

FORM NL-1-B-RA

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-1-B-RA

Revenue Account up to the Quarter Ended 30th September 2011

(Rs. ' 000)

Particulars	Schedule	Total		Total	
		For Q2 2011-12	Upto Q2 2011-12	For Q2 2010-11	Upto Q2 2010-11
1. Premiums earned (Net)	NL-4-Premium Schedule	1,088,160	2,042,856	664,679	1,263,816
2. Profit/Loss on sale/redemption of Investments		7,526	11,135	2,449	8,449
3. Others		266	494	299	467
4. Interest, Dividend & Rent - Gross		102,312	192,602	40,923	80,632
Total (A)		1,198,264	2,247,087	708,350	1,353,365
1. Claims Incurred (Net)	NL-5-Claims Schedule	760,778	1,582,426	507,045	1,046,786
2. Contribution to Solatium Fund		2,487	2,487	-	-
3. Commission	NL-6-Commission Schedule	(5,878)	(55,171)	(26,305)	(84,436)
4. Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	625,991	1,210,881	459,588	989,109
5. Premium deficiency		-	-	-	-
Total (B)		1,383,378	2,740,623	940,328	1,951,459
Operating Profit/(Loss)		(185,113)	(493,535)	(231,978)	(598,094)
Appropriations				-	
Transfer to Shareholders' Funds		(185,113)	(493,535)	(231,978)	(598,094)
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Total (C)		(185,113)	(493,535)	(231,978)	(598,094)

FORM NL-2-B-PL

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-2-B-PL

Profit and Loss Account Up to the Quarter Ended 30th September 2011

(Rs. '000)

Particulars	Schedule	For Q2 2011-12	Upto Q2 2011-12	For Q2 2010-11	Upto Q2 2010-11
1. Operating Profit/(Loss)					
(a) Fire Insurance		(30,764)	(95,638)	(35,330)	(85,027)
(b) Marine Insurance		204	(17,290)	(14,338)	(24,129)
(c) Miscellaneous Insurance		(154,553)	(380,608)	(182,311)	(488,938)
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		49,139	92,612	44,747	68,160
Add: Amortisation write up on Securities		1,310	6,176	1,129	1,832
Less: Amortisation write down on Securities		(266)	(554)	(1,073)	(1,811)
(b) Profit on sale of investments		3,758	5,680	3,612	7,145
Less : Loss on sale of investments		-	-	-	-
3. Other Income		-	-	-	-
Total (A)		(131,172)	(389,621)	(183,563)	(522,769)
4. Provisions (Other than taxation)					
(a) For diminution in the value of investments		-	-	-	-
(b) For Doubtful Debts		-	-	-	-
(c) Others		-	-	-	-
5. Other Expenses					
(a) Expenses other than those related to Insurance Business		400	400	-	-
(b) Bad Debts written off		-	-	-	-
(c) Others		-	-	-	-
Total (B)		400	400	-	-
Profit before Tax (A-B)		(131,572)	(390,021)	(183,563)	(522,769)
Provision for Taxation		-	-	-	-
Fringe Benefit Tax		-	-	-	-
Deferred Tax		-	-	-	-
Profit / (Loss) after tax		(131,572)	(390,021)	(183,563)	(522,769)
Appropriations					
(a) Interim dividends paid during the period		-	-	-	-
(b) Proposed final dividend		-	-	-	-
(c) Dividend distribution tax		-	-	-	-
(d) Transfer to any Reserves or Other Accounts		-	-	-	-
Balance of profit / loss brought forward		(3,097,294)	(2,838,845)	(2,282,852)	(1,943,646)
Balance carried forward to Balance Sheet		(3,228,866)	(3,228,866)	(2,466,414)	(2,466,414)

FORM NL-3-B-BS**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

FORM NL-3-B-BS

Balance Sheet as at 30th September 2011

(Rs.' 000)

Particulars	Schedule	As at 30th September 2011	As at 30th September 2010
Source of Funds			
Share Capital	NL-8-Share Capital Schedule	5,200,000	3,600,000
Share Application Money		200,000	400,000
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	-	-
Fair Value Change Account		1,900	93
Borrowings	NL-11-Borrowings Schedule	-	-
Total		5,401,900	4,000,093
Application of Funds			
Investments	NL-12-Investment Schedule	7,600,403	4,364,082
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		516,721	491,346
Less Accumulated Depreciation		356,065	249,459
Net Block		160,656	241,887
Capital Work in Process		10,239	695
		170,895	242,582
Deferred Tax Assets		-	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	231,706	93,606
(ii) Advances and Other Assets	NL-16-Advances and Other Assets Schedule	2,882,446	1,909,173
		3,114,152	2,002,779
Current Liabilities	NL-17-Current Liabilities Schedule	6,007,233	3,369,657
Provisions	NL-18-Provisions Schedule	2,705,183	1,706,107
Total (B)		8,712,416	5,075,764
Net Current Assets (A - B)		(5,598,264)	(3,072,985)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		3,228,866	2,466,414
Total		5,401,900	4,000,093

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4th September, 2007

FORM NL-4-PREMIUM SCHEDULE

Premium Earned (Net) Up to the Quarter Ended 30th September 2011

(Rs. ' 000)

Particulars	Total		Total	
	For Q2 2011-12	Upto Q2 2011-12	For Q2 2010-11	Upto Q2 2010-11
Premium from direct business written	2,187,332	4,524,275	1,341,990	2,938,683
Add : Premium on reinsurance accepted	86,054	104,977	66,332	88,452
Less: Premium on reinsurance ceded	985,477	2,056,190	625,683	1,400,198
Net Premium	1,287,909	2,573,062	782,639	1,626,937
Adjustment for change in reserve for unexpired risks	199,749	530,206	117,959	363,121
Total Premium Earned (Net)	1,088,160	2,042,856	664,679	1,263,816

Future Generali India Insurance Company Limited
 IRDA Registration No 132. dated 4th September, 2007

