

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Disclosures - NON- LIFE INSURANCE COMPANIES

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PERIODIC DISCLOSURES

FORM NL-1-B-RA

RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

REVENUE ACCOUNT FOR THE PERIOD - Fire Insurance Business

(Rs. In '000)

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED MARCH 31, 2013	FOR THE YEAR ENDED MARCH 31, 2013	FOR THE QUARTER ENDED MARCH 31, 2012	FOR THE YEAR ENDED MARCH 31, 2012
1	Premiums earned (Net)	NL-4-Premium Schedule	140,840	355,667	88,507	302,292
2	Profit/ Loss on sale/redemption of Investments		1,616	10,769	1,809	9,772
3	Interest, Dividend & Rent – Gross		26,413	113,760	19,515	73,513
4	Others		-	-	-	-
	TOTAL (A)		168,869	480,196	109,831	385,577
1	Claims Incurred (Net)	NL-5-Claims Schedule	86,839	207,203	69,553	264,308
2	Commission (Net)	NL-6-Commission Schedule	(5,905)	(62,387)	19,577	(54,492)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	30,151	105,373	39,041	117,775
4	Provision for Premium Deficiency		-	-	(100,230)	-
	TOTAL (B)		111,085	250,189	27,941	327,591
	Operating Profit/(Loss) from Fire Business C= (A - B)		57,784	230,007	81,890	57,986
	APPROPRIATIONS					
	Transfer to Shareholders' Account		57,784	230,007	81,890	57,986
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		57,784	230,007	81,890	57,986

PERIODIC DISCLOSURES

FORM NL-1-B-RA

RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

REVENUE ACCOUNT FOR THE PERIOD - Marine Insurance Business

(Rs. In '000)

	Particulars	Schedule	FOR THE QUARTER ENDED MARCH 31, 2013	FOR THE YEAR ENDED MARCH 31, 2013	FOR THE QUARTER ENDED MARCH 31, 2012	FOR THE YEAR ENDED MARCH 31, 2012
1	Premiums earned (Net)	NL-4-Premium Schedule	30,500	86,911	28,701	98,656
2	Profit/ Loss on sale/redemption of Investments		192	1,820	341	3,401
3	Interest, Dividend & Rent – Gross		3,683	19,227	4,842	25,590
4	Others (to be specified)		-	-	-	-
	TOTAL (A)		34,375	107,958	33,884	127,647
1	Claims Incurred (Net)	NL-5-Claims Schedule	51,390	110,210	43,301	102,894
2	Commission (Net)	NL-6- Commission Schedule	2,117	13,624	1,268	(6,902)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	4,618	29,463	8,723	31,396
4	Provision for Premium Deficiency		19,800	17,936	2,964	2,964
	TOTAL (B)		77,925	171,233	56,256	130,352
	Operating Profit/(Loss) from Marine Business C= (A - B)		(43,550)	(63,275)	(22,372)	(2,705)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(43,550)	(63,275)	(22,372)	(2,705)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(43,550)	(63,275)	(22,372)	(2,705)

PERIODIC DISCLOSURES

FORM NL-1-B-RA

RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

REVENUE ACCOUNT FOR THE PERIOD- Miscellaneous Insurance Business

(Rs. In '000)

	Particulars	Schedule	FOR THE QUARTER ENDED MARCH 31, 2013	FOR THE YEAR ENDED MARCH 31, 2013	FOR THE QUARTER ENDED MARCH 31, 2012	FOR THE YEAR ENDED MARCH 31, 2012
1	Premiums earned (Net)	NL-4- Premium Schedule	3,742,672	13,155,573	2,957,285	11,229,924
2	Profit/ Loss on sale/redemption of Investments		30,234	141,829	33,472	152,159
3	Interest, Dividend & Rent – Gross		460,037	1,644,588	350,072	1,162,990
4	Others - Exchange Gain/(Loss)		(1,979)	(5,883)	1,642	2,231
	- Miscellaneous Income		1,993	3,773	551	2,598
	TOTAL (A)		4,232,957	14,939,880	3,343,022	12,549,902
1	Claims Incurred (Net)	NL-5-Claims Schedule	3,266,859	12,290,518	4,559,634	12,291,484
2	Commission (Net)	NL-6- Commission Schedule	70,519	497,770	223,013	474,118
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	965,301	3,760,525	1,056,039	3,684,395
4	Provision for Premium Deficiency		-	-	-	-
	TOTAL (B)		4,302,679	16,548,813	5,838,686	16,449,997
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(69,722)	(1,608,933)	(2,495,664)	(3,900,095)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(69,722)	(1,608,933)	(2,495,664)	(3,900,095)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(69,722)	(1,608,933)	(2,495,664)	(3,900,095)

PERIODIC DISCLOSURES

FORM NL-2-B-PL

RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

PROFIT AND LOSS ACCOUNT FOR THE PERIOD

(Rs. In '000)

	PARTICULARS	SCHEDULE	FOR THE QUARTER ENDED MARCH 31, 2013	FOR THE YEAR ENDED MARCH 31, 2013	FOR THE QUARTER ENDED MARCH 31, 2012	FOR THE YEAR ENDED MARCH 31, 2012
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		57,784	230,007	81,890	57,986
	(b) Marine Insurance		(43,550)	(63,275)	(22,372)	(2,705)
	(c) Miscellaneous Insurance		(69,722)	(1,608,933)	(2,495,664)	(3,900,095)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		212,795	731,028	148,076	554,475
	(b) Profit / (Loss) on sale of investments		22,195	103,283	14,889	76,840
	Less: Loss on sale of investments		(7,300)	(34,083)	(1,118)	(3,136)
3	OTHER INCOME (to be specified)					
	Profit / (Loss) on Sale of Assets		(4,811)	(10,031)	(4,943)	(6,070)
	Miscellaneous Income		23,888	38,751	9,807	25,462
	TOTAL (A)		191,279	(613,253)	(2,269,435)	(3,197,243)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		(18,655)	(305,106)	(170,506)	(170,506)
	(c) Others		-	-	-	-
	Provision related to control account		-	-	58,824	58,824
	Risk reserves		-	-	(100,000)	(100,000)
	Standard Assets		(1,203)	(1,203)	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		(1,286)	(8,130)	(2,349)	(7,068)
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		(21,144)	(314,439)	(214,031)	(218,750)
	Profit / (Loss) Before Tax		170,135	(927,692)	(2,483,466)	(3,415,993)
	Provision for Taxation					
	(a) Current Tax		-	-	-	-
	(b) Deferred Tax		-	-	(16,000)	(16,000)
	(c) Income Tax Earlier years Tax		-	-	-	-
	Profit / (Loss) After Tax		170,135	(927,692)	(2,499,466)	(3,431,993)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ loss brought forward from last period		(9,804,761)	(8,706,934)	(6,207,468)	(5,274,941)
	Balance carried forward to Balance Sheet		(9,634,626)	(9,634,626)	(8,706,934)	(8,706,934)

PERIODIC DISCLOSURES

FORM NL-3-B-BS

RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

BALANCE SHEET AS AT 31ST MARCH 2013

(Rs. In '000)

PARTICULARS	SCHEDULE	AS AT 31ST MARCH,2013	AS AT 31ST MARCH,2012
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	1,227,750	1,211,933
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	16,242,881	14,708,698
FAIR VALUE CHANGE ACCOUNT		(53,002)	(75,646)
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		17,417,629	15,844,985
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	32,524,961	27,021,327
LOANS	NL-13-Loans Schedule	299,424	300,627
FIXED ASSETS	NL-14-Fixed Assets Schedule	250,407	251,205
DEFERRED TAX ASSET		372,735	372,735
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	545,783	621,031
Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	9,475,344	2,182,970
Sub-Total (A)		10,021,127	2,804,001
CURRENT LIABILITIES			
PROVISIONS	NL-17-Current Liabilities Schedule	27,795,034	17,549,673
	NL-18-Provisions Schedule	7,890,617	6,062,171
Sub-Total (B)		35,685,651	23,611,844
NET CURRENT ASSETS (C) = (A - B)		(25,664,524)	(20,807,843)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		9,634,626	8,706,934
TOTAL		17,417,629	15,844,985

CONTINGENT LIABILITIES

(Rs. In '000)

Particulars	AS AT 31ST MARCH,2013	AS AT 31ST MARCH,2012
Partly paid-up investments	-	-
Claims, other than against policies, not acknowledged as debts by the company	11,415	10,338
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Guarantees given by or on behalf of the Company	1,400	2,608
Statutory demands/ liabilities in dispute, not provided for	2,310	1,238
Reinsurance obligations to the extent not provided for in accounts	-	-
Others (to be specified)	-	-
TOTAL	15,125	14,184

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

PREMIUM EARNED [NET]

(Rs. In '000)

