

Disclosures - NON- LIFE INSURANCE COMPANIES		
For the Quarter and Nine months ended 31st December 2017		
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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 December 31, 2017 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 December 31, 2017 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 NINE MONTHS ENDED 31ST DECEMBER 2017

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2016	Upto the Nine Months ended 31st Dec 2016
1	Premiums earned (Net)	NL-4-Premium Schedule	11,227	36,432	51,784	61,359
2	Interest, dividend and rent (Gross)		1,793	7,541	1,908	7,842
3	Profit/(Loss) on sale/redemption of investments (Net)		80	587	77	409
4	Other Income		1,781	1,781	1,178	1,793
	TOTAL (A)		14,881	46,341	54,947	71,403
1	Claims incurred (Net)	NL-5-Claims Schedule	7,959	51,506	34,967	32,515
2	Commission (Net)	NL-6-Commission Schedule	(4,833)	(25,410)	4,780	4,103
3	Contribution to Solatium Fund		-	-	-	-
4	Operating expenses related to insurance business	NL-7 - Operating Expenses	26,078	141,346	4,486	18,473
5	Premium deficiency		(502)	2,282	(5,329)	(5,980)
	TOTAL (B)		28,702	169,724	38,904	49,111
	Operating Profit/(Loss) from Fire Business C= (A - B)		(13,821)	(123,383)	16,043	22,292
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(13,821)	(123,383)	16,043	22,292
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(13,821)	(123,383)	16,043	22,292

FORM NL-1-B-RA

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



MARINE

REVENUE ACCOUNT FOR THE NINE MONTHS ENDED 31ST DECEMBER 2017

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2016	Upto the Nine Months ended 31st Dec 2016
1	Premiums earned (Net)	NL-4-Premium Schedule	1,868	8,075	4,191	9,787
2	Interest, dividend and rent (Gross)		(18)	1,258	479	2,058
3	Profit/(Loss) on sale/redemption of investments (Net)		(15)	98	19	107
4	Other Income		13	13	-	-
	TOTAL (A)		1,848	9,444	4,689	11,952
1	Claims incurred (Net)	NL-5-Claims Schedule	2,909	3,969	7,234	7,115
2	Commission (Net)	NL-6-Commission Schedule	(3,363)	(4,439)	(882)	(3,596)
3	Contribution to Solatium Fund		-	-	-	-
4	Operating expenses related to insurance business	NL-7 - Operating Expenses	11,900	38,964	1,126	4,846
5	Premium deficiency		(1,356)	(1,211)	1,241	(1,923)
	TOTAL (B)		10,090	37,283	8,719	6,442
	Operating Profit/(Loss) from Marine Business C= (A - B)		(8,242)	(27,839)	(4,030)	5,510
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(8,242)	(27,839)	(4,030)	5,510
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(8,242)	(27,839)	(4,030)	5,510

FORM NL-1-B-RA

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



MISCELLANEOUS

REVENUE ACCOUNT FOR THE NINE MONTHS ENDED 31ST DECEMBER 2017

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2016	Upto the Nine Months ended 31st Dec 2016
1	Premiums earned (Net)	NL-4-Premium Schedule	827,636	2,443,601	805,121	2,408,104
2	Interest, dividend and rent (Gross)		170,637	477,068	139,677	415,497
3	Profit/(Loss) on sale/redemption of investments (Net)		10,075	37,103	6,265	21,684
4	Other Income		(1,681)	773	213	4,624
	TOTAL (A)		1,006,667	2,958,545	951,276	2,849,909
1	Claims incurred (Net)	NL-5-Claims Schedule	702,507	1,981,156	622,087	1,896,266
2	Commission (Net)	NL-6-Commission Schedule	(20,315)	(61,437)	25,693	78,762
3	Contribution to Solatium Fund		599	1,716	485	1,336
4	Operating expenses related to insurance business	NL-7 - Operating Expenses	319,332	966,780	328,559	978,677
5	Premium deficiency		-	-	-	-
	TOTAL (B)		1,002,123	2,888,215	976,824	2,955,041
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		4,544	70,330	(25,548)	(105,132)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		4,544	70,330	(25,548)	(105,132)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		4,544	70,330	(25,548)	(105,132)

FORM NL-1-B-RA

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



TOTAL

REVENUE ACCOUNT FOR THE NINE MONTHS ENDED 31ST DECEMBER 2017

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2016	Upto the Nine Months ended 31st Dec 2016
1	Premiums earned (Net)	NL-4-Premium Schedule	840,731	2,488,108	861,096	2,479,250
2	Interest, dividend and rent (Gross)		172,412	485,867	142,064	425,397
3	Profit/(Loss) on sale/redemption of investments (Net)		10,140	37,788	6,361	22,200
4	Other Income		113	2,567	1,391	6,417
	TOTAL (A)		1,023,396	3,014,330	1,010,912	2,933,264
1	Claims incurred (Net)	NL-5-Claims Schedule	713,375	2,036,631	664,288	1,935,896
2	Commission (Net)	NL-6-Commission Schedule	(28,511)	(91,286)	29,591	79,269
3	Contribution to Solatium Fund		599	1,716	485	1,336
4	Operating expenses related to insurance business	NL-7 - Operating Expenses	357,310	1,147,090	334,171	1,001,996
5	Premium deficiency		(1,858)	1,071	(4,088)	(7,903)
	TOTAL (B)		1,040,915	3,095,222	1,024,447	3,010,594
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(17,519)	(80,892)	(13,535)	(77,330)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(17,519)	(80,892)	(13,535)	(77,330)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(17,519)	(80,892)	(13,535)	(77,330)

PROFIT AND LOSS ACCOUNT FOR THE NINE MONTHS ENDED 31ST DECEMBER 2017

(Rs in '000)

S. No.	Particulars	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2016	Upto the Nine Months ended 31st Dec 2016
1	OPERATING PROFIT/(LOSS)				
	(a) Fire Insurance	(13,821)	(123,383)	16,043	22,292
	(b) Marine Insurance	(8,242)	(27,839)	(4,030)	5,510
	(c) Miscellaneous Insurance	4,544	70,330	(25,548)	(105,132)
2	INCOME FROM INVESTMENTS				
	(a) Interest, dividend & rent – Gross	45,666	134,335	44,124	131,098
	(b) Profit/(Loss) on sale / redemption of investments	2,626	10,447	1,980	6,842
3	OTHER INCOME	-	-	-	-
	TOTAL (A)	30,773	63,890	32,569	60,610
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	6,933	6,933	3,068	3,068
	(b) Investment Expenses	370	1,095	1,004	1,004
	(c) Loss on sale of fixed assets	-	-	195	195
	(d) Others	-	-	-	-
	TOTAL (B)	7,303	8,028	4,267	4,267
	Profit/(Loss) before tax	23,470	55,862	28,302	56,343
	Provision for taxation				
	(a) Current tax	4,786	11,390	5,270	10,463
	(b) Deferred tax expense/ (income)	-	-	-	-
	Profit/(Loss) after tax	18,684	44,472	23,032	45,880
	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	(298,673)	(324,461)	(364,640)	(387,488)
	Balance carried forward to balance sheet	(279,989)	(279,989)	(341,608)	(341,608)

BALANCE SHEET AS AT 31ST DECEMBER 2017

(Rs in '000)

Particulars	Schedule	As at 31st December 2017	As at 31st December 2016
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		901	155
Borrowings	NL-11-Borrowings Schedule	3,155	-
TOTAL		2,584,056	2,580,155
APPLICATION OF FUNDS			
Investments			
Investments - Shareholders Funds	NL-12-Investment Schedule (Shareholders)	1,667,903	2,104,357
Investments - Policyholders Funds	NL-12-Investment Schedule (Policyholders)	9,054,675	6,989,383
Total Investments		10,722,578	9,093,740
Loans	NL-13-Loans Schedule	-	-
Fixed assets	NL-14-Fixed Assets Schedule	156,833	118,484
Deferred tax asset		99,482	99,482
Current Assets			
Cash and bank balances	NL-15-Cash and bank balance Schedule	195,979	155,248
Advances and other assets	NL-16-Advances and Other Assets Schedule	1,107,124	666,954
Sub-Total (A)		1,303,103	822,202
Current liabilities	NL-17-Current Liabilities Schedule	8,182,356	6,180,196
Provisions	NL-18-Provisions Schedule	1,795,573	1,715,165
Sub-Total (B)		9,977,929	7,895,361
Net Current Assets (C) = (A - B)		(8,674,826)	(7,073,159)
Miscellaneous expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance in Profit and Loss Account		279,989	341,608
TOTAL		2,584,056	2,580,155