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET] Up to the Quarter Ended 30th September 2011

(Rs. ' 000)

Particulars	Total		Total	
	For Q2 2011-12	Upto Q2 2011-12	For Q2 2010-11	Upto Q2 2010-11
Claims Paid				
Direct	1,036,051	1,805,422	572,076	1,126,848
Add : Reinsurance accepted	(240)	(237)	(1,004)	(981)
Less: Reinsurance ceded	411,072	689,346	215,997	441,048
Net Claims Paid	624,739	1,115,839	355,075	684,820
Add : Claims outstanding at the end	2,384,649	2,384,649	1,264,457	1,264,457
Less : Claims outstanding at the beginning	2,248,609	1,918,062	1,112,487	902,491
Total Claims Incurred	760,778	1,582,426	507,045	1,046,786

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4th September, 2007

FORM NL-6-COMMISSION SCHEDULE

COMMISSION Up to the Quarter Ended 30th September 2011

(Rs. ' 000)

Particulars	Total		Total	
	For Q2 2011-12	Upto Q2 2011-12	For Q2 2010-11	Upto Q2 2010-11
Commission Paid				
Direct	101,125	193,283	49,078	107,932
Add : Reinsurance accepted	-	-	-	-
Less: Commission on reinsurance Ceded	107,003	248,454	75,383	192,369
Net Commission	(5,878)	(55,171)	(26,305)	(84,436)

FORM NL-7-OPERATING EXPENSES SCHEDULE

Operating Expenses related to Insurance Business Up to the Quarter Ended 30th September 2011

(Rs. '000)

Particulars	Total		Total	
	For Q2 2011-12	Upto Q2 2011-12	For Q2 2010-11	Upto Q2 2010-11
1 Employees' Remuneration & Welfare Benefits	221,169	413,314	153,391	321,107
2 Travel , Conveyance and Vehicle Running Expenses	12,923	24,597	14,613	23,636
3 Training & Conferences Expenses	2,175	3,113	3,701	4,957
4 Rents, Rates, and Taxes	38,824	76,643	36,266	79,091
5 Repairs	14,194	32,710	18,383	32,668
6 Printing & Stationery	8,570	14,343	5,169	8,697
7 Communication	11,371	21,935	9,013	18,620
8 Legal & Professional Charges	17,269	30,353	14,103	32,624
9 Auditors' Fees , Expenses etc.				
(a) As Auditor	199	800	608	917
(b) As Adviser or in any other capacity, in respect of				
(i) Taxation Matters	20	50	-	-
(ii) Insurance Matters	-	-	-	-
(iii) Management Services; and	4	46	-	87
(c) in any other capacity	-	-	-	-
10 Advertisement and Publicity	27,335	38,671	20,088	26,948
11 Outsourcing Expenses	9,015	19,019	14,439	22,821
12 Business Support	231,699	466,837	134,868	344,868
13 Interest & Bank Charges	1,438	5,888	986	2,107
14 Others	(2,121)	(3,789)	(3,242)	(3,555)
15 Depreciation	26,322	53,020	29,876	62,546
16 Entertainment	481	858	492	1,113
17 (Gain)/Loss on Foreign Exchange	4	139	60	124
18 Subscription/Membership	797	961	454	1,016
19 Insurance	1	3	227	227
20 Pool Expenses	1,381	6,909	1,743	3,124
21 Service Tax Expenses	2,921	4,461	4,349	5,367
Total	625,991	1,210,881	459,588	989,109

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-8-SHARE CAPITAL SCHEDULE

Share Capital as on 30th September 2011*(Rs.'000)*

	Particulars	As at 30th September 2011	As at 30th September 2010
1	Authorized Capital	10,000,000	5,000,000
	1,000,000,000 (Previous year 500,000,000) Equity Shares of Rs. 10 Each		
2	Issued Capital	5,200,000	3,600,000
	520,000,000 (Previous year 360,000,000) Equity Shares of Rs. 10 Each		
3	Subscribed Capital	5,200,000	3,600,000
	520,000,000 (Previous year 360,000,000) Equity Shares of Rs. 10 Each		
4	Called Up Capital	5,200,000	3,600,000
	520,000,000 (Previous year 360,000,000) Equity Shares of Rs. 10 Each		
	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	5,200,000	3,600,000

Future Generali India Insurance Company Limited
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FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

Share Capital Pattern of Shareholding as on 30th September 2011

Shareholder	As at 30th September 2011		As at 30th September 2010	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	387,400,000	74.50	268,200,000	74.50
Foreign	132,600,000	25.50	91,800,000	25.50
Others	Nil	Nil	Nil	Nil
Total	520,000,000	100	360,000,000	100

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4th September, 2007

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

Reserves and Surplus as on 30th September 2011

(Rs. '000)

	Particulars	As at 30th September 2011	As at 30th September 2010
1	Capital Reserves	-	-
2	Capital Redemption Reserves	-	-
3	Share Premium	-	-
4	General Reserves		
	Less : Debit balance in Profit and Loss Account	-	-
	Less : Amount utilized for Buy - Back	-	-
5	Catastrophe Reserves	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	Total	-	-

Future Generali India Insurance Company Limited
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FORM NL-11-BORROWINGS SCHEDULE

Borrowings as on 30th September 2011

(Rs. '000)

	Particulars	As at 30th September 2011	As at 30th September 2010
1	Debenture/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

Future Generali India Insurance Company Limited

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FORM NL-12-INVESTMENT SCHEDULE

Investments as on 30th September 2011

(Rs. '000)

Particulars	As at 30th September 2011	As at 30th September 2010
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	2,609,424	1,625,128
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	2,677,614	1,296,721
(e) Other Securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	1,723,288	1,277,861
5. Other than Approved Investments	25,000	-
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	-	50,713
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares		
(aa) Equity	12,476	2,378
(bb) Preference	-	-
(b) Mutual Funds	239,477	107,384
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	50,683	-
(e) Other Securities	48,981	-
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	151,919	-
5. Other than Approved Investments	61,541	3,898
Total	7,600,403	4,364,082