PARTICULARS	FOR THE QUARTER ENDED MARCH 31, 2013	FOR THE YEAR ENDED MARCH 31, 2013	FOR THE QUARTER ENDED MARCH 31, 2012	FOR THE YEAR ENDED MARCH 31, 2012
Premium from direct business written	4,739,062	20,100,052	4,184,659	17,125,473
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-
Gross Earned Premium	4,739,062	20,100,052	4,184,659	17,125,473
Add: Premium on reinsurance accepted	215,544	651,570	592,330	2,229,390
Less: Premium on reinsurance ceded	1,088,534	5,343,728	1,765,889	7,515,494
Net Premium	3,866,072	15,407,894	3,011,100	11,839,369
Adjustment for change in reserve for unexpired risks	47,940	(1,809,743)	63,393	(208,497)
Premium Earned (Net)	3,914,012	13,598,151	3,074,493	11,630,872

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 reinsurance accepted	Claims Recovered on reinsurance ceded	Net Claims 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 - 2012-13	87,344	140,529	174,116	53,757	303,027	269,945	86,839
	Upto Q4 - 2012-13	728,771	140,529	676,217	193,083	303,027	288,907	207,203
Marine Cargo	For Q4 - 2012-13	72,952	12,079	47,336	37,695	101,723	88,076	51,342
	Upto Q4 - 2012-13	216,939	12,079	141,643	87,375	101,723	78,667	110,431
Marine Hull	For Q4 - 2012-13	8	-	1	7	1,214	1,173	48
	Upto Q4 - 2012-13	386	-	39	347	1,214	1,782	(221)
Marine Total	For Q4 - 2012-13	72,960	12,079	47,337	37,702	102,937	89,249	51,390
	Upto Q4 - 2012-13	217,325	12,079	141,682	87,722	102,937	80,449	110,210
Motor OD	For Q4 - 2012-13	1,073,770	-	121,246	952,524	1,892,076	1,930,341	914,259
	Upto Q4 - 2012-13	3,724,843	-	386,738	3,338,105	1,892,076	1,459,119	3,771,062
Motor TP	For Q4 - 2012-13	1,186,962	42,470	28,950	1,200,482	13,872,071	13,385,392	1,687,161
	Upto Q4 - 2012-13	3,483,145	366,453	121,016	3,728,582	13,872,071	11,597,898	6,002,755
Motor Total	For Q4 - 2012-13	2,260,732	42,470	150,196	2,153,006	15,764,147	15,315,733	2,601,420
	Upto Q4 - 2012-13	7,207,988	366,453	507,754	7,066,687	15,764,147	13,057,017	9,773,817
Employer's Liability	For Q4 - 2012-13	4,421	-	507	3,914	29,412	26,921	6,405
	Upto Q4 - 2012-13	21,496	-	2,269	19,227	29,412	21,460	27,179
Public Liability	For Q4 - 2012-13	1,963	-	1,171	792	13,077	10,656	3,213
	Upto Q4 - 2012-13	3,147	-	1,550	1,597	13,077	8,177	6,497
Engineering	For Q4 - 2012-13	101,766	31,373	98,569	34,570	137,135	132,866	38,839
	Upto Q4 - 2012-13	523,178	31,373	429,559	124,992	137,135	148,976	113,151
Aviation	For Q4 - 2012-13	18,435	183	18,002	616	443	443	616
	Upto Q4 - 2012-13	218,651	183	211,580	7,254	443	6	7,691
Personal Accident	For Q4 - 2012-13	53,442	-	8,268	45,174	122,037	126,652	40,559
	Upto Q4 - 2012-13	202,112	-	47,120	154,992	122,037	94,697	182,332
Health	For Q4 - 2012-13	777,973	-	89,134	688,839	637,499	733,682	592,656
	Upto Q4 - 2012-13	2,091,227	-	285,861	1,805,366	637,499	377,568	2,065,297
Other Misc.	For Q4 - 2012-13	34,447	-	17,318	17,129	175,267	209,245	(16,849)
	Upto Q4 - 2012-13	105,052	-	44,023	61,029	175,267	121,742	114,554
Misc Total	For Q4 - 2012-13	3,253,179	74,026	383,165	2,944,040	16,879,017	16,556,198	3,266,859
	Upto Q4 - 2012-13	10,372,851	398,009	1,529,716	9,241,144	16,879,017	13,829,643	12,290,518
Q4 - 2012-13		3,413,483	226,634	604,618	3,035,499	17,284,981	16,915,392	3,405,088
Upto Q4 - 2012-13		11,318,947	550,617	2,347,615	9,521,949	17,284,981	14,198,999	12,607,931

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 ceded	Net Claims 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-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	4	5	6
Fire	For Q4 - 2012-13	23,789	6,742	36,436	(5,905)
	Upto Q4 - 2012-13	100,177	16,103	178,667	(62,387)
Marine Cargo	For Q4 - 2012-13	6,271	8	4,123	2,156
	Upto Q4 - 2012-13	27,667	19	13,945	13,741
Marine Hull	For Q4 - 2012-13	9	-	48	(39)
	Upto Q4 - 2012-13	277	-	394	(117)
Marine Total	For Q4 - 2012-13	6,280	8	4,171	2,117
	Upto Q4 - 2012-13	27,944	19	14,339	13,624
Motor OD	For Q4 - 2012-13	176,725	-	28,798	147,927
	Upto Q4 - 2012-13	694,040	-	112,744	581,296
Motor TP	For Q4 - 2012-13	-	-	80,551	(80,551)
	Upto Q4 - 2012-13	-	-	80,551	(80,551)
Motor Total	For Q4 - 2012-13	176,725	-	109,349	67,376
	Upto Q4 - 2012-13	694,040	-	193,295	500,745
Employer's Liability	For Q4 - 2012-13	1,663	-	301	1,362
	Upto Q4 - 2012-13	6,808	-	1,150	5,658
Public Liability	For Q4 - 2012-13	760	-	1,656	(896)
	Upto Q4 - 2012-13	6,632	2	13,129	(6,495)
Engineering	For Q4 - 2012-13	7,328	686	31,181	(23,167)
	Upto Q4 - 2012-13	34,684	3,646	146,888	(108,558)
Aviation	For Q4 - 2012-13	(565)	-	334	(899)
	Upto Q4 - 2012-13	(547)	-	2,479	(3,026)
Personal Accident	For Q4 - 2012-13	2,877	-	374	2,503
	Upto Q4 - 2012-13	18,825	27	2,275	16,577
Health	For Q4 - 2012-13	55,039	-	22,300	32,739
	Upto Q4 - 2012-13	176,388	27	65,218	111,197
Other Misc.	For Q4 - 2012-13	14,147	(1)	22,645	(8,499)
	Upto Q4 - 2012-13	37,279	-	55,607	(18,328)
Misc Total	For Q4 - 2012-13	257,974	685	188,140	70,519
	Upto Q4 - 2012-13	974,109	3,702	480,041	497,770
For Q4 - 2012-13		288,043	7,435	228,747	66,731
Upto Q4 - 2012-13		1,102,230	19,824	673,047	449,007

(Rs. In '000)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	For Q4 - 2012-13	Upto Q4 - 2012-13
Agents	197,229	749,828
Brokers	73,182	309,406
Corporate Agency	17,632	42,996
Referral	-	-
TOTAL (B)	288,043	1,102,230

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 Q4 - 2011-12	For FY - 2011-12
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-7-OPERATING EXPENSES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs. In '000)

	PARTICULARS	FOR THE QUARTER ENDED MARCH 31, 2013	FOR THE YEAR ENDED MARCH 31, 2013	FOR THE QUARTER ENDED MARCH 31, 2012	FOR THE YEAR ENDED MARCH 31, 2012
1	Employees' remuneration & welfare benefits	355,540	1,189,717	252,900	1,022,840
2	Company's contribution to Provident fund and others	13,789	61,820	13,644	54,488
3	Travel, conveyance and vehicle running expenses	18,553	66,986	14,606	47,911
4	Rents, rates & taxes*	(13,927)	387,021	183,102	565,007
5	Repairs	58,519	248,813	86,638	240,706
6	Printing & Stationery	13,859	48,118	(7,314)	151,622
7	Communication expenses	10,243	85,154	21,571	126,917
8	Postage expenses	16,298	40,426	2,271	164,540
9	Legal & professional charges	44,084	147,316	46,978	156,332
10	Directors' Sitting fees	180	580	160	720
11	Auditors remuneration				
	a. As auditor*	1,088	3,568	1,475	4,500
	b. As advisor in other capacity	-	-	-	-
	c. In any other capacity	-	-	-	-
12	Advertisement and Publicity	359,092	1,165,923	376,568	631,911
13	Interest and Bank Charges	9,871	33,969	7,967	31,947
14	Entertainment expenses	1,059	2,593	1,043	2,263
15	Office maintenance expenses	32,119	143,290	53,538	146,952
16	Office management expenses	16,600	60,253	1,446	311,471
17	Training & Recruitment Expenses	18,623	42,147	6,072	20,529
18	Depreciation	26,558	106,304	27,970	115,059
19	Subscriptions and membership fees	5,951	24,097	8,681	23,074
20	Coinsurance Expenses (net)	1,628	13,137	(5,468)	(844)
21	Service Tax Expenses*	4,099	19,576	5,681	15,172
22	Miscellaneous expenses	7,530	12,683	6,623	7,517
	TOTAL	1,001,356	3,903,491	1,106,152	3,840,634
	Allocation:				
	Fire Revenue Account	30,151	105,373	39,041	117,775
	Marine Revenue Account	4,618	29,463	8,723	31,396
	Miscellaneous Revenue Account	965,301	3,760,525	1,056,039	3,684,395
	Expenses not relating to Insurance Business taken in Profit & Loss A/c	1,286	8,130	2,349	7,068
	TOTAL	1,001,356	3,903,491	1,106,152	3,840,634

