

RELIANCE GENERAL INSURANCE COMPANY LIMITED

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PERIODIC DISCLOSURES

FORM NL-1-B-RA

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. and Date of Registration with the IRDA: Regn. No. 103 dated 23.10.2000

(Rs. In '000)

REVENUE ACCOUNT FOR THE PERIOD - Fire Insurance Business

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED MARCH 31, 2012	FOR THE YEAR ENDED MARCH 31, 2012	FOR THE QUARTER ENDED MARCH 31, 2011	FOR THE YEAR ENDED MARCH 31, 2011
1	Premiums earned (Net)	NL-4-Premium Schedule	88,507	302,292	83,163	307,523
2	Profit/ Loss on sale/redemption of Investments		1,809	9,772	959	4,685
3	Interest, Dividend & Rent – Gross		19,515	73,513	6,631	44,516
4	Others		-	-	-	-
	TOTAL (A)		109,831	385,577	90,753	356,724
1	Claims Incurred (Net)	NL-5-Claims Schedule	69,553	264,308	8,952	176,091
2	Commission	NL-6-Commission Schedule	19,577	(54,492)	5,903	(82,666)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	39,041	117,775	18,514	107,431
4	Premium Deficiency		(100,230)	-	-	-
	TOTAL (B)		27,941	327,591	33,369	200,856
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		81,890	57,986	57,384	155,868
	APPROPRIATIONS					
	Transfer to Shareholders' Account		81,890	57,986	57,384	155,868
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		81,890	57,986	57,384	155,868

PERIODIC DISCLOSURES

FORM NL-1-B-RA

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. and Date of Registration with the IRDA: Regn. No. 103 dated 23.10.2000

(Rs. In '000)

REVENUE ACCOUNT FOR THE PERIOD - Marine Insurance Business

	Particulars	Schedule	FOR THE QUARTER ENDED MARCH 31, 2012	FOR THE YEAR ENDED MARCH 31, 2012	FOR THE QUARTER ENDED MARCH 31, 2011	FOR THE YEAR ENDED MARCH 31, 2011
1	Premiums earned (Net)	NL-4-Premium Schedule	28,701	98,656	19,342	125,615
2	Profit/ Loss on sale/redemption of Investments		341	3,401	138	1,014
3	Interest, Dividend & Rent – Gross		4,842	25,590	725	9,636
4	Others (to be specified)		-	-	-	-
	TOTAL (A)		33,884	127,647	20,205	136,265
1	Claims Incurred (Net)	NL-5-Claims Schedule	43,301	102,894	(4,892)	79,065
2	Commission	NL-6- Commission Schedule	1,268	(6,902)	(305)	(5,146)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	8,723	31,396	1,462	40,188
4	Premium Deficiency		2,964	2,964	-	-
	TOTAL (B)		56,256	130,352	(3,735)	114,107
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(22,372)	(2,705)	23,940	22,158
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(22,372)	(2,705)	23,940	22,158
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(22,372)	(2,705)	23,940	22,158

PERIODIC DISCLOSURES

FORM NL-1-B-RA

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. and Date of Registration with the IRDA: Regn. No. 103 dated 23.10.2000

(Rs. In '000)

REVENUE ACCOUNT FOR THE PERIOD- Miscellaneous Insurance Business

	Particulars	Schedule	FOR THE QUARTER ENDED MARCH 31, 2012	FOR THE YEAR ENDED MARCH 31, 2012	FOR THE QUARTER ENDED MARCH 31, 2011	FOR THE YEAR ENDED MARCH 31, 2011
1	Premiums earned (Net)	NL-4- Premium Schedule	2,957,285	11,229,924	4,268,884	12,504,901
2	Profit/ Loss on sale/redemption of Investments		33,472	152,159	24,096	83,726
3	Interest, Dividend & Rent – Gross		350,072	1,162,990	297,580	948,147
4	Others - Exchange Gain/(Loss)		1,642	2,231	782	1,045
	- Miscellaneous Income		551	2,598	-	-
	TOTAL (A)		3,343,022	12,549,902	4,591,342	13,537,819
1	Claims Incurred (Net)	NL-5-Claims Schedule	4,559,634	12,291,484	6,200,704	13,058,658
2	Commission	NL-6- Commission Schedule	223,013	474,118	(44,529)	(137,344)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	1,056,039	3,684,395	929,411	4,321,089
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		5,838,686	16,449,997	7,085,586	17,242,403
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(2,495,664)	(3,900,095)	(2,494,244)	(3,704,584)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(2,495,664)	(3,900,095)	(2,494,244)	(3,704,584)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(2,495,664)	(3,900,095)	(2,494,244)	(3,704,584)

PERIODIC DISCLOSURES

FORM NL-2-B-PL

RELiance GENERAL INSURANCE COMPANY LIMITED

Registration No. and Date of Registration with the IRDA: Regn. No. 103 dated 23.10.2000

(Rs. In '000)

PROFIT AND LOSS ACCOUNT FOR THE PERIOD

	PARTICULARS	SCHEDULE	FOR THE QUARTER ENDED MARCH 31, 2012	FOR THE YEAR ENDED MARCH 31, 2012	FOR THE QUARTER ENDED MARCH 31, 2011	FOR THE YEAR ENDED MARCH 31, 2011
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		81,890	57,986	57,384	155,868
	(b) Marine Insurance		(22,372)	(2,705)	23,940	22,158
	(c) Miscellaneous Insurance		(2,495,664)	(3,900,095)	(2,494,244)	(3,704,584)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		148,076	554,475	180,779	481,902
	(b) Profit / Loss on sale of investments		14,889	76,840	34,131	138,176
	Less: Loss on sale of investments		(1,118)	(3,136)	(13,029)	(87,462)
3	OTHER INCOME (to be specified)					
	Profit / (Loss) on Sale of Assets		(4,943)	(6,070)	217	1,213
	Miscellaneous Income		9,807	25,462	24,258	40,012
	TOTAL (A)		(2,269,435)	(3,197,243)	(2,186,564)	(2,952,717)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		(170,506)	(170,506)	-	-
	(c) Others		-	-	-	-
	Provision related to control account		58,824	58,824	-	(140,400)
	Risk reserves (Refer Schedule 17 note 16)		(100,000)	(100,000)	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		(2,349)	(7,068)	(529)	(4,476)
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		(214,031)	(218,750)	(529)	(144,876)
	Profit / (Loss) Before Tax		(2,483,466)	(3,415,993)	(2,187,093)	(3,097,593)
	Provision for Taxation					
	(a) Current Tax		-	-	-	-
	(b) Deferred Tax		(16,000)	(16,000)	(21,000)	(21,000)
	(c) Fringe Benefit Tax		-	-	-	-
	(d) Income Tax Earlier years Tax		-	-	1,398	2,576
	Profit / (Loss) After Tax		(2,499,466)	(3,431,993)	(2,206,695)	(3,116,017)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	© Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ loss brought forward from last year		(6,207,468)	(5,274,941)	(3,068,246)	(2,158,924)
	Balance carried forward to Balance Sheet		(8,706,934)	(8,706,934)	(5,274,941)	(5,274,941)

PERIODIC DISCLOSURES

FORM NL-3-B-BS

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. and Date of Registration with the IRDA: Regn. No. 103 dated 23.10.2000

(Rs. In '000)

BALANCE SHEET AS AT 31ST MARCH 2012

PARTICULARS	SCHEDULE	AS AT 31ST MARCH,2012	AS AT 31ST MARCH,2011
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	1,211,933	1,166,729
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	14,708,698	10,323,902
FAIR VALUE CHANGE ACCOUNT		(75,646)	2,857
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		15,844,985	11,493,488
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	27,021,327	21,371,830
LOANS	NL-13-Loans Schedule	300,627	300,627
FIXED ASSETS	NL-14-Fixed Assets Schedule	251,205	302,230
DEFERRED TAX ASSET		372,735	388,735
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	621,031	672,196
Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	2,168,693	2,380,723
Sub-Total (A)		2,789,724	3,052,919
CURRENT LIABILITIES			
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	17,538,360	13,444,095
PROVISIONS	NL-18-Provisions Schedule	6,059,207	5,753,699
DEFERRED TAX LIABILITY		-	-
Sub-Total (B)		23,597,567	19,197,794
NET CURRENT ASSETS (C) = (A - B)		(20,807,843)	(16,144,875)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule		-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		8,706,934	5,274,941
TOTAL		15,844,985	11,493,488

CONTINGENT LIABILITIES

Particulars	AS AT 31ST MARCH,2012	AS AT 31ST MARCH,2011
	(Rs. '000)	(Rs. '000)
Partly paid-up investments	-	-
Claims, other than against policies, not acknowledged as debts by the company	10,338	-
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Guarantees given by or on behalf of the Company	2,608	-
Statutory demands/ liabilities in dispute, not provided for	1,238	1,238
Reinsurance obligations to the extent not provided for in accounts	-	-
Others (to be specified)	-	-
TOTAL	14,184	1,238

PERIODIC DISCLOSURES

FORM NL-4-PREMIUM SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. and Date of Registration with the IRDA: Regn. No. 103 dated 23.10.2000

(Rs. In '000)

PREMIUM EARNED [NET]

PARTICULARS	FOR THE QUARTER ENDED MARCH 31, 2012	FOR THE YEAR ENDED MARCH 31, 2012	FOR THE QUARTER ENDED MARCH 31, 2011	FOR THE YEAR ENDED MARCH 31, 2011
Premium from direct business written	4,184,659	17,125,473	4,373,173	16,554,261
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks*	-	-	-	-
Gross Earned Premium	4,184,659	17,125,473	4,373,173	16,554,261
Add: Premium on reinsurance accepted	592,330	2,229,390	1,383,659	1,628,556
Less: Premium on reinsurance ceded	1,765,889	7,515,494	1,699,841	6,634,812
	-	-	-	-
Net Premium	3,011,100	11,839,369	4,056,991	11,548,005
	-	-	-	-
Adjustment for change in reserve for unexpired risks*	63,393	(208,497)	314,398	1,390,034
Premium Earned (Net)	3,074,493	11,630,872	4,371,389	12,938,039

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

(Rs. In '000)

