

Disclosures - NON- LIFE INSURANCE COMPANIES						
S.No.	Form No	Description	Annually	Halfyearly	Quarterly	Mode of Disclosure
			(within 6 months from the end of the period)	(within 2 months from the end of the period)	(within 45 days from the end of the period)	
1	NL-1-B-RA	Revenue Account	**	**	P	Annual and half yearly to be published in newspaper as stated below and quarterly to be displayed in electronic format.
2	NL-2-B-PL	Profit & Loss Account			P	
3	NL-3-B-BS	Balance Sheet			P	
4	NL-4-PREMIUM SCHEDULE	Premium	P	P	P	Electronic
5	NL-5-CLAIMS SCHEDULE	Claims Incurred	P	P	P	Electronic
6	NL-6-COMMISSION SCHEDULE	Commission	P	P	P	Electronic
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses	P	P	P	Electronic
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital	P	P	P	Electronic
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding	P	P	P	Electronic
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus	P	P	P	Electronic
11	NL-11-BORROWING SCHEDULE	Borrowings	P	P	P	Electronic
12	NL-12-INVESTMENT SCHEDULE	Shareholders	P	P	P	Electronic
13	NL-13-LOANS SCHEDULE	Loans	P	P	P	Electronic
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets	P	P	P	Electronic
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance	P	P	P	Electronic
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets	P	P	P	Electronic
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities	P	P	P	Electronic
18	NL-18-PROVISIONS SCHEDULE	Provisions	P	P	P	Electronic
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure	P	P	P	Electronic
20	NL-20-RECEIPTS AND PAYMENT SCHEDULE	Receipts & Payment Statement	P	X	X	Electronic
21	NL-21-STATEMENT OF LIABILITIES	Statement of Liabilities	P	P	P	Electronic
22	NL-22-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business	P	P	P	Electronic
23	NL-23-REINSURANCE RISK CONCENTRATION	Reinsurance Risk Concentration	P	P	P	Electronic
24	NL-24-AGEING OF CLAIMS	Ageing of Claims	P	P	P	Electronic

25	NL-25-CLAIMS DATA	Claims Data	P	P	P	
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26	NL-26-CLAIMS INFORMATION	Claims Information	P	P	P	Electronic
27	NL-27-OFFICE OPENING	Office Opening	P	P	P	Electronic
28	NL-28-STATEMENT OF ASSETS	Statement of Investment of Assets	P	P	P	Electronic
29	NL-29-DEBT SECURITIES	Debt Securities	P	P	P	Electronic
30	NL-30-ANALYTICAL RATIOS	Analytical Ratios	P	P	P	Ratios stated at Serial number 1 to 15 to be published in newspapers along with financial statement and should also be displayed in Electronic format.
31	NL-31-RELATED PARTY TRANSACTIONS	Related Party Transactions	P	P	P	Electronic
32	NL-32-PRODUCT INFORMATION	Product Information	P	P	P	Electronic
33	NL-33-SOLVENCY MARGIN	Solvency	P	P	P	Electronic
34	NL-34-BOD	Board of Directors & Management	P	P	P	Electronic
35	NL-35-NPAs	NPAs	P	P	P	Electronic
36	NL-36-YIELD ON INVESTMENTS	Yield on Investment	P	P	P	Electronic
37	NL-37-DOWN GRADING OF INVESTMENTS	Downgrading of Investment	P	P	P	Electronic
38	NL-38-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premium amount and number of policies)	P	P	P	Electronic
39	NL-39-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations	P	P	P	Electronic
40	NL-40-CHANNEL WISE PREMIUM	Business Acquisition through different channels	P	P	P	Electronic
41	NL-41-GRIEVANCE DISPOSAL	Grievance Disposal	P	P	P	Electronic

**** To be Published in atleast one English daily newspaper circulating in the whole or substantially the whole of India and in one newspaper published in the language of the region, where the registered office is situated. However, while publishing only the abridged form of Revenue account classified into ULIP and NON-ULIP will only be published. The detailed Revenue Account will be displayed on web-site.**

FORM NL-2-B-PL

Name of the Insurer:

Registration No. and Date of Registration with the IRDA

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 30TH SEPTEMBER 2010

in thousands

	Particulars	Schedule	30.09.2010		30.09.2009	
			For the Qr	Upto to the Qr.	For the Qr.	Upto to the Qr.
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		50675	359490	881197	1290637
	(b) Marine Insurance		78435	-324266	-400534	-300331
	(c) Miscellaneous Insurance		-871418	-1279195	1070583	583077
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1201395	2011190	965707	1545578
	(b) Profit on sale of investments		906904	1780097	1132903	1913064
	Less: Loss on sale of investments					
3	OTHER INCOME (To be specified)					
	Profit/Loss on sale of assets & other incomes		-4383	-28995	-1462	35735
	TOTAL (A)		1361608	2518321	3648394	5067760
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-8146	-8146	0	0
	(b) For doubtful debts		4351	4351	-37157	-37157
	(c) Others (to be specified)					
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		3901	4952	1477	1924
	(b) Bad debts written off					
	(c) Others (To be specified)					
	Amortisation of Premium on Investments		28225	57086	27869	58320
	Amount written off in respect of depreciated investments		2193	2263	7399	7399
	TOTAL (B)		30524	60506	-412	30486
	Profit Before Tax		1331084	2457815	3648807	5037274
	Provision for Taxation		-846731	280000	-688467	700000
	Taxation relating to earlier years		0	0	0	700000
	APPROPRIATIONS					
	(a) Interim dividends paid during the year					
	(b) Proposed final dividend			0		0
	(c) Dividend distribution tax			0		0
	(d) Transfer to any Reserves or Other Accounts (to be specified)					
	Transferred to General Reserve		1214084	2177815	3088807	4337274
	Balance of profit/ loss brought forward from last year		-2177815	2177815	4337274	4337274
	Balance carried forward to Balance Sheet					