*Corresponding figures have been regrouped/reclassified

PERIODIC DISCLOSURES
FORM NL-8-SHARE CAPITAL SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

SHARE CAPITAL

	Particulars	As at 31-03-2013	As at 31-03-2012
1	Authorised Capital		
	20,00,00,000 Equity Shares of Rs.10 each	2,000,000	2,000,000
2	Issued Capital		
	12,27,74,960 (Previous Year 12,11,93,328) Equity Shares of Rs10 each	1,227,750	1,211,933
3	Subscribed Capital		
	12,27,74,960 (Previous Year 12,11,93,328) Equity Shares of Rs10 each	1,227,750	1,211,933
4	Called-up Capital		
	12,27,74,960 (Previous Year 12,11,93,328) Equity Shares of Rs10 each	1,227,750	1,211,933
	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	1,227,750	1,211,933

Note: Of the above 11,84,80,288 shares are held by Holding Company, Reliance Capital Limited (previous year 116,898,656 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 31-03-2013		As at 31-03-2012	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Holding Company - Indian	118,480,288	96.50%	116,898,656	96.46%
· Holding Company - Foreign	-	-	-	-
Others				
· Reliance General Insurance Employees Benefit Trust	4,294,672	3.50%	4,294,672	3.54%
TOTAL	122,774,960	100%	121,193,328	100%

PERIODIC DISCLOSURES
FORM NL-10-RESERVES AND SURPLUS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

RESERVES AND SURPLUS

	Particulars	As at 31-03-2013	As at 31-03-2012
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	16,242,881	14,708,698
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	16,242,881	14,708,698

PERIODIC DISCLOSURES
FORM NL-11-BORROWINGS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

BORROWINGS

	Particulars	As at 31-03-2013	As at 31-03-2012
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 31-03-2013	As at 31-03-2012
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	7,998,452	7,186,897
2	Other Approved Securities	2,005,494	587,512
3	Other Investments		
	(a) Shares		
	(aa) Equity	495,110	345,940
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	7,622,541	3,081,264
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,737,392	6,213,191
5	Other than Approved Investments	353,539	50,997
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	47,220	405,672
2	Other Approved Securities	-	64,302
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	170,053
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	6,257,267	7,541,732
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	757,895	1,177,375
5	Other than Approved Investments	250,051	196,392
	TOTAL	32,524,961	27,021,327

Notes :

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

	Rs. In '000	
Particulars	Current Year	Previous Year
Book Value	31,903,742	26,581,358
Market Value	32,091,212	26,076,450

2. Government Securities include Rs. 134,247 thousands as at 31st March 2013 (as at 31st March, 2012 Rs.136,629 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 31-03-2013	As at 31-03-2012
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	299,424	300,627
	TOTAL	299,424	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	299,424	300,627
	TOTAL	299,424	300,627
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	299,424	300,627
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	299,424	300,627
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	299,424	300,627
	TOTAL	299,424	300,627

* Net of Provision of Rs.1203/-(Rs. in '000)(Previous Year Nil)

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

FIXED ASSETS

(Rs. In '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April,2012	Additions	Deductions	As at 31st March,2013	As at 1st April,2012	For The Period	Deductions	As at 31st March,2013	As at 31st March,2013	As at 31st March,2012
Leasehold Property	68,493	150	39,590	29,053	67,607	363	39,591	28,379	674	886
Furniture & Fittings	84,884	1,053	11,710	74,227	58,187	7,225	9,259	56,153	18,074	26,697
Information Technology Equipment	273,332	23,565	33,182	263,715	222,708	25,270	31,778	216,200	47,515	50,624
Intangible Asset (Computer Software)	572,388	67,637	-	640,025	516,700	50,860	-	567,560	72,465	55,688
Vehicles	8,790	-	7,583	1,207	7,478	257	6,729	1,006	201	1,312
Office Equipment	221,275	9,328	26,546	204,057	120,143	21,577	19,002	122,718	81,339	101,132
Plant & Machinery	10,232	-	775	9,457	4,686	752	413	5,025	4,432	5,546
TOTAL	1,239,394	101,733	119,386	1,221,741	997,509	106,304	106,772	997,041	224,700	241,885
Capital Work in progress	9,320	26,633	10,246	25,707	-	-	-	-	25,707	9,320
Grand Total	1,248,714	128,366	129,632	1,247,448	997,509	106,304	106,772	997,041	250,407	251,205
PREVIOUS YEAR 2011-12	1,211,391	98,487	61,164	1,248,714	909,161	115,059	26,711	997,509	251,205	

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 31-03-2013	As at 31-03-2012
1	Cash (including drafts and stamps)	59,102	27,790
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	1,400	2,608
	(bb) Others	-	-
	(b) Current Accounts	292,721	433,441
	(c) Others - Cheque in Transit	-	-
	(d) Others - Cheques on Hand	192,560	157,192
	(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	545,783	621,031

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 31-03-2013	As at 31-03-2012
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	32,021	27,560
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	5,808	12,324
6	Rental & Other Deposits	185,868	206,916
7	Advances to Staff	1,359	682
8	Unutilised Service Tax Credit*	45,286	27,050
9	Other Advances	427,179	366,456
	Less: Provision	(219,176)	(219,176)
	TOTAL (A)	478,345	421,812
	OTHER ASSETS		
1	Income accrued on investments	1,233,849	867,962
2	Outstanding Premiums	247,184	3
3	Agents' Balances	1,288	3,080
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	7,094,119	1,060,619
	Less : Provision for doubtful debts	(372,206)	(170,506)
6	Due from subsidiaries/ holding	-	-
7	Motor Pool Transition Liabilities (Unamortised Losses)	792,765	-
8	Deposit with Reserve Bank of India[Pursuant to section 7 of Insurance Act, 1938]	-	-
9	Others - ERF Investment in Fixed Deposit with Banks	-	-
	TOTAL (B)	8,996,999	1,761,158
	TOTAL (A+B)	9,475,344	2,182,970

*Corresponding figures has been regrouped/reclassified

PERIODIC DISCLOSURES
FORM NL-17-CURRENT LIABILITIES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

CURRENT LIABILITIES

	Particulars	As at 31-03-2013	As at 31-03-2012
1	Payable to Agents'	77,862	80,391
2	Balances due to other insurance companies	369,338	702,911
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	356,885	127,239
5	Unallocated Premium	372,452	619,306
6	Sundry creditors	1,257,136	906,934
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	24,279,579	14,198,999
	Add : Provision for Doubtful Reinsurance Recoveries	103,406	-
9	Due to Officers/ Directors	12	12
10	Unclaimed Amount of Policy Holders	335,386	270,153
11	Others - Environmental Relief Fund Payable	116	247
12	Employee Related Payables	21,197	15,065
13	Others - Temporary Bank Overdraft as per books of accounts	491,281	578,011
14	Others - Service Tax and Vat Liability*	57,314	14,277
15	Others - Statutory Dues	73,070	36,128
	TOTAL	27,795,034	17,549,673

*Corresponding figures has been regrouped/reclassified

PERIODIC DISCLOSURES
FORM NL-18-PROVISIONS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

PROVISIONS

	Particulars	As at 31-03-2013	As at 31-03-2012
1	Reserve for Unexpired Risk	7,752,864	5,943,121
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	20,900	2,964
6	Others - Provision for Leave Encashment	16,853	16,086
	- For Risk Reserves	100,000	100,000
	TOTAL	7,890,617	6,062,171

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 31-03-2013	As at 31-03-2012
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES
FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31st March 2013

Particulars	FOR THE YEAR ENDED MARCH 31, 2013	
Cash and cash equivalents at the beginning of year 01.04.2012 :		
Cash & Bank balance		621,031
Less: Temporary Bank Overdraft as per books of accounts		578,011
Cash flows from Operating Activities :-		
Direct Premiums received	20,329,699	
Payment to Reinsurance companies net of claims and commission	(2,271,151)	
Payment to Co Insurance companies net of claims and expenses	(85,559)	
Direct Claims Paid	(11,318,948)	
Direct Commission / Brokerage Payments	(1,096,720)	
Payment of other operating expenses	(3,363,052)	
Preliminary and pre-operating expenses	-	
Advances, Deposits, Staff loans	(366,468)	
Service Tax (Net)	24,800	
Income tax paid (Net)	7,318	
Wealth Tax paid	-	
Misc Receipts/payments	(2,110)	
Cash Flow before extraordinary itmes		1,857,809
Cash flow from extraordinary operations		-
Cash flow from operating activities :-		1,857,809
Cash flows from investing activities :-		
Purchase of investments	(41,295,279)	
Sale of investment (including gain/loss)	32,924,066	
Purchase of fixed Assets	(98,782)	
Proceeds from Sale of fixed Assets	2,583	
Rent/Interest/Dividends received	2,134,095	
Investment in money market instruments and in liquid mutual funds (Net)	2,945,121	
Loan Given	-	
Expenses related to investment activities	(8,130)	
Repayment received	-	
Net Cash Flow from Investing activities		(3,396,327)
Cash flows from financing activities :-		
Proceeds from issuance of share capital	1,549,999	
Proceeds from borrowings	-	
Repayment of borrowings	-	
Interest/ Dividend Paid	-	
Cash flow from Financing activities		1,549,999
Cash and cash equivalents at the end of period including Bank overdraft *		54,502
* Cash and cash Equivalent at the end of period:		
Cash & Bank balance as per schedule		545,783
Less: Temporary book over draft as per schedule		491,281
Cash and Cash Equivalent at the end of period		54,502