Future Generali India Insurance Company Limited
 IRDA Registration No 132. dated 4th September, 2007

FORM NL-13-LOANS SCHEDULE

Loans as on 30th September 2011

(Rs. '000)

Particulars	As at 30th September 2011	As at 30th September 2010
1. Security - Wise Classification		
Secured	-	-
(a) On Mortgage of Property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Government Securities	-	-
(c) Others	-	-
Unsecured	-	-
Total	-	-
2. Borrower - Wise Classification		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Industrial Undertakings	-	-
(e) Others	-	-
Total	-	-
3. Performance - Wise Classification		
(a) Loans classified as standard		
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non - Performing Loans less Provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	-	-
4. Maturity - Wise Classification		
(a) Short - Term	-	-
(b) Long - Term	-	-
Total	-	-

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4th September, 2007

FORM NL-14-FIXED ASSETS SCHEDULE

Fixed Assets as on 30th September 2011

(Rs. '000)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 31st March 2011	Additions	Deductions	As at 30th September 2011	As at 31st March 2011	Up to the Quarter ended 30th September 2011	On Sales/ Adjustments	As at 30th September 2011	As at 30th September 2011	As at 30th September 2010
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles										
Computer Softwares	158,464	1,814	-	160,278	112,950	15,649	-	128,599	31,679	48,130
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	147,945	1,844	-	149,789	67,150	14,979	-	82,129	67,660	99,181
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	42,188	4	-	42,192	26,426	3,127	-	29,553	12,639	18,891
Information & Technology Equipment	89,281	1,866	-	91,147	63,277	11,981	-	75,258	15,889	32,508
Vehicles	2,272	-	-	2,272	527	227	-	754	1,518	1,971
Office Equipment	70,779	264	-	71,043	32,715	7,057	-	39,772	31,271	41,205
Others	-	-	-	-	-	-	-	-	-	-
Total	510,929	5,792	-	516,721	303,045	53,020	-	356,065	160,656	241,887
Work in progress	7,301								10,239	695
Grand Total	518,230	5,792	-	516,721	303,045	53,020	-	356,065	170,895	242,582
Previous Year	486,317	5,029	-	491,346	186,963	62,546	50	249,459	242,582	313,018

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Cash and Bank Balances as on 30th September 2011*(Rs. '000)*

Particulars	As at 30th September 2011	As at 30th September 2010
1. Cash (including cheques, drafts and stamps)	20	23
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term (due within 12 months)	-	60,000
(bb) Others	159,800	-
(b) Current Accounts	71,886	33,583
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	231,706	93,606
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	231,706	93,606
Outside India	-	-

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Advances and Other Assets as on 30th September 2011

(Rs. '000)

Particulars	As at 30th September 2011	As at 30th September 2010
Advances		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	3,225	11,705
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	392	1,500
6. Others	-	-
7. Other Deposits	90,644	82,557
8. Advances to Employees	1,390	578
9. Advances recoverable in cash or kind	64,735	42,567
10. Unutilised Service Tax (net)	86,866	63,225
Total (A)	247,252	202,132
Other Assets		
1. Income accrued on Investments	222,051	134,000
2. Outstanding Premiums	10,432	8,769
3. Agents' Balances	-	-
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	2,301,952	1,463,655
6. Due from Subsidiaries / Holding Company	-	-
7. Deposit With Reserve Bank Of India [Pursuant to section 7 of Insurance Act, 1938]	100,759	100,616
8. Others	-	-
9. Other Receivables	-	-
Total (B)	2,635,194	1,707,041
Total (A+B)	2,882,446	1,909,173

Note : Outstanding premium contains amount receivable against Bank Guarantee

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4th September, 2007

FORM NL-17-CURRENT LIABILITIES SCHEDULE

Current Liabilities as on 30th September 2011

(Rs. '000)

Particulars	As at 30th September 2011	As at 30th September 2010
1. Agents Balances	65,122	116,423
2. Balances due to other Insurance Companies	1,338,298	454,558
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	-	-
5. Unallocated Premium	127,904	119,382
6. Sundry Creditors	287,717	234,405
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	4,058,564	2,379,708
9. Provision for Solatium fund	5,680	-
10. Due to Officers / Directors	-	-
11. Unclaimed amount of Policyholders	16,156	7,261
12. Statutory Dues	107,792	57,919
Total	6,007,233	3,369,657

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4th September, 2007

FORM NL-18-PROVISIONS SCHEDULE

Provisions as on 30th September 2011

(Rs. '000)

Particulars	As at 30th September 2011	As at 30th September 2010
1. Reserve for Unexpired risk	2,606,170	1,698,269
2. For Taxation (less advance tax paid and taxes deducted at source)	-	-
3. Deferred Tax	-	-
4. For Proposed Dividends	-	-
5. For Dividend Distribution Tax	-	-
6. Others	-	-
Provision - Bonus & Employees benefits	99,013	7,838
Total	2,705,183	1,706,107

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4th September, 2007

FORM NL-19 MISC EXPENDITURE SCHEDULE

Miscellaneous Expenditure (to the extent not written off or adjusted) as on 30th September 2011

(Rs. '000)

Particulars	As at 30th September 2011	As at 30th September 2010
1. Discount Allowed in issue of shares/Debtentures	-	-
2. Others	-	-
Total	-	-

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

Receipts and payments Upto the Quarter Ended 30th September 2011

(Rs. '000)