Particulars	Period ended	Claims Paid from direct business written	Claims Paid on rein-surance accepted	Claims Recovered on rein- surance ced	Net Caims Paid	Out-standing Claims at the end of the period	Out-standing Claims at the beginning of the period	Net Claims Incurred
1	2	3	4	5	6	7	8	9
Fire	For Q4 - 2011-12	260,481	10,736	212,400	58,817	288,907	278,171	69,553
	For FY - 2011-12	869,645	30,046	680,085	219,606	288,907	244,205	264,308
Marine Cargo	For Q4 - 2011-12	78,630	-	50,199	28,431	78,667	63,815	43,283
	For FY - 2011-12	186,564	-	99,003	87,561	78,667	64,200	102,028
Marine Hull	For Q4 - 2011-12	106	-	74	32	1,782	1,796	18
	For FY - 2011-12	1,807	-	902	905	1,782	1,821	866
Marine Total	For Q4 - 2011-12	78,736	-	50,273	28,463	80,449	65,611	43,301
	For FY - 2011-12	188,371	-	99,905	88,466	80,449	66,021	102,894
Motor OD	For Q4 - 2011-12	1,167,763	-	113,627	1,054,136	1,459,119	1,469,207	1,044,048
	For FY - 2011-12	4,503,658	-	446,866	4,056,792	1,459,119	1,337,823	4,178,088
Motor TP	For Q4 - 2011-12	808,308	785,511	627,477	966,342	11,597,898	9,568,632	2,995,608
	For FY - 2011-12	3,538,379	1,522,076	2,547,454	2,513,001	11,597,898	8,131,114	5,979,785
Motor Total	For Q4 - 2011-12	1,976,071	785,511	741,104	2,020,478	13,057,017	11,037,839	4,039,656
	For FY - 2011-12	8,042,037	1,522,076	2,994,320	6,569,793	13,057,017	9,468,937	10,157,873
Employer's Liability	For Q4 - 2011-12	7,392	-	813	6,579	21,460	23,741	4,298
	For FY - 2011-12	16,399	-	1,839	14,560	21,460	13,530	22,490
Public Liability	For Q4 - 2011-12	1,770	-	771	999	8,177	5,324	3,852
	For FY - 2011-12	2,159	-	812	1,347	8,177	3,493	6,031
Engineering	For Q4 - 2011-12	89,898	78	64,103	25,873	148,976	119,493	55,356
	For FY - 2011-12	458,673	78	304,841	153,910	148,976	195,266	107,620
Aviation	For Q4 - 2011-12	121,424	-	117,590	3,834	6	-	3,840
	For FY - 2011-12	333,942	-	325,316	8,626	6	1,919	6,713
Personal Accident	For Q4 - 2011-12	59,304	-	27,910	31,394	94,697	76,984	49,107
	For FY - 2011-12	213,905	-	111,043	102,862	94,697	40,944	156,615
Health	For Q4 - 2011-12	464,481	-	56,037	408,444	377,568	453,345	332,667
	For FY - 2011-12	2,054,392	-	280,731	1,773,661	377,568	484,034	1,667,195
Other Misc.	For Q4 - 2011-12	31,245	-	8,895	22,350	121,742	73,234	70,858
	For FY - 2011-12	389,657	-	285,995	103,662	121,742	58,457	166,947
Misc Total	For Q4 - 2011-12	2,751,585	785,589	1,017,223	2,519,951	13,829,643	11,789,960	4,559,634
	For FY - 2011-12	11,511,164	1,522,154	4,304,897	8,728,421	13,829,643	10,266,580	12,291,484
For Q4 - 2011-12		3,090,802	796,325	1,279,896	2,607,231	14,198,999	12,133,742	4,672,488
For FY - 2011-12		12,569,180	1,552,200	5,084,887	9,036,493	14,198,999	10,576,806	12,658,686

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

(Rs. In '000)

Particulars	Period ended	Claims Paid from direct business written	Claims Paid on re-in-surance accepted	Claims Recovered on re-in- surance cedced	Net Caims Paid	Out-standing Claims at the end of the period	Out-standing Claims at the beginning of the period	Net Claims Incurred
1	2	3	4	5	6	7	8	9
Fire	For Q4 - 2010-11	198,017	30,110	141,768	86,359	244,205	321,612	8,952
	For FY - 2010-11	635,790	28,140	457,895	206,035	244,205	274,149	176,091
Marine Cargo	For Q4 - 2010-11	63,092	-	20,486	42,606	64,200	105,700	1,106
	For FY - 2010-11	189,792	-	86,941	102,851	64,200	76,795	90,256
Marine Hull	For Q4 - 2010-11	10,731	-	8,983	1,748	1,821	9,567	(5,998)
	For FY - 2010-11	11,296	-	9,130	2,166	1,821	15,178	(11,191)
Marine Total	For Q4 - 2010-11	73,823	-	29,469	44,354	66,021	115,267	(4,892)
	For FY - 2010-11	201,088	-	96,071	105,017	66,021	91,973	79,065
Motor OD	For Q4 - 2010-11	1,458,565	-	143,179	1,315,386	1,337,823	864,946	1,788,263
	For FY - 2010-11	6,096,569	-	628,379	5,468,190	1,337,823	1,322,899	5,483,114
Motor TP	For Q4 - 2010-11	1,328,961	1,111,405	968,072	1,472,294	8,131,114	5,988,914	3,614,494
	For FY - 2010-11	3,796,297	1,743,188	2,633,318	2,906,167	8,131,114	6,373,686	4,663,595
Motor Total	For Q4 - 2010-11	2,787,526	1,111,405	1,111,251	2,787,680	9,468,937	6,853,860	5,402,757
	For FY - 2010-11	9,892,866	1,743,188	3,261,697	8,374,357	9,468,937	7,696,585	10,146,709
Employer's Liability	For Q4 - 2010-11	3,129	-	312	2,817	13,529	29,837	(13,491)
	For FY - 2010-11	13,259	-	1,510	11,749	13,529	17,981	7,297
Public Liability	For Q4 - 2010-11	(2,896)	-	(582)	(2,314)	3,493	12,999	(11,820)
	For FY - 2010-11	(1,800)	-	(318)	(1,482)	3,493	8,117	(6,106)
Engineering	For Q4 - 2010-11	201,956	100	166,520	35,536	195,266	140,100	90,702
	For FY - 2010-11	444,787	100	328,227	116,660	195,266	136,831	175,095
Aviation	For Q4 - 2010-11	149,120	-	144,190	4,930	1,919	7,355	(506)
	For FY - 2010-11	1,860,633	-	1,806,461	54,172	1,919	27,820	28,271
Personal Accident	For Q4 - 2010-11	50,778	-	31,125	19,653	40,944	57,848	2,749
	For FY - 2010-11	283,848	-	192,868	90,980	40,944	50,753	81,171
Health	For Q4 - 2010-11	944,923	-	176,747	768,176	484,034	502,301	749,909
	For FY - 2010-11	3,141,546	-	485,475	2,656,071	484,034	580,990	2,559,115
Other Misc.	For Q4 - 2010-11	102,336	721	75,445	27,612	58,458	105,660	(19,590)
	For FY - 2010-11	515,385	721	417,784	98,322	58,458	89,674	67,106
Misc Total	For Q4 - 2010-11	4,236,872	1,112,226	1,705,008	3,644,090	10,266,580	7,709,960	6,200,710
	For FY - 2010-11	16,150,524	1,744,009	6,493,704	11,400,829	10,266,580	8,608,751	13,058,658
For Q4 - 2010-11		4,508,712	1,142,336	1,876,245	3,774,803	10,576,806	8,146,839	6,204,770
For FY - 2010-11		16,987,402	1,772,149	7,047,670	11,711,881	10,576,806	8,974,873	13,313,814

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

COMMISSION SCHEDULE

(Rs. In '000)

Particulars	Period ended	Commission paid	Commission paid on reinsurance accepted	Commission received from reinsurance ceded	Net commission
1	2	3	5	6	7
Fire	For Q4 - 2011-12	15,324	6,191	1,938	19,577
	For FY - 2011-12	65,347	12,514	132,353	(54,492)
Marine Cargo	For Q4 - 2011-12	5,407	-	3,873	1,534
	For FY - 2011-12	21,325	53	28,192	(6,814)
Marine Hull	For Q4 - 2011-12	(93)	-	173	(266)
	For FY - 2011-12	517	-	605	(88)
Marine Total	For Q4 - 2011-12	5,314	-	4,046	1,268
	For FY - 2011-12	21,842	53	28,797	(6,902)
Motor OD	For Q4 - 2011-12	170,458	-	489	169,969
	For FY - 2011-12	522,543	-	104,152	418,391
Motor TP	For Q4 - 2011-12	-	-	(1)	1
	For FY - 2011-12	-	-	-	-
Motor Total	For Q4 - 2011-12	170,458	-	488	169,970
	For FY - 2011-12	522,543	-	104,152	418,391
Employer's Liability	For Q4 - 2011-12	1,568	-	202	1,366
	For FY - 2011-12	4,752	-	883	3,869
Public Liability	For Q4 - 2011-12	1,052	-	870	182
	For FY - 2011-12	3,439	-	9,043	(5,604)
Engineering	For Q4 - 2011-12	15,697	1,440	27,816	(10,679)
	For FY - 2011-12	52,053	4,263	153,512	(97,196)
Aviation	For Q4 - 2011-12	158	-	67	91
	For FY - 2011-12	1,343	383	1,327	399
Personal Accident	For Q4 - 2011-12	4,547	-	519	4,028
	For FY - 2011-12	20,357	-	3,197	17,160
Health	For Q4 - 2011-12	60,333	-	5,640	54,693
	For FY - 2011-12	172,665	3	46,317	126,351
Other Misc.	For Q4 - 2011-12	9,425	-	6,063	3,362
	For FY - 2011-12	31,563	1	20,816	10,748
Misc Total	For Q4 - 2011-12	263,238	1,440	41,665	223,013
	For FY - 2011-12	808,715	4,650	339,247	474,118
For Q4 - 2011-12		283,876	7,631	47,649	243,858
For FY - 2011-12		895,904	17,217	500,397	412,724

(Rs. In '000)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	FOR THE QUARTER ENDED MARCH 31, 2012	UPTO THE YEAR ENDED MARCH 31, 2012
Agents	196,347	567,737
Brokers	75,022	297,666
Corporate Agency	12,507	30,501
Referral	-	-
Others	-	-
TOTAL (B)	283,876	895,904