PERIODIC DISCLOSURES

FORM NL-21: Statement of Liabilities

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2013

(Rs in Lakhs)

STATEMENT OF LIABILITIES

Sl.No.	Particular	As At 31-03-2013				As At 31-03-2012			
		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	2,632	2,473	557	5,662	2,019	2,631	258	4,908
2	Marine								
a	Marine Cargo	790	793	225	1,807	492	576	211	1,279
b	Marine Hull	20	12	-	32	21	18	-	39
3	Miscellaneous								
a	Motor	59,430	120,973	106,650	287,053	44,998	110,622	19,948	175,568
b	Engineering	847	879	493	2,218	820	1,266	224	2,310
c	Aviation	10	4	-	15	10	0	-	10
d	Liabilities	204	118	12	335	174	67	15	256
e	Rural Insurance	122	1,393	-	1,515	103	108	-	211
f	Others	2,193	2,006	903	5,102	2,265	1,317	954	4,536
4	Health Insurance	12,291	4,229	2,110	18,631	9,482	1,638	2,138	13,258
5	Total Liabilities	78,539	132,880	110,950	322,368	60,386	118,243	23,747	202,376

* Motor IBNR reserve include that relating to Motor CV Third Party Pool.

PERIODIC DISCLOSURES

FORM NL-22

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2013

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED MARCH 2013

(Rs in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor OD		Motor TP		Liability insurance		Personal Accident		Medical Insurance		Overseas Medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total		
	For Q4 2012-13	Upto Q4 2012-13	For Q4 2012-13	Upto Q4 2012-13	For Q4 2012-13	Upto Q4 2012-13	For Q4 2012-13	Upto Q4 2012-13	For Q4 2012-13	Upto Q4 2012-13	For Q4 2012-13	Upto Q4 2012-13	For Q4 2012-13	Upto Q4 2012-13	For Q4 2012-13	Upto Q4 2012-13	For Q4 2012-13	Upto Q4 2012-13	For Q4 2012-13	Upto Q4 2012-13	For Q4 2012-13	Upto Q4 2012-13	For Q4 2012-13	Upto Q4 2012-13	For Q4 2012-13	Upto Q4 2012-13	
	Andhra Pradesh	74.36	809.69	9.50	53.97	-	-	(23.58)	1,247.02	1,302.80	5,331.47	1,113.63	4,542.74	13.09	81.45	71.35	126.51	383.14	1,532.62	143.66	519.31	-	-	(5.67)	22.45	3,082.27	14,267.22
Assam	30.29	237.78	0.18	13.17	-	-	30.07	161.45	96.84	401.20	90.22	358.01	0.39	2.44	0.12	6.16	4.38	11.93	0.03	0.10	-	-	7.56	26.16	260.07	1,218.42	
Bihar	12.93	30.13	-	0.04	-	-	2.34	40.57	169.77	783.22	161.92	679.76	-	0.07	0.25	0.81	672.02	723.93	0.05	0.06	-	-	14.52	49.87	1,033.80	2,308.45	
Chandigarh	28.22	34.71	6.98	13.85	-	-	-	-	388.02	1,324.20	152.64	794.11	0.63	3.38	10.42	12.61	165.45	725.67	16.76	80.18	-	-	8.23	26.27	777.34	3,014.97	
Chattisgarh	7.49	113.32	0.28	1.29	-	-	3.86	52.30	36.21	284.66	38.81	258.73	4.44	8.93	-	0.10	6.62	11.48	0.01	0.21	-	-	5.01	15.79	102.74	746.83	
Delhi	607.28	1,329.29	111.86	490.80	-	-	63.78	292.99	1,387.07	6,122.80	706.04	3,515.19	23.15	1,885.84	20.18	456.54	1,032.51	5,538.14	174.86	661.01	-	-	127.39	2,594.06	4,254.12	22,886.65	
Goa	6.47	74.73	-	0.74	-	-	0.04	1.76	61.85	195.54	33.25	102.78	-	-	(0.01)	0.05	11.90	20.53	0.04	0.36	-	-	0.77	2.06	114.30	398.54	
Gujarat	241.27	2,566.05	24.74	136.88	-	-	27.69	187.11	1,755.46	6,770.19	1,251.71	5,052.61	52.52	184.40	18.97	156.46	746.44	2,039.69	12.09	65.09	-	-	214.14	1,447.31	4,345.03	18,605.80	
Haryana	96.74	422.14	0.68	13.17	-	-	45.87	209.25	1,005.87	3,512.46	336.59	1,695.67	6.07	13.32	1.79	6.37	56.57	170.52	0.81	3.01	-	-	17.13	104.55	1,568.13	6,150.45	
Himachal Pradesh	76.55	744.34	0.08	0.44	-	-	2.26	58.00	101.94	410.49	81.75	395.39	0.14	0.65	0.28	0.52	6.43	14.37	0.05	0.40	-	-	19.64	62.16	289.12	1,686.75	
Jammu & Kashmir	7.38	27.36	-	0.06	-	-	131.42	324.92	156.73	475.26	92.24	328.71	-	1.49	-	0.06	5.12	12.00	0.05	0.63	-	-	5.55	18.59	398.49	1,189.08	
Jharkhand	29.42	128.63	5.44	11.34	-	-	9.78	82.76	279.48	968.53	275.83	892.90	28.10	107.11	1.79	152.50	308.32	1,713.51	0.33	1.04	-	-	12.68	34.10	951.17	4,092.44	
Karnataka	137.14	466.03	33.41	97.77	-	20.79	115.04	292.03	1,562.71	6,084.85	1,194.59	4,963.84	12.96	66.25	56.26	307.60	1,292.82	3,730.34	74.90	340.26	-	-	32.72	93.58	4,512.55	16,463.33	
Kerala	148.88	231.15	0.98	4.54	-	-	14.08	52.79	1,506.41	5,912.88	1,033.92	3,991.85	6.77	17.49	0.26	2.23	61.97	252.23	43.27	194.99	-	-	38.69	104.68	2,855.22	10,764.82	
Madhya Pradesh	72.31	570.42	0.11	9.25	-	-	40.10	610.75	244.67	1,056.22	104.45	668.17	2.39	7.43	0.73	1.05	67.73	205.71	1.05	2.41	-	-	16.79	53.74	550.32	3,185.14	
Maharashtra	365.77	4,884.55	9.55	1,079.70	10.17	44.16	500.53	2,950.82	3,838.78	13,831.33	2,773.96	9,749.80	152.62	983.29	38.24	314.75	1,143.31	4,202.83	275.24	1,309.82	-	2.67	737.45	2,622.81	9,845.61	41,976.54	
Orissa	39.42	191.45	0.41	(0.35)	-	-	10.89	106.58	177.78	719.28	159.92	645.14	1.16	5.41	0.35	5.92	21.98	111.01	-	0.65	-	-	33.11	101.21	445.02	1,886.29	
Puducherry	5.74	19.23	0.09	0.09	-	-	0.33	0.64	45.35	224.74	52.45	245.62	0.48	1.09	0.10	0.33	2.28	7.01	0.19	0.53	-	-	1.99	4.34	108.99	503.63	
Punjab	99.98	262.60	15.00	90.43	-	-	3.05	55.41	773.52	2,379.02	305.68	1,143.22	1.13	10.84	5.43	26.15	72.93	236.57	13.88	61.36	-	-	35.31	122.96	1,325.90	4,388.58	
Rajasthan	88.04	478.77	(1.84)	9.40	-	-	19.23	143.06	658.72	2,490.14	289.06	1,460.42	2.81	7.90	0.70	4.33	27.57	81.68	2.03	5.45	13.50	17.28	65.55	165.38	1,165.39	4,863.81	
Tamil nadu	142.37	681.35	24.09	98.68	-	-	20.78	164.60	1,525.42	6,121.38	1,638.12	6,499.76	9.32	72.13	18.33	158.47	174.80	1,627.86	47.28	183.58	-	-	18.14	82.59	3,618.66	15,690.40	
Uttar Pradesh	109.96	1,171.14	2.44	12.92	-	-	25.48	424.53	1,150.63	4,161.01	453.01	1,936.47	0.81	(0.93)	0.37	16.95	856.87	1,604.36	0.59	5.25	-	5.72	16.76	102.60	2,616.93	9,440.03	
Uttarakhand	8.64	105.63	0.02	1.26	-	-	1.21	3.79	165.56	707.01	98.74	524.28	0.53	0.95	0.00	0.06	26.30	53.31	0.24	1.29	-	-	2.75	10.28	303.99	1,407.86	
West Bengal	451.67	1,132.68	111.55	641.61	-	0.62	190.79	953.68	811.56	4,581.87	783.96	3,872.76	39.85	160.24	110.14	471.62	216.92	1,451.68	13.24	37.08	-	-	99.66	368.77	2,829.55	13,662.60	
Arunachal Pradesh	10.58	11.47	-	-	-	-	16.65	63.52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27.23	74.98
Manipur	-	-	-	-	-	-	5.55	5.57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.55	5.57
Meghalaya	0.67	70.59	-	-	-	-	-	1.84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.67	72.43
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00
Nagaland	-	2.97	-	-	-	-	0.33	0.77	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.33	3.74
Sikkim	0.38	3.16	-	-	-	-	0.10	0.10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.48	3.26
Tripura	0.01	1.81	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	1.81
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00
Dadra & Nagar Haveli	0.88	33.02	-	-	-	-	0.17	0.64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.05	33.66
Daman & Diu	0.62	6.30	-	-	-	-	0.15	0.15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.77	6.45
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00
Grand Total	2,901.44	16,842.48	355.57	2,781.05	10.17	65.57	1,257.98	8,489.41	19,203.14	74,849.76	13,222.52	54,317.92	359.37	3,621.18	356.04	2,228.14	7,364.38	26,078.99	820.65	3,474.07	13.50	25.67	1,525.86	8,226.31	47,390.63	201,000.53	