Particulars	Upto the Quarter ended 30th	Upto the Quarter ended 30th
Cash Flow from Operating Activities		
Premium received from Policyholders, including advance receipts and service tax	5,052,973	3,301,232
Payment to Re-insurers, net of commissions and claims	(524,135)	(510,677)
Payment to Co-insurers, net of claims recovery	63,212	5,417
Payment of Claims	(1,860,558)	(1,153,244)
Payment of Commission and Brokerage	(150,923)	(79,362)
Payment of other Operating Expenses Net of Misc Income	(927,996)	(652,364)
Income tax paid (Net)	(149,418)	(93,318)
Service Tax Paid	(331,861)	(186,633)
Fringe Benefit Tax paid/received	1,108	-
Other Payments	(83,971)	(16,286)
Security deposits paid	(1,785)	6,317
Cash Flow before extraordinary items	1,086,646	621,082
Cash Flow from extraordinary operations	-	-
Net Cash Flow From Operating Activities	1,086,646	621,082
Cash Flow from Investment Activities		
Purchase Fixed Assets	(6,409)	(6,816)
Proceeds from Sale of Fixed Assets	-	15
Purchase of Investments	(2,511,157)	(135,420)
Sale of Investments	257,593	800,518
Rent/Interests/Dividends Received	257,778	93,760
Investment in money market instruments and in liquid mutual fund (Net)*	517,641	(2,424,632)
Expenses related to investments	(205)	(182)
Net Cash Flow from Investment Activities	(1,484,759)	(1,672,757)
Cash Flow from Financing Activities		
Proceeds from Issuance of Share Capital	225,000	650,000
Proceeds from Share Application Money	200,000	400,000
Net Cash Flow Financing Activities	425,000	1,050,000
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Increase/(Decrease) in Cash and Cash Equivalents up to the Quarter	26,887	(1,675)
Cash and Cash Equivalent at the beginning	204,819	95,281
Cash and Cash Equivalent at the end	231,706	93,606

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

Insurer: **Future Generali India Insurance Company**

Date: **As on 30th September 2011**

(Rs .in Lacs)

Statement of Liabilities

Description	As on 30th September 2011				As on 30th September 2010			
	Reserves for unexpired risks	Reserve for outstanding claims	IBNR reserves	Total Reserves	Reserves for unexpired risks	Reserve for outstanding claims	IBNR reserves	Total Reserves
Fire	1,177	854	44	2,076	566	441	23	1,030
Marine Sub-class: Marine Cargo Marine Hull	503	467	74	1,045	209	180	29	418
Miscellaneous Sub-class: Motor Engineering Aviation Liabilities Rural insurance Others	19,044	18,328	1,848	39,221	12,884	9,341	1,528	23,753
Health Insurance	5,338	1,075	1,154	7,567	3,323	683	420	4,426
Total Liabilities	26,062	20,725	3,121	49,908	16,983	10,645	2,000	29,627

PERIODIC DISCLOSURES

FORM NL-22

Geographical Distribution of Business

Insurer: Future Generali India Insurance Co. Ltd Date: 2011-12 -

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: 2nd Qtr

(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
	Andhra Pradesh	142.18	396.65	49.50	84.80	-	-	167.21	359.86	375.64	749.30	198.61	385.45	14.35	22.04	35.22	51.25	46.88	66.43	24.63	63.03	-	-	27.47	49.39	1,081.69
Asam	2.56	6.79	2.21	2.64	-	-	6.47	8.95	119.05	202.58	56.44	94.75	0.17	0.47	0.77	1.04	2.60	4.69		0.07	-	-	1.47	3.27	191.75	325.24
Bihar	0.82	1.89	0.06	0.11	-	-			115.31	233.70	38.49	75.08	0.12	0.12	0.28	0.87	0.58	1.44	0.23	0.24	-	-	0.46	1.10	156.35	314.52
Chandigarh	6.94	12.48	2.61	4.79	-	-	2.75	3.67	88.33	181.18	58.33	116.75		0.88	10.68	12.74	2.66	5.72	9.08	25.35	-	-	8.68	15.30	190.05	378.86
Chattisgarh	1.17	2.12	1.92	6.96	-	-	5.42	5.97	92.92	180.06	58.05	107.61		0.14	57.76	74.14	0.39	0.88	0.23	0.39	-	-	4.54	15.61	222.39	393.89
Delhi	204.78	539.20	75.01	228.75	-	-	87.61	177.62	673.50	1,364.56	345.46	650.83	35.44	75.47	54.77	187.88	418.87	1,576.96	14.94	39.09	-	-	39.13	152.31	1,949.50	4,992.66
Gujarat	106.74	228.78	51.08	114.07	-	-	34.83	67.41	644.43	1,233.17	440.88	849.44	10.96	67.49	49.81	117.38	89.88	188.30	17.34	38.38	-	-	131.87	238.32	1,577.81	3,142.74
Haryana	1.78	10.46	9.14	18.47	-	-	7.58	14.16	382.39	750.13	363.36	658.70	9.85	9.87	4.32	14.70	4.65	8.30	9.73	18.56	-	-	16.43	28.59	809.24	1,531.93
Jammu & Kashmir	0.83	4.05	0.57	0.82	-	-	0.88	0.88	64.71	128.54	40.13	70.84			1.11	1.14	0.37	0.49	0.14	0.31	-	-	7.30	11.33	116.03	218.40
Jharkhand	4.07	5.93	1.41	1.27	-	-	5.24	10.83	119.79	248.05	73.59	137.60			0.12	0.53	0.41	0.64	0.02	0.02	-	-	1.87	4.75	206.52	409.61
Karnataka	23.87	311.63	51.71	139.82	-	-	9.79	75.77	551.65	1,129.62	345.76	637.76	14.50	48.46	19.90	123.18	302.07	713.79	12.40	31.30	-	-	23.03	51.00	1,354.69	3,262.34
Kerala	2.07	8.94	0.51	0.73	-	-	14.87	21.52	421.31	762.04	176.10	304.73	0.14	0.88	2.09	3.82	7.57	28.41	15.41	33.11	-	-	0.59	1.34	640.66	1,165.52
Madhya Pradesh	5.21	13.95	10.81	22.23	-	-	1.31	6.68	174.63	364.73	139.38	254.69	0.16	0.96	20.06	24.23	8.86	13.51	0.65	0.81	-	-	12.49	23.58	373.55	725.35

