

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 31st December 2011

(Rs.' 000)

Particulars	Schedule	Total		Total	
		For Q3 2011-12	Upto Q3 2011-12	For Q3 2010-11	Upto Q3 2010-11
1. Premiums earned (Net)	NL-4-Premium Schedule	1,224,943	3,267,799	758,636	2,022,452
2. Profit/Loss on sale/redemption of Investments		10,276	21,411	4,344	12,793
3. Others		648	1,142	179	645
4. Interest, Dividend & Rent - Gross		118,544	311,146	62,343	142,975
Total (A)		1,354,411	3,601,498	825,502	2,178,867
1. Claims Incurred (Net)	NL-5-Claims Schedule	896,669	2,479,095	538,955	1,585,741
2. Contribution to Solatium Fund		1,403	3,890	-	-
3. Commission	NL-6-Commission Schedule	9,361	(45,810)	(27,837)	(112,273)
4. Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	549,320	1,760,200	487,595	1,476,704
5. Premium deficiency		-	-	-	-
Total (B)		1,456,753	4,197,375	998,713	2,950,171
Operating Profit/(Loss)		(102,342)	(595,877)	(173,210)	(771,305)
Appropriations				-	
Transfer to Shareholders' Funds		(102,342)	(595,877)	(173,210)	(771,305)
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-
Total (C)		(102,342)	(595,877)	(173,210)	(771,305)

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 31st December 2011

(Rs.' 000)

Particulars	Schedule	For Q3 2011-12	Upto Q3 2011-12	For Q3 2010-11	Upto Q3 2010-11
1. Operating Profit/(Loss)					
(a) Fire Insurance		(1,493)	(97,131)	(38,848)	(123,876)
(b) Marine Insurance		2,383	(14,907)	(15,114)	(39,243)
(c) Miscellaneous Insurance		(103,231)	(483,839)	(119,248)	(608,185)
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		60,699	153,311	38,935	107,095
Add: Amortisation write up on Securities		1,262	7,438	(417)	1,415
Less: Amortisation write down on Securities		(422)	(976)	160	(1,651)
(b) Profit on sale of investments		5,411	11,091	2,417	9,562
Less : Loss on sale of investments		(96)	(96)	-	-
3. Other Income		-	-	-	-
Total (A)		(35,488)	(425,109)	(132,116)	(654,884)
4. Provisions (Other than taxation)					
(a) For diminution in the value of investments		-	-	-	-
(b) For Doubtful Debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
5. Other Expenses					
(a) Expenses other than those related to Insurance Business		-	400	-	-
(b) Bad Debts written off		-	-	-	-
(c) Others		-	-	-	-
Total (B)		-	400	-	-
Profit before Tax (A-B)		(35,488)	(425,509)	(132,116)	(654,884)
Provision for Taxation		-	-	-	-
Fringe Benefit Tax		-	-	-	-
Deferred Tax		-	-	-	-
Profit / (Loss) after tax		(35,488)	(425,509)	(132,116)	(654,884)
Appropriations					
(a) Interim dividends paid during the period		-	-	-	-
(b) Proposed final dividend		-	-	-	-
(c) Dividend distribution tax		-	-	-	-
(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
Balance of profit / loss brought forward		(3,228,866)	(2,838,845)	(2,466,414)	(1,943,646)
Balance carried forward to Balance Sheet		(3,264,354)	(3,264,354)	(2,598,530)	(2,598,530)

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4th September, 2007
FORM NL-3-B-BS
Balance Sheet as at 31st December 2011

(Rs.' 000)

Particulars	Schedule	As at 31st December 2011	As at 31st December 2010
Source of Funds			
Share Capital	NL-8-Share Capital Schedule	5,200,000	4,000,000
Share Application Money		400,000	400,000
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	-	-
Fair Value Change Account		(3,291)	103
Borrowings	NL-11-Borrowings Schedule	-	-
Total		5,596,709	4,400,103
Application of Funds			
Investments	NL-12-Investment Schedule	8,389,818	5,199,084
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		541,902	500,457
Less Accumulated Depreciation		386,119	281,719
Net Block		155,783	218,738
Capital Work in Process		11,305	974
		167,088	219,711
Deferred Tax Assets		-	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	218,301	76,295
(ii) Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	3,112,836	1,863,803
		3,331,137	1,940,099
Current Liabilities	NL-17-Current Liabilities Schedule	6,704,532	3,726,317
Provisions	NL-18-Provisions Schedule	2,851,156	1,831,004
Total (B)		9,555,688	5,557,322
Net Current Assets (A - B)		(6,224,551)	(3,617,223)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		3,264,354	2,598,530
Total		5,596,709	4,400,103

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 31st December 2011

(Rs.' 000)

Particulars	Total		Total	
	For Q3 2011-12	Upto Q3 2011-12	For Q3 2010-11	Upto Q3 2010-11
Premium from direct business written	2,133,662	6,657,937	1,411,047	4,349,731
Add : Premium on reinsurance accepted	17,124	122,101	3,030	91,482
Less: Premium on reinsurance ceded	817,721	2,873,911	530,942	1,931,140
Net Premium	1,333,065	3,906,127	883,135	2,510,072
Adjustment for change in reserve for unexpired risks	108,122	638,328	124,498	487,620
Total Premium Earned (Net)	1,224,943	3,267,799	758,636	2,022,452