PERIODIC DISCLOSURES

FORM NL-23 :Reinsurance Risk Concentration

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2013

(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	10	1.43	3.44	131.35	1.35%
2	No. of Reinsurers with rating AA but less than AAA	25	6,419.09	197.40	290.07	68.53%
3	No. of Reinsurers with rating A but less than AA	60	661.68	80.68	1,118.42	18.46%
4	No. of Reinsurers with rating BBB but less than A	13	413.07	51.84	51.83	5.13%
5	No. of Reinsurers with rating less than BBB	-	-	-		0.00%
6	No. of Indian reinsurer other then GIC	8	-	-	658.11	6.53%
	Total	116	7,495.27	333.36	2,249.78	100%

Note:

Wherever the rating of S&P is not available, equivalent rating from other international rating agencies have been considered.
(Equivalent rating based on Munich Re - Rating Categories)

PERIODIC DISCLOSURES

FORM NL-24 : Ageing of Claims

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2013

(Rs in Lakhs)

Ageing of Claims

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	211	29	24	16	25	305	2,279
2	Marine Cargo	266	57	31	14	11	379	850
3	Marine Hull	-	-	-	-	-	-	0
4	Engineering	65	37	17	21	11	151	1,331
5	Motor OD	22,245	6,658	2,136	1,033	370	32,442	10,738
6	Motor TP	25	29	37	113	877	1,081	3,225
7	Health	5,890	29,835	80,425	29,815	1,460	147,425	7,332
8	Overseas Travel	13	67	56	39	7	182	448
9	Personal Accident	113	151	143	57	63	527	534
10	Liability	4	12	3	2	5	26	64
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	111	69	39	49	46	314	535

Note:

Excluding claims related to IMTPIP Pool.

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2013

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	310	356	5	286	18,809	21,199	262,921	445	1,797	267	-	-	1,706	308,101
2	Claims reported during the period	425	554	2	394	34,757	2,272	212,305	137	749	105	-	-	429	252,129
3	Claims Settled during the period	305	379	-	151	32,442	1,081	147,425	182	527	26	-	-	314	182,832
4	Claims Repudiated during the period	45	85	-	24	1,555	484	19,872	20	84	44	-	-	123	22,336
5	Claims closed during the period	20	79	2	24	3,598	94	12,957	6	64	106	-	-	41	16,991
6	Claims O/S at End of the period	365	367	5	481	15,971	21,812	294,972	374	1,871	196	-	-	1,657	338,071
	Less than 3months	148	158	1	130	8,804	1,829	162,316	178	475	79	-	-	265	174,383
	3 months to 6 months	49	51	-	60	2,631	1,523	103,135	61	339	35	-	-	170	108,054
	6months to 1 year	58	49	-	175	1,672	2,807	28,644	85	413	10	-	-	340	34,253
	1year and above	110	109	4	116	2,864	15,653	877	50	644	72	-	-	882	21,381

Note:

Excluding claims related to IMTPIP Pool.

PERIODIC DISCLOSURES

FORM NL-26 : CLAIMS INFORMATION - KG Table I

RELIANCE GENERAL INSURANCE COMPANY LIMITED

SOLVENCY FOR THE QUARTER ENDED 31ST MARCH ,2013

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	19,721	4,169	9,614	2,525	1,972	1,442	1,972
2	Marine Cargo	2,794	1,153	2,560	1,139	335	461	461
3	Marine Hull	66	13	10	61	7	18	18
4	Motor	129,168	118,359	124,251	93,695	23,672	28,109	28,109
5	Engineering	9,114	1,488	5,427	1,427	911	814	911
6	Aviation	228	(13)	10,686	280	23	1,603	1,603
7	Laibilities	3,623	976	382	337	543	101	543
8	Others	10,280	3,353	6,985	2,969	1,439	1,467	1,467
9	Health	29,580	24,582	26,213	22,650	4,916	6,795	6,795
	Total	204,572	154,079	186,127	125,084	33,819	40,810	41,879

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:** 31-03-2013

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year (As on 01.04.2012)	151
2	No. of branches approved during the year	1
3	No. of branches opened during the year	Out of approvals of previous year 0
4		Out of approvals of this year 1
5	No. of branches closed during the year	25
6	No of branches at the end of the year (As on 31.03.2013)	127*
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	127

*Excluding 12 Regional Offices

PERIODIC DISCLOSURES

FORM NL-28-STATEMENT OF INVESTMENT ASSET

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 31.03.2013

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	325,250
2	Loans	9	2,994
3	Fixed Assets	10	2,504
4	Current Assets		
	a. Cash & Bank Balance	11	5,458
	b. Advances & Other Assets	12	94,753
5	Current Liabilities		
	a. Current Liabilities	13	(277,950)
	b. Provisions	14	(78,906)
	c. Misc. Exp not written off	15	-
	d. Debit balance of P&L A/c	-	96,346
	Application Of Funds as per Balance Sheet (A)	TOTAL (A)	170,449
	OTHER ASSETS	SCH	AMOUNT
1	Loans (if any)	9	2,994
2	Fixed Assets (if any)	10	2,504
3	Cash & Bank Balance (if any)	11	5,458
4	Advances & Other Assets (if any)	12	94,753
5	Current Liabilities	13	(277,950)
6	Provisions	14	(78,906)
7	Misc. Expenses not written off	15	-
8	Debit balance of P&L A/c	-	96,346
	TOTAL (B)	TOTAL (B)	(154,801)
	Investment Assets As Per FORM 3B	(A - B)	325,250

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	0	80,457	80,457	24.70%	0	80,457	80,418
2	Government Securities or Other Approved Securities (incl. (1) above)	Not less than 30%	0	0	100,512	100,512	30.85%	0	100,512	101,116
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	0	0	75,056	75,056	23.04%	(103)	74,953	75,303
	2.Approved Investments	Not exceeding 55%	0	0	144,097	144,097	44.23%	(348)	143,749	144,550
	3.Other Investments (not exceeding 25%)		0	0	6,115	6,115	1.88%	(79)	6,036	6,155
	Total Investment Assets	100%	0	0	325,780	325,780	100.00%	(530)	325,250	327,124

Note:

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

PERIODIC DISCLOSURES

FORM NL-29 Detail regarding debt securities

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2013

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 31/03/2013	as % of total for this class	As at 31/03/2012	as % of total for this class	As at 31/03/2013	as % of total for this class	As at 31/03/2012	as % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	133,977.06	41.75%	145,636.68	55.85%	133,212.42	41.75%	147,293.61	55.41%
AA or better	40,749.38	12.70%	10,027.16	3.85%	40,244.12	12.61%	10,067.94	3.79%
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	146,185.68	45.55%	105,100.66	40.30%	145,580.89	45.63%	108,452.02	40.80%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	77,368.31	24.11%	95,355.26	36.57%	77,372.66	24.25%	95,553.81	35.95%
more than 1 year and upto 3 years	74,538.74	23.23%	57,882.00	22.20%	74,209.13	23.26%	58,968.28	22.18%
More than 3 years and up to 7 years	119,919.02	37.37%	54,537.76	20.91%	119,275.71	37.39%	56,341.78	21.20%
More than 7 years and up to 10 years	41,297.79	12.87%	30,229.76	11.59%	40,826.94	12.80%	31,374.76	11.80%
above 10 years	7,788.25	2.43%	22,759.71	8.73%	7,352.98	2.30%	23,574.95	8.87%
BREAKDOWN BY TYPE OF THE INSURER								
a. Central Government	80,417.91	25.06%	72,651.62	27.86%	80,456.72	25.22%	75,925.69	28.56%
b. State Government	20,698.55	6.45%	6,439.42	2.47%	20,054.94	6.29%	6,518.14	2.45%
c. Corporate Securities	219,795.66	68.49%	181,673.46	69.67%	218,525.75	68.50%	183,369.75	68.98%