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

Insurer:

Date:

(Rs in Lakhs)

Reinsurance Risk Concentration- Quarter ending 30th of Sept 2011						
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	1	226	28	-	4%
2	No. of Reinsurers with rating AA but less than AAA	2	295	42	992	23%
3	No. of Reinsurers with rating A but less than AA	6	3,495	196	441	72%
4	No. of Reinsurers with rating BBB but less than A	0	-	-	-	0%
5	No. of Reinsurers with rating less than BBB	0	-	-	-	0%
6	Total	9	4,016	266	1,433	100%

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims
Insurer: Future Generali India Insurance Co.Ltd
Date:

FY 11-12- Q2

(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	66	45	34	21	10	176	1915
2	Marine (Cargo)	798	284	147	79	18	1326	388
3	Marine (Hull)						0	0
4	Engineering	28	50	39	24	16	157	97
5	Motor Own Damage	10886	3881	1120	451	116	16454	3838
6	Motor Third Party	27	72	90	135	165	489	894
7	Liability insurance	18	11	13	1		43	19
8	Personal Accident	167	320	114	78	7	686	535
9	Medical Insurance	5165	1908	590	1094	1303	10060	2124
10	Overseas Medical	8	38	61	32	37	176	64
11	Crop Insurance						0	0
12	All Other Miscellaneous	208	269	117	73	27	694	486

PERIODIC DISCLOSURES**FORM NL-25 : Quarterly claims data for Non-Life**Insurer: Future Generali India Insurance Co Ltd Date: 2nd Qtr FY11-12*No. of claims only*

Sl. No.	Claims Experience	Fire	Marine (Cargo)	Marine (Hull)	Aviation	Engineering	Motor Own Damage	Motor Third Party	Liability insurance	Personal Accident	Health Insurance	Overseas medical Insurance	Crop Insurance	Credit Insurance	All Other Misc	Grand Total
1	Claims O/S at the beginning of the period	195	658	0	0	213	6131	3669	26	461	3637	168	0	0	463	15621
2	Claims reported during the period	262	1317	0	0	172	15763	1006	39	745	7977	52	0	0	676	28009
3	Claims Settled during the period	130	505	0	0	109	14735	332	28	578	7543	70	0	0	571	24601
4	Claims Repudiated during the period	36	657	0	0	39	1374	123	12	86	2015	86	0	0	99	4527
5	Claims closed during the period	10	164	0	0	9	345	34	3	22	502	20	0	0	24	1133
6	Claims O/S at End of the period	290	685	0	0	236	5610	4202	27	586	2051	48	0	0	478	14213
	Less than 3months	174	434	0	0	117	4141	940	18	400	1993	16	0	0	312	8545
	3 months to 6 months	63	165	0	0	51	886	757	5	137	38	14	0	0	94	2210
	6months to 1 year	32	65	0	0	34	363	1246	3	43	10	7	0	0	52	1855
	1year and above	21	21	0	0	34	220	1259	1	6	10	11	0	0	20	1603

FORM KG

Insurance Regulatory and Development Authority (Assets , Liabilities, and Solvency Margin of Insurers)
FORM NL-26 - CLAIMS INFORMATION - KG Table I

STATEMENT OF SOLVENCY MARGIN (GENERAL INSURERS) AS AT 30th SEPTEMBER 2011

Name of Insurer: Future Generali India Insurance Co Ltd
IRDA Registration No 132. dated 4th September, 2007

Classification: Business within India / Total Business

Table I - REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURED CLAIMS*(Rs .in Lacs)*

Item No:	Description (Class Of Business)	Gross Written Premium (Excl Pool Direct Premium)	Net Written Premium	Gross Claims Incurred - (Excl Pool Cession)	Net Claims Incurred	RSM-1	RSM-2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
01	Fire	8,678	1,786	5,472	670	868	821	868
02	Marine Cargo	3,491	1,120	1,414	448	419	255	419
03	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous:							
04	Motor	36,479	33,135	10,728	9,783	6,627	3,445	6,627
05	Engineering	2,577	638	766	238	258	115	258
06	Aviation	-	-	-	-	-	-	-
07	Liability	948	357	79	65	142	19	142
08	Rural Insurance	-	-	-	-	-	-	-
09	Others	3,624	2,278	549	429	507	155	507
10	Health Insurance	15,970	10,542	5,882	4,192	2,395	1,554	2,395
	Total	71,767	49,856	24,890	15,824	11,217	6,363	11,217

PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

Insurer: Future Generali India Insurance Company Limited Date: July -September 2011

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Qtr	95
2	No. of branches approved during the Qtr	0
3	No. of branches opened during the Qtr	Out of approvals of previous year 0
4		Out of approvals of this year 0
5	No. of branches closed during the Qtr	0
6	No of branches at the end of the Qtr	95
7	No. of branches approved but not opened*	0
8	No. of rural branches	0
9	No. of urban branches	95

**No application for opening of new Branch office was made during the quarter*

FORM 3B

FUTURE GENERAL INDIA INSURANCE CO LTD (Regn No 132)
Statement As on 30 September 2011
Statement of Investment Assets (General Insurer, Re - Insurers)
(Business within India)
Periodicity of Submission : Quarterly

Rs. in Lakhs

No.	PARTICULARS	SCHEDULE	AMOUNT
1	Investments	8	78,609.63
2	Loans	9	-
3	Fixed Assets	10	1,708.95
4	Current Assets		
	a. Cash and Bank *	11	719.06
	b. Advances and Other Assets*	12	27,816.87
5	Current Liabilities		
	a. Current Liabilities	13	(60,072.34)
	b. Provisions	14	(27,051.83)
	c. Misc Exp not written Off	15	-
	d. Debit Balance of P&L A/c		32,288.66
	Application of Funds as per Balance Sheet (A)		54,019.00
	Less: Other Assets	SCHEDULE	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	1,708.95
3	Cash and Bank Balance (If any)	11	719.06
4	Advances and Other Assets (If Any)	12	27,816.87
5	Current Liabilities	13	(60,072.34)
6	Provisions	14	(27,051.83)
7	Misc Exp not written Off	15	-
	Debit Balance of P and L A/c		32,288.66
	TOTAL(B)		(24,590.63)
	Investment Assets * as per FORM 3B	(A-B)	78,609.63