Notes: to Form NL-1-B-RA and NL-2-B- PL

- (a) Premium income received from business concluded in and outside India shall be separately disclosed.
- (b) Reinsurance premiums whether on business ceded or accepted are to be brought into account gross (i.e. before deducting commissions) under the head reinsurance premiums.
- (c) Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end.
- (d) Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
- (e) Fees and expenses connected with claims shall be included in claims.
- (f) Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.
- (g) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'.
- (h) Income from rent shall include only the realised rent. It shall not include any notional rent.

FORM NL-3-B-BS

Name of the Insurer:

Registration No. and Date of Registration with the IRDA

BALANCE SHEET AS AT 30.09.2010

in thousands

	Schedule	AS AT 30.09.2010	AS AT 30.09.2009
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	1500000	1500000
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	42370853	38950439
FAIR VALUE CHANGE ACCOUNT		59886443	48637706
BORROWINGS	NL-11-Borrowings Schedule		
TOTAL		103757296	89088145
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	159920510	131118149
LOANS	NL-13-Loans Schedule	4381006	4830816
FIXED ASSETS	NL-14-Fixed Assets Schedule	975280	1169799

	DEFERRED TAX ASSET			
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	7619561	7300716
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	21846905	21198505
	Sub-Total (A)		29466466	28499221
	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	59204395	51557990
	PROVISIONS	NL-18-Provisions Schedule	31781571	24971850
	DEFERRED TAX LIABILITY			
	Sub-Total (B)		90985966	76529840
	NET CURRENT ASSETS (C) = (A - B)		-61519500	-48030619
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	0	0
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		0	0
	TOTAL		103757296	89088145

CONTINGENT LIABILITIES

	Particulars		30.09.2010	30.09.2009
			(Rs.'000)	(Rs.'000)
1	Partly paid-up investments		0	0
2	Claims, other than against policies, not acknowledged as debts by the company		716850	786223
3	Underwriting commitments outstanding (in respect of shares and securities)		0	0
4	Guarantees given by or on behalf of the Company		0	0
5	Statutory demands/ liabilities in dispute, not provided for		3821893	1364115
6	Reinsurance obligations to the extent not provided for in accounts		0	0
7	Others (to be specified)		0	0
	Letters of credit given on behalf of the company		0	3147
	TOTAL		4538743	2153485

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

in thousands

Particulars	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	30.09.2010		30.09.2009		30.09.2010		30.09.2009		30.09.2010		30.09.2009		30.09.2010		30.09.2009	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid																
Direct claims	975568	1851330	734836	1374813	472066	830480	498813	863001	30208	38562	27969	304329	502274	869042	526782	1167330
Add Claims Outstanding at the end of the year	-3708116	3631935	-2719980	4082308	-1445766	1679684	-507058	1386385	-1566731	493237	-1905019	497305	-3012497	2172921	-2412077	1883691
Less Claims Outstanding at the beginning of the year	-3341098	3582350	-2035214	4488686	-1468217	1331929	-766462	1026764	-1666880	402258	-2183894	459091	-3135097	1734187	-2950356	1485855
Gross Incurred Claims	608550	1900915	50070	968435	494517	1178235	758217	1222622	130357	129541	306844	342543	624874	1307776	1065061	1565166
Add :Re-insurance accepted to direct claims	149752	69645	144118	195416	12534	2526	7503	14098	-58404	1645093	43025	45622	-45870	1647619	50528	59720
Less :Re-insurance Ceded to claims paid	5851	431197	24259	324184	98366	131957	113038	210266	49950	1515310	270297	294859	148316	1647267	383335	505125
Total Claims Incurred	752451	1539363	169929	839687	408685	1048804	652882	1026454	22003	259324	79572	93306	430688	1308128	732254	1119761

Notes:

- a) Incurred But Not Reported (IBNR), Incurred but not enough reported (IBNR) claims should be included in the amount for outstanding claims.
- b) Claims includes specific claims settlement cost but not expenses of management
- c) The surveyor fees, legal and other expenses shall also form part of claims cost.
- d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