CONTINGENT LIABILITIES

Sl. No.	Particulars	As at 31st December 2017	As at 31st December 2016
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the company	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	-	-
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	TOTAL	-	-

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

FIRE

(Rs in '000)

Particulars	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2016	Upto the Nine Months ended 31st Dec 2016
Premium from direct business written	65,820	261,146	28,068	178,861
Add: Premium on reinsurance accepted	32,352	189,163	3,487	14,932
Less : Premium on reinsurance ceded	(89,015)	(411,388)	(19,421)	(149,057)
Net Premium	9,157	38,921	12,134	44,736
Adjustment for change in reserve for unexpired risks	(2,070)	2,489	(39,650)	(16,623)
Premium Earned (Net)	11,227	36,432	51,784	61,359

MARINE

Particulars	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2016	Upto the Nine Months ended 31st Dec 2016
Premium from direct business written	37,164	116,010	25,601	88,188
Add: Premium on reinsurance accepted	4,270	8,098	-	-
Less : Premium on reinsurance ceded	(41,547)	(117,613)	(22,535)	(76,450)
Net Premium	(113)	6,495	3,066	11,738
Adjustment for change in reserve for unexpired risks	(1,981)	(1,580)	(1,125)	1,951
Premium Earned (Net)	1,868	8,075	4,191	9,787

MISCELLANEOUS

Particulars	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2016	Upto the Nine Months ended 31st Dec 2016
Premium from direct business written	1,100,126	3,074,887	964,022	2,620,104
Add: Premium on reinsurance accepted	1,930	5,110	912	4,616
Less : Premium on reinsurance ceded	(226,501)	(617,831)	(109,941)	(254,445)
Net Premium	875,555	2,462,166	854,993	2,370,275
Adjustment for change in reserve for unexpired risks	47,919	18,565	49,872	(37,829)
Premium Earned (Net)	827,636	2,443,601	805,121	2,408,104

TOTAL

Particulars	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2016	Upto the Nine Months ended 31st Dec 2016
Premium from direct business written	1,203,110	3,452,043	1,017,691	2,887,153
Add: Premium on reinsurance accepted	38,552	202,371	4,399	19,548
Less : Premium on reinsurance ceded	(357,063)	(1,146,832)	(151,897)	(479,952)
Net Premium	884,599	2,507,582	870,193	2,426,749
Adjustment for change in reserve for unexpired risks	43,868	19,474	9,097	(52,501)
Premium Earned (Net)	840,731	2,488,108	861,096	2,479,250

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 Dec 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	389,882	599,337	-	989,219	13,407	121	3,885	41,747	7,333	39,926	4,488	1,100,126
Add: Premium on reinsurance accepted	37	-	-	37	1,893	-	-	-	-	-	-	1,930
Less : Premium on reinsurance ceded	(118,713)	(31,708)	-	(150,421)	(11,510)	(7)	(219)	(20,488)	(1,873)	(38,292)	(3,691)	(226,501)
Net Premium	271,206	567,629	-	838,835	3,790	114	3,666	21,259	5,460	1,634	797	875,555
Adjustment for change in reserve for unexpired risks	(840)	31,801	-	30,961	(691)	11	(1,375)	18,615	1,332	309	(1,243)	47,919
Premium Earned (Net)	272,046	535,828	-	807,874	4,481	103	5,041	2,644	4,128	1,325	2,040	827,636

For the Quarter ended 31st Dec 2016

(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	405,048	484,611	-	889,659	13,275	140	6,415	-	6,830	44,742	2,961	964,022
Add: Premium on reinsurance accepted	-	-	-	-	912	-	-	-	-	-	-	912
Less : Premium on reinsurance ceded	(20,299)	(26,085)	-	(46,384)	(9,160)	(38)	(1,675)	-	(4,201)	(46,929)	(1,554)	(109,941)
Net Premium	384,749	458,526	-	843,275	5,027	102	4,740	-	2,629	(2,187)	1,407	854,993
Adjustment for change in reserve for unexpired risks	12,071	52,425	-	64,496	(9,254)	(42)	(482)	(1)	(2,091)	(689)	(2,065)	49,872
Premium Earned (Net)	372,678	406,101	-	778,779	14,281	144	5,222	1	4,720	(1,498)	3,472	805,121

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

MISCELLANEOUS

Upto the Nine Months ended 31st Dec 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	1,077,450	1,716,059	-	2,793,509	37,069	230	15,942	114,227	19,835	81,418	12,657	3,074,887
Add: Premium on reinsurance accepted	37	-	-	37	5,073	-	-	-	-	-	-	5,110
Less : Premium on reinsurance ceded	(328,382)	(91,027)	-	(419,409)	(30,003)	(13)	(881)	(74,586)	(5,229)	(77,890)	(9,820)	(617,831)
Net Premium	749,105	1,625,032	-	2,374,137	12,139	217	15,061	39,641	14,606	3,528	2,837	2,462,166
Adjustment for change in reserve for unexpired risks	(137,991)	125,176	-	(12,815)	(2,597)	(155)	(1,177)	35,362	3,567	439	(4,059)	18,565
Premium Earned (Net)	887,096	1,499,856	-	2,386,952	14,736	372	16,238	4,279	11,039	3,089	6,896	2,443,601

Upto the Nine Months ended 31st Dec 2016

(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	1,110,475	1,335,557	-	2,446,032	41,637	616	20,931	-	23,265	76,168	11,455	2,620,104
Add: Premium on reinsurance accepted	1,502	-	-	1,502	2,813	-	-	-	-	-	301	4,616
Less : Premium on reinsurance ceded	(55,571)	(70,940)	-	(126,511)	(29,090)	(149)	(5,060)	-	(12,099)	(76,210)	(5,326)	(254,445)
Net Premium	1,056,406	1,264,617	-	2,321,023	15,360	467	15,871	-	11,166	(42)	6,430	2,370,275
Adjustment for change in reserve for unexpired risks	(105,753)	88,482	-	(17,271)	(13,109)	147	2,016	(4)	(1,585)	(3,292)	(4,731)	(37,829)
Premium Earned (Net)	1,162,159	1,176,135	-	2,338,294	28,469	320	13,855	4	12,751	3,250	11,161	2,408,104

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

FIRE

(Rs in '000)

Particulars	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2016	Upto the Nine Months ended 31st Dec 2016
Claims paid				
Direct claims	11,806	58,935	48,332	100,987
Add : Claims outstanding at the end of the year	92,361	92,361	64,743	64,743
Less : Claims outstanding at the beginning of the year	88,151	50,938	33,463	48,351
Gross incurred claims	16,016	100,358	79,612	117,379
Add : Re-insurance accepted to direct claims	16,171	16,915	308	1,051
Less : Re-insurance ceded to claims paid	(24,228)	(65,767)	(44,953)	(85,915)
Total claims incurred	7,959	51,506	34,967	32,515

MARINE

Particulars	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2016	Upto the Nine Months ended 31st Dec 2016
Claims paid				
Direct claims	18,400	90,146	43,696	98,777
Add : Claims outstanding at the end of the year	36,837	36,837	34,661	34,661
Less : Claims outstanding at the beginning of the year	37,614	42,866	29,827	37,152
Gross incurred claims	17,623	84,117	48,530	96,286
Add : Re-insurance accepted to direct claims	-	6	-	-
Less : Re-insurance ceded to claims paid	(14,714)	(80,154)	(41,296)	(89,171)
Total claims incurred	2,909	3,969	7,234	7,115

MISCELLANEOUS

Particulars	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2016	Upto the Nine Months ended 31st Dec 2016
Claims paid				
Direct claims	397,728	1,005,144	471,101	1,364,212
Add : Claims outstanding at the end of the year	6,559,867	6,559,867	5,286,003	5,286,003
Less : Claims outstanding at the beginning of the year	6,212,783	5,485,650	5,107,157	4,680,267
Gross incurred claims	744,812	2,079,361	649,947	1,969,948
Add : Re-insurance accepted to direct claims	152	775	4,022	60,301
Less : Re-insurance ceded to claims paid	(42,457)	(98,980)	(31,882)	(133,983)
Total claims incurred	702,507	1,981,156	622,087	1,896,266

TOTAL

Particulars	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2016	Upto the Nine Months ended 31st Dec 2016
Claims paid				
Direct claims	427,934	1,154,225	563,129	1,563,976
Add : Claims outstanding at the end of the year	6,689,065	6,689,065	5,385,407	5,385,407
Less : Claims outstanding at the beginning of the year	6,338,548	5,579,454	5,170,447	4,765,770
Gross incurred claims	778,451	2,263,836	778,089	2,183,613
Add : Re-insurance accepted to direct claims	16,323	17,696	4,330	61,352
Less : Re-insurance ceded to claims paid	(81,399)	(244,901)	(118,131)	(309,069)
Total claims incurred	713,375	2,036,631	664,288	1,935,896