* FD under cash and bank schedule & Sec 7 deposit under Advances schedule is shown as part of the investment in the above table

'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	Actual %	FVC Amount	Total Fund	Market Value
		Balance (a)	FRSM* (b)						
1. Government Securities	Not Less than 20%	-	-	18,033.35	18,033.35	22.94	-	18,033.35	17,356.04
2. Govt Securities or Other Approved Securities (including (1) above)	Not Less than 30%	-	-	27,101.83	27,101.83	34.48	-	27,101.83	26,160.73
3. Investment subject to Exposure Norms									
1) Housing and Loans to SG for housing and FFE , Infrastructure Investme	Not Less than 15%	-	13,415.68	11,453.19	24,868.87	31.64	-	24,868.87	24,120.98
2) Approved Investments	Not Exceeding 55%	-	13,563.00	12,210.52	25,773.51	32.79	-	25,773.51	25,613.95
3) Other Investments(Not Exceed 25%)		-	-	865.41	865.41	1.10	-	865.41	850.58
Total Investment Assets	100%	-	26,978.68	51,630.95	78,609.63	100.00	-	78,609.63	76,746.23

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.

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)

PERIODIC DISCLOSURES

FORM NL-29 Detail regarding debt securities

Insurer: Future Generali India Insurance Company Ltd
Date: As on 30th September 2011
(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th September 2011	As % of total for this class	As at 30th September 2010	As % of total for this class	As at 30th September 2011	as % of total for this class	As at 30th September 2010	as % of total for this class
Break down by credit rating								
AAA rated	38,634.41	54.03	22,636.47	52.10	39,503.90	53.84	22,420.89	51.53
AA or better	6,475.28	9.06	3,417.17	7.86	6,513.25	8.88	3,324.93	7.64
Rated below AA but above A	235.17	0.33	-	-	250.00	0.34	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	26,160.73	36.59	17,395.66	40.04	27,101.83	36.94	17,764.57	40.83
Total	71,505.58	100.00	43,449.30	100.00	73,368.98	100.00	43,510.39	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,998.83	2.80	509.21	1.17	2,008.13	2.74	507.13	1.17
more than 1 year and upto 3 years	9,000.64	12.59	5,066.70	11.66	9,096.69	12.40	4,972.97	11.43
More than 3 years and up to 7 years	15,169.71	21.21	8,776.48	20.20	15,534.98	21.17	8,719.21	20.04
More than 7 years and up to 10 years	25,947.09	36.29	18,245.73	41.99	26,556.34	36.20	18,246.16	41.94
above 10 years	19,389.32	27.12	10,851.18	24.97	20,172.84	27.50	11,064.92	25.43
Total	71,505.58	100.00	43,449.30	100.00	73,368.98	100.00	43,510.39	100.00
Breakdown by type of the issuer								
a. Central Government	19,963.47	27.92	14,804.89	34.07	20,822.36	28.38	15,216.47	34.97
b. State Government	6,197.26	8.67	2,590.77	5.96	6,279.47	8.56	2,548.10	5.86
c. Corporate Securities	45,344.85	63.41	26,053.64	59.96	46,267.15	63.06	25,745.82	59.17
Total	71,505.58	100.00	43,449.30	100.00	73,368.98	100.00	43,510.39	100.00

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.

PERIODIC DISCLOSURES

FORM NL-31 Related Party Transactions

Insurer: Future Generali India Insurance Company Limited

Date:

30-Sep-11

(Rs in 000)

Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter ended 30th September 2011	Up to the Quarter ended 30th September 2011	For the Quarter ended 30th September 2010	Up to the Quarter ended 30th September 2010
1	Pantaloon Retail (I) Ltd	Joint Venture Promoter	Rent for premises hired	1,102	2,260	931	1,970
			Rent deposits	(954)	(954)	(3,281)	(3,281)
			Insurance premium received	2,288	1,595	354	562
			Insurance claims paid	125	554	603	1,850
			Unallocated premium	(222)	(112)	39,736	40,773
			Other transactions	43	152	3,362	3,455
			Share capital recieved	114,750	114,750	63,750	204,000
			Share application money received	-	-	102,000	102,000
2	Generali Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium paid/payable	(530)	71,759	10,830	34,311
			Commission on reinsurance ceded	30,624	14,810	13,351	8,173
			Claims recovery on reinsurance	41,771	26,894	16,774	10,346
3	Participatie Maatschappij Graafschap Holland N.V.	Joint Venture Promoter	Share capital received	114,750	114,750	-	127,500
			Share application money received	102,000	102,000	102,000	102,000
4	Shendra Advisory Services Private Limited	Joint Venture Promoter	Share capital received	110,250	110,250	61,250	318,500
			Share application money received	98,000	98,000	196,000	196,000
5	K G Krishnamoorthy Rao	MD & CEO	Remuneration for the period	2,696	5,400	3,705	5,695
			Insurance premium received	3	3	3	3
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Advances towards expenses	17,710	27,318	9,847	14,682
			Insurance premium received	4,444	2,175	(1,305)	2,515
			Insurance claims paid	211	227	532	12,965
			Insurance premium paid	36	999	200	200
			Unallocated premium	(1,376)	(1,373)	(839)	4,480

PERIODIC DISCLOSURES

FORM 1 Products Information

Insurer: Future Generali India Insurance Co. Ltd

Date:

FY 11-12 Q-2

Products Information

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

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Future Vivah Suraksha		IRDA/NL/FGII/P/MISC/V.I/1930/10-11	Miscellaneous	Individual experience rated product	19.10.2010	06.07.2011
2	Future Banker's Indemnity Policy		IRDA/NL/FGII/P/MISC/V.I/BIP/10-11	Miscellaneous	Individual experience rated product	12.01.2011	28.07.2011
3	Future Art Insurance		IRDA/NL/FGII/P/MISC/1970/V.I/BIP/10-11	Miscellaneous	Individual experience rated product	02.02.2011	26.08.2011
4	Future Student Suraksha		IRDA/NL/FGIICL/P/Misc(H)/1837/V.I/10-11	Travel	Internal Tarriff rated product	23.01.2009	16.09.2011

FORM NL-33 - SOLVENCY MARGIN - KGII

FORM KG

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4th September, 2007

Table II - Statement of Available Solvency Margin and Solvency Ratio as on 30th September 2011

(Rs .in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Funds:		58,347
	Deduct:		
02	Liabilities		58,347
03	Other Liabilities		-
04	Excess in Policyholder's fund		-
05	Available Assets in Shareholders Funds:		26,960
	Deduct:		
06	Other Liabilities		5,653
07	Excess in Shareholder's fund		21,306
08	Total ASM (04)+(07)		21,306
09	Total RSM		11,217
10	Solvency Ratio (Total ASM / Total RSM)		1.90

PERIODIC DISCLOSURES

FORM NL-34 : Board of Directors & Key Person

BOD and Key Person information

Insurer:	Future Generali India Insurance Company Limited	Date: July 11 - September 30, 2011	
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. G.N Bajpai	Chairman	
2	Mr. Kishore Biyani	Director	
3	Mr. Vijay Biyani	Director	
4	Mr. Sergio Balbinot	Director	
5	Mr. Roberto Gasso	Director	
6	Dr. Kim Chai Ooi	Director	
7	Mr. K.K.Rathi	Director	
8	Dr. Devi Singh	Director	
9	Dr. Rajan Saxena	Director	
10	Mr. K.G.Krishnamoorthy Rao	Managing Director & CEO	
11	Mr. S.Venkatesh	Chief Financial Officer	
12	Mr. Biresh Giri	Appointed Actuary	
13	Mr. Milan P.Shirodkar	Head Investments	
14	Mr. Prashant Chikhal	Head Internal Audit	

Form 7A

Future Generali India Insurance Co. Ltd (Registration No 132)
STATEMENT AS ON: 30 September 2011

Name of the Fund: General Insurance

Details of Investment Portfolio
Periodicity of Submission : Quarterly

Interest rate													Has there been any principal waiver?			
COI	Company Name	Instrument Type	Interest rate % has there been any revision	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?	Amount	Board Approval ref	Classification	Provision (%)	Provision (Rs)
NOT APPLICABLE																

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.

Note:-

- A Category of investment (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

FORM 1

Company Name & Code : FUTURE GENERALI INDIA INSURANCE CO LTD (Regn No 132)
Statement as on:30 September 2011

Name of the Fund : General Insurance

Form 1 - Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

(Rs in Lakhs)

No.	Category of Investment	CAT Code	Current Quarter				Year To Date				Previous Year			
			Investment (Rs)	Income on Investment (Rs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs)	Income on Investment (Rs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs)	Income on Investment (Rs)	Gross Yield (%) ¹	Net Yield (%) ²
1	A Central Government Securities	TITLE												
2	A1 Central Government Bonds	CGSB	17,025.76	320.49	1.97	1.97	17,025.76	577.66	3.89	3.89	11,928.21	891.24	8.13	8.13
4	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	1,007.59	19.79	1.96	1.96	1,007.59	39.29	3.90	3.90	1,006.78	78.41	7.79	7.79
5	A4 Treasury Bills	CTRB	-	-	-	-	-	11.12	1.32	1.32	998.71	16.64	1.18	1.18
6	B Government Securities / Other Approved Securities	TITLE												
8	B2 State Government Bonds/ Development Loans	SGGB	6,279.47	116.81	2.11	2.11	6,279.47	204.41	4.19	4.19	3,754.69	286.79	10.60	10.60
10	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	2,789.01	55.90	2.01	2.01	2,789.01	111.32	3.99	3.99	2,784.69	177.30	7.88	7.88
12	C Housing and Loans to State Govt for housing and fire fighting equipment	TITLE												
19	C9 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	6,116.80	134.07	2.28	2.28	6,116.80	266.01	4.54	4.54	5,359.95	366.16	9.01	9.01
23	D Infrastructure Investments	TITLE												
25	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	5.97	0.03	0.51	0.51	5.97	0.03	0.51	0.51	-	0.59	14.17	14.17
26	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	11.93	0.01	0.21	0.21	11.93	0.40	5.32	5.32	-	-	-	-
32	D9 Infrastructure - PSU - Debentures/ Bonds	IPTD	16,710.41	362.37	2.33	2.33	16,710.41	689.86	4.63	4.63	12,723.98	916.74	9.02	9.02
33	D11 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	2,023.77	45.63	2.25	2.25	2,023.77	90.08	4.45	4.45	2,026.84	162.44	9.01	9.01
37	E Approved Investment Subject To Exposure Norms	TITLE												
38	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	38.89	0.11	0.26	0.26	38.89	0.73	1.79	1.79	33.35	1.42	8.82	8.82
39	E2 Corporate Securities (Approved Investment) - Equity Shares	EACE	85.87	0.62	1.44	1.44	85.87	0.84	2.66	2.66	21.63	2.02	11.01	11.01
46	E9 Corporate Securities - Bonds - Taxable	EPBT	21,166.17	404.76	2.37	2.37	21,166.17	711.90	4.67	4.67	11,631.11	807.27	9.44	9.44
56	E20 Deposits - Deposit with scheduled banks	ECDB	1,598.00	31.47	2.41	2.41	1,598.00	56.97	4.79	4.79	600.00	42.67	6.96	6.96
57	E21 Deposits - CDs with Scheduled Banks	EDCD	489.81	42.12	2.56	2.56	489.81	168.75	4.76	4.76	6,027.02	80.92	3.00	3.00
66	E32 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	2,394.77	49.23	1.71	1.71	2,394.77	84.75	3.52	3.52	837.27	71.21	7.03	7.03
68	F Other Investments	TITLE												
71	F3 Other Investments - Equity Shares (incl PSUs and Unlisted)	OESH	16.15	0.36	1.55	1.55	16.15	0.42	1.82	1.82	19.66	3.56	17.02	17.02
73	F5 Other Investments -Debentures	OLDB	250.00	1.14	0.46	0.46	250.00	1.14	0.46	0.46	-	-	-	-
76	F12 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	599.26	52.91	2.08	2.08	599.26	60.83	4.10	4.10	430.92	93.13	7.14	7.14
	TOTAL		78,609.63	1,637.80			78,609.63	3,076.52			60,184.81	3,998.50		