Particulars	Motor OD				Motor TP				Motor Pool				Motor Total			
	30.09.2010		30.09.2009		30.09.2010		30.09.2009		30.09.2010		30.09.2009		30.09.2010		30.09.2009	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid																
Direct claims	1190467	2057172	1040692	1837390	2469241	3737122	2298055	3887430	562287	955726	260899	151722	4221995	6750020	3599646	5876542
Add Claims Outstanding at the end of the year	-119907	2159742	-255327	1815731	-4990081	17429875	-5983604	20285933	6408792	11753681	4234542	7006756	1298804	31343298	-2004389	29108420
Less Claims Outstanding at the beginning of the year	-165185	1552252	-195363	1510556	-4609864	17950838	-5433483	20747611	4259512	9151879	2302053	5305853	-515537	28654969	-3326793	27564020
Gross Incurred Claims	1235745	2664662	980728	2142565	2089024	3216159	1747934	3425752	2711567	3557528	2193388	1852625	6036336	9438349	4922050	7420942
Add :Re-insurance accepted to direct claims	0	0	0	0	1828	3100	1984	3829	-1256573	0	-125877	440976	-1254745	3100	-123893	444805
Less :Re-insurance Ceded to claims paid	68987	210982	133540	204966	788288	969313	965102	789602	109765	955726	492485	151722	967040	2136021	1591127	1146290
Total Claims Incurred	1166758	2453680	847188	1937599	1302564	2249946	784816	2639979	1345229	2601802	1575026	2141879	3814551	7305428	3207030	6719457

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	30.09.2010		30.09.2009		30.09.2010		30.09.2009		30.09.2010		30.09.2009		30.09.2010		30.09.2009	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid																
Direct claims	44864	79618	34008	69454	304765	531139	384906	630250	818	818	66	1516	224338	363728	238793	416920
Add Claims Outstanding at the end of the year	-27400	229741	-34306	206963	-305274	639717	-551367	892290	-51970	64276	-128435	72433	-1780306	1201183	-1482350	599684
Less Claims Outstanding at the beginning of the year	-23144	236175	-24586	318105	-319924	563704	-485261	913169	-43439	67807	-135825	66383	-1889840	719026	-1539722	611921
Gross Incurred Claims	40608	73184	24288	318800	319415	607152	318800	609371	-7713	-2713	7456	7566	333872	845885	296165	404683
Add :Re-insurance accepted to direct claims	0	0	0	0	-8527	0	7699	-968	13812	6022	1143	3762	-32693	26353	272	4983
Less :Re-insurance Ceded to claims paid	4310	8722	11875	9010	68490	130462	94867	255814	-345	155	203	225	-29854	121974	228606	109086
Total Claims Incurred	36298	64462	12413	-50698	242398	476690	231632	352589	6444	3154	8396	11103	331033	750264	67831	300580

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	30.09.2010		30.09.2009		30.09.2010		30.09.2009		30.09.2010		30.09.2009		30.09.2010		30.09.2009	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid																
Direct claims	480200	887172	432232	799211	21802	30209	36127	23195	3778081	7680766	2532922	5443669	9076863	16323470	7258700	13260757
Add Claims Outstanding at the end of the year	-267600	1918213	-666216	1269938	-82037	216082	43640	637759	254878	2428987	624644	2783130	-960905	38041497	-4198779	35570617
Less Claims Outstanding at the beginning of the year	-73780	2019389	-378166	1415662	-69304	215348	-145195	395180	-155064	1912218	-203423	2266333	-3090032	34388636	-6238971	33550770
Gross Incurred Claims	286380	785996	144182	653487	9069	30943	224962	265774	4188023	8197535	3360989	5960466	11205990	19976331	9298892	15280604
Add :Re-insurance accepted to direct claims	118267	183154	111918	129537	17040	0	2970	0	0	0	0	0	-1146846	218629	109	582119
Less :Re-insurance Ceded to claims paid	56472	182843	172998	128093	1605	4516	61896	2449	361241	762901	267965	582678	1428959	3347594	2429537	2233645
Total Claims Incurred	348175	788307	83102	654931	24504	26427	166036	263325	3826782	7434634	3093024	5377788	8630185	16847366	6869464	13629078

6719457
-50698
352589
11103
300580
654931
263325
5377788

3512427
-63111
120957
2707
232749
571828
97288
2284765

3207030
12413
231632
8396
67831
83103
166037
3093023

13629075
6759610
6869465

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

in thousands

Particulars	Fire				Marine				Miscellaneous			
	30.09.2010		30.09.2009		30.09.2010		30.09.2009		30.09.2010		30.09.2009	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
1 Employees' remuneration & welfare benefits	526213	932119	331117	666645	191122	397146	139980	298858	3023035	5202753	2207974	3854782
2 Travel, conveyance and vehicle running expenses	14523	25326	11912	24241	5308	10791	5029	10867	83351	141362	79662	140172
3 Training expenses	1573	1975	-3	911	637	841	-25	408	8867	11025	782	5269
4 Rents, rates & taxes	13713	25769	9880	20508	4860	10979	4160	9193	79091	143833	66418	118583
5 Repairs	4942	8393	5100	7257	1824	3576	2232	3253	28316	46849	31376	41961
6 Printing & stationery	5143	9463	4026	8908	1839	4032	1682	3994	29619	52817	27549	51512
7 Communication	5061	9367	4586	9112	1805	3991	1943	4086	29162	52285	30477	52691
8 Legal & professional charges	1408	2585	793	1505	504	1101	337	674	8110	14429	5206	8700
9 Auditors' fees, expenses etc												
(a) as auditor	40	198	-41	57	5	85	-22	25	256	1104	-154	328
(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	0	0	0	0	0	0
(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0
(ii) Insurance matters	0	0	0	0	0	0	0	0	0	0	0	0
(iii) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0
(c) in any other capacity	8	111	25	112	-4	48	10	51	68	621	221	647
10 Advertisement and publicity	6382	10805	1495	3525	2359	4604	619	1580	36562	60312	10417	20382
11 Interest & Bank Charges	1106	2041	924	2026	394	869	387	909	6366	11389	6303	11714
12 Others (to be specified)	56078	72060	29222	44050	13681	29299	11194	23117	236787	421338	188979	341082
13 Depreciation	9723	20782	8014	17141	3241	8854	3362	7684	56612	115997	54318	99113
TOTAL	645913	1120994	407050	805998	227575	476216	170888	364699	3626202	6276114	2709528	4746936