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

MISCELLANEOUS

For the Quarter ended 31st Dec 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	137,440	248,825	-	386,265	831	(29)	4,767	-	4,465	121	1,308	397,728
Add : Claims outstanding at the end 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
Less : Claims outstanding at the beginning of the year	306,635	5,751,042	-	6,057,677	19,391	535	20,687	1,003	19,747	6,831	86,912	6,212,783
Gross incurred claims	130,315	592,799	-	723,114	794	41	3,434	942	3,548	673	12,266	744,812
Add : Re-insurance accepted to direct claims	-	-	-	-	72	-	-	-	-	-	80	152
Less : Re-insurance ceded to claims paid	(27,424)	(13,007)	-	(40,431)	(335)	1	(238)	-	(842)	(121)	(491)	(42,457)
Total claims incurred	102,891	579,792	-	682,683	531	42	3,196	942	2,706	552	11,855	702,507

For the Quarter ended 31st Dec 2016

(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	192,588	263,513	-	456,101	3,149	-	1,466	-	7,912	453	2,020	471,101
Add : Claims outstanding at the end 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
Add : Claims outstanding at the beginning of the year	366,691	4,601,940	-	4,968,631	29,445	300	14,641	-	21,247	6,623	66,270	5,107,157
Gross incurred claims	171,371	452,831	-	624,202	3,444	72	4,003	-	14,784	(406)	3,848	649,947
Add : Re-insurance accepted to direct claims	-	-	-	-	132	-	-	-	-	-	3,890	4,022
Less : Re-insurance ceded to claims paid	(9,698)	(14,012)	-	(23,710)	(1,028)	-	(73)	-	(2,616)	(452)	(4,003)	(31,882)
Total claims incurred	161,673	438,819	-	600,492	2,548	72	3,930	-	12,168	(858)	3,735	622,087

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



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

MISCELLANEOUS

Upto the Nine Months ended 31st Dec 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	366,926	608,663	-	975,589	3,789	-	5,129	-	15,215	2,233	3,189	1,005,144
Add : Claims outstanding at the end 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
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	363,263	1,684,427	-	2,047,690	(3,391)	155	2,762	1,945	9,637	3,524	17,039	2,079,361
Add : Re-insurance accepted to direct claims	232	-	-	232	463	-	-	-	-	-	80	775
Less : Re-insurance ceded to claims paid	(57,572)	(31,683)	-	(89,255)	(1,837)	-	(256)	-	(4,186)	(2,232)	(1,214)	(98,980)
Total claims incurred	305,923	1,652,744	-	1,958,667	(4,765)	155	2,506	1,945	5,451	1,292	15,905	1,981,156

Upto the Nine Months ended 31st Dec 2016

(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	613,749	694,683	-	1,308,432	25,452	-	3,226	-	16,311	453	10,338	1,364,212
Add : Claims outstanding at the end 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
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	547,202	1,334,468	-	1,881,670	23,383	325	17,336	(1)	28,468	2,348	16,419	1,969,948
Add : Re-insurance accepted to direct claims	3,377	-	-	3,377	132	-	-	-	56	-	56,736	60,301
Less : Re-insurance ceded to claims paid	(30,770)	(37,109)	-	(67,879)	(8,401)	-	(161)	-	(3,336)	(452)	(53,754)	(133,983)
Total claims incurred	519,809	1,297,359	-	1,817,168	15,114	325	17,175	(1)	25,188	1,896	19,401	1,896,266

FORM NL-6-COMMISSION SCHEDULE
COMMISSION



FIRE

(Rs in '000)

Particulars	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2016	Upto the Nine Months ended 31st Dec 2016
Commission paid				
Direct	6,029	15,908	2,485	11,194
TOTAL (A)	6,029	15,908	2,485	11,194
Add: Commission on re-insurance accepted	1,453	12,952	(98)	(194)
Less: Commission on re-insurance ceded	(12,315)	(54,270)	2,393	(6,897)
Net Commission	(4,833)	(25,410)	4,780	4,103
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	167	546	240	873
Brokers	5,310	13,976	1,993	9,579
Corporate Agency	552	1,386	252	741
Others	-	-	-	-
TOTAL (B)	6,029	15,908	2,485	11,194

MARINE

Particulars	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2016	Upto the Nine Months ended 31st Dec 2016
Commission paid				
Direct	418	5,037	726	3,021
TOTAL (A)	418	5,037	726	3,021
Add: Commission on re-insurance accepted	664	1,223	-	-
Less: Commission on re-insurance ceded	(4,445)	(10,699)	(1,608)	(6,617)
Net Commission	(3,363)	(4,439)	(882)	(3,596)
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	171	398	114	325
Brokers	66	4,317	565	2,584
Corporate Agency	181	322	46	112
Others	-	-	-	-
TOTAL (B)	418	5,037	726	3,021

MISCELLANEOUS

Particulars	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2016	Upto the Nine Months ended 31st Dec 2016
Commission paid				
Direct	70,853	174,573	38,449	106,816
TOTAL (A)	70,853	174,573	38,449	106,816
Add: Commission on re-insurance accepted	68	100	-	161
Less: Commission on re-insurance ceded	(91,236)	(236,110)	(12,756)	(28,215)
Net Commission	(20,315)	(61,437)	25,693	78,762
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	19,712	51,355	8,096	24,636
Brokers	12,949	26,349	7,631	17,537
Corporate Agency	34,938	93,492	22,722	64,643
Others	3,254	3,377	-	-
TOTAL (B)	70,853	174,573	38,449	106,816

FORM NL-6-COMMISSION SCHEDULE
COMMISSION

TOTAL

Particulars	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2016	Upto the Nine Months ended 31st Dec 2016
Commission paid				
Direct	77,300	195,518	41,660	121,031
TOTAL (A)	77,300	195,518	41,660	121,031
Add: Commission on re-insurance accepted	2,185	14,275	(98)	(33)
Less: Commission on re-insurance ceded	(107,996)	(301,079)	(11,971)	(41,729)
Net Commission	(28,511)	(91,286)	29,591	79,269
Break-up of the expenses (gross) incurred to				
Agents	20,050	52,299	8,450	25,834
Brokers	18,325	44,642	10,189	29,700
Corporate Agency	35,671	95,200	23,020	65,496
Others	3,254	3,377	-	-
TOTAL (B)	77,300	195,518	41,660	121,031

FORM NL-6-COMMISSION SCHEDULE
COMMISSION

For the Quarter ended 31st Dec 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	56,323	2,041	-	58,364	1,805	12	549	6,144	1,169	2,371	439	70,853
TOTAL	56,323	2,041	-	58,364	1,805	12	549	6,144	1,169	2,371	439	70,853
Add : Commission on reinsurance accepted	4	-	-	4	64	-	-	-	-	-	-	68
Less : Commission on reinsurance ceded	(73,334)	(1,498)	-	(74,832)	(2,006)	(1)	(30)	(10,499)	(87)	(3,445)	(336)	(91,236)
Net commission	(17,007)	543	-	(16,464)	(137)	11	519	(4,355)	1,082	(1,074)	103	(20,315)

For the Quarter ended 31st Dec 2016

(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	31,826	588	-	32,414	1,038	20	604	-	1,010	2,987	376	38,449
TOTAL	31,826	588	-	32,414	1,038	20	604	-	1,010	2,987	376	38,449
Add : Commission on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less : Commission on reinsurance ceded	(3,038)	(1,212)	-	(4,250)	(1,064)	27	(48)	-	(589)	(6,385)	(447)	(12,756)
Net commission	28,788	(624)	-	28,164	(26)	47	556	-	421	(3,398)	(71)	25,693

FORM NL-6-COMMISSION SCHEDULE
COMMISSION

Upto the Nine Months ended 31st Dec 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	132,607	9,999	-	142,606	4,624	99	1,941	17,559	2,729	3,687	1,328	174,573
TOTAL	132,607	9,999	-	142,606	4,624	99	1,941	17,559	2,729	3,687	1,328	174,573
Add : Commission on reinsurance accepted	4	-	-	4	96	-	-	-	-	-	-	100
Less : Commission on reinsurance ceded	(179,207)	(4,290)	-	(183,497)	(4,864)	29	(120)	(39,595)	(261)	(8,481)	679	(236,110)
Net commission	(46,596)	5,709	-	(40,887)	(144)	128	1,821	(22,036)	2,468	(4,794)	2,007	(61,437)