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

COMMISSION SCHEDULE

(Rs. In '000)

Particulars	Period ended	Commission paid	Commission paid on reinsurance accepted	Commission received from reinsurance ceded	Net commission
1	2	3	5	6	7
Fire	For Q4 - 2010-11	16,995	3,474	14,566	5,903
	For FY - 2010-11	50,374	12,079	145,119	(82,666)
Marine Cargo	For Q4 - 2010-11	2,266	-	2,470	(204)
	For FY - 2010-11	10,448	4	15,089	(4,637)
Marine Hull	For Q4 - 2010-11	6	-	107	(101)
	For FY - 2010-11	391	-	900	(509)
Marine Total	For Q4 - 2010-11	2,272	-	2,577	(305)
	For FY - 2010-11	10,839	4	15,989	(5,146)
Motor OD	For Q4 - 2010-11	42,797	-	44,039	(1,242)
	For FY - 2010-11	146,701	-	147,321	(620)
Motor TP	For Q4 - 2010-11	-	-	-	-
	For FY - 2010-11	-	-	(25)	25
Motor Total	For Q4 - 2010-11	42,797	-	44,039	(1,242)
	For FY - 2010-11	146,701	-	147,296	(595)
Employer's Liability	For Q4 - 2010-11	287	-	196	91
	For FY - 2010-11	2,519	-	964	1,555
Public Liability	For Q4 - 2010-11	424	-	852	(428)
	For FY - 2010-11	2,062	1	8,976	(6,913)
Engineering	For Q4 - 2010-11	9,425	672	62,114	(52,017)
	For FY - 2010-11	23,702	2,836	164,068	(137,530)
Aviation	For Q4 - 2010-11	842	-	61	781
	For FY - 2010-11	2,610	1,146	871	2,885
Personal Accident	For Q4 - 2010-11	3,539	-	3,300	239
	For FY - 2010-11	11,982	-	19,026	(7,044)
Health	For Q4 - 2010-11	33,184	-	26,690	6,494
	For FY - 2010-11	71,300	8	64,099	7,209
Other Misc.	For Q4 - 2010-11	5,463	-	3,910	1,553
	For FY - 2010-11	22,348	2	19,261	3,089
Misc Total	For Q4 - 2010-11	95,961	672	141,162	(44,529)
	For FY - 2010-11	283,224	3,993	424,561	(137,344)
For Q4 - 2010-11		115,228	4,146	158,305	(38,931)
For FY - 2010-11		344,437	16,076	585,669	(225,156)

Break-up of the expenses (Gross) incurred to procure business

(Rs. In '000)

Particulars	FOR THE QUARTER ENDED MARCH 31, 2011	UPTO THE YEAR ENDED MARCH 31, 2011
Agents	38,140	108,847
Brokers	62,076	191,099
Corporate Agency	15,012	44,491
Referral	-	-
Others	-	-
TOTAL (B)	115,228	344,437

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	PARTICULARS	FOR THE QUARTER ENDED MARCH 31, 2012	FOR THE YEAR ENDED MARCH 31, 2012	FOR THE QUARTER ENDED MARCH 31, 2011	FOR THE YEAR ENDED MARCH 31, 2011
1	Employees' remuneration & welfare benefits	252,900	1,022,840	231,917	938,174
2	Company's contribution to Provident fund and others	13,644	54,488	7,271	46,710
3	Travel, conveyance and vehicle running expenses	14,606	47,911	13,649	48,547
4	Rents, rates & taxes	188,783	580,179	112,994	384,057
5	Repairs	86,638	240,706	41,898	218,745
6	Printing & Stationery	(7,314)	151,622	119,119	480,994
7	Communication expenses	21,571	126,917	22,177	121,412
8	Postage expenses	2,271	164,540	154,342	555,600
9	Legal & professional charges	46,978	156,332	78,300	146,331
10	Directors' Sitting fees	160	720	200	720
11	Auditors remuneration				
	a. As auditor	1,475	4,500	869	3,370
	b. As advisor in other capacity	-	-	-	-
	c. In any other capacity	-	-	-	-
12	Advertisement and Publicity	376,568	631,911	22,405	44,371
13	Interest and Bank Charges	7,967	31,947	20,911	41,231
14	Entertainment expenses	1,043	2,263	474	1,311
15	Office maintenance expenses	53,538	146,952	20,263	108,438
16	Office management expenses	1,446	311,471	294,872	1,080,862
17	Recruitment & Training expenses	6,072	20,529	8,430	18,322
18	Depreciation	27,970	115,059	39,513	181,669
19	Subscriptions and membership fees	8,681	23,074	8,193	26,599
20	Coinsurance Expenses (net)	(5,468)	(844)	108	5,232
21	Miscellaneous expenses	6,623	7,517	(247,989)	20,489
	TOTAL	1,106,152	3,840,634	949,916	4,473,184
	Allocation:				
	Fire Revenue Account	39,041	117,775	18,514	107,431
	Marine Revenue Account	8,723	31,396	1,462	40,188
	Miscellaneous Revenue Account	1,056,039	3,684,395	929,411	4,321,089
	Expenses not relating to Insurance Business taken in Profit & Loss A/c	2,349	7,068	529	4,476
	TOTAL	1,106,152	3,840,634	949,916	4,473,184

PERIODIC DISCLOSURES
FORM NL-8-SHARE CAPITAL SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

SHARE CAPITAL

	Particulars	As at 31-03-2012	As at 31-03-2011
1	Authorised Capital		
	20,00,00,000 Equity Shares of Rs.10 each	2,000,000	2,000,000
2	Issued Capital		
	121,193,328 (Previous Year 116,672,920) Equity Shares of Rs10 each	1,211,933	1,166,729
3	Subscribed Capital		
	121,193,328 (Previous Year 116,672,920) Equity Shares of Rs10 each	1,211,933	1,166,729
4	Called-up Capital		
	121,193,328 (Previous Year 116,672,920) Equity Shares of Rs10 each	1,211,933	1,166,729
	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	1,211,933	1,166,729

Note: Of the above 116,898,656 shares are held by Holding Company, Reliance Capital Limited (previous year 112,378,248 Equity shares).

PERIODIC DISCLOSURES**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE****RELIANCE GENERAL INSURANCE COMPANY LIMITED****SHARE CAPITAL****PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	As at 31-03-2012		As at 31-03-2011	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Holding Company - Indian	116,898,656	96.46%	112,378,248	96.32%
· Holding Company - Foreign	-	-	-	-
Others				
· Reliance General Insurance Employees Benefit Trust	4,294,672	3.54%	4,294,672	3.68%
TOTAL	121,193,328	100%	116,672,920	100%

PERIODIC DISCLOSURES
FORM NL-10-RESERVES AND SURPLUS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

RESERVES AND SURPLUS

	Particulars	As at 31-03-2012	As at 31-03-2011
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,708,698	10,323,902
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	14,708,698	10,323,902

PERIODIC DISCLOSURES
FORM NL-11-BORROWINGS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

BORROWINGS

	Particulars	As at 31-03-2012	As at 31-03-2011
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENT SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

INVESTMENT

	Particulars	As at 31-03-2012	As at 31-03-2011
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	7,186,897	5,989,086
2	Other Approved Securities	587,512	387,808
3	Other Investments		
	(a) Shares		-
	(aa) Equity	345,940	238,829
	(bb) Preference		-
	(b) Mutual Funds		-
	(c) Derivative Instruments		-
	(d) Debentures/ Bonds	3,081,264	6,034,907
	(e) Other Securities (to be specified)		-
	(f) Subsidiaries		-
	(g) Investment Properties-Real Estate		-
4	Investments in Infrastructure and Social Sector	6,213,191	2,565,594
5	Other than Approved Investments	50,997	60,583
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	405,672	352,579
2	Other Approved Securities	64,302	222,417
3	Other Investments		
	(a) Shares		-
	(aa) Equity		-
	(bb) Preference		-
	(b) Mutual Funds	170,053	100,000
	(c) Derivative Instruments		-
	(d) Debentures/ Bonds	7,541,732	4,539,539
	(e) Other Securities (to be specified)		-
	(f) Subsidiaries		-
	(g) Investment Properties-Real Estate		-
4	Investments in Infrastructure and Social Sector	1,177,375	753,588
5	Other than Approved Investments	196,392	126,900
	TOTAL	27,021,327	21,371,830

Notes :

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

	Rs. In '000	
Particulars	Current Year	Previous Year
Book Value	26,581,358	21,085,879
Market Value	26,076,450	20,682,692

2. Government Securities includes Rs.136,629 thousands as at 31st March, 2012 (as at 31st March,2011 Rs.101,571 thousands), deposit u/s 7 of the Insurance Act, 1938.

3. All the above investments are performing assets.

PERIODIC DISCLOSURES
FORM NL-13-LOANS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

LOANS

	Particulars	As at 31-03-2012	As at 31-03-2011
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	300,627	300,627
	TOTAL	300,627	300,627
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others - Trustees of Reliance General Insurance Employees Benefit Trust	300,627	300,627
	TOTAL	300,627	300,627
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	300,627	300,627
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	300,627	300,627
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	300,627	300,627
	TOTAL	300,627	300,627

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

FIXED ASSETS

(Rs. In '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening as at 1st April,2011	Additions	Deductions	Closing as at 31st March,2012	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at 31st March ,2012	As at 31st March,2011
Leasehold Property	76,552	1,078	9,137	68,493	71,740	5,004	9,137	67,607	886	4,812
Furniture & Fittings	90,008	1,294	6,418	84,884	56,496	6,150	4,459	58,187	26,697	33,512
Information Technology Equipment	246,942	30,672	4,282	273,332	201,759	24,687	3,738	222,708	50,624	45,183
Intangible Asset (Computer Software)	545,636	26,752	-	572,388	460,634	56,066	-	516,700	55,688	85,002
Vehicles	8,882	-	92	8,790	7,097	460	79	7,478	1,312	1,785
Office Equipment	231,762	5,567	16,054	221,275	107,054	21,741	8,652	120,143	101,132	124,708
Plant & Machinery	11,609	171	1,548	10,232	4,381	951	646	4,686	5,546	7,228
TOTAL	1,211,391	65,534	37,531	1,239,394	909,161	115,059	26,711	997,509	241,885	302,230
Capital Work in progress	-	32,953	23,633	9,320	-	-	-	-	9,320	-
Grand Total	1,211,391	98,487	61,164	1,248,714	909,161	115,059	26,711	997,509	251,205	302,230
PREVIOUS YEAR	1,234,895	65,069	88,573	1,211,391	759,827	181,669	32,337	909,161	302,230	