Note: Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.

FORM NL-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

	Particulars	30.09.2010	30.09.2009
		(Rs.'000).	(Rs.'000).
1	Authorised Capital		
	200000000 Equity Shares of Rs.10/- each	2000000	2000000
2	Issued Capital		
	150000000 Equity Shares of Rs.10/- each (includes 146374857 equity shares of Rs.10 each issued as Bonus shares by capitalisation of General Reserve and Share Premium Account	1500000	1500000
3	Subscribed Capital		
	150000000 Equity Shares of Rs.10/- each (includes 146374857 equity shares of Rs.10 each issued as Bonus shares by capitalisation of General Reserve and Share Premium Account	1500000	1500000
4	Called-up Capital		
	150000000 Equity Shares of Rs.10/- each (includes 146374857 equity shares of Rs.10 each issued as Bonus shares by capitalisation of General Reserve and Share Premium Account	1500000	1500000
	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	1500000	1500000

Notes:

- (a) Particulars of the different classes of capital should be separately stated.*
- (b) The amount capitalised on account of issue of bonus shares should be disclosed.*
- (c) In case any part of the capital is held by a holding company, the same should be separately disclosed.*

**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL**

**PATTERN OF SHAREHOLDING
[As certified by the Management]**

Shareholder	As at 30.09.2010		As at 30.09.2009	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian				
- Government of India	149999970	100.00%	149999970	100.00%
- Nominees of Govt. of India	30		30	
· Foreign				
Others				
TOTAL				

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

	Particulars	30.09.2010	30.09.2009
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	13589	13589
2	Capital Redemption Reserve		
3	Share Premium		
4	General Reserves	39988852	34572161
	Less: Debit balance in Profit and Loss Account		
	Less: Amount utilized for Buy-back		
	Add: Transfer from Profit & Loss Account	2177815	4337274
		42166667	38909435
5	Catastrophe Reserve		
6	Other Reserves (to be specified)		
	- Investment Reserve	8744	8628
	- Foreign Currency Translation Reserve – Opening	181853	18787
	Addition/(deletions) during the year		-
	Closing Balance	190597	27415
7	Balance of Profit in Profit & Loss Account		
	TOTAL	42370853	38950439

Note:

Additions to and deductions from the reserves should be disclosed under each of the specified heads.

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS

	Particulars	30.09.2010	30.09.2009
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	NIL	NIL
2	Banks	NIL	NIL
3	Financial Institutions	NIL	NIL
4	Others (to be specified)	NIL	NIL
	TOTAL	NIL	NIL

Notes:

a) *The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.*

b) *Amounts due within 12 months from the date of Balance Sheet should be shown separately*

FORM NL-12-INVESTMENTS SCHEDULE

Particulars	30.09.2010	30.09.2009
	(Rs.'000)	(Rs.'000)
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	30750282	26687065
Other Approved Securities	10475	10475
Other Investments		
(a) Shares		
(aa) Equity	71076769	61065672
(bb) Preference	3072	5076
(b) Mutual Funds		
(c) Derivative Instruments		
(d) Debentures/ Bonds	13630876	8089558
(e) Other Securities (to be specified)		
(f) Subsidiaries		
(g) Investment Properties-Real Estate	762	762
Investments in Infrastructure and Social Sector	31597708	23916890
Other than Approved Investments	4960984	5205978
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	1694179	2088573
Other Approved Securities		
Other Investments		
(a) Shares		
(aa) Equity	0	
(bb) Preference	4973	2968
(b) Mutual Funds	295514	100051
(a) Derivative Instruments		
(b) Debentures/ Bonds	844398	490217
(c) Other Securities - commercial papers	287439	188748
(d) Subsidiaries		
(e) Investment Properties-Real Estate		
Investments in Infrastructure and Social Sector	1263369	1384410
Other than Approved Investments	3499710	1881526
TOTAL	159920510	131118149

(a) Investments in subsidiary/holding companies, joint ventures and associates shall be separately disclosed, at cost.

(i) Holding company and subsidiary shall be construed as defined in the Companies Act, 1956:

(ii) Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.

(i) Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.

(ii) Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.