Upto the Nine Months ended 31st Dec 2016

(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	90,731	1,534	-	92,265	3,845	66	2,006	-	3,116	4,133	1,385	106,816
TOTAL	90,731	1,534	-	92,265	3,845	66	2,006	-	3,116	4,133	1,385	106,816
Add : Commission on reinsurance accepted	150	-	-	150	-	-	-	-	-	-	11	161
Less : Commission on reinsurance ceded	(8,329)	(3,339)	-	(11,668)	(3,962)	81	(157)	-	(1,611)	(9,864)	(1,034)	(28,215)
Net commission	82,552	(1,805)	-	80,747	(117)	147	1,849	-	1,505	(5,731)	362	78,762

FIRE

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

S. No.	Particulars	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2016	Upto the Nine Months ended 31st Dec 2016
1	Employees' remuneration & welfare benefits	11,958	56,762	1,473	6,144
2	Travel, conveyance and vehicle running expenses	293	3,901	136	603
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	802	3,645	108	419
5	Repairs and Maintenance	544	1,868	64	240
6	Printing & stationery	442	1,350	81	205
7	Communication	385	1,657	41	198
8	Legal & professional charges	(132)	4,319	20	692
9	Auditors' fees, expenses etc.				
	(a) as auditor	129	400	9	62
	(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	2,405	3,390	38	226
11	Interest & bank charges	175	770	13	68
13	Depreciation	772	2,916	(10)	131
14	Infrastructure support expense	2,945	25,946	919	2,918
15	Manpower hire charges	4,204	25,224	1,394	5,515
16	Director fees	37	187	7	18
17	Others				
	(a) Information technology	833	3,994	34	423
	(b) Membership fees & subscription expenses	86	411	14	62
	(c) Business promotion expenses	268	1,761	47	155
	(d) Service tax expenses	-	-	-	-
	(e) Miscellaneous expenses	(68)	2,845	98	394
	TOTAL	26,078	141,346	4,486	18,473

MARINE

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

(Rs in '000)

S. No.	Particulars	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2016	Upto the Nine Months ended 31st Dec 2016
1	Employees' remuneration & welfare benefits	5,126	15,646	369	1,611
2	Travel, conveyance and vehicle running expenses	230	1,076	34	158
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	338	1,005	26	109
5	Repairs and Maintenance	204	515	17	63
6	Printing & stationery	160	373	19	54
7	Communication	159	457	11	53
8	Legal & professional charges	144	1,191	3	181
9	Auditors' fees, expenses etc.				
	(a) as auditor	48	112	1	15
	(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	704	935	11	61
11	Interest & bank charges	72	212	1	16
13	Depreciation	301	804	(2)	34
14	Infrastructure support expense	1,752	7,151	235	767
15	Manpower hire charges	2,016	6,951	349	1,446
16	Director fees	15	51	3	5
17	Others				
	(a) Information technology	357	1,100	7	111
	(b) Membership fees & subscription expenses	38	114	5	17
	(c) Business promotion expenses	135	486	12	41
	(d) Service tax expenses	-	-	-	-
	(e) Miscellaneous expenses	101	785	25	104
	TOTAL	11,900	38,964	1,126	4,846

MISCELLANEOUS

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

S. No.	Particulars	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2016	Upto the Nine Months ended 31st Dec 2016
1	Employees' remuneration & welfare benefits	136,572	388,235	108,447	325,531
2	Travel, conveyance and vehicle running expenses	6,420	26,685	10,209	31,925
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	8,966	24,934	7,747	22,200
5	Repairs and Maintenance	5,339	12,778	4,542	12,723
6	Printing & stationery	4,139	9,236	5,116	10,881
7	Communication	4,192	11,335	3,179	10,491
8	Legal & professional charges	4,545	29,544	5,430	36,681
9	Auditors' fees, expenses etc.				
	(a) as auditor	1,211	2,735	804	3,267
	(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	17,651	23,185	3,222	11,953
11	Interest & bank charges	1,925	5,264	1,022	3,579
13	Depreciation	7,901	19,943	368	6,920
14	Infrastructure support expense	48,270	177,465	61,699	154,608
15	Manpower hire charges	54,458	172,525	100,657	292,196
16	Director fees	438	1,282	440	937
17	Others				
	(a) Information technology	9,558	27,315	4,293	22,390
	(b) Membership fees & subscription expenses	989	2,814	1,077	3,301
	(c) Business promotion expenses	3,657	12,043	3,199	8,210
	(d) Service tax expenses	-	-	-	-
	(e) Miscellaneous expenses	3,101	19,462	7,108	20,884
	TOTAL	319,332	966,780	328,559	978,677

TOTAL

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

S. No.	Particulars	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2016	Upto the Nine Months ended 31st
1	Employees' remuneration & welfare benefits	153,656	460,643	110,289	333,286
2	Travel, conveyance and vehicle running expenses	6,943	31,662	10,379	32,686
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	10,106	29,584	7,881	22,728
5	Repairs and Maintenance	6,087	15,161	4,623	13,026
6	Printing & stationery	4,741	10,959	5,216	11,140
7	Communication	4,736	13,449	3,231	10,742
8	Legal & professional charges	4,557	35,054	5,453	37,554
9	Auditors' fees, expenses etc.				
	(a) as auditor	1,388	3,247	814	3,344
	(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	20,760	27,510	3,271	12,240
11	Interest & bank charges	2,172	6,246	1,036	3,663
13	Depreciation	8,974	23,663	356	7,085
14	Infrastructure support expense	52,967	210,562	62,853	158,293
15	Manpower hire charges	60,678	204,700	102,400	299,157
16	Director fees	490	1,520	450	960
17	Others				
	(a) Information technology	10,748	32,409	4,334	22,924
	(b) Membership fees & subscription expenses	1,113	3,339	1,096	3,380
	(c) Business promotion expenses	4,060	14,290	3,258	8,406
	(d) Service tax expenses	-	-	-	-
	(e) Miscellaneous expenses	3,134	23,092	7,231	21,382
	TOTAL	357,310	1,147,090	334,171	1,001,996

MISCELLANEOUS
FORM NL-7-OPERATING EXPENSES SCHEDULE

For the Quarter ended 31st Dec 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	48,335	74,225	-	122,560	1,897	15	475	5,176	909	4,984	556	136,572
2	Travel, conveyance and vehicle running expenses	2,291	3,427	-	5,718	90	1	14	247	44	280	26	6,420
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	3,172	4,877	-	8,049	124	1	32	340	60	324	36	8,966
5	Repairs and Maintenance	1,884	2,919	-	4,803	74	1	21	201	35	182	22	5,339
6	Printing & stationery	1,459	2,268	-	3,727	57	1	17	156	27	137	17	4,139
7	Communication	1,482	2,282	-	3,764	58	1	15	158	28	150	18	4,192
8	Legal & professional charges	1,645	2,346	-	3,991	65	1	1	180	32	257	18	4,545
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	427	665	-	1,092	16	-	5	45	8	40	5	1,211
	(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	6,187	9,794	-	15,981	242	2	86	657	114	497	72	17,651
11	Interest & bank charges	681	1,047	-	1,728	27	-	7	73	13	69	8	1,925
13	Depreciation	2,791	4,313	-	7,104	110	-	30	299	52	274	32	7,901
14	Infrastructure support expense	17,173	25,935	-	43,108	675	6	131	1,848	326	1,981	195	48,270
15	Manpower hire charges	19,313	29,465	-	48,778	759	6	173	2,072	365	2,084	221	54,458
16	Director fees	154	237	-	391	7	-	2	17	3	16	2	438
17	Others	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Information technology	3,383	5,193	-	8,576	133	1	33	362	64	350	39	9,558
	(b) Membership fees & subscription expenses	350	538	-	888	14	-	4	37	6	36	4	989
	(c) Business promotion expenses	1,298	1,975	-	3,273	51	1	11	140	25	142	14	3,657
	(d) Service tax expenses	-	-	-	-	-	-	-	-	-	-	-	-
	(e) Miscellaneous expenses	1,122	1,607	-	2,729	44	-	1	122	22	171	12	3,101
	TOTAL	113,147	173,113	-	286,260	4,443	37	1,058	12,130	2,133	11,974	1,297	319,332