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+/A1+
4. 'Any other' under 'Break down by credit rating' contains Liquid MF's/ CBLO / G-Sec / FD 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: 31-03-2013

Analytical Ratios for Non-Life companies

Sl.No.	Particular	FOR THE QUARTER ENDED MARCH 31, 2013	FOR THE YEAR ENDED MARCH 31, 2013	FOR THE QUARTER ENDED MARCH 31, 2012	FOR THE YEAR ENDED MARCH 31, 2012
1	Gross Premium Growth Rate	13.25%	17.37%	-4.31%	3.45%
2	Gross Premium to shareholders' fund ratio	60.89%	258.26%	58.62%	239.92%
3	Growth rate of shareholders' fund	1.50%	9.04%	1.58%	14.79%
4	Net Retention Ratio	81.58%	76.66%	71.96%	69.13%
5	Net Commission Ratio	1.73%	2.91%	8.10%	3.49%
6	Expense of Management to Gross Direct Premium Ratio	27.18%	24.86%	33.16%	27.62%
7	Combined Ratio	99.21%	81.18%	107.02%	101.01%
8	Technical Reserves to net premium ratio	831.77%	208.70%	669.03%	170.15%
9	Underwriting balance ratio	-14.43%	-21.77%	-97.83%	-44.55%
10	Operating Profit Ratio	4.97%	-4.05%	-78.76%	-27.14%
11	Liquid Assets to liabilities ratio	24.44%	24.44%	50.52%	50.52%
12	Net earning ratio	4.40%	-6.02%	-83.01%	-28.99%
13	Return on net worth ratio	2.19%	-11.92%	-35.02%	-48.08%
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.62	1.62	1.39	1.39
15	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	122,774,960	122,774,960	121,193,328	121,193,328
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)	1.39	(7.61)	(21.17)	(29.24)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.39	(7.61)	(21.17)	(29.24)
6	(c) Book value per share (Rs)	63.82	63.82	59.52	59.52

PERIODIC DISCLOSURES

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED **Date:** 31-03-2013

FORM NL-30		Analytical Ratios			
Particulars	Period ended	Gross premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Underwriting Balance Ratio
		(Gross direct premium for the current year divided by the gross direct premium for the previous year)	(Net premium divided by gross direct premium)	(Gross Commission paid net of reinsurance commission divided by Net premium for that segment)	(Underwriting profit divided by net premium for the respective class of business)
Fire	Upto Q4 - 2012-13	44.79%	24.75%	-14.96%	25.30%
Fire	Upto Q4 - 2011-12	9.46%	31.34%	-14.94%	-6.94%
Marine Cargo	Upto Q4 - 2012-13	-29.91%	41.46%	11.92%	-58.82%
Marine Cargo	Upto Q4 - 2011-12	79.18%	23.98%	-7.16%	-29.64%
Marine Hull	Upto Q4 - 2012-13	-19.22%	19.43%	-9.18%	112.40%
Marine Hull	Upto Q4 - 2011-12	-5.40%	25.32%	-4.28%	-25.74%
Motor	Upto Q4 - 2012-13	13.80%	91.63%	4.23%	-24.28%
Motor	Upto Q4 - 2011-12	5.59%	78.33%	4.71%	-52.36%
Employer Liability	Upto Q4 - 2012-13	29.58%	89.80%	8.22%	15.39%
Employer Liability	Upto Q4 - 2011-12	-4.54%	89.87%	7.27%	18.56%
Public Liability	Upto Q4 - 2012-13	104.46%	10.07%	-22.61%	64.36%
Public Liability	Upto Q4 - 2011-12	16.63%	16.71%	-24.02%	59.76%
Engineering	Upto Q4 - 2012-13	-6.40%	17.52%	-72.97%	69.85%
Engineering	Upto Q4 - 2011-12	55.92%	17.56%	-61.03%	36.23%
Aviation	Upto Q4 - 2012-13	-37.51%	-5.78%	229.42%	428.05%
Aviation	Upto Q4 - 2011-12	-92.01%	-38.64%	-2.83%	125.42%
Personal Accident	Upto Q4 - 2012-13	-12.99%	89.69%	8.29%	-20.45%
Personal Accident	Upto Q4 - 2011-12	-16.31%	83.60%	8.02%	-33.37%
Health	Upto Q4 - 2012-13	31.18%	83.18%	4.52%	-25.01%
Health	Upto Q4 - 2011-12	-11.40%	84.18%	6.66%	-24.38%
Other Miscellaneous	Upto Q4 - 2012-13	44.28%	16.88%	-13.54%	7.03%
Other Miscellaneous	Upto Q4 - 2011-12	25.19%	27.93%	6.92%	-61.17%
Total	Upto Q4 - 2012-13	17.37%	76.66%	2.91%	-21.77%
Total	Upto Q4 - 2011-12	3.45%	69.13%	3.49%	-44.55%

PERIODIC DISCLOSURES

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED **Date:** 31-03-2013

FORM NL-30		Analytical Ratios			
Particulars	Period ended	Gross premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Underwriting Balance Ratio
		(Gross direct premium for the current year divided by the gross direct premium for the previous year)	(Net premium divided by gross direct premium)	(Gross Commission paid net of reinsurance commission divided by Net premium for that segment)	(Underwriting profit divided by net premium for the respective class of business)
Fire	For Q4 - 2012-13	24.68%	40.31%	-5.05%	25.44%
Fire	For Q4 - 2011-12	-2.00%	46.68%	18.02%	-36.51%
Marine Cargo	For Q4 - 2012-13	-22.90%	49.20%	12.32%	-157.86%
Marine Cargo	For Q4 - 2011-12	31.94%	50.71%	6.56%	-105.86%
Marine Hull	For Q4 - 2012-13	-19.60%	0.49%	-780.00%	-160.00%
Marine Hull	For Q4 - 2011-12	28.69%	7.83%	-268.69%	164.65%
Motor	For Q4 - 2012-13	8.03%	91.03%	2.28%	-13.72%
Motor	For Q4 - 2011-12	-5.60%	75.32%	7.52%	-116.88%
Employer Liability	For Q4 - 2012-13	20.81%	89.64%	7.55%	19.78%
Employer Liability	For Q4 - 2011-12	28.49%	90.06%	9.11%	8.15%
Public Liability	For Q4 - 2012-13	4.89%	23.35%	-24.25%	93.50%
Public Liability	For Q4 - 2011-12	-33.70%	73.89%	1.63%	34.97%
Engineering	For Q4 - 2012-13	-31.77%	32.64%	-56.43%	29.71%
Engineering	For Q4 - 2011-12	-21.67%	25.65%	-22.58%	-47.36%
Aviation	For Q4 - 2012-13	41.70%	-37.06%	49.26%	59.29%
Aviation	For Q4 - 2011-12	-7.51%	-267.22%	-0.98%	98.74%
Personal Accident	For Q4 - 2012-13	-21.44%	88.75%	7.92%	-46.46%
Personal Accident	For Q4 - 2011-12	-178.12%	90.50%	9.82%	-89.58%
Health	For Q4 - 2012-13	67.48%	79.64%	5.02%	-32.41%
Health	For Q4 - 2011-12	-21.89%	93.40%	11.98%	-28.69%
Other Miscellaneous	For Q4 - 2012-13	-0.31%	23.80%	-23.97%	148.54%
Other Miscellaneous	For Q4 - 2011-12	92.60%	37.83%	5.94%	-79.33%
Total	For Q4 - 2012-13	13.25%	81.58%	1.73%	-14.43%
Total	For Q4 - 2011-12	-4.31%	71.96%	8.10%	-97.83%