(iii) Significant influence (for the purpose of this schedule) - means participation in the financial and operating policy decisions of a company, but not control of those policies. Significant influence may be exercised in several ways, for example, by representation on the board of directors, participation in the policymaking process, material inter-company transactions, interchange of managerial personnel or dependence on technical information. Significant influence may be gained by share ownership, statute or agreement. As regards share ownership, if an investor holds, directly or indirectly through subsidiaries, 20 percent or more of the voting power of the investee, it is presumed that the investor does have significant influence, unless it can be clearly demonstrated that this is not the case. Conversely, if the investor holds, directly or indirectly through subsidiaries, less than 20 percent of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence is clearly demonstrated.

A substantial or majority ownership by another investor does not necessarily preclude an investor from having significant influence.

(b) Aggregate amount of company's investments other than listed equity securities and derivative instruments and also the market value thereof shall be disclosed.

(c) Investments made out of Catastrophe reserve should be shown separately.

(d) Debt securities will be considered as "held to maturity" securities and will be measured at historical cost subject to amortisation.

(e) Investment Property means a property [land or building or part of a building or both] held to earn rental income or for capital appreciation or for both, rather than for use in services or for administrative purposes.

(f) Investments maturing within twelve months from balance sheet date and investments made with the specific intention to dispose of within twelve months from balance sheet date shall be classified as short-term investments

NL-13 LOANS SCHEDULE

Particulars	30.09.2010	30.09.2009
	(Rs.'000)	(Rs.'000)
SECURITY-WISE CLASSIFICATION		
Secured		
(a) On mortgage of property		
(aa) In India	525666	546712
(bb) Outside India		
(b) On Shares, Bonds, Govt. Securities		
(c) Others (to be specified) (Government guaranteed bonds)	3567841	3945363
Unsecured	287499	338741
TOTAL	4381006	4830816
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	1765749	1912780
(b) Banks and Financial Institutions	0	75000
(c) Subsidiaries	0	0
(d) Industrial Undertakings	813164	810452
(e) Others (to be specified)		
- Loans to HUDCO	98667	205333
- Employees Housing Loan	1703426	1827251
TOTAL	4381006	4830816
PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard		
(aa) In India	3721823	4039779
(bb) Outside India		
(b) Non-performing loans less provisions		
(aa) In India	20623	24894
(bb) Outside India		
Provisions	638560	766143
TOTAL	4381006	4830816
MATURITY-WISE CLASSIFICATION		
(a) Short Term	234591	223541
(b) Long Term	4146415	4607275
TOTAL	4381006	4830816

(a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.

(b) Provisions against non-performing loans shall be shown separately.

(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for

the purposes of this schedule, means loans secured wholly or partly against an asset of the co

(d) Loans considered doubtful and the amount of provision created against such loans shall be dis

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	30.09.2010	30.09.2009
Goodwill										
Intangibles - Softwares	152442	0		152442	36141	25384		61525	90917	1461
Land-Freehold	3694	0		3694	0	0		0	3694	3694
Leasehold Property	117057	0		117057	47833	3412		51245	65812	67827
Buildings	571350	283		571633	340282	6652		346934	224699	220554
Furniture & Fittings	250238	2970		253208	216691	3279		219970	33238	8540
Information Technology Equipment	1720011	1286		1721297	1507178	64223		1571401	149896	93273
Vehicles	317621	20976		338597	105720	31254		136974	201623	8866
Office Equipment	92163	2773		94936	68754	2019		70773	24163	8450
Others - Electrical Equipment	347066	1399		348465	251386	7213		258599	89866	51340
- Other Assets	108039	7444		115483	80742	2197		82939	32544	12240
TOTAL	3679681	37131	0	3716812	2654727	145633	0	2800360	916452	476245
Work in progress	58828	0		58828	0	0		0	58828	372150
Grand Total	3738509	37131	0	3775640	2654727	145633	0	2800360	975280	848395
PREVIOUS YEAR	3625396	332601	557356	3400641	2593799	59127	100680	2552246	848395	1239639

Note:

Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12-Investment Schedule.

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

	Particulars	FOR THE QUARTER	UP TO THE QUARTER
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	80510	98938
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	3859545	4872891
	(bb) Others		
	(b) Current Accounts	3068263	2296329
	(c) Others - Remittances in Transit	362039	32558
3	Money at Call and Short Notice		
	(a) With Banks		
	(b) With other Institutions	249204	
4	Others (to be specified)		
	TOTAL	7619561	7300716
	Balances with non-scheduled banks included in 2 and 3 above		

Note : Bank balance may include remittances in transit. If so, the nature and amount should be separately stated.