For the Quarter ended 31st Dec 2016

(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	48,861	58,198	-	107,059	630	12	585	-	311	(313)	163	108,447
2	Travel, conveyance and vehicle running expenses	4,603	5,481	-	10,084	59	1	54	-	28	(32)	15	10,209
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates and taxes	3,487	4,155	-	7,642	45	1	43	-	24	(20)	12	7,747
5	Repairs and maintenance	2,044	2,436	-	4,480	26	1	25	-	14	(12)	8	4,542
6	Printing and stationery	2,293	2,737	-	5,030	32	1	31	-	19	(8)	11	5,116
7	Communication	1,435	1,708	-	3,143	18	-	16	-	8	(10)	4	3,179
8	Legal and professional charges	2,496	2,946	-	5,442	25	(1)	16	-	(3)	(45)	(4)	5,430
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	364	433	-	797	4	-	4	-	1	(3)	1	804
	(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	1,458	1,733	-	3,191	17	-	16	-	7	(12)	3	3,222
11	Interest and bank charges	461	549	-	1,010	6	-	5	-	3	(4)	2	1,022
13	Depreciation	180	207	-	387	-	(1)	(2)	-	(4)	(9)	(3)	368
14	Infrastructure support expenses	27,725	33,064	-	60,789	368	8	353	-	205	(135)	111	61,699
15	Manpower hire charges	45,327	54,001	-	99,328	588	12	550	-	297	(276)	158	100,657
16	Director fees	198	236	-	434	3	-	2	-	1	(1)	1	440
17	Others	-	-	-	-	-	-	-	-	-	-	-	-
	Information technology	1,957	2,319	-	4,276	22	-	17	-	3	(26)	1	4,293
	Membership fees and Subscription expenses	485	578	-	1,063	6	-	6	-	3	(3)	2	1,077
	Business promotion expenses	1,438	1,714	-	3,152	19	1	18	-	11	(7)	5	3,199
	Service tax expenses	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous expenses	3,202	3,814	-	7,016	41	1	39	-	20	(20)	11	7,108
	TOTAL	148,014	176,309	-	324,323	1,909	36	1,778	-	948	(936)	501	328,559

MISCELLANEOUS
FORM NL-7-OPERATING EXPENSES SCHEDULE

Upto the Nine Months ended 31st Dec 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	135,818	216,311	-	352,129	5,312	29	2,009	14,398	2,500	10,263	1,595	388,235
2	Travel, conveyance and vehicle running expenses	9,335	14,868	-	24,203	365	2	138	990	172	705	110	26,685
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	8,723	13,892	-	22,615	341	2	129	925	161	659	102	24,934
5	Repairs and Maintenance	4,470	7,119	-	11,589	175	1	66	474	82	338	53	12,778
6	Printing & stationery	3,231	5,146	-	8,377	126	1	48	343	59	244	38	9,236
7	Communication	3,965	6,315	-	10,280	155	1	59	420	73	300	47	11,335
8	Legal & professional charges	10,336	16,461	-	26,797	404	2	153	1,096	190	781	121	29,544
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	957	1,525	-	2,482	37	-	14	101	18	72	11	2,735
	(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	8,111	12,918	-	21,029	317	2	120	860	149	613	95	23,185
11	Interest & bank charges	1,842	2,933	-	4,775	72	-	27	195	34	139	22	5,264
13	Depreciation	6,977	11,112	-	18,089	273	1	103	740	128	527	82	19,943
14	Infrastructure support expense	62,083	98,877	-	160,960	2,428	13	919	6,582	1,143	4,691	729	177,465
15	Manpower hire charges	60,355	96,124	-	156,479	2,361	13	893	6,398	1,111	4,561	709	172,525
16	Director fees	448	714	-	1,162	18	-	7	48	8	34	5	1,282
17	Others	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Information technology	9,556	15,219	-	24,775	374	2	141	1,013	176	722	112	27,315
	(b) Membership fees & subscription expenses	984	1,568	-	2,552	39	-	15	104	18	74	12	2,814
	(c) Business promotion expenses	4,213	6,710	-	10,923	165	1	62	447	78	318	49	12,043
	(d) Service tax expenses	-	-	-	-	-	-	-	-	-	-	-	-
	(e) Miscellaneous expenses	6,809	10,844	-	17,653	266	1	101	722	125	514	80	19,462
	TOTAL	338,213	538,656	-	876,869	13,228	71	5,004	35,856	6,225	25,555	3,972	966,780

Upto the Nine Months ended 31st Dec 2016

(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	145,085	173,681	-	318,766	2,110	64	2,180	-	1,534	(6)	883	325,531
2	Travel, conveyance and vehicle running expenses	14,229	17,033	-	31,262	207	6	214	-	150	(1)	87	31,925
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates and taxes	9,894	11,844	-	21,738	144	4	149	-	105	-	60	22,200
5	Repairs and maintenance	5,670	6,788	-	12,458	82	3	85	-	60	-	35	12,723
6	Printing and stationery	4,849	5,805	-	10,654	71	2	73	-	51	-	30	10,881
7	Communication	4,676	5,598	-	10,274	68	2	70	-	49	-	28	10,491
8	Legal and professional charges	16,348	19,570	-	35,918	238	7	246	-	173	(1)	100	36,681
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1,456	1,743	-	3,199	21	1	22	-	15	-	9	3,267
	(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	5,328	6,378	-	11,706	77	2	80	-	56	-	32	11,953
11	Interest and bank charges	1,595	1,909	-	3,504	23	1	24	-	17	-	10	3,579
13	Depreciation	3,084	3,692	-	6,776	45	1	46	-	33	-	19	6,920
14	Infrastructure support expenses	68,908	82,489	-	151,397	1,002	30	1,035	-	728	(3)	419	154,608
15	Manpower hire charges	130,228	155,895	-	286,123	1,894	58	1,957	-	1,376	(5)	793	292,196
16	Director fees	418	500	-	918	6	-	6	-	4	-	3	937
17	Others	-	-	-	-	-	-	-	-	-	-	-	-
	Information technology	9,979	11,946	-	21,925	145	4	150	-	105	-	61	22,390
	Membership fees and Subscription expenses	1,471	1,761	-	3,232	21	1	22	-	16	-	9	3,301
	Business promotion expenses	3,659	4,380	-	8,039	53	2	55	-	39	-	22	8,210
	Service tax expenses	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous expenses	9,308	11,142	-	20,450	135	4	140	-	98	-	57	20,884
	TOTAL	436,185	522,154	-	958,339	6,342	192	6,554	-	4,609	(16)	2,657	978,677

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 Dec 2017	As at 31st Dec 2016
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 Dec 2017		As at 31st Dec 2016	
	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 Dec 2017	As at 31st Dec 2016
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 Dec 2017	As at 31st Dec 2016
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	3,155	-
4	Others	-	-
	TOTAL	3,155	-

FORM NL-12-INVESTMENT SCHEDULE
SHAREHOLDERS

(Rs in '000)

	Particulars	As at 31st Dec 2017	As at 31st Dec 2016
	LONG TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including	488,914	729,738
2	Other approved securities	104,440	153,572
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	13,920	20,128
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	481,738	401,941
	(e) Other securities (Bank fixed deposit)	31,110	90,087
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	316,483	381,232
5	Other than approved investments	-	81,647
	SHORT TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including	-	-
2	Other approved securities	-	-
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds	101,006	50,207
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	92,991	88,478
	(e) Other securities (Bank fixed deposit)	37,301	107,327
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	-	-
5	Other than approved investments	-	-
	TOTAL	1,667,903	2,104,357

FORM NL-12-INVESTMENT SCHEDULE
POLICYHOLDERS

(Rs in '000)

	Particulars	As at 31st Dec 2017	As at 31st Dec 2016
	LONG TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including	2,654,210	2,423,742
2	Other approved securities	566,982	510,073
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	75,568	66,854
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	2,615,246	1,335,001
	(e) Other securities (Bank fixed deposit)	168,890	299,213
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	1,718,116	1,266,218
5	Other than approved investments	-	271,183
	SHORT TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including	-	-
2	Other approved securities	-	-
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds	548,338	166,757
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	504,826	293,868
	(e) Other securities (Bank fixed deposit)	202,499	356,474
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	-	-
5	Other than approved investments	-	-
	TOTAL	9,054,675	6,989,383

FORM NL-13-LOANS SCHEDULE
LOANS

(Rs in '000)

	Particulars	As at 31st Dec 2017	As at 31st Dec 2016
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 Dec 2017	As at 01 April 2017	For the period ended 31 Dec 2017	On Sales/ Adjustments	As at 31 Dec 2017	As at 31 Dec 2017	As at 31 Dec 2016
Intangibles- Computer Software*	97,081	59,477	-	156,558	23,985	15,209	-	39,194	117,364	52,005
Leasehold improvements	13,699	1,533	-	15,232	3,809	1,259	-	5,068	10,164	-
Furniture & Fittings	1,170	66	-	1,236	954	69	-	1,023	214	9,505
Information Technology Equipment	22,701	10,005	60	32,646	14,557	5,353	57	19,853	12,793	6,393
Vehicles	6,659	8	-	6,667	307	1,322	-	1,629	5,038	3,429
Office Equipment	1,819	54	-	1,873	1,130	182	-	1,312	561	527
Electronic Equipment	2,211	123	-	2,334	656	268	-	924	1,410	3,117
TOTAL	145,340	71,267	60	216,547	45,398	23,663	57	69,003	147,544	74,976
Intangible assets under development	49,762	-	-	9,289	-	-	-	-	9,289	43,506
Grand Total	195,102	71,267	60	225,836	45,398	23,663	57	69,003	156,833	118,484
Previous Year	94,992	64,565	1,264	158,293	32,945	7,086	222	39,809	118,484	