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

CASH AND BANK BALANCES

	Particulars	As at 31-03-2012	As at 31-03-2011
1	Cash (including cheques, drafts and stamps)	27,790	3,276
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	2,608	-
	(bb) Others	-	-
	(b) Current Accounts	433,441	651,080
	(c) Others - Cheque in Transit	-	-
	(d) Others - Cheques on Hand	157,192	17,840
	(e) Others - Cash in Transit	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	621,031	672,196

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

ADVANCES AND OTHER ASSETS

	Particulars	As at 31-03-2012	As at 31-03-2011
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	27,560	132,824
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	12,324	11,693
6	Rental & Other Deposits	206,916	184,367
7	Advances to Staff	682	412
8	Unutilised Service Tax Credit	12,773	-
9	Other Advances	366,456	395,824
	Less: Provision	(219,176)	(278,000)
	TOTAL (A)	407,535	447,120
	OTHER ASSETS		
1	Income accrued on investments	867,962	496,942
2	Outstanding Premiums	3	-
3	Agents' Balances	3,080	567
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	1,060,619	1,436,094
	Less : Provision for doubtful debts	(170,506)	-
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India[Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others - ERF Investment in Fixed Deposit with Banks	-	-
	TOTAL (B)	1,761,158	1,933,603
	TOTAL (A+B)	2,168,693	2,380,723

PERIODIC DISCLOSURES
FORM NL-17-CURRENT LIABILITIES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

CURRENT LIABILITIES

	Particulars	As at 31-03-2012	As at 31-03-2011
1	Agents' Balances	80,391	19,984
2	Balances due to other insurance companies	702,911	229,274
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	127,239	129,139
5	Unallocated Premium	220,965	159,766
6	Sundry creditors	1,356,468	1,040,620
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	14,198,999	10,576,806
9	Due to Officers/ Directors	12	35
10	Unclaimed Amount of Policy Holders	270,153	312,969
11	Others - Environmental Relief Fund Payable	247	5
12	Others - Premium Deficiency	2,964	-
13	Others - Temporary Bank Overdraft as per books of accounts	578,011	967,675
14	Others - Service Tax and Vat Liability	-	7,822
	TOTAL	17,538,360	13,444,095

PERIODIC DISCLOSURES
FORM NL-18-PROVISIONS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

PROVISIONS

	Particulars	As at 31-03-2012	As at 31-03-2011
1	Reserve for Unexpired Risk	5,943,121	5,734,624
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Reserve for Premium Deficiency	-	-
6	Others - Provision for Leave Encashment	16,086	19,075
	- For Risk Reserves	100,000	-
	TOTAL	6,059,207	5,753,699

PERIODIC DISCLOSURES**FORM NL-19 MISC EXPENDITURE SCHEDULE****RELIANCE GENERAL INSURANCE COMPANY LIMITED****MISCELLANEOUS EXPENDITURE***(Rs. In '000)***(To the extent not written off or adjusted)**

	Particulars	As at 31-03-2012	As at 31-03-2011
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

RELIANCE GENERAL INSURANCE COMPANY LIMITED

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

Registration No and Date of Registration with the IRDA : Regn. No. 103 dated 23.10.2000

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31st March 2012

(Rs. In '000)

Particulars	FOR THE YEAR ENDED MARCH 31, 2012	
Cash and cash equivalents at the beginning of year 01.04.2011 :		
Cash & Bank balance		(295,479)
Less: Temporary Bank Overdraft as per books of accounts		-
Cash flows from Operating Activities :-		
Direct Premiums received	17,123,573	
Payment to Reinsurance companies net of claims and commission	(393,966)	
Payment to Co Insurance companies net of claims and expenses	4,213	
Direct Claims Paid	(12,569,180)	
Direct Commission / Brokerage Payments	(815,048)	
Payment of other operating expenses	(3,280,879)	
Preliminary and pre-operating expenses	-	
Advances, Deposits, Staff loans	(99,845)	
Service Tax & VAT (Net)	(20,594)	
Income tax paid / Refund Received	113	
Wealth Tax paid	-	
Other Receipts/payments :-	4,868	
Cash Flow before extraordinary itmes		(46,745)
Cash flow from extraordinary operations		-
Cash flow from operating activities :-		(46,745)
Cash flows from investing activities :-		
Purchase of investments (Net)	(19,461,026)	
Sale of investment (including gain/loss)	17,417,499	
Purchase of fixed Assets	(74,853)	
Proceeds from Sale of fixed Assets	4,750	
Rent/Interest/Dividends received	1,405,701	
Investment in money market instruments and in liquid mutual funds (Net)	(3,329,758)	
Loan Given	-	
Expenses related to investment activities	(7,068)	
Repayment received	-	
Net Cash Flow from Investing activities		(4,044,755)
Cash flows from financing activities :-		
Proceeds from issuance of share capital	4,430,000	
Proceeds from borrowings	-	
Repayment of borrowings	-	
Interest/ Dividend Paid	-	
Cash flow from Financing activities		4,430,000
Cash and cash equivalents at the end of period including Bank overdraft *		43,020
* Cash and cash Equivalent at the end of period:		
Cash & Bank balance as per schedule		621,031
Less: Temporary book over draft as per schedule		578,011
Cash and Cash Equivalent at the end of period		43,020

PERIODIC DISCLOSURES

FORM NL-21: Statement of Liabilities

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: **31-03-2012**
(Rs in Lakhs)

STATEMENT OF LIABILITIES

Sl.No.	Particular	As At 31-03-2012				As At 31-03-2011			
		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	2,019.25	2,631.44	257.63	4,908.32	1,396.00	2,342.05	100.00	3,838.05
2	Marine								
a	Marine Cargo	492.00	575.83	210.83	1,278.66	518.00	542.01	100.00	1,160.01
b	Marine Hull	21.42	17.82	-	39.24	10.00	18.21	-	28.21
3	Miscellaneous								
a	Motor	44,998.29	110,622.20	19,947.97	175,568.46	44,120.24	84,960.26	9,729.10	138,809.60
b	Engineering	820.00	1,265.83	223.94	2,309.77	423.00	1,616.90	335.76	2,375.66
c	Aviation	10.25	0.06	-	10.31	-	19.20	-	19.20
d	Liabilities	174.25	66.60	15.17	256.02	160.00	18.83	16.10	194.93
e	Rural Insurance	102.50	108.06	-	210.56	85.00	85.01	-	170.01
f	Others	2,265.25	1,317.31	953.62	4,536.18	1,634.00	770.57	273.73	2,678.30
4	Health Insurance	9,482.47	1,637.84	2,137.85	13,258.16	9,998.00	1,861.41	2,978.93	14,838.34
5	Total Liabilities	60,385.68	118,242.99	23,747.01	202,375.67	58,344.24	92,234.45	13,533.62	164,112.31

* Motor IBNR reserve does not include that relating to Motor Third Party Pool, the same is included in the Reserve for Outstanding Claims.