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

	Particulars	As at 30.09.10	As at 30.09.09 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	6813410	9115005
2	Application money for investments	135604	0
3	Prepayments	903	156
4	Advances to Directors/Officers		
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	616956	0
6	Others – Staff Advances and Loans	210475	225854
	TOTAL (A)	7777348	9341015
	OTHER ASSETS		
1	Income accrued on investments	2597800	2036805
2	Outstanding Premiums	102803	140284
3	Agents' Balances	342	1237
4	Foreign Agencies Balances		
5	Due from other entities carrying on insurance business (including reinsurers)	5809206	5124241
6	Due from subsidiaries/ holding		
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	126079	127043
8	Others – Deposits, Advances and Other accounts - Inter Office Adjustments (Net)	5302265 131062	4272182 155698
	TOTAL (B)	14069557	11857490
	TOTAL (A+B)	21846905	21198505

Notes:

- (a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.
- (b) The term 'officer' should conform to the definition of that term as given under the Companies Act, 1956.
- (c) Sundry Debtors will be shown under item 9(others)

FORM NL-17-CURRENT LIABILITIES SCHEDULE**CURRENT LIABILITIES**

	Particulars	As at 30.09.10	As at 30.09.09 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	599651	553038
2	Balances due to other insurance companies	7132370	2856180
3	Deposits held on re-insurance ceded	1016443	734686
4	Premiums received in advance	25581	47516
5	Unallocated Premium		
6	Sundry creditors	6582668	5829562
7	Due to subsidiaries/ holding company		
8	Claims Outstanding	43846352	41536614
9	Due to Officers/ Directors		
10	Others – Former shareholders fund	1330	394
	TOTAL	59204395	51557990

FORM NL-18-PROVISIONS SCHEDULE**PROVISIONS**

	Particulars	As at 30.09.10	As at 30.09.09 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	23628212	19508520
2	For taxation (less advance tax paid and taxes deducted at source)	0	142294
3	For proposed dividends	0	0
4	For dividend distribution tax	0	0
5	Others (to be specified)		
	Provision for diminution in value of other than actively traded Equities	-18642	109210
	For Leave Encashment	1563000	1498900
	Provision for Employee Short term Benefits	67500	67500
	For Wage Arrears	4497034	1613500
	For Loans, Investments and Other Assets	2044467	2031926
6	Reserve for Premium Deficiency		
	TOTAL	31781571	24971850

FORM NL-19 MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

	Particulars	As at 30.09.10	As at 30.09.09 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	NIL	NIL
2	Others (to be specified)	NIL	NIL
	TOTAL	NIL	NIL

Notes:

(a) No item shall be included under the head "Miscellaneous Expenditure" and carried forward unless:

1. some benefit from the expenditure can reasonably be expected to be received in future, and
2. the amount of such benefit is reasonably determinable.

(b) The amount to be carried forward in respect of any item included under the head "Miscellaneous Expenditure" shall not exceed the expected future revenue/other benefits related to the expenditure.

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE**Format of Receipts and Payments A/c to be furnished by the insurers on direct basis**

(Rs in '000's)

Cash Flows from the operating activities:	
Premium received from policyholders, including advance receipts	
Other receipts	
Payments to the re-insurers, net of commissions and claims	
Payments to co-insurers, net of claims recovery	
Payments of claims	
Payments of commission and brokerage	
Payments of other operating expenses	
Preliminary and pre-operative expenses	
Deposits, advances and staff loans	
Income taxes paid (Net)	
Service tax paid	
Other payments	
Cash flows before extraordinary items	
Cash flow from extraordinary operations	
Net cash flow from operating activities	
Cash flows from investing activities:	
Purchase of fixed assets	
Proceeds from sale of fixed assets	
Purchases of investments	
Loans disbursed	
Sales of investments	
Repayments received	
Rents/Interests/ Dividends received	
Investments in money market instruments and in liquid mutual funds (Net)*	
Expenses related to investments	
Net cash flow from investing activities	
Cash flows from financing activities:	
Proceeds from issuance of share capital	
Proceeds from borrowing	
Repayments of borrowing	
Interest/dividends paid	
Net cash flow from financing activities	
Effect of foreign exchange rates on cash and cash equivalents, net	
Net increase in cash and cash equivalents:	
Cash and cash equivalents at the beginning of the year	
Cash and cash equivalents at the end of the year	

*Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net).

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

Insurer: **UNITED INDIA INSURANCE COMPANY LTD** Date:

(Rs in Lakhs)

Statement of Liabilities									
As At 30.09.2010					As at 30.09.09 for the corresponding previous year				
Sl.No.	Particular	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	24812.01	36264.35	55	61131.36	12229.48	40535.08	288	53052.56
2	Marine								
a	Marine Cargo	11179.68	15413.84	1383	27976.52	5733	13853.86	10	19596.86
b	Marine Hull	3602.37	4927.37	5	8534.74	1491	4967.05	6	6464.05
3	Miscellaneous								
a	Motor	86153.14	292854.97	20578	399586.11	37435.19	274029.19	17055	328519.38
b	Engineering	11889.5	12005.83	6	23901.33	4849.86	5943.84	53	10846.7
c	Aviation	195.86	637.76	5	838.62	72.39	716.33	8	796.71
d	Liabilities	2011.43	1987.82	173	4172.25	1304.84	6377.59	0	7682.44
e	Others	30465.54	22756.71	5120	58342.25	101701.67	17405.9	6286	125393.57
4	Health Insurance	65972.59	18346.87	5943	90262.46	30267.77	19936.3	7895	58099.07
5	Total Liabilities	236282.12	405195.52	33268	674745.65	195085.2	383765.14	31601	610451.34

PERIODIC DISCLOSURES

FORM NL-22 Geographical Distribution of Business

Insurer: Date:

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

(Rs in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total			
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr		

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

Insurer:

Date:

(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					
2	No. of Reinsurers with rating AA but less than AAA					
3	No. of Reinsurers with rating A but less than AA					
4	No. of Reinsurers with rating BBB but less than A					
5	No. of Reinsurers with rating less than BBB					
6	Total					

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer:

Date:

(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							
2	Marine Cargo							
3	Marine Hull							
4	Engineering							
5	Motor OD							
6	Motor TP							
7	Health							
8	Overseas Travel							
9	Personal Accident							
10	Liability							
11	Crop							
12	Miscellaneous							

PERIODIC DISCLOSURES

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

Insurer: Date:

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														
2	Claims reported during the period														
3	Claims Settled during the period														
4	Claims Repudiated during the period														
5	Claims closed during the period														
6	Claims O/S at End of the period														
	Less than 3months														
	3 months to 6 months														
	6months to 1 year														
	1year and above														

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer :

Solvency for the quarter ended

Required solvency margin based on net premium and net incurred claims (Rs. in Lacs)

Item No.	Description	PREMIUM		Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
		Gross Premium	Net Premium					
1	Fire	49150.09	28474.64	40535.07	26600.26	5694.93	7980.08	7980.08
2	Marine Cargo	15103.82	11654.39	20707.28	15190.92	2330.88	4557.28	4557.28
3	Marine Hull	12801.35	2168.09	18844.25	2593.23	1280.13	2826.64	2826.64
4	Motor	98316.60	85693.05	78593.88	111992.75	17138.61	33597.83	33597.83
5	Engineering	22034.53	12927.52	13617.17	7502.64	2585.50	2250.79	2585.50
6	Aviation	947.88	204.49	940.25	223.94	170.62	253.87	253.87
7	Liabilities	3407.76	2886.33	944.50	582.54	579.32	240.85	579.32
8	Others	40444.95	29885.49	29411.80	23237.99	5977.10	6971.40	6971.40
9	Health	87806.07	79025.66	106004.41	92651.71	15805.13	27795.51	27795.51
	Total	330013.06	252919.66	309598.61	280575.98	51562.22	86474.23	87147.41

PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

Insurer: Date:

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

FORM NL-28-STATEMENT OF ASSETS - 3B**Company Name & Code:****Statement as on:****Statement of Investment Assets (General Insurer, Re-insurers)****(Business within India)***Rs. In Lakhs***Periodicity of Submission: Quarterly**

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	
2	Loans	9	
3	Fixed Assets	10	
4	Current Assets		
	a. Cash & Bank Balance	11	
	b. Advances & Other Assets	12	
5	Current Liabilities		
	a. Current Liabilities	13	
	b. Provisions	14	
	c. Misc. Exp not Written Off	15	
	d. Debit Balance of P&L A/c		

Application of Funds as per Balance Sheet (A) 0

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	
2	Fixed Assets (if any)	10	
3	Cash & Bank Balance (if any)	11	
4	Advances & Other Assets (if any)	12	
5	Current Liabilities	13	
6	Provisions	14	
7	Misc. Exp not Written Off	15	
8	Debit Balance of P&L A/c		

TOTAL (B) 0**'Investment Assets' As per FORM 3B** **(A-B)** 0

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total
			Balance	FRSM					
			(a)	(b)					
1	G. Sec.	Not less than 20%							
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%							
3	Investment subject to Exposure Norms								
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%							
	2. Approved Investments	Not exceeding 55%							
	3. Other Investments (not exceeding 25%)								
Total Investment Assets		100%							

Certification:

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed

Date:

Signature: _____

Full name:

Designation:

Note: (+) FRMS refers 'Funds representing Solvency Margin'

() Pattern of Investment will apply only to SH funds representing FRMS*

(^) Book Value shall not include funds beyond Solvency Margin

Other Investments' are as permitted under Sec 27A(2) and 27B(3)

Market Value

-

PERIODIC DISCLOSURES

FORM NL-29 **Detail regarding debt securities**

Insurer: Date:

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at	as % of total for this class	as at.... Of the previous year	as % of total for this class	As at	as % of total for this class	as at.... Of the previous year	as % of total for this class
Break down by credit rating								
AAA rated								
AA or better								
Rated below AA but above A								
Rated below A but above B								
Any other								
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year								
more than 1 year and upto 3 years								
More than 3 years and up to 7 years								
More than 7 years and up to 10 years								
above 10 years								
Breakdown by type of the issuer								
a. Central Government								
b. State Government								
c. Corporate Securities								

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer:

Date:

(Rs in Lakhs)

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the quarter	up to the Quarter	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
1	Gross Premium Growth Rate	19.29%	22.08%	26.27%	21.85%
2	Gross Premium to shareholders' fund ratio	36.00%	76.54%	34.45%	72.05%
3	Growth rate of shareholders' fund	2.86%	5.65%	8.26%	11.94%
4	Net Retention Ratio	82.36%	79.57%	82.12%	79.89%
5	Net Commission Ratio	5.55%	5.45%	5.37%	5.57%
6	Expense of Management to Gross Direct Premium Ratio	29.30%	24.77%	25.54%	22.73%
7	Combined Ratio	117.60%	104.69%	117.32%	100.30%
8	Technical Reserves to net premium ratio	133.39%	133.39%	144.38%	146.75%
9	Underwriting balance ratio	-27.63%	-23.92%	-17.28%	-17.60%
10	Operating Profit Ratio	-5.87%	-4.92%	14.68%	7.56%
11	Liquid Assets to liabilities ratio		55.52%		55.56%
12	Net earning ratio	9.60%	8.61%	29.22%	20.85%
13	return on net worth ratio	2.78%	4.99%	7.64%	10.73%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		3.77		3.79
15	NPA Ratio				
	Gross NPA Ratio		0.01%		1.07%
	Net NPA Ratio		0.00%		0.15%