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 December 2017	As at 31st December 2016
1	Cash (including stamps)	5,178	2,256
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	177,837	114,621
	(c) Cheques in-hand	12,964	38,371
	(d) Others	-	-
3	Money at Call and Short Notice		-
	(a) With banks	-	-
	(b) With other institutions	-	-
4	Others	-	-
	TOTAL	195,979	155,248
	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 Dec 2017	As at 31st Dec 2016
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	3,004	10,075
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	17,305	17,651
6	Others		
	(a) Service tax unutilised credit	4,435	24,850
	(b) Advance recoverable	1,247	4,272
	(c) Loans & advances to staff	9,272	5,023
	TOTAL (A)	35,263	61,871
	OTHER ASSETS		
1	Income accrued on investments	442,928	500,205
2	Outstanding premiums	-	-
3	Agents' balances	-	-
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	404,925	96,954
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	Deposits for Premises, Telephone etc.	10,185	7,924
	Unsettled investment contract receivable	200,000	-
	Unclaimed Amount of Policyholders (Investments)	13,823	-
	TOTAL (B)	1,071,861	605,083
	TOTAL (A+B)	1,107,124	666,954

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

(Rs in '000)

	Particulars	As at 31st Dec 2017	As at 31st Dec 2016
1	Agents' balances	11,306	8,800
2	Balances due to other insurance companies	571,940	106,192
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	113,365	81,433
5	Unallocated premium	75,732	228,524
6	Sundry creditors	109,217	18,550
7	Due to subsidiaries/ holding company	-	-
8	Claims outstanding	6,689,065	5,385,410
9	Due to Officers/ Directors	-	-
10	Unclaimed amount of Policyholders	17,630	13,089
11	Others		
	(a)Due to Policyholders/Insured	19,817	12,671
	(b)Solatium Fund	9,208	6,921
	(c)Service tax liability	59,664	5,319
	(d)TDS payable	14,274	11,278
	(e)Other statutory dues	4,608	3,484
	(f)Temporary overdraft in books of accounts	153,152	116,246
	(g)Other payable	333,378	182,279
	TOTAL	8,182,356	6,180,196

FORM NL-18-PROVISIONS SCHEDULE
PROVISIONS

(Rs in '000)

	Particulars	As at 31st Dec 2017	As at 31st Dec 2016
1	Reserve for unexpired Risk	1,764,088	1,696,683
2	Premium deficiency	3,046	7,519
3	For taxation (less advance tax paid and taxes deducted at source)	11,390	10,463
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	Provision for employee benefit	16,549	-
7	Others	500	500
	TOTAL	1,795,573	1,715,165

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 Dec 2017	As at 31st Dec 2016
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM NL-21-Statement of Liabilities

Date: **31st Dec 2017**

(Rs in Lakhs)

Sl.No.	Particular	As at 31st December 2017				As at 31st December 2016			
		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	802	667	257	1,726	755	551	97	1,402
2	Marine								
a	Marine Cargo	48	196	172	416	101	222	125	448
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	16,041	29,654	34,291	79,986	15,681	21,339	30,028	67,049
b	Engineering	110	95	99	304	149	105	192	447
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	97	35	238	370	122	58	176	355
e	Others	189	920	247	1,356	159	551	411	1,121
4	Health Insurance	354	-	19	373	-	-	-	-
5	Total Liabilities	17,641	31,567	35,323	84,531	16,967	22,826	31,028	70,821

FORM NL-22-Geographical Distribution of Business

Date: 31st Dec 2017

(Rs in Lakhs)																											
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 Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	
Andhra Pradesh	79	124	66	101	-	-	8	26	97	274	364	1,224	3	4	3	10	6	23	-	-	-	-	0	1	626	1,787	
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	0	-	-	-	-	-	-	-	-	0	0	
Arunachal Pradesh	-	0	-	-	-	-	-	4	0	0	0	0	-	-	-	0	-	-	-	-	-	-	-	-	0	5	
Assam	0	0	-	-	-	-	-	-	16	17	34	37	-	-	0	4	-	-	-	-	-	-	-	-	-	50	57
Bihar	0	2	0	1	-	-	3	7	403	1,055	423	1,106	-	0	3	9	40	131	-	-	-	-	0	2	872	2,314	
Chandigarh	0	0	-	-	-	-	0	0	8	10	3	4	-	0	-	0	0	1	-	-	-	-	-	-	0	11	16
Chhattisgarh	8	19	6	11	-	-	4	12	296	781	302	858	8	38	10	21	18	47	-	-	-	-	0	3	651	1,791	
Dadra & Nagar Haveli	-	1	-	3	-	-	-	-	0	2	-	1	1	1	-	-	0	0	-	-	-	-	0	1	8	8	
Daman & Diu	0	0	1	1	-	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	1	2	
Delhi	65	208	41	355	-	-	1	7	21	68	51	167	19	28	2	7	2	4	-	-	-	-	2	9	203	862	
Goa	-	2	-	-	-	-	-	-	0	1	0	0	-	19	-	-	-	-	-	-	-	-	-	0	1	21	21
Gujarat	21	192	3	9	-	-	18	48	147	376	348	870	23	122	0	1	9	17	-	-	-	-	5	8	572	1,644	
Haryana	89	270	24	64	-	-	13	23	160	448	153	425	19	54	5	34	34	85	-	-	-	-	3	24	479	1,426	
Himachal Pradesh	-	-	26	26	-	-	-	0	15	48	19	65	-	-	-	0	4	9	-	-	-	-	-	-	64	148	
Jammu & Kashmir	-	-	-	0	-	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1
Jharkhand	1	8	0	2	-	-	7	25	154	404	193	491	1	2	0	1	15	42	-	-	-	-	0	1	372	977	
Karnataka	22	136	3	7	-	-	5	15	146	402	273	698	28	82	0	1	31	84	-	-	-	-	1	2	508	1,427	
Kerala	1	3	0	1	-	-	1	3	96	373	187	674	-	0	-	0	17	57	-	-	-	-	0	0	303	1,110	
Lakshadweep	-	-	-	-	-	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
Madhya Pradesh	13	27	-	1	-	-	7	22	239	670	353	1,008	3	6	4	30	5	15	44	-	-	-	0	1	634	1,782	
Maharashtra	262	1,212	151	495	-	-	10	45	325	1,008	457	1,321	231	401	7	16	33	75	-	-	-	-	4	31	1,480	4,005	
Manipur	-	-	-	-	-	-	-	-	-	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	0	0	
Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	0	-	-	-	-	-	-	-	-	0	0	
Mizoram	-	-	-	-	-	-	-	-	-	0	-	(0)	-	-	-	0	-	-	-	-	-	-	-	-	-	0	0
Nagaland	-	-	-	-	-	-	-	-	0	2	2	7	-	-	-	-	-	-	-	-	-	-	-	-	2	9	
Orissa	2	3	1	2	-	-	14	20	178	493	261	738	0	2	0	2	19	46	-	-	-	-	0	0	475	1,307	
Puducherry	0	0	-	-	-	-	-	-	1	5	4	20	-	-	-	0	-	0	-	-	-	-	-	-	5	25	
Punjab	2	6	(0)	(0)	-	-	0	1	76	234	73	205	4	4	1	2	13	30	-	-	-	-	0	0	168	483	
Rajasthan	14	32	1	1	-	-	15	19	172	446	249	625	0	1	6	0	21	70	-	-	-	-	0	1	472	1,194	
Sikkim	-	-	-	-	-	-	-	-	2	3	5	11	-	0	0	0	1	-	-	-	-	-	-	-	7	15	
Tamil Nadu	26	85	7	17	-	-	5	15	105	333	375	1,457	24	64	19	34	5	13	-	-	-	-	1	2	567	2,009	
Telangana	36	166	7	9	-	-	7	33	182	471	481	1,379	45	109	2	8	18	48	-	-	-	-	2	2	780	2,226	
Tripura	-	-	-	-	-	-	-	-	0	0	0	0	-	0	0	0	-	-	-	-	-	-	-	-	0	1	
Uttar Pradesh	22	60	31	43	-	-	13	25	641	1,665	676	1,754	27	29	9	33	95	248	-	-	-	-	19	20	1,534	3,877	
Uttarakhand	2	19	-	0	-	-	-	1	30	57	32	61	-	-	0	2	4	11	-	-	-	-	-	-	69	150	
West Bengal	14	36	5	12	-	-	5	21	388	1,129	673	1,951	5	9	7	15	18	56	-	-	-	-	7	21	1,122	3,250	
Grand Total	638	2,611	372	1,168	-	-	134	371	3,899	10,774	5,993	17,161	439	976	73	198	417	1,142	-	-	-	-	45	127	12,031	34,529	