PERIODIC DISCLOSURES

FORM NL-22

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITEE

Date: 31-03-2012

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE YEAR ENDED MARCH 2012

(Rs in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor OD		Motor TP		Liability insurance		Personal Accident		Medical Insurance		Overseas Medical		Crop Insurance		All Other		Grand Total		
	For Q4 2011-12	For Year 2011-12	For Q4 2011-12	For Year 2011-12	For Q4 2011-12	For Year 2011-12	For Q4 2011-12	For Year 2011-12	For Q4 2011-12	For Year 2011-12	For Q4 2011-12	For Year 2011-12	For Q4 2011-12	For Year 2011-12	For Q4 2011-12	For Year 2011-12	For Q4 2011-12	For Year 2011-12	For Q4 2011-12	For Year 2011-12	For Q4 2011-12	For Year 2011-12	For Q4 2011-12	For Year 2011-12	For Q4 2011-12	For Year 2011-12	
Andhra Pradesh	68.38	706.03	12.90	53.95	0.24	19.26	118.60	1,039.89	1,452.81	6,097.73	981.92	3,878.03	27.57	85.67	76.79	241.49	228.13	1,425.26	119.30	483.77	-	-	14.13	110.52	3,100.78	14141.59	
Assam	13.30	124.37	0.16	9.08	-	-	43.39	172.70	92.78	521.10	73.68	294.87	-	0.13	0.09	6.58	5.39	12.06	0.02	0.35	-	-	10.46	35.55	239.26	1176.78	
Bihar	10.57	41.50	-	-	-	-	4.10	25.19	261.72	955.68	187.65	675.06	0.03	0.28	0.04	0.11	3.72	11.03	-	0.30	-	-	21.64	68.43	489.47	1777.57	
Chandigarh	12.24	50.97	7.51	22.40	-	-	-	0.20	318.52	1,049.80	217.06	685.34	0.78	2.52	11.27	12.59	21.50	78.86	22.03	92.68	-	-	7.34	24.71	618.25	2020.07	
Chattisgarh	9.04	29.14	0.23	0.78	-	-	18.37	36.45	127.66	629.76	99.23	403.55	1.46	2.32	-	0.16	1.97	5.88	0.01	0.09	-	-	5.40	14.43	263.35	1122.55	
Delhi	434.01	919.25	89.22	407.41	2.22	2.22	57.25	308.16	1,611.59	6,055.47	754.34	2,677.21	18.96	942.42	52.20	221.65	759.74	2,698.00	126.90	514.60	-	-	178.24	567.27	4,084.68	15313.66	
Goa	0.74	54.61	(0.53)	0.09	-	-	2.47	4.63	56.56	189.17	30.40	92.40	-	0.03	-	0.06	4.28	11.12	0.06	0.39	-	-	0.73	2.68	94.70	355.18	
Gujarat	146.15	1,575.39	30.68	179.72	-	-	26.06	202.18	1,499.61	5,404.22	1,158.54	3,979.36	41.54	127.98	24.08	150.66	782.01	2,218.86	12.45	80.71	-	-	250.24	854.68	3,971.38	14773.78	
Haryana	46.50	490.07	2.90	30.50	-	-	44.73	352.03	731.70	3,045.58	499.27	1,841.27	6.99	28.81	0.92	24.37	54.73	585.64	0.41	4.41	-	-	581.35	2,026.37	1,969.50	8429.05	
Himachal Pradesh	75.12	476.14	-	0.73	-	-	209.41	240.16	90.59	336.65	71.55	257.53	0.16	0.16	0.13	0.39	1.51	4.35	-	0.01	-	-	18.49	55.03	466.96	1371.15	
Jammu & Kashmir	11.44	27.73	0.87	1.33	-	-	22.89	31.22	61.50	244.32	48.27	173.17	-	2.03	0.02	0.14	3.05	8.56	-	0.12	-	-	7.10	21.95	155.13	510.58	
Jharkhand	21.14	81.30	3.27	19.35	-	-	23.65	80.86	218.74	753.23	177.85	592.45	24.43	88.57	2.19	236.15	20.05	38.19	-	0.84	-	-	12.60	39.61	503.92	1930.57	
Karnataka	168.88	463.55	31.22	78.31	-	16.62	70.60	217.16	1,612.36	6,025.53	1,109.38	3,934.12	5.62	35.43	51.59	363.62	825.39	3,097.40	71.97	331.45	-	-	23.68	87.84	3,970.69	14651.03	
Kerala	298.31	380.11	1.11	13.06	-	-	8.38	43.77	1,700.71	7,215.50	802.17	3,327.77	4.56	13.32	0.11	103.00	97.59	219.77	46.25	236.99	-	-	18.31	145.29	2,977.48	11698.59	
Madhya Pradesh	73.35	258.11	7.04	20.15	-	-	44.11	68.33	298.17	1,087.07	232.55	806.12	2.03	4.75	1.06	1.55	24.70	58.80	0.67	2.90	-	-	18.04	56.55	701.71	2364.32	
Maharashtra	299.73	2,496.52	129.49	2,440.73	10.19	43.07	852.35	4,256.37	3,015.81	12,039.46	1,815.76	6,762.85	148.76	424.19	64.31	368.27	762.92	5,866.87	295.22	1,515.74	-	-	112.63	898.03	7,507.17	37112.11	
Orissa	(36.66)	230.87	4.24	21.39	-	-	25.85	90.09	145.44	639.25	131.15	498.41	0.61	4.04	0.51	3.25	1.58	19.35	0.16	0.72	-	-	25.02	96.21	297.90	1603.57	
Puducherry	3.22	5.32	0.05	0.05	-	-	2.69	6.54	32.33	143.00	33.29	129.38	0.03	0.12	-	0.02	1.98	3.18	-	0.59	-	-	0.78	1.73	74.37	289.92	
Punjab	88.19	251.93	15.05	79.39	-	-	9.74	44.69	433.56	1,439.50	265.90	836.27	3.43	15.39	5.28	23.84	95.20	283.08	12.50	74.89	-	-	33.08	137.99	961.93	3186.96	
Rajasthan	57.91	194.01	1.84	5.70	-	-	15.09	73.92	534.48	2,082.69	380.44	1,323.52	1.01	1.91	0.10	4.01	15.46	43.23	1.57	10.02	5.03	5.03	59.21	146.51	1,072.13	3890.53	
Tamil nadu	122.80	481.75	5.88	51.39	-	-	23.60	185.10	1,410.01	5,080.59	1,385.29	4,877.68	14.05	50.22	13.97	148.91	120.68	375.25	37.48	198.25	-	-	21.44	76.16	3,155.20	11525.29	
Uttar Pradesh	186.18	1,238.33	2.61	28.20	-	-	(32.34)	590.45	1,001.09	3,983.48	496.49	1,942.79	(7.79)	55.31	1.41	60.38	54.62	359.80	0.79	6.03	-	-	13.28	119.19	1,716.35	8383.96	
Uttarakhand	20.87	90.78	0.02	0.02	-	-	4.15	13.68	150.40	503.11	109.38	354.87	1.67	1.67	-	0.04	18.83	29.83	(0.09)	0.61	-	-	1.61	4.94	306.85	999.56	
West Bengal	175.68	856.64	115.40	504.34	-	-	197.21	925.74	1,179.81	4,325.29	915.10	3,308.55	21.44	100.58	147.10	589.65	227.24	1,480.39	7.31	37.27	-	-	89.63	332.86	3,075.91	12461.30	
Arunachal Pradesh	0.08	1.53	-	-	-	-	42.05	44.43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	42.13	45.95
Manipur	-	0.01	-	-	-	-	5.13	5.13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.13	5.14
Meghalaya	11.55	73.70	-	-	-	-	0.36	1.66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11.90	75.36
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00
Nagaland	-	0.54	-	-	-	-	-	0.33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.87
Sikkim	3.05	7.63	-	-	-	-	1.80	4.51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	4.85	12.16
Tripura	0.72	1.60	-	-	-	-	0.07	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.72	1.67
Andaman & Nicobar Is.	0.03	0.03	-	-	-	-	0.59	0.59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.61
Dadra & Nagra Haveli	0.72	2.72	-	-	-	-	-	0.55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02	0.72	3.28
Daman & Diu	3.88	16.95	-	-	-	-	1.56	3.07	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.44	20.03
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00
Grand Total	2,327.11	11,629.10	461.16	3,968.06	12.64	81.17	1,843.82	9,069.87	18,037.96	69,847.19	11,976.64	43,652.55	317.34	1,987.84	453.19	2,560.90	4,132.26	18,934.74	755.02	3,593.74	5.03	5.03	1,524.42	5,924.55	41,846.59	171,254.73	

PERIODIC DISCLOSURES

FORM NL-23 :Reinsurance Risk Concentration

SURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: **31-03-2012**

(Rs in Lakhs)

Reinsurance Risk Concentration

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	11	18.58	56.80	0.09	0.95%
2	No. of Reinsurers with rating AA but less than AAA	43	5,230.05	261.82	424.90	74.26%
3	No. of Reinsurers with rating A but less than AA	94	665.71	38.39	780.39	18.63%
4	No. of Reinsurers with rating BBB but less than A	18	229.58	-	23.98	3.18%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
6	No. of Indian reinsurer other then GIC	12	-	-	237.23	2.98%
	Total	178	6,143.92	357.01	1,466.59	100%

PERIODIC DISCLOSURES

FORM NL-24 : Ageing of Claims

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2012

(Rs in Lakhs)

Ageing of Claims

SI.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	108	63	54	57	23	305	2,604.81
2	Marine Cargo	122	65	42	30	11	270	786.29
3	Marine Hull	1	-	-	-	-	1	0.78
4	Engineering	74	39	37	49	23	222	898.98
5	Motor OD	28,471	7,943	2,583	1,053	285	40,335	11,658.39
6	Motor TP	30	28	63	161	783	1,065	2,475.37
7	Health	11,123	49,153	19,636	1,377	49	81,338	4,265.98
8	Overseas Travel	33	79	76	57	12	257	280.62
9	Personal Accident	279	106	82	61	30	558	593.04
10	Liability	5	1	9	11	10	36	91.62
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	162	101	80	113	66	522	1,620.90

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-12

No. of claims only

SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engine ering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscell aneous	Total
1	Claims O/S at the beginning of the period	447	374	10	363	15,653	18,684	4,969	293	709	163	-	-	442	42,107
2	Claims reported during the period	323	424	3	232	44,140	7,996	237,555	422	1,590	96	-	-	1,606	294,387
3	Claims Settled during the period	305	270	1	222	40,335	1,065	81,338	257	558	36	-	-	522	124,909
4	Claims Repudiated during the period	108	83	3	52	2,015	-	1,285	48	174	38	-	-	101	3,907
5	Claims closed during the period	39	72	-	33	4,437	4,903	1,245	142	761	46	-	-	790	12,468
6	Claims O/S at End of the period	318	373	9	288	13,006	20,712	158,656	268	806	139	-	-	635	195,210
	Less than 3months	114	210	2	95	9,168	2,636	85,799	214	523	37	-	-	398	99,196
	3 months to 6 months	63	83	1	53	2,460	2,216	72,780	26	184	22	-	-	156	78,044
	6months to 1 year	79	58	4	86	1,160	3,568	62	19	86	30	-	-	22	5,174
	1year and above	62	22	2	54	218	12,292	15	9	13	50	-	-	59	12,796

PERIODIC DISCLOSURES

FORM NL-26 : CLAIMS INFORMATION - KG Table I

RELIANCE GENERAL INSURANCE COMPANY LIMITED

SOLVENCY FOR THE YEAR ENDED 31ST MARCH ,2012

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 Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	15,012.45	3,646.17	12,812.91	2,643.09	1,501.25	1,921.94	1,921.94
2	Marine Cargo	3,979.56	951.42	3,061.34	1,382.96	477.55	551.04	551.04
3	Marine Hull	81.17	20.55	307.54	90.63	8.12	46.13	46.13
4	Motor	113,499.74	88,899.37	121,368.61	91,894.37	17,779.87	27,568.31	27,568.31
5	Engineering	9,870.68	1,592.68	6,169.41	1,495.87	987.07	925.41	987.07
6	Aviation	391.34	(140.97)	10,789.53	325.19	39.13	1,618.43	1,618.43
7	Laibilities	1,988.17	765.18	372.83	285.19	298.22	85.56	298.22
8	Others	8,122.72	3,694.36	8,565.68	3,696.23	1,143.51	1,798.79	1,798.79
9	Health	22,531.05	18,964.94	29,598.44	25,561.31	3,792.99	7,668.39	7,668.39
	Total	175,476.87	118,393.70	193,046.28	127,374.84	26,027.71	42,184.00	42,458.32

Note : Rural Insurance is included in the respective class of business.