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

INSURE RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: **31-03-2013**

(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,2013	For the Year ended 31st March,2013	For the Quarter ended 31st March,2012	For the Year ended 31st March,2012
1	Reliance Capital Ltd.	Holding Company	Share Capital Received	-	158.16	314.29	452.05
			Share Premium Received	-	15,341.83	30,485.51	43,847.95
			Claim Paid	1.25	4.63	-	4.98
			Premium	21.99	44.71	8.99	31.79
			Reimbursement paid for exps(Rent,Communication,Electricity,Professional fees,Maintenance Charges)	38.23	105.09	32.18	402.01
			Management fees	337.08	824.41	334.73	647.77
			Reimbursement paid for IT services	150.25	283.58	293.06	359.88
			Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	42.72	127.88	33.59	101.81
			Advertisement Hoarding Charges paid	-	5.48	-	-
			Interest Due on Debenture	203.61	732.14	195.12	785.49
			Outstanding balance in CD A/c	9.48	9.48	8.32	8.32
Debtors	3.55	3.55	11.51	11.51			
2	Reliance Capital Asset Management Ltd.	Fellow Subsidiary	Premium	77.44	135.23	35.46	113.89
			Claim Paid	1.38	1.38	-	-
			Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	8.14	24.73	6.13	15.36
			Outstanding balance in CD A/c	6.49	6.49	2.12	2.12
3	Reliance Capital Trustee Co. Ltd.	Fellow Subsidiary	Debtors	2.19	2.19	2.37	2.37
			Premium	(0.12)	412.66	4.75	94.32
4	Reliance Equity Advisor Ltd.	Fellow Subsidiary	Premium	0.11	0.19	-	0.50
			Outstanding balance in CD A/c	0.15	0.15	0.15	0.15
5	Reliance Home Finance Pvt. Ltd.	Fellow Subsidiary	Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	-	-	-	1.30
			Reimbursement paid for exps(Market Intelligend & Feedback)	-	0.17	-	-
			Outstanding balance in CD A/c	0.25	0.25	0.25	0.25
6	Reliance Money Express Ltd.	Fellow Subsidiary	Return on Foreign Exchange	-	-	-	-
			Premium	-	0.14	0.13	0.76
			Foreign Currency Purchased	-	6.25	-	0.23
			Outstanding balance in CD A/c	4.34	4.34	4.34	4.34
7	Reliance Securities Ltd.	Fellow Subsidiary	Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	5.75	18.59	7.91	26.03
			Premium	-	0.60	0.01	1.36
			Brokerage paid for stock exchange trading	0.40	0.40	1.11	1.11
			Claim Paid	-	-	-	0.05
			Debtors	1.55	1.55	1.96	1.96
8	Reliance Spot Exchange Infrastructure	Fellow Subsidiary	Premium	-	-	-	0.71
			Outstanding balance in CD A/c	0.22	0.22	0.22	0.22
9	Reliance Composite Insurance Broking Limited (w.e.f. October 18, 2011)	Fellow Subsidiary	Premium	0.21	0.21	-	0.16
			Brokerage	94.60	148.47	126.45	158.94
			Debtors	-	-	140.32	140.32
			Creditors	9.72	9.72	-	-
10	Reliance Innoventures Pvt. Ltd.	Ultimate Holding Company	Premium	47.93	47.93	19.16	23.91
11	Quant Capital Pvt. Ltd.	Fellow Subsidiary	Premium	-	0.23	-	3.29
			Premium	-	0.22	-	-
12	Quant Broking Private Limited	Fellow Subsidiary	Brokerage paid for stock exchange trading	0.13	0.52	-	-
			Outstanding balance in CD A/c	-	-	-	-
			Premium	-	0.38	-	-
13	Reliance Wealth Management Limited	Fellow Subsidiary	Premium	-	0.38	-	-
14	Shri Anil D. Ambani	Person having control	Premium	-	1.20	-	1.26
15	Rakesh Jain	Key Managerial Personnel	Remuneration	40.00	160.00	40.00	65.46
16	Vijay Pawar	Key Managerial Personnel	Remuneration	-	-	-	50.44

PERIODIC DISCLOSURES

FORM NL-32 Products Information

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2013

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
NIL							

PERIODIC DISCLOSURES

FORM NL-33 : SOLVENCY MARGIN - KGII

INSURER RELIANCE GENERAL INSURANCE COMPANY LIMITED

TABLE - II

SOLVENCY FOR THE QUARTER ENDED 31ST MARCH ,2013

Available Solvency Margin and Solvency Ratio

(Rs. in Lakhs)

Item (1)	Description (2)	Notes (3)	Amount (4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):	1	325,250
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)	2	322,368
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	3	8,112
4	Excess in Policyholders' Funds (1-2-3)		(5,231)
	Deduct:		
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	4	100,363
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	5	27,386
7	Excess in Shareholders' Funds (5-6)		72,978
8	Total Available Solvency Margin [ASM] (4+7)		67,746
9	Total Required Solvency Margin [RSM]		41,879
10	Solvency Ratio (Total ASM/Total RSM) *		1.62

* The minimum Solvency margin for the year ended on 31st March 2013 is required to be kept as 1.40 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 **Date: 31-03-2013*****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 H. Ansari	Director	
5	Mr Soumen Ghosh	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 Persons 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 31.03.2013

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

STATEMENT AS ON 31.03.2013

PERIODICITY OF SUBMISSION : QUARTERLY

NAME OF THE FUND : GENERAL FUND

Rs. In Lakhs

No.	Category of Investment	Cat. Code	STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT				STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT				STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT						
			For the quarter ended 31st March, 2013				Upto the Quarter ended 31st March, 2013				Previous Year 2011-12						
			Investment (Rs.)		Income on Investment (Rs.)**	Gross Yield† (%)	Net Yield‡ (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield† (%)	Net Yield‡ (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield† (%)	Net Yield‡ (%)
Book Value	Market Value	Book Value	Market Value	Book Value				Market Value									
1	CENTRAL GOVERNMENT SECURITIES																
	Central Government Bonds	CGSB	78,642.05	78,732.03	1,924.25	9.45%	9.45%	78,642.05	78,732.03	7,283.49	8.31%	8.31%	73,062.97	69,973.35	5,874.25	7.83%	7.83%
	Treasury Bills	CTRB	472.20	472.20	9.62	7.43%	7.43%	472.20	472.20	74.03	7.91%	7.91%	1,496.43	1,496.43	33.78	6.47%	6.47%
	Deposit under Section 7 of Insurance Act, 1938	CDS5	1,342.47	1,213.67	18.73	5.65%	5.65%	1,342.47	1,213.67	75.06	5.54%	5.54%	1,866.29	1,181.84	69.54	5.54%	5.54%
2	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																
	State Government Bonds	SGGB	20,054.94	20,698.55	439.41	8.89%	8.89%	20,054.94	20,698.55	1,151.19	8.65%	8.65%	6,518.14	6,439.42	415.81	8.02%	8.02%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
3	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT																
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	27,346.59	27,404.24	727.54	8.82%	8.82%	27,346.59	27,404.24	2,906.92	8.99%	8.99%	28,578.29	28,135.31	2,309.72	8.33%	8.33%
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	Infrastructure - PSU - Debentures / Bonds	IPTD	31,735.32	31,912.52	694.56	8.63%	8.63%	31,735.32	31,912.52	2,840.94	8.50%	8.50%	32,136.67	31,425.06	2,854.27	8.69%	8.69%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	14,883.86	14,999.50	341.30	9.44%	9.44%	14,883.86	14,999.50	1,229.67	9.81%	9.81%	12,373.42	12,208.14	1,092.06	8.02%	8.02%
	Infrastructure - debentures / bonds / cps / loans - (promoter group)	IDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	148.92	10.64%	10.64%	0.00	0.00	0.00	0.00%	0.00%
	Infrastructure - PSU - CPs	ICPC	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	0.00	0.00%	0.00%
	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	0.00	0.00%	0.00%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	812.62	726.84	0.40	0.22%	0.22%	812.62	726.84	(116.66)	-14.00%	-14.00%	847.08	657.13	22.91	3.42%	3.42%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	277.21	260.25	43.27	75.93%	75.93%	277.21	260.25	48.59	23.54%	23.54%	168.37	160.15	21.41	15.79%	15.79%
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
	PSU - Equity shares - Quoted	EAEQ	1,378.29	1,200.90	6.45	1.79%	1.79%	1,378.29	1,200.90	55.08	3.99%	3.99%	1,148.67	1,034.75	85.65	7.63%	7.63%
	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	3,921.06	3,750.19	(18.53)	-2.02%	-2.02%	3,921.06	3,750.19	54.28	1.66%	1.66%	2,828.66	2,424.65	426.59	15.34%	15.34%
	Corporate Securities - Bonds - (Taxable)	EPPT	10,501.90	10,569.04	209.57	8.52%	8.52%	10,501.90	10,569.04	709.87	8.77%	8.77%	6,996.02	6,826.03	655.09	10.24%	10.24%
	Corporate Securities - Debentures	ECOB	52,504.77	53,048.40	1,858.39	10.00%	10.00%	52,504.77	53,048.40	4,489.97	9.82%	9.82%	19,308.54	19,153.84	1,333.35	8.84%	8.84%
	Commercial Papers	ECCP	7,724.62	7,724.62	180.87	9.24%	9.24%	7,724.62	7,724.62	460.62	9.49%	9.49%	4,741.86	4,741.86	100.36	9.64%	9.64%
	Application Money	ECAM	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%
	Corporate Securities - Debentures / Bonds / CPs / Loan - (Promoter Group)	EDPG	8,000.00	8,182.75	203.61	10.32%	10.32%	8,000.00	8,182.75	731.04	9.95%	9.95%	7,701.10	7,662.40	768.45	9.96%	9.96%
	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	0.00	0.00%	0.00%
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	1,556.86	1,551.84	34.62	9.01%	9.01%	1,556.86	1,551.84	141.76	9.08%	9.08%	1,566.66	1,552.85	142.95	9.10%	9.10%
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPDP	1,000.00	1,012.21	22.44	9.10%	9.10%	1,000.00	1,012.21	23.44	9.10%	9.10%	0.00	0.00	0.00	0.00%	0.00%
	CCIL - CBLO	ECBO	2,549.22	2,549.22	6.15	9.33%	9.33%	2,549.22	2,549.22	(202.82)	8.04%	8.04%	22,345.19	22,345.19	(217.28)	9.63%	9.63%
	Deposits - Deposit with Scheduled Banks, FIs, CCIL, RBI	ECDB	42,520.00	42,520.00	650.33	10.54%	10.54%	42,520.00	42,520.00	2,417.50	10.78%	10.78%	19,530.00	19,530.00	1,594.48	10.24%	10.24%
	Deposits - CDs with Scheduled Banks	EDCD	12,440.71	12,440.71	171.60	8.06%	8.06%	12,440.71	12,440.71	629.52	10.65%	10.65%	24,044.58	24,044.58	1,182.16	10.14%	10.14%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	0.00	0.00	34.80	8.53%	8.53%	0.00	0.00	213.83	8.96%	8.96%	0.00	0.00	153.58	9.00%	9.00%
	Mutual Funds - (under Investor's Promoter Group)	EMPG	0.00	0.00	25.19	8.94%	8.94%	0.00	0.00	40.60	9.05%	9.05%	1,700.00	1,700.53	41.55	8.89%	8.89%
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%
		ODPG	5,513.57	5,629.65	149.75	11.01%	11.01%	5,513.57	5,629.65	303.95	10.87%	10.87%	0.00	0.00	0.00	0.00%	0.00%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	0.00	0.00	131.49	8.96%	8.96%	0.00	0.00	1,224.76	9.02%	9.02%	965.00	965.58	895.93	8.89%	8.89%
	Mutual Funds - (under Investor's Promoter Group)	OMPG	0.00	0.00	31.34	8.53%	8.53%	0.00	0.00	271.60	9.06%	9.06%	1,000.00	1,000.31	245.87	8.98%	8.98%
	Equity Shares (incl. Co-op Societies)	OESH	353.02	274.00	0.00	0.00%	0.00%	353.02	274.00	2.63	1.14%	1.14%	163.34	121.56	21.91	14.69%	14.69%
	Securitized Assets	OPSA	248.34	250.95	4.72	7.54%	7.54%	248.34	250.95	22.69	7.40%	7.40%	388.41	383.75	32.26	7.24%	7.24%
	Total		325,779.62	327,124.30	7,411.87	9.22%	9.22%	325,779.62	327,124.30	27,231.85	8.92%	8.92%	270,969.70	265,162.73	20,156.65	8.65%	8.65%