FORM NL-23-Reinsurance Risk Concentration

Date: 31st Dec 2017

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	6	1,202	28	68	36.43%
4	No. of Reinsurers with rating BBB but less than A	19	2,182	84	-	63.57%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
6	No. of Indian Insurer other than GIC	-	-	-	-	0.00%
	Total	25	3,384	112	68	100.00%

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012



FORM NL-24-Ageing of Claims

Date: **31st Dec 2017**

(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	24	1	4	2	-	31	118
2	Marine Cargo	161	14	26	10	3	214	184
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	11	9	2	-	-	22	8
5	Motor OD	3,575	797	261	62	8	4,703	1,374
6	Motor TP	11	24	73	126	264	498	2,488
7	Health	-	-	-	-	-	-	-
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	32	11	7	3	1	54	45
10	Liability	-	5	7	1	1	14	49
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	123	6	1	1	5	136	13

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

Date:	31st Dec 2017
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	56	132	-	39	1,839	4,707	1	-	58	29	-	-	45	6,906
2	Claims reported during the period	45	253	-	43	5,260	605	-	-	53	10	-	-	185	6,454
3	Claims settled during the period	31	214	-	22	4,703	498	-	-	54	14	-	-	136	5,672
4	Claims repudiated during the period	4	22	-	11	271	-	-	-	6	2	-	-	-	316
5	Claims closed during the period	-	8	-	7	670	57	1	-	15	6	-	-	55	819
6	Claims o/s at end of the period	66	139	-	41	1,455	4,757	-	-	35	17	-	-	38	6,548
	Less than 3months	18	74	-	20	960	577	-	-	15	8	-	-	11	1,683
	3 months to 6 months	17	28	-	5	185	511	-	-	11	7	-	-	-	764
	6 months to 1 year	20	24	-	8	306	861	-	-	2	1	-	-	12	1,234
	1 year and above	11	13	-	8	4	2,808	-	-	7	1	-	-	15	2,867

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 December 2017

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	5,910	503	2,391	437	591	359	591
2	Marine Cargo	1,882	80	1,681	213	226	303	303
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	37,511	31,857	29,315	27,570	6,371	8,271	8,271
5	Engineering	628	160	379	177	63	57	63
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	2,184	246	885	115	328	199	328
8	Health	1,142	396	67	19	171	15	171
9	Others	509	230	986	678	71	207	207
10	Crop Insurance	-	-	2,376	350	-	356	356
	Total	49,765	33,472	38,079	29,559	7,821	9,767	10,289

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

**FORM NL-27-Offices information for Non-Life**Date: **31st Dec 2017**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the quarter		85
2	No. of branches approved during the quarter		-
3	No. of branches opened during the quarter	Out of approvals of previous quarter	1
4		Out of approvals of this quarter	-
5	No. of branches closed during the quarter		-
6	No of branches at the end of the quarter		86
7	No. of branches approved but not opened		-
8	No. of rural branches		24
9	No. of urban branches		62

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

FORM NL-28-STATEMENT OF ASSETS - 3B

Statement as on : 31st December 2017

Statement of Investment Assets

(Business within India)

Periodicity of Submission: Quarterly

(Rs. In Lakhs)

No	PARTICULARS	NL No.	AMOUNT
1	Investments - Shareholders Funds	12	16,679
2	Investments - Policyholders Funds	12	90,547
3	Loans	13	-
4	Fixed Assets	14	1,568
5	Deferred tax asset		995
6	Current Assets		
	a. Cash & Bank balance	15	1,960
	b. Advances & other assets	16	11,071
7	Current Liabilities		
	a. Current Liabilities	17	81,824
	b. Provisions	18	17,956
	c. Misc. Exp not written off	19	-
	d. Debit Balance of P&L A/c		2,800

Application of Funds as per Balance Sheet (A)

25,841

	Less: Other Assets	SCH	Amount
1	Loans	13	-
2	Fixed Assets	14	1,568
	Deferred Tax Asset		995
3	Cash & Bank Balance	15	1,960
4	Advances & Other Assets	16	11,071
5	Current Liabilities	17	81,824
6	Provisions	18	17,956
7	Misc. Exp not Written Off	19	-
8	Debit Balance of P&L A/c		2,800

TOTAL (B) (81,385)

'Investment Assets' As per FORM 3B

(A-B) 107,226

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%	-	4,889	26,542	31,431	29.3%	-	31,431	31,420
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	5,934	32,212	38,145	35.6%	-	38,145	38,248
3	Investment subject to Exposure Norms					-				
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	-	5,006	27,178	32,185	30.0%	-	32,185	32,706
	2. Approved Investments	Not exceeding 55%	-	5,738	31,149	36,887	34.4%	9	36,896	37,417
	3. Other Investments (not exceeding 25%)		-	-	-	-	0.0%		-	-
Total Investment Assets		100%	-	16,678	90,539	107,217	100.0%	9	107,226	108,371

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 Dec 2017

(Rs in Lakhs)

Particulars	MARKET VALUE				Book Value			
	As at 31st Dec 2017	as % of total for this class	As at 31st Dec 2016	as % of total for this class	As at 31st Dec 2017	as % of total for this class	As at 31st Dec 2016	as % of total for this class
Break down by credit rating								
AAA rated	71,982	74.54%	66,052	79.25%	71,332	74.74%	62,724	79.03%
AA or better	21,515	22.28%	12,596	15.11%	21,099	22.11%	12,113	15.26%
Rated below AA but above A	3,066	3.17%	4,701	5.64%	3,008	3.15%	4,530	5.71%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	-	-	-	-	-	-	-	-
Breakdown by residual maturity								
Up to 1 year	4,547	4.71%	3,823	4.59%	4,521	4.74%	3,823	4.82%
more than 1 year and upto 3 years	16,276	16.86%	10,373	12.44%	16,021	16.79%	10,074	12.69%
More than 3 years and up to 7 years	31,709	32.84%	20,408	24.48%	30,856	32.33%	19,526	24.60%
More than 7 years and up to 10 years	23,132	23.96%	22,369	26.84%	23,137	24.24%	21,141	26.64%
above 10 years	20,899	21.64%	26,378	31.65%	20,905	21.90%	24,802	31.25%
Breakdown by type of the issuer								
a. Central Government	31,420	32.54%	33,643	40.36%	31,431	32.93%	31,535	39.73%
b. State Government	5,866	6.07%	6,092	7.31%	5,766	6.04%	5,691	7.17%
c. Corporate Securities	59,277	61.39%	43,615	52.33%	58,242	61.02%	42,141	53.10%

FORM NL-30 Analytical Ratios for Non-Life companies

Date: 31st Dec 2017

Sl.No.	Particular	For the Quarter ended 31st Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2016	Upto the Nine Months ended 31st Dec 2016
1	Gross Premium Growth Rate	18.2%	19.6%	1.5%	0.0%
2	Gross Premium to shareholders' fund ratio	0.52	1.50	0.45	1.29
3	Growth rate of shareholders' fund	2.8%	2.8%	2.9%	2.9%
4	Net Retention Ratio	71.2%	68.6%	85.1%	83.5%
5	Net Commission Ratio	-3.2%	-3.6%	3.4%	3.3%
6	Expense of Management to Gross Direct Premium Ratio	36.1%	38.9%	37.0%	38.9%
7	Expense of Management to Net Written Premium Ratio	49.1%	53.5%	43.2%	46.3%
8	Net Incurred claims to Net Earned Premium	84.6%	81.9%	76.7%	77.8%
9	Combined Ratio	122.0%	124.0%	118.5%	122.4%
10	Technical Reserves to net premium ratio	9.56	3.37	8.15	2.92
11	Underwriting balance ratio	(0.24)	(0.24)	(0.19)	(0.21)
12	Operating Profit Ratio	(2.1%)	(3.3%)	(1.6%)	(3.1%)
13	Liquid Assets to Liabilities ratio	0.20	0.20	0.35	0.35
14	Net earning ratio	2.2%	1.8%	2.7%	1.9%
15	Return on net worth ratio	0.8%	1.9%	1.0%	2.0%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.07	2.07	2.02	2.02
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)	0.17	0.40	0.20	0.41
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.17	0.40	0.20	0.41
6	(iv) Book value per share (Rs)	20.44	20.44	19.90	19.90