PERIODIC DISCLOSURES**FORM NL-27 : Offices information for Non-Life****INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED**Date:** 31-03-2012

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year (As on 01.04.2011)	200
2	No. of branches approved during the year	0
3	No. of branches opened during the year	Out of approvals of previous year 0
4		Out of approvals of this year 0
5	No. of branches closed during the year	49
6	No of branches at the end of the year (As on 31.03.2012)	151
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	151

PERIODIC DISCLOSURES

FORM NL-28-STATEMENT OF INVESTMENT ASSET

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 31.03.2012

PERIODICITY OF SUBMISSION : QUARTERLY

STATEMENT OF INVESTMENT ASSETS (General Insurer, Re-Insurers) (Business within India) (Rs. In Lakhs)

NO	PARTICULARS	SCH	AMOUNT
1	Investments	8	270,213
2	Loans	9	3,006
3	Fixed Assets	10	2,512
4	Current Assets		
	a. Cash & Bank Balance	11	6,210
	b. Advances & Other Assets	12	21,687
5	Current Liabilities		
	a. Current Liabilities	13	175,384
	b. Provisions	14	60,592
	c. Misc. Exp not written off	15	-
	d. Debit balance of P&L A/c	-	87,069
	Application Of Funds as per Balance Sheet (A)	TOTAL (A)	626,674
	OTHER ASSETS	SCH	AMOUNT
1	Loans (if any)	9	3,006
2	Fixed Assets (if any)	10	2,512
3	Cash & Bank Balance (if any)	11	6,210
4	Advances & Other Assets (if any)	12	21,687
5	Current Liabilities	13	175,384
6	Provisions	14	60,592
7	Misc. Expenses not written off	15	-
8	Debit balance of P&L A/c	-	87,069
	TOTAL (B)	TOTAL (B)	356,461
	Investment Assets As Per FORM 3B	(A - B)	270,213

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM ¹						
			(a)	(b)	(c)	d=(b+c)		(e)	(d + e)	
1	Government Securities	Not less than 20%	0.00	22,759	53,167	75,926	28.02%	0	75,926	72,652
2	Government Securities or Other Approved Securities (incl. (1) above)	Not less than 30%	0.00	24,714	57,729	82,444	30.43%	0	82,444	79,091
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	0.00	23,553	50,551	74,104	27.35%	(198)	73,906	72,586
	2. Approved Investments	Not exceeding 55%	0.00	35,624	76,283	111,907	41.30%	(517)	111,390	111,017
	3. Other Investments (not exceeding 25%)		0.00	215	2,300	2,515	0.93%	(41)	2,474	2,469
	Total Investment Assets	100%	0.00	84,107	186,863	270,970	100.00%	(756)	270,213	265,163

Note:

- 1 FRMS refers Funds representing Solvency margin
- 2 Pattern of Investment will apply only to SH funds representing FRSM
- 3 Book value shall not include funds beyond Solvency Margin
- 4 Other Investments are as permitted under Sec 27A(2) and 27B(3)

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2012

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 31/03/2012	as % of total for this class	As at 31/03/2011	as % of total for this class	As at 31/03/2012	as % of total for this class	As at 31/03/2011	as % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	145,636.68	55.85%	131,376.65	63.52%	147,293.61	55.41%	133,000.22	63.08%
AA or better	10,027.16	3.85%	5,958.86	2.88%	10,067.94	3.79%	6,070.67	2.88%
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other	105,100.66	40.30%	69,491.41	33.60%	108,452.02	40.80%	71,787.90	34.05%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	95,355.26	36.57%	60,683.63	29.34%	95,553.81	35.95%	60,950.21	28.91%
more than 1 year and upto 3 years	57,882.00	22.20%	50,026.54	24.19%	58,968.28	22.18%	50,794.45	24.09%
More than 3 years and up to 7 years	54,537.76	20.91%	64,368.47	31.12%	56,341.78	21.20%	65,988.58	31.30%
More than 7 years and up to 10 years	30,229.76	11.59%	10,242.21	4.95%	31,374.76	11.80%	10,951.26	5.19%
above 10 years	22,759.71	8.73%	21,506.07	10.40%	23,574.95	8.87%	22,174.30	10.52%
BREAKDOWN BY TYPE OF THE INSURER								
a. Central Government	72,651.62	27.86%	61,131.08	29.56%	75,925.69	28.56%	63,416.65	30.08%
b. State Government	6,439.42	2.47%	6,091.32	2.95%	6,518.14	2.45%	6,102.25	2.89%
c. Corporate Securities	181,673.46	69.67%	139,604.51	67.50%	183,369.75	68.98%	141,339.89	67.03%

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the Valuation Method specified by the Authority under Accounting/ Investment Regulations.
3. AAA rated' includes Securities having rating as P1+
4. Any other' under 'Break down by credit rating' contains Liquid MFs / CBLO / G-Sec etc. It does not contain any Security which is rated below B

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-Mar-12

Analytical Ratios for Non-Life companies					
Sl.No.	Particular	For the Quarter ended March 31 ,2012	For the Year ended March 31 ,2012	For the Quarter ended March 31 ,2011	For the Year ended March 31 ,2011
1	Gross Premium Growth Rate	-4.31%	3.45%	5.15%	-16.38%
2	Gross Premium to shareholders' fund ratio	58.62%	239.92%	70.32%	266.21%
3	Growth rate of shareholders'fund	14.79%	14.79%	-20.51%	-20.51%
4	Net Retention Ratio	71.96%	69.13%	92.77%	69.76%
5	Net Commission Ratio	8.10%	3.49%	-0.96%	-1.95%
6	Expense of Management to Gross Direct Premium Ratio	33.16%	27.62%	24.34%	29.07%
7	Combined Ratio	107.02%	101.01%	127.44%	131.69%
8	Technical Reserves to net premium ratio	669.03%	170.15%	402.06%	141.25%
9	Underwriting balance ratio	-97.83%	-44.55%	-67.63%	-40.00%
10	Operating Profit Ratio	-78.76%	-27.14%	-54.53%	-25.94%
11	Liquid Assets to liabilities ratio	50.52%	50.52%	41.49%	41.49%
12	Net earning ratio	-83.01%	-28.99%	-54.39%	-26.98%
13	Return on net worth ratio	-35.02%	-48.08%	-35.49%	-50.11%
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	139%	139%	115%	115%
15	NPA Ratio				
	Gross NPA Ratio	0%	0%	0%	0%
	Net NPA Ratio	0%	0%	0%	0%

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	121,193,328	121,193,328	116,672,920	116,672,920
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	100%	100%	100%	100%
	Foreign	0%	0%	0%	0%
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(21.30)	(29.24)	(18.98)	(26.80)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(21.30)	(29.24)	(18.98)	(26.80)
6	(c) Book value per share (Rs)	59.52	59.52	53.27	53.27

PERIODIC DISCLOSURES

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-Mar-12

FORM NL-30 Analytical Ratios				
Particulars	Gross premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Underwriting Balance Ratio
	(Gross direct premium for the current year divided by the gross direct premium for the previous year)	(Net premium divided by gross direct premium)	(Gross Commission paid net of reinsurance commission divided by Net premium for that segment)	(Underwriting profit divided by net premium for the respective class of business)
<i>Fire- Q4-2012</i>	-2.00%	46.68%	18.02%	-36.51%
Fire- FY-2012	9.46%	31.34%	-14.94%	-6.94%
<i>Marine Cargo -Q4-2012</i>	31.94%	50.71%	6.56%	-105.86%
Marine Cargo- FY-2012	79.18%	23.98%	-7.16%	-29.64%
<i>Marine Hull-Q4-2012</i>	28.69%	7.83%	-268.69%	164.65%
Marine Hull- FY-2012	-5.40%	25.32%	-4.28%	-25.74%
<i>Motor-Q4-2012</i>	-5.60%	75.32%	7.52%	-116.88%
Motor- FY-2012	5.59%	78.33%	4.71%	-52.36%
<i>Employer Liability-Q4-2012</i>	28.49%	90.06%	9.11%	8.15%
Employer Liability -FY-2012	-4.54%	89.87%	7.27%	18.56%
<i>Public Liability-Q4-2012</i>	-33.70%	73.89%	1.63%	34.97%
Public Liability- FY-2012	16.63%	16.71%	-24.02%	59.76%
<i>Engineering-Q4-2012</i>	-21.67%	25.65%	-22.58%	-47.36%
Engineering- FY-2012	55.92%	17.56%	-61.03%	36.23%
<i>Aviation-Q4-2012</i>	-7.51%	-267.22%	-0.98%	98.74%
Aviation- FY-2012	-92.01%	-38.64%	-2.83%	125.42%
<i>Personal Accident-Q4-2012</i>	-178.12%	90.50%	9.82%	-89.58%
Personal Accident- FY-2012	-16.31%	83.60%	8.02%	-33.37%
<i>Health-Q4-2012</i>	-21.89%	93.40%	11.98%	-28.69%
Health- FY-2012	-11.40%	84.18%	6.66%	-24.38%
<i>Other Miscellaneous-Q4-2012</i>	92.60%	37.83%	5.94%	-79.33%
Other Miscellaneous- FY-2012	25.19%	27.93%	6.92%	-61.17%
<i>Total-Q4-2012</i>	-4.31%	71.96%	8.10%	-97.83%
Total- FY -2012	3.45%	69.13%	3.49%	-44.55%

PERIODIC DISCLOSURES

FORM NL-30

Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-Mar-12

Particulars	Gross premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Underwriting Balance Ratio
	(Gross direct premium for the current year divided by the gross direct premium for the previous year)	(Net premium divided by gross direct premium)	(Gross Commission paid net of reinsurance commission divided by Net premium for that segment)	(Underwriting profit divided by net premium for the respective class of business)
Fire- Q4-2011	-8.48%	30.95%	8.03%	67.76%
Fire- FY-2011	-23.86%	26.27%	-29.62%	38.22%
Marine Cargo -Q4-2011	-24.73%	42.88%	-1.36%	110.83%
Marine Cargo- FY-2011	-18.98%	46.72%	-4.48%	-5.58%
Marine Hull-Q4-2011	68.79%	-13.46%	76.63%	-4889.48%
Marine Hull- FY-2011	-62.31%	11.10%	-53.47%	1815.76%
Motor-Q4-2011	17.44%	111.61%	-0.03%	-74.08%
Motor- FY-2011	-18.49%	82.35%	-0.01%	-41.05%
Employer Liability-Q4-2011	0.69%	89.77%	0.78%	197.51%
Employer Liability -FY-2011	-8.95%	89.80%	2.79%	51.18%
Public Liability-Q4-2011	41.75%	62.77%	-3.00%	120.06%
Public Liability- FY-2011	1.15%	25.78%	-22.40%	93.98%
Engineering-Q4-2011	-44.62%	13.25%	-166.78%	11.53%
Engineering- FY-2011	-44.00%	-3.35%	706.08%	-606.60%
Aviation-Q4-2011	-48.18%	18.72%	111.04%	-247.71%
Aviation- FY-2011	12.41%	-8.61%	-7.34%	115.37%
Personal Accident-Q4-2011	-254.13%	142.41%	-0.29%	-11.28%
Personal Accident- FY-2011	-10.16%	44.51%	-5.17%	-0.34%
Health-Q4-2011	10.22%	66.00%	1.57%	-69.12%
Health- FY-2011	6.51%	78.64%	0.36%	-63.33%
Other Miscellaneous-Q4-2011	-1.22%	40.79%	4.90%	147.18%
Other Miscellaneous- FY-2011	-20.42%	33.53%	2.07%	21.84%
Total-Q4-2011	5.15%	92.77%	-0.96%	-67.63%
Total- FY -2011	-16.38%	69.76%	-1.95%	-40.00%