Equity Holding Pattern for Non-Life Insurers

(Rs in Lakhs)

1	(a) No. of shares	150000000	150000000	150000000	150000000
2	(b) Percentage of shareholding (Indian / Foreign)	100% / 0%	100% / 0%	100% / 0%	100% / 0%
3	(c) %of Government holding (in case of public sector insurance companies)	100.00%	100.00%	100.00%	100.00%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	8.09	14.52	20.59	28.92
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	8.09	14.52	20.59	28.92
6	(iv) Book value per share (Rs)		291.17		269.45

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

Insurer: Date:
(Rs in Lakhs)

Related Party Transactions							
SI.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter	up to the Quarter	Corresponding quarter of the preceding year	up to the Quarter of the preceding year
1							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							

*including the premium flow through Assocaites/ Group companies as an agent

PERIODIC DISCLOSURES

FORM NL-32 Products Information

Insurer: Date:

<i>Products Information</i>							
<i>List below the products and/or add-ons introduced during the period</i>							
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							
2							
..							
n							

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer: **UNITED INDIA INSURANCE COMPANY LIMITED**

Solvency for the Quarter ended on 30TH SEPTEMBER 2010

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	736824.88
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	674745.65
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	Annx.I	139845.81
4	Excess in Policyholders' Funds (1-2-3)		-77766.57
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	501952.66
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	Annx.I	95268.21
7	Excess in Shareholders' Funds (5-6)		406684.45
8	Total Available Solvency Margin [ASM] (4+7)		328917.88
9	Total Required Solvency Margin [RSM]		87147.41
10	Solvency Ratio (Total ASM/Total RSM)		3.77

Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	
Population (millions)	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
GDP (trillion USD)	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5
Per capita GDP (USD)	1250	1250	1250	1250	1250	1250	1250	1250	1250	1250	1250	1250	1250	1250	1250	1250	1250	1250	1250	1250	1250	1250

FORM NL-35-NON PERFORMING ASSETS-7A

Company Name & Code:

Statement as on:

Name of the Fund _____

Details of Investment Portfolio

Periodicity of Submission : Quarterly

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Date:

Signature _____
Full Name & Designation

Note:

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

B.FORM 7A shall be submitted in respect of each 'fund'.

C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

J HARI NARAYAN, CHAIRMAN
[ADVT/III/IV/161/Exty.]

FORM NL-36-YIELD ON INVESTMENTS 1

Company Name & Code:

Statement as on:

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

No.	Category of Investment	Category Code	Current Quarter				Year to Date				Pr			
			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.)	
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value
TOTAL														

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Date:

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

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

² Yield netted for Tax

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

Rs. Lakhs

Previous Year		
Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²

Signature _____

Full Name & Designation

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Company Name & Code:

Statement as on:

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade
A.	<u>During the Quarter</u> ¹							
B.	<u>As on Date</u> ²							

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Signature _____

Date:

Full Name and Designation

Note:

1 Provide details of Down Graded Investments during the Quarter.

2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.

3 FORM-2 shall be prepared in respect of each fund.

4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

Rs. Lakhs

Remarks

Table 1.1: Summary of Data (Placeholder)			
Year	Category A	Category B	Category C
2010			
2011			
2012			
2013			
2014			
2015			
2016			
2017			
2018			
2019			
2020			

Table 1.1: Summary of Data (Placeholder)
 Table 1.2: Detailed Analysis (Placeholder)
 Table 1.3: Final Results (Placeholder)

PERIODIC DISCLOSURES

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

Insurer:

Date:

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.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			
		Social			
4	Motor OD	Rural			
		Social			
5	Engineering	Rural			
		Social			
6	Workmen's Compensation	Rural			
		Social			
7	Employer's Liability	Rural			
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural			
		Social			
10	Health	Rural			
		Social			
11	Others*	Rural			
		Social			

*any other segment contributing more than 5% needs to be shown separately

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

Insurer: Date:

(Rs in Lakhs)

Business Acquisition through different channels									
Sl.No.	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents								
2	Corporate Agents-Banks								
3	Corporate Agents -Others								
4	Brokers								
5	Micro Agents								
6	Direct Business								
	Total (A)								
1	Referral (B)								
	Grand Total (A+B)								

Note:

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: Date:

(Rs in Lakhs)
GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved		
				Fully Accepted	Partial Accepted	Rejected
1	Complaints made by customers	0	0			
	a) Sales Related					
	b) Policy Administration Related					
	c) Insurance Policy Coverage related					
	d) Claims related					
	e) others					
	d) Total Number	0	0	0		

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

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



Complaints Pending	
	0
	0
	0
	0