Category of Investment (COI) shall be as per Guidelines
 To be calculated based on monthly or lesser frequency 'weighted Average' Investments
 Yield netted for Tax
 Form - 1 shall be prepared in respect of each fund.
 The Yields given are absolute
 ** Including IMTPIP Income

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 31.03.2013

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.	<i>DURING THE QUARTER</i>¹ :								
		Nil	NA						
B.	<i>AS ON DATE</i>² :								
	2.00% IHCL DB 23-04-2017	CORPORATE SECURITIES - DEBENTURES	2676.58	24/04/2012	ICRA	LAA+	LAA	14/09/2012	
	9.90% UBI BSOPT 12-12-2050	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	1030.73	24/06/2010	ICRA	AA+	LAA	28/09/2012	
	11.15% REL INFRA DB 30-03-2016	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1003.40	13/04/2012	CRISIL	AA+	AA-	28/09/2012	
	11.15% REL INFRA DB 30-03-2017	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1004.38	13/04/2012	CRISIL	AA+	AA-	28/09/2012	
	11.15% REL INFRA DB 30-03-2018	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1005.28	13/04/2012	CRISIL	AA+	AA-	28/09/2012	
	11.40% REL INFRA DB 29-09-2013	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2500.51	26/09/2012	CRISIL	AA+	AA-	28/09/2012	

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**

Date: **31-03-2013**
(Rs in Lakhs)

Business Returns across line of Business

Sl.No.	Line of Business	For the Quarter ended on 31st March 13		For the Quarter ended on 31st March 12		For the Year ended on 31st March 13		For the Year ended on 31st March 12	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	2,901.44	12,367	2,327.11	10,952	16,842.48	39,556	11,632.50	40,318
2	Marine Cargo	355.57	3,497	461.16	6,386	2,781.05	20,463	3,968.06	26,509
3	Marine Hull	10.17	-	12.64	-	65.57	7	81.17	7
4	Motor TP*	13,222.51	506,116	11,976.71	427,643	54,317.92	1,808,485	43,652.55	1,614,308
5	Motor OD	19,203.14	435,728	18,037.89	420,922	74,849.76	1,639,077	69,847.19	1,584,708
6	Engineering	1,257.98	1,292	1,843.82	1,159	8,489.41	4,507	9,069.87	4,511
7	Employer's Liability	201.15	793	166.49	594	766.92	2,874	591.83	2,061
8	Product Liab	0.43	3	0.43	3	7.38	11	8.10	13
9	Public Liab	96.79	171	95.72	177	212.82	637	190.77	743
10	Other Liab	61.01	1,840	54.70	1,656	2,634.06	7,375	1,197.14	6,530
11	Aviation	49.25	-	34.75	5	228.01	32	364.87	45
12	Personal Accident	356.04	5,384	453.19	5,086	2,228.14	17,615	2,560.90	23,053
13	Health	8,185.04	290,381	4,887.27	211,988	29,553.06	937,260	22,528.48	838,553
14	All Other Misc	1,490.12	17,978	1,494.70	17,465	8,023.96	57,451	5,561.30	58,064
	Total	47,390.63	839,822	41,846.59	683,114	201,000.53	2,896,273	171,254.73	2,614,715

* Count is inclusive of Motor OD also since it is a composite policy.

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2013

(Rs in Lakhs)

Rural & Social Obligations

For the Quarter ended on 31st March, 2013

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	7,672	1,160.60	-
		Social	-	-	-
4	Motor OD	Rural	38,791	1,442.92	102,706.60
		Social	-	-	-
5	Engineering	Rural	77	70.70	27,440.62
		Social	-	-	-
6	Workmen's Compensation/Employer's L	Rural	64	7.70	684.82
		Social	-	-	-
7	Public Liability	Rural	15	1.68	104.60
		Social	-	-	-
8	Other Liability Cover	Rural	133	1.86	992.50
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	378	16.06	41,091.58
		Social	-	-	-
11	Health	Rural	17,195	1,405.69	443,809.24
		Social	-	-	-
12	All Other Miscellaneous	Rural	2,096	98.04	29,899.00
		Social	1,552	49.87	1,494.81

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2013

(Rs in Lakhs)

Business Acquisition through different channels									
SI.No.	Channels	For the Quarter ended on 31st March 13		For the Quarter ended on 31st March 12		For the Year ended on 31st March 13		For the Year ended on 31st March 12	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	520,982	29,642.96	466,088	28,913.61	1,857,692	117,183.30	1,371,890	84,548.41
2	Corporate Agents-Banks	26,415	2,138.86	23,543	878.24	77,738	6,079.61	75,927	2,766.07
3	Corporate Agents -Others	12	0.82	12	1.07	59	3.42	76	5.13
4	Brokers	65,344	10,126.87	48,255	7,512.16	226,542	45,121.99	172,361	31,184.50
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	227,069	5,481.12	145,216	4,541.51	734,242	32,612.21	994,461	52,750.62
7	Others	-	-	-	-	-	-	-	-
	Total (A)	839,822	47,390.63	683,114	41,846.59	2,896,273	201,000.53	2,614,715	171,254.73
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	839,822	47,390.63	683,114	41,846.59	2,896,273	201,000.53	2,614,715	171,254.73

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 : GRIEVANCE DISPOSAL

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2013

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 31ST MARCH 2013 DURING THE FINANCIAL YEAR 2012-13

SI 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	0	2	1	1	0	0	13
b)	Claim	12	510	469	12	29	12	4652
c)	Policy Related	10	289	286	6	3	4	1865
d)	Premium	1	11	11	0	1	0	48
e)	Refund	0	3	2	0	0	1	12
f)	Coverage	0	2	2	0	0	0	4
g)	Cover Note Related	0	4	4	0	0	0	21
i)	Product	0	3	3	0	0	0	29
j)	Others	9	369	371	3	3	1	807
	Total Number of complaints:	32	1193	1149	22	36	18	7451

2	Total No. of policies during previous year:	26,14,715
3	Total No. of claims during previous year:	541,817
4	Total No. of policies during current year:	2,896,273
5	Total No. of claims during current year:	1,269,123
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	6.44
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	36.66

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by intermediaries	Total
a)	Upto 7 days	6	0	6
b)	7-15 days	6	0	6
c)	15-30 days	5	0	5
d)	30-90 days	1	0	1
e)	90 days & beyond	0	0	0
	Total No. of complaints	18	0	18

* Opening balance should tally with the closing balance of the previous financial year.

NOTE

The total no. of policies under point no 4 above is the sum of policies issued during FY 2012-13