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

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

1. To be calculated based on monthly or lesser frequency 'Weighted Average of Investments'
2. Yield netted for tax
3. Form-1 shall be prepared in respect of each fund.

FORM - 2

Company Name & Code: FUTURE GENERALI INDIA INSURANCE CO LTD (Regn No 132)

Statement as on:30 September 2011

Name of the Fund : General Insurance

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the quarter</u>¹								
	9.80% First Blue Home Finance Ltd 2020	HTDA	250.00	16/12/2010	FITCH	AA+	AA-	14/09/2011	NA
B.	<u>As on Date</u>								
1	8.60% Infrastructure Development Finance Company Ltd 2011	ICTD	499.28	22/02/2008	CRISIL	AAA	AA+	22/07/2009	NA
2	11% Tata Communication Ltd 2014	ICTD	525.53	05/03/2010	CARE	AAA	AA+	01/11/2010	NA
3	9.80% First Blue Home Finance Ltd 2020	HTDA	250.00	16/12/2010	FITCH	AA+	AA-	14/09/2011	NA

CERTIFICATION

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

Note:

- 1 Provide Details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Insurer: Date:

(Rs in Lakhs)

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		upto the period		same period of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	2,494.00	5422	1,776.25	2783	5,703.92	11591	4,229.65	5570
2	Cargo & Hull	700.49	2160	597.18	12225	2,055.31	4370	1,638.06	21933
3	Motor TP	4,602.01	0	2,049.67	0	8,541.17	0	4,056.90	0
4	Motor OD	8,211.47	134953	5,257.56	110883	16,169.85	270562	10,425.68	230538
5	Engineering	633.83	1368	506.46	767	1,352.66	2634	1,203.14	1532
6	Workmen's Compensation	312.72	1538	142.45	981	620.95	2898	279.62	1768
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	-	0	-	0	-	0	-	0
9	Personal Accident	1,517.21	15048	1,124.31	13487	2,631.02	25430	1,642.77	20073
10	Health	3,015.22	18128	1,807.10	15462	6,745.67	43299	5,100.57	35927
11	Others*	1,135.56	7102	761.38	5198	2,155.99	14530	1,418.09	19907
		22,622.51	185719	14,022.37	161786	45,976.54	375314	29,994.48	337248

Note:

- Premium stands for amount of premium
- The line of business which are not applicable for any company should be filled up with NA.
Figure '0' in those fields will imply no business in the segment.

*any other segment contributing more than 5% of the total premium needs to be shown separately

PERIODIC DISCLOSURES

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

Insurer:

Future Generali India Insurance Company Ltd

Date:

Qtr 2 FY 11-12

(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	707	63.06	95,208.88
		Social			
2	Cargo & Hull	Rural	143	58.20	81,594.94
		Social			
3	Motor TP	Rural	0	499.48	-
		Social			
4	Motor OD	Rural	12460	812.54	75,112.23
		Social			
5	Engineering	Rural	123	72.77	41,151.49
		Social			
6	Workmen's Compensation	Rural	76	17.65	1,992.20
		Social			
7	Employer's Liability	Rural	0	-	-
		Social			
8	Aviation	Rural	0	-	-
		Social			
9	Personal Accident	Rural	713	24.91	107,852.62
		Social	2	33.02	43,205.00
10	Health	Rural	234	18.11	305.72
		Social			
11	Others*	Rural	3624	135.52	123,426.79
		Social			

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

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

Insurer:	Future Generali India Insurance Co.Ltd	Date:	FY11-12- Q2
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(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different 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	42321	3,542.97	3041	286.06	66747	5,824.00	5068	447.58
2	Corporate Agents-Banks	0	-	0	0.00	0	-	0	0.00
3	Corporate Agents -Others	56	120.90	0	0.00	88	239.77	0	0.00
4	Brokers	16962	5,764.43	16088	3951.47	31648	12,165.20	31696	9055.28
5	Micro Agents	0	-	0	0.00	0	-	0	0.00
6	Direct Business	126227	13,151.61	142657	9784.84	275342	27,688.80	300484	20491.62
	Total (A)	185566	22,579.91	161786	14022.37	373825	45,917.77	337248	29994.48
1	Referral (B)	153	42.60	0	0	1489	58.77	0	0
	Grand Total (A+B)	185719	22,622.51	161786	14,022.37	375314	45,976.54	337248	29,994.48

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 -GREIVANCE DISPOSAL

Insurer:	Future Generali India Insurance Co. Ltd.	Period	1 Jul 2011 to 30 Sep 2011	As On	30-Sep-11
			1.71		
			<i>(Rs in Lakhs)</i>		

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers	22	743	512	0	230	23
a)	Sales Related	1	30	17	0	12	2
b)	Policy Administration Related	12	395	361	0	34	12
c)	Insurance Policy Coverage related	0	0	0	0	0	0
d)	Claims related	9	300	130	0	171	8
e)	Others	0	18	4	0	13	1
	Total Number	22	743	512	0	230	23

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	22	0	22
b)	Greater than 15 days	1	0	1
	Total Number	23	0	23

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