto the Year ended 31st Mar 2017	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	53827	4,061	49962	3,466	167230	12,170	128788	10,252
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	52779	4,147	36248	3,205	193758	15,894	167356	15,296
4	Brokers	34844	5,653	20627	3,185	75685	11,325	42124	7,442
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	16615	1,448	59425	3,222	162339	9,887	159114	8,959
7	Others	52934	2,839	-	-	65337	3,393	-	-
	Total (A)	210999	18149	166262	13078	664349	52669	497382	41949
	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	210,999	18,149	166,262	13,078	664,349	52,669	497,382	41,949

FORM NL-41-GREIVANCE DISPOSAL

Date: 31st Mar 2018

Sl No.	Particulars	Opening Balance as on beginning of the quarter	Additions during the quarter	Complaints Resolved/ Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	-	-	-	-	-	-	1
b)	Claims	-	12	5	-	7	-	58
c)	Policy Related	-	4	4	-	-	-	12
d)	Premium	-	2	-	-	1	1	3
e)	Refund	-	-	-	-	-	-	-
f)	Coverage	-	-	-	-	-	-	-
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product	-	-	-	-	-	-	-
i)	Others	-	1	1	-	-	-	9
	Total Number of Complaints	-	19	10		8	1	83

2	Total No. of policies during previous year :	497,382
3	Total No. of claims during previous year :	26,106
4	Total No. of policies during current year :	664,349
5	Total No. of claims during current year :	27,074
6	Total No. of Policy complaints(current year) per 10,000 polices (current year) :	0.38
7	Total No. of Claim Complaints(current year) per 10,000 polices(current year) :	0.87

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Upto 7 days	-	-	-
(b)	7-15 days	1	-	1
(c)	15-30 days	-	-	-
(d)	30-90 days	-	-	-
(e)	90 days & Beyond	-	-	-
	Total Number of Complaints	1	-	1