FORM NL-31-Related Party Transactions

Date: 31st Dec 2017

(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 Dec 2017	Upto the Nine Months ended 31st Dec 2017	For the Quarter ended 31st Dec 2016	Upto the Nine Months ended 31st Dec 2016
1	Celica Developers Pvt. Ltd.	Private Company in which Director is a Director	Premium for policies underwritten	1.63	2.63	1.67	3.39
2	Devsar Vyapaar Pvt. Ltd.	Private Company in which Director is a Director	Premium for policies underwritten	0.01	0.02	-	-
3	Rajive Kumaraswami (from 15.06.2016)	Key management personnel	Managerial remuneration	72.46	219.33	65.05	180.68
4	Swaraj Krishnan (upto 14.06.2016)	Key management personnel	Managerial remuneration	-	-	-	20.61
5	Gaurav Parasrampur	Key management personnel	Managerial remuneration	24.47	66.87	17.71	53.14
6	Gaurav Parasrampur	Key management personnel	Loans & Advances	-	2.00	-	-
7	Kavita Modi	Key management personnel	Managerial remuneration	3.40	9.62	2.92	8.76
8	Rupa Parasrampur	Relative of Key Management Personnel	Car hire charges	-	1.95	1.95	5.85
9	Kailash Nath Bhandari	Director	Sitting fees	1.60	5.10	1.60	3.40
10	Sunil Mitra	Director	Sitting fees	1.00	3.60	1.30	2.95
11	V K Viswanathan	Director	Sitting fees	1.30	4.50	1.60	3.25
12	Suvalaxmi Chakraborty	Director	Sitting fees	1.00	2.00	-	-
13	Janet Gasper Chowdhury	Director	Premium for policies underwritten	-	-	0.08	0.08

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

**FORM NL-32-Products Information**

Date: 31st Dec 2017

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	OneHealth		MAGHLIP18037V011718	Health	Internal Tariff rated product	27/04/2017	15/09/2017
2	Loan Guard		MAGHLGP18061V011718	Health	Packaged Product	28/10/2017	03/11/2017

FORM NL-33 - SOLVENCY MARGIN - KGII

Solvency as at 31st DECEMBER 2017

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):	94,459
	Deduct:	
2	Liabilities (reserves as mentioned in Form HG)	76,788
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	17,671
4	Excess in Policyholders' Funds (1-2-3)	-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	26,748
	Deduct:	
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	5,351
7	Excess in Shareholders' Funds (5-6)	21,397
8	Total Available Solvency Margin [ASM] (4+7)	21,397
9	Total Required Solvency Margin [RSM]	10,289
10	Solvency Ratio (Total ASM/Total RSM)	2.07

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 December 31, 2017 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 December 31, 2017 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 Dec 2017**

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 December 2017

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 (Oct'17 to Dec'17)					Year to Date (Apr'17 to Dec'17)					Previous Year (Apr'16 to Dec'16)				
			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	17,346	17,595	405	2.33%	1.61%	17,787	17,595	1,211	6.81%	4.71%	14,240	16,081	932	6.54%	4.52%
	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	500	512	12	2.39%	1.65%	500	512	37	7.35%	5.08%	500	517	37	7.45%	5.15%
	Corporate Securities Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investments) - Preference Shares	EPNQ	891	917	(5)	-0.60%	-0.42%	890	917	16	1.76%	1.22%	856	870	27	3.18%	2.20%
	Corporate Securities (Approved Investments) - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investments) - Debenture	ECOS	20,943	25,096	486	2.32%	1.61%	17,801	25,096	1,325	7.44%	5.14%	13,084	13,174	931	7.12%	4.92%
	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	6,627	4,398	210	3.17%	2.19%	7,137	4,398	680	9.53%	6.59%	8,398	8,531	727	8.66%	5.98%
	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	706	-	9	1.33%	0.92%	706	-	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	5,935	6,493	102	1.71%	1.18%	4,176	6,493	255	6.10%	4.21%	3,017	2,170	163	5.41%	3.74%
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	-	-	-	-	-	1,154	-	-	0.00%	0.00%	3,530	3,671	249	7.05%	4.87%
	Other Investments - Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

No.	Category of Investment	Category Code	Current Quarter (Oct'17 to Dec'17)				Year to Date (Apr'17 to Dec'17)				Previous Year (Apr'16 to Dec'16)						
			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 (%)
	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	-	-	26	0.00%	0.00%	330	-	26	8.01%	5.53%	2,293	2,293	127	5.55%	3.83%
	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments- PTC / Securitised Assets- Under Approved Sector	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Debentures / Bonds/ CPS / Loans	IODS	3,009	3,066	39	1.29%	0.89%	2,527	3,066	178	7.03%	4.86%	1,002	1,030	69	6.85%	4.74%
	Debentures/Bonds/CPS/Loans- (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	215	-	17	7.76%	5.36%
	TOTAL		104,366	108,371	2,309	2.21%	1.53%	100,137	108,371	6,685	6.68%	4.61%	90,271	97,279	5,855	6.49%	4.48%

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 December 2017

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	ICTD	2007	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 Investmet (COI) shall be as per INV/GLN/001/2003-04*

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

Date: 31st Dec 2017

(Rs in Lakhs)

Sl.No.	Line of Business	For the Quarter ended 31st Dec 2017		For the Quarter ended 31st Dec 2016		Upto the Nine Months ended 31st Dec 2017		Upto the Nine Months ended 31st Dec 2016	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	658	3,803	281	2,277	2,611	10,322	1,789	7,332
2	Cargo & Hull	372	213	256	211	1,160	669	882	679
3	Motor TP	5,993	10,708	4,846	115,884	17,161	39,098	13,356	288,873
4	Motor OD	3,899	116,592	4,050	103,171	10,774	332,614	11,105	254,466
5	Engineering	134	326	133	364	371	990	416	1,020
6	Workmen's Compensation	-	-	-	-	-	-	-	-
7	Employer's Liability	439	351	64	480	976	1,209	209	1,368
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	73	8,172	68	10,605	198	29,447	233	29,725
10	Health	417	12,862	-	-	1,142	36,265	-	-
11	Others	45	918	478	539	127	2,736	882	2,123

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

Date: 31st Dec 2017

(Rs in Lakhs)

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	2,337	297	430,437
		Social	-	-	-
2	Cargo & Hull	Rural	145	101	182,321
		Social	-	-	-
3	Motor TP	Rural	85,423	4,019	-
		Social	-	-	-
4	Motor OD	Rural	78,658	2,689	242,444
		Social	-	-	-
5	Engineering	Rural	213	47	8,921
		Social	-	-	-
6	Workmen's Compensation	Rural	124	15	2,708
		Social	260	39	10,541
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Other Liability Covers	Rural	22	61	84,618
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	6,238	24	27,125
		Social	-	-	-
11	Health	Rural	10,029	315	35,452
		Social	-	-	-
12	Others	Rural	675	9	45,310
		Social	-	-	-

FORM NL-40- Business Acquisition through different channels

Date: **31st Dec 2017**

(Rs in Lakhs)

S No.	Channels	For the Quarter ended 31st Dec 2017		For the Quarter ended 31st Dec 2016		Upto the Nine Months ended 31st Dec 2017		Upto the Nine Months ended 31st Dec 2016	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	38974	2,688	29289	2,333	113403	8,110	78821	6,786
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	49101	4,306	45805	4,215	140979	11,747	131113	12,092
4	Brokers	16950	2,343	9868	1,565	40841	5,672	21495	4,257
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	37033	2,172	45398	2,064	145724	8,438	99691	5,737
7	Others	11887	522	-	-	12403	554	-	-
	Total (A)	153945	12031	130360	10177	453350	34520	331120	28872
	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	153,945	12,031	130,360	10,177	453,350	34,520	331,120	28,872

FORM NL-41-GREIVANCE DISPOSAL

Date: 31st Dec 2017

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	-	16	11	-	5	-	46
c)	Policy Related	-	3	3	-	-	-	8
d)	Premium	-	1	1	-	-	-	1
e)	Refund	-	-	-	-	-	-	-
f)	Coverage	-	-	-	-	-	-	-
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product	-	-	-	-	-	-	-
i)	Others	-	4	4	-	-	-	8
	Total Number of Complaints	-	24	19		5	-	64

2	Total No. of policies during previous year :	331,120
3	Total No. of claims during previous year :	20,006
4	Total No. of policies during current year :	453,350
5	Total No. of claims during current year :	19,565
6	Total No. of Policy complaints(current year) per 10,000 policies (current year) :	0.18
7	Total No. of Claim Complaints(current year) per 10,000 policies(current year) :	1.01

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