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

INSURE RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2012
(Rs in Lakhs)

Related Party Transactions							
S.No.	Name of the Related Party	Relationship	Nature of transaction	Consideration paid / received			
				For the quarter ended 31st March,2012	For the Year ended 31st March,2012	For the quarter ended 31st March,2011	For the Year ended 31st March,2011
1	Reliance Capital Ltd.	Holding Company	Share Capital Received	314.29	452.05	-	144.90
			Share Premium Received	30,485.71	43,847.95	-	14,055.10
			Claim	-	4.98	5.90	7.76
			Premium	8.99	31.79	8.04	28.86
			Reimbursement paid for exps(Rent,Communication,Electricity,Professional fees,Maintenance Charges)	32.18	402.01	157.86	424.30
			Management fees	334.73	647.77	411.88	725.88
			Reimbursement paid for IT services	293.06	359.88	92.22	169.25
			Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	33.59	101.81	22.13	33.87
			Sale of Server	-	-	-	3.35
			Policy mangement services paid	-	-	1.13	1.13
			Debentures purchased	-	-	3,200.00	8,230.39
			Debenture Sold	-	-	-	501.26
			Interest Due on Debenture	195.12	785.49	120.53	244.04
			Outstanding balance in CD A/c	8.32	8.32	6.32	6.32
Debtors	11.51	11.51	-409.61	-409.61			
2	Reliance Capital Asset Management Ltd.	Fellow Subsidiary	Claim	-	-	-	1.56
			Premium	35.46	113.89	8.55	87.99
			Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	6.13	15.36	1.89	13.19
			Outstanding balance in CD A/c	2.12	2.12	11.26	11.26
			Debtors	2.37	2.37	1.12	1.12
3	Reliance Equity Avdisor Ltd.	Fellow Subsidiary	Premium	-	0.50	-	0.24
			Outstanding balance in CD A/c	0.15	0.15	0.15	0.15
4	Reliance Home Finance Pvt. Ltd.	Fellow Subsidiary	Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	-	1.30	0.84	0.84
			Premium	-	-	-	0.01
			Outstanding balance in CD A/c	0.25	0.25	0.25	0.25
5	Reliance Money Express Ltd.	Fellow Subsidiary	Foreign Currency Return	-	-	0.77	1.54
			Premium	0.13	0.76	-	1.34
			Foreign Currency Purchased	-	0.23	0.91	1.44
			Outstanding balance in CD A/c	4.34	4.34	4.34	4.34
6	Reliance Securities Ltd.	Fellow Subsidiary	Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	7.91	26.03	11.27	26.10
			Claim	-	0.05	-	-
			Premium	0.01	1.36	-	0.38
			Debtors	1.96	1.96	2.73	2.73
7	Reliance Spot Exchange Infrastructure Ltd.	Fellow Subsidiary	Premium	-	0.71	-	0.67
			Outstanding balance in CD A/c	0.22	0.22	0.22	0.22
8	Reliance Composite Insurance Broking Limited (w.e.f. October 18, 2011)	Fellow Subsidiary	Premium	-	0.16	-	-
			Reinsurance Premium paid	481.83	2,021.17	-	-
			RI Claim Received	421.25	836.37	-	-
			RI Commission Received	16.55	104.60	-	-
			Commission Paid	126.45	158.94	-	-
Debtors	140.32	140.32	139.72	139.72			
9	Reliance Innoventures Pvt. Ltd.	Ultimate Holding Company	Premium	19.16	23.91	31.47	31.47
			Claim	-	-	0.39	0.39
10	Quant Capital Pvt. Ltd.	Fellow Subsidiary	Premium	-	3.29	-	0.38
11	Reliance Capital Trustee Co. Ltd.	Fellow Subsidiary	Premium	4.75	94.32	45.22	78.97
12	Reliance Capital Partners	Fellow Subsidiary	Premium	5.07	5.07	-	5.44
13	Rakesh Jain	Key Managerial Personnel	Remuneration	40.00	65.46	-	-
			Premium	-	-	0.28	0.28
14	Vijay Pawar	Key Managerial Personnel	Remuneration	-	50.44	22.50	55.65
			Premium	-	-	0.28	0.28
15	K.A.Somasekhran	Key Managerial Personnel	Remuneration	-	-	25.95	174.50
16	Independent Directors		Sitting Fees	1.60	7.20	2.00	7.20

PERIODIC DISCLOSURES

FORM NL-32 Products Information

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2012

Products Information

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	Reliance Weather Protect Policy	RGICL/IRDA/ /2011	IRDA/NL/REL/ P/Agri/11-12	Miscellaneous	Rural	26-Nov-11	25-Jan-12 & 06-Mar-12
2	Reliance Crop Protect Policy	RGICL/IRDA/ /2011	IRDA/NL/RGI CL/p/Agri/11- 12	Miscellaneous	Rural	26-Nov-11	25-Jan-12
3	ERROR AND OMISSION INSURANCE	RGICL/IRDA/ UW-13/2011- 12	IRDA/NL/F&U/ RGICL/E&O	Liability	Liability	31-Oct-11	25-Jan-12

PERIODIC DISCLOSURES

FORM NL-33 : SOLVENCY MARGIN - KGII

INSURER RELIANCE GENERAL INSURANCE COMPANY LIMITED

TABLE - II

SOLVENCY FOR THE YEAR ENDED 31ST MARCH ,2012

Available Solvency Margin and Solvency Ratio

(Rs. in Lakhs)

Item	Description	Notes	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):	1	205,350.05
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)	2	202,375.67
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	3	21,078.24
4	Excess in Policyholders' Funds (1-2-3)		(18,103.86)
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	4	90,620.85
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	5	13,476.25
7	Excess in Shareholders' Funds (5-6)		77,144.59
8	Total Available Solvency Margin [ASM] (4+7)		59,040.73
9	Total Required Solvency Margin [RSM]		42,458.32
10	Solvency Ratio (Total ASM/Total RSM) *		1.39

* The minimum Solvency margin for the year ended on 31st March 2012 is required to be kept as 1.30 times in accordance with IRDA order no. IRDA/F&A/ORD/MTPP/070/03-2012 dated 22nd March 2012.

Notes

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

PERIODIC DISCLOSURES**FORM NL-34 : Board of Directors & Key Person**

INSURER:	RELIANCE GENERAL INSURANCE COMPANY LIMITED	31-Mar-12
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BOD and Key Person information

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr S.P. Talwar	Director	
2	Mr D Sengupta	Director	
3	Mr Rajendra Chitale	Director	
4	Mr Soumen Ghosh	Director	
5	Mr Vijay Pawar	Director	
6	Mr Rakesh Jain	Executive Director & CEO	
7	Mr Hemant Jain	CFO	
8	Mr Sudarshanam Sundararajan	Head- ERCG	
9	Mr K Ramkumar	CIO	

Key Pesons as defined in IRDA Registration of Companies Regulations, 2000

PERIODIC DISCLOSURES

FORM NL-35 NON PERFORMING ASSETS-7A

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Name of the fund : General Fund

CODE: 103

STATEMENT AS ON 31.03.2012

PERIODICITY OF SUBMISSION : QUARTERLY

Details Of Investment Portfolio

COI	Company Name	Instrument Type	Interest Rate		Total O/S (Book value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any principal waiver?		Classification	Provision (%)	Provision (Rs.)
			%	Has there been revision?									Amount	Board Approval Ref			
----- NIL -----																	

Note:

1. Category of Investment (COI) shall be as per INV/GLN/001/2003-04.
2. Form 7A shall be submitted in respect of each fund.
3. Classification shall be as per F&A Circular-169-Jan-07 Dt. 24.01.07.

PERIODIC DISCLOSURES

FORM NL-36 YIELD ON INVESTMENTS 1

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

NAME OF THE FUND : GENERAL FUND

STATEMENT AS ON 31.03.2012

PERIODICITY OF SUBMISSION : QUARTERLY

Rs. In Lakhs

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT																		
No.	Category of Investment	Cat. Code	For the Quarter ended 31st March, 2012						For the Period ended 31st March, 2012						Previous Year 2010-11			
			Investment (Rs.)		Income on Investment (Rs.)**	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)	
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value				
1	CENTRAL GOVERNMENT SECURITIES																	
	Central Government Bonds	CGSB	73,062.97	69,973.35	1,463.54	7.96%	7.96%	73,062.97	69,973.35	5,874.25	7.83%	7.83%	61,260.58	59,116.69	4,245.30	6.60%	6.60%	
	Treasury Bills	CTRB	1,496.43	1,496.43	19.51	6.51%	6.51%	1,496.43	1,496.43	33.78	1.91%	1.91%	998.69	998.69	41.81	3.87%	3.87%	
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,366.29	1,181.84	19.05	5.58%	5.58%	1,366.29	1,181.84	69.54	5.54%	5.54%	1,157.38	1,015.71	65.59	5.90%	5.90%	
2	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																	
	State Government Bonds	SGGB	6,518.14	6,439.42	93.32	8.05%	8.05%	6,518.14	6,439.42	415.81	8.02%	8.02%	6,102.25	6,091.32	585.42	6.82%	6.82%	
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	96.64	8.80%	8.80%	
3	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT																	
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	28,578.29	28,135.31	596.84	8.58%	8.58%	28,578.29	28,135.31	2,309.72	8.33%	8.33%	28,670.37	28,151.51	1,769.60	7.79%	7.79%	
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	24.38	2.17%	2.17%	
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																	
	Infrastructure - PSU - Debentures / Bonds	IPTD	32,136.67	31,425.06	726.10	8.72%	8.72%	32,136.67	31,425.06	2,854.27	8.69%	8.69%	24,844.50	24,129.08	2,314.67	8.47%	8.47%	
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	12,373.42	12,208.14	336.22	9.26%	9.26%	12,373.42	12,208.14	1,187.25	8.72%	8.72%	7,955.21	7,832.04	800.46	8.62%	8.62%	
	Infrastructure - PSU - CPs	IPCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
	Infrastructure - Other Corporate Securities - CPs	ICCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.76	0.06%	0.06%	
	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	(141.40)	#####	-124.53%	
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	847.08	657.13	6.21	2.76%	2.76%	847.08	657.13	22.91	3.42%	3.42%	440.02	343.86	(34.59)	-5.77%	-5.77%	
	Infrastructure - PSU - Equity shares - Quoted	ITPE	168.37	160.15	14.05	48.96%	48.96%	168.37	160.15	21.41	15.79%	15.79%	48.91	48.25	(68.62)	#####	-100.96%	
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																	
	PSU - Equity shares - Quoted	EAEQ	1,148.67	1,034.75	23.00	7.21%	7.21%	1,148.67	1,034.75	85.65	7.63%	7.63%	697.15	718.84	552.88	41.82%	41.82%	
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	2,828.66	2,424.85	105.54	14.65%	14.65%	2,828.66	2,424.85	426.59	15.34%	15.34%	1,534.34	1,669.45	318.98	9.47%	9.47%	
	Corporate Securities - Bonds - (Taxable)	EPBT	6,996.02	6,826.03	153.74	9.07%	9.07%	6,996.02	6,826.03	559.90	8.75%	8.75%	6,498.29	6,330.41	622.55	7.95%	7.95%	
	Corporate Securities - Debentures	ECOS	19,304.54	19,153.84	402.72	8.98%	8.98%	19,304.54	19,153.84	1,333.35	8.84%	8.84%	18,466.02	18,291.07	1,473.05	9.03%	9.03%	
	Commercial Papers	ECCP	4,741.86	4,741.86	88.81	9.53%	9.53%	4,741.86	4,741.86	100.36	2.84%	2.84%	0.00	0.00	52.34	4.34%	4.34%	
	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	7,701.10	7,662.40	187.36	9.75%	9.75%	7,701.10	7,662.40	768.45	9.96%	9.96%	7,718.14	7,702.95	242.09	8.10%	8.10%	
	Deposits - Repo / Reverse Repo	ECMR	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.89	0.47%	0.47%	
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	1,566.66	1,552.85	35.22	9.01%	9.01%	1,566.66	1,552.85	142.95	9.10%	9.10%	1,575.65	1,566.83	131.62	7.60%	7.60%	
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
	CCIL - CBLO	ECBO	22,345.19	22,345.19	4.90	5.89%	5.89%	22,345.19	22,345.19	(217.28)	3.89%	3.89%	0.00	0.00	0.66	0.22%	0.22%	
	Deposits - Deposit with Scheduled Banks, Fls, CCIL, RBI	ECDB	19,530.00	19,530.00	459.88	10.53%	10.53%	19,530.00	19,530.00	1,594.48	10.24%	10.24%	11,530.00	11,530.00	290.78	7.11%	7.11%	
	Deposits - CDs with Scheduled Banks	EDCD	24,044.58	24,044.58	336.07	9.75%	9.75%	24,044.58	24,044.58	1,182.16	8.09%	8.09%	31,285.99	31,285.99	893.61	6.06%	6.06%	
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	0.00	0.00	39.99	9.92%	9.92%	0.00	0.00	153.58	6.79%	6.79%	0.00	0.00	163.59	6.27%	6.27%	
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	1,700.00	1,700.53	9.71	8.92%	8.92%	1,700.00	1,700.53	41.55	2.09%	2.09%	1,000.00	1,000.00	38.50	3.06%	3.06%	
6	OTHER THAN APPROVED INVESTMENTS																	
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
	Debentures	OLDB	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	963.00	963.58	117.95	9.55%	9.55%	963.00	963.58	895.93	8.68%	8.68%	0.00	0.00	710.81	10.09%	10.09%	
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	1,000.00	1,000.31	64.54	9.70%	9.70%	1,000.00	1,000.31	245.87	7.81%	7.81%	1,269.00	1,269.00	137.70	10.06%	10.06%	
	Equity Shares (incl Co-op Societies)	OESH	163.34	121.56	9.03	38.17%	38.17%	163.34	121.56	21.91	14.69%	14.69%	110.50	79.10	(146.83)	#####	-102.06%	
	Securitized Assets	OPSA	388.41	383.75	7.14	7.27%	7.27%	388.41	383.75	32.26	7.24%	7.24%	526.73	515.65	41.56	7.19%	7.19%	
	Total		270,969.70	265,162.73	5,320.46	8.84%	8.84%	270,969.70	265,162.73	20,156.65	8.65%	8.65%	213,689.72	209,686.42	15,124.79	7.35%	7.35%	

Note:

Category of Investment (COI) shall be as per Guidelines

1 To be calculated based on monthly or lesser frequency 'weighted Average' Investments

2 Yield netted for Tax

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

PERIODIC DISCLOSURES

FORM NL-37 DOWN GRADING OF INVESTMENT-2

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED
CODE: 103

NAME OF THE FUND : GENERAL FUND

STATEMENT AS ON 31.03.2012

PERIODICITY OF SUBMISSION : QUARTERLY

Rs. In Lakhs

STATEMENT OF DOWN GRADED INVESTMENTS									
No.	Name of the Security	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<u>DURING THE QUARTER</u>¹ :								
								NIL.....
B.	<u>AS ON DATE</u>² :								
								NIL.....

Note :

- 1 Provide details of Down Graded Investments during the Quarter
- 2 Investments Currently Upgraded, Listed as Down graded during earlier Quarter shall be deleted from the Cumulative listing
- 3 FORM-2 shall be presented in respect of each fund
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

FORM NL-38 Business Returns across line of Business

Insurer: **Reliance General Insurance Co Ltd**

31-Mar-12
(Rs in Lakhs)

Business Returns across line of Business

Sl.No.	Line of Business	For the Quarter ended on March,2012		For the Quarter ended on March,2011		For the Year ended 31st March,2012		For the Year ended 31st March,2011	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	2,327.11	10,952	2,374.59	11,899	11,632.50	40,318	10,626.68	43,534
2	Marine Cargo	461.16	6,386	349.52	6,916	3,968.06	26,509	2,214.56	25,694
3	Marine Hull	12.64	-	9.83	-	81.17	7	85.79	9
4	Motor	30,014.60	427,643	31,796.77	503,485	113,499.74	1,614,308	107,486.72	1,729,187
5	Engineering	1,843.82	1,159	2,353.78	1,085	9,069.87	4,511	5,817.16	4,628
6	Employer's Liability	166.49	594	129.54	495	591.83	2,061	619.97	2,546
7	Product Liab	0.43	3	0.18	2	8.10	13	12.17	13
8	Public Liab	95.72	177	18.52	182	190.77	743	112.49	506
9	Other Liab	54.70	1,656	208.84	1,933	1,197.14	6,530	1,072.33	6,552
10	Aviation	34.75	5	37.57	3	364.87	45	4,564.30	46
11	Personal Accident	453.19	5,086	(580.14)	9,248	2,560.90	23,053	3,059.99	54,067
12	Health	4,887.27	211,988	6,256.64	187,498	22,528.48	838,553	25,428.02	875,525
13	All Other Misc	1,494.70	17,465	776.09	16,295	5,561.30	58,064	4,442.43	61,681
	Total	41,846.59	683,114	43,731.73	739,041	171,254.73	2,614,715	165,542.61	2,803,988

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2012

(Rs in Lakhs)

Rural & Social Obligations					
			For the Quarter ended on March 2012		
SI.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured ++
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	501	1,317.92	-
		Social	-	-	-
4	Motor OD	Rural	42,561	1,777.36	135,157.13
		Social	-	-	-
5	Engineering	Rural	141	97.76	62,143.65
		Social	-	-	-
6	Workmen's Compensation/Employer's L	Rural	88	35.98	2,895.94
		Social	-	-	-
7	Public Liability	Rural	26	1.79	2,523.60
		Social	-	-	-
8	Other Liability Cover	Rural	135	1.62	887.50
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	435	20.79	99,609.84
		Social	-	-	-
11	Health	Rural	11,522	265.89	(36,497.30)
		Social	-	-	-
12	All Other Miscellaneous	Rural	2,616	65.17	76,179.75
		Social	2,034	44.04	1,444.90

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2012

(Rs in Lakhs)

Business Acquisition through different channels

Sl.No.	Channels	For the Quarter ended on March ,2012		For the Quarter ended on March,2011		For the year ended 31st March,2012		For the year ended 31st March,2011	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	466,088	28,913.61	104,030	5,022.87	1,371,890	84,548.41	302,919	15,016.55
2	Corporate Agents-Banks	23,543	878.24	23,103	1,467.59	75,927	2,766.07	75,037	3,147.58
3	Corporate Agents -Others	12	1.07	23	2.15	76	5.13	92	6.63
4	Brokers	48,255	7,512.16	46,112	6,652.52	172,361	31,184.50	182,035	26,619.44
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	145,216	4,541.51	565,773	30,587.04	994,461	52,750.62	2,243,905	120,752.42
7	Others	-	-	-	-	-	-	-	-
	Total (A)	683,114	41,846.59	739,041	43,731.73	2,614,715	171,254.73	2,803,988	165,542.61
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	683,114	41,846.59	739,041	43,731.73	2,614,715	171,254.73	2,803,988	165,542.61

Notes:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

PERIODIC DISCLOSURES

FORM NL-41 : GREIVANCE DISPOSAL

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2012

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Sales Related	25	62	62	8	12	5
b)	Policy Administration Related	29	996	904	63	50	8
c)	Insurance Policy Coverage related						
d)	Claims related	12	1382	1242	19	109	24
e)	others						
d)	Total Number	66	2440	2208	90	171	37

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	22	0	22
b)	Greater than 15 days	15	0	15
	Total Number	37	0	37