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 31st December 2011

(Rs.' 000)

Particulars	Total		Total	
	For Q3 2011-12	Upto Q3 2011-12	For Q3 2010-11	Upto Q3 2010-11
Claims Paid				
Direct	1,078,925	2,884,347	736,328	1,863,175
Add : Reinsurance accepted	-	(237)	-	(981)
Less: Reinsurance ceded	366,497	1,055,843	298,179	739,227
Net Claims Paid	712,428	1,828,267	438,149	1,122,968
Add : Claims outstanding at the end	2,568,890	2,568,890	1,365,263	1,365,263
Less : Claims outstanding at the beginning	2,384,649	1,918,062	1,264,457	902,491
Total Claims Incurred	896,669	2,479,095	538,955	1,585,741

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 31st December 2011*(Rs.' 000)*

Particulars	Total		Total	
	For Q3 2011-12	Upto Q3 2011-12	For Q3 2010-11	Upto Q3 2010-11
Commission Paid				
Direct	106,372	299,655	35,231	143,163
Add : Reinsurance accepted	-	-	-	-
Less: Commission on reinsurance Ceded	97,011	345,465	63,068	255,436
Net Commission	9,361	(45,810)	(27,837)	(112,273)
Break-up of the commission (gross) incurred to procure business furnished as per details below				
Agent	18,701	77,794	3,991	8,036
Brokers	41,736	151,790	25,054	109,917
Corporate Agency	5,013	7,188	-	-
Referral	223	223	-	-
Others (pl.Coins)	40,700	62,661	6,186	25,209
Gross Commission	106,372	299,655	35,231	143,163

FORM NL-7-OPERATING EXPENSES SCHEDULE

Operating Expenses related to Insurance Business Up to the Quarter Ended 31st December 2011

(Rs.' 000)

	Particulars	Total		Total	
		For Q3 2011-12	Upto Q3 2011-12	For Q3 2010-11	Upto Q3 2010-11
1	Employees' Remuneration & Welfare Benefits	193,405	606,719	144,779	465,886
2	Travel , Conveyance and Vehicle Running Expenses	13,718	38,315	11,643	35,279
3	Training & Conferences Expenses	4,843	7,956	1,549	6,505
4	Rents, Rates, and Taxes	33,703	110,346	39,906	118,997
5	Repairs	23,815	56,525	17,132	49,800
6	Printing & Stationery	5,884	20,227	4,666	13,363
7	Communication	10,764	32,699	8,787	27,407
8	Legal & Professional Charges	19,446	49,799	13,923	46,546
9	Auditors' Fees , Expenses etc.				
	(a) As Auditor	550	1,350	442	1,359
	(b) As Adviser or in any other capacity, in respect of				
	(i) Taxation Matters	33	83	-	-
	(ii) Insurance Matters	-	-	-	-
	(iii) Management Services; and	6	52	38	125
	(c) in any other capacity	-	-	-	-
10	Advertisement and Publicity	61,511	100,182	30,271	57,219
11	Outsourcing Expenses	9,739	28,758	10,321	33,142
12	Business Support	139,450	606,287	165,799	510,666
13	Interest & Bank Charges	1,383	7,271	1,898	4,005
14	Others	(3,184)	(6,973)	(956)	(4,511)
15	Depreciation	30,054	83,074	32,261	94,806
16	Entertainment	533	1,391	289	1,402
17	(Gain)/Loss on Foreign Exchange	(5)	134	19	143
18	Subscription/Membership	344	1,305	1,108	2,124
19	Insurance	(1)	2	14	241
20	Pool Expenses	-	6,909	-	3,124
21	Service Tax Expenses	3,328	7,789	3,704	9,072
	Total	549,320	1,760,200	487,595	1,476,704

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

FORM NL-8-SHARE CAPITAL SCHEDULE

Share Capital as on 31st December 2011

(Rs.'000)

	Particulars	As at 31st December 2011	As at 31st December 2010
1	Authorized Capital 1,000,000,000 (Previous year 500,000,000) Equity Shares of Rs. 10 Each	10,000,000	5,000,000
2	Issued Capital 520,000,000 (Previous year 400,000,000) Equity Shares of Rs. 10 Each	5,200,000	4,000,000
3	Subscribed Capital 520,000,000 (Previous year 400,000,000) Equity Shares of Rs. 10 Each	5,200,000	4,000,000
4	Called Up Capital 520,000,000 (Previous year 400,000,000) Equity Shares of Rs. 10 Each	5,200,000	4,000,000
	Less: Calls Unpaid	-	-
	Add : Equity Shares Forfeited (Amount originally paid up)	-	-
	Less: Par value of Equity Shares bought back	-	-
	Less: Preliminary Expenses	-	-
	Expenses Including commission or brokerage on underwriting or subscription of shares	-	-
	Total	5,200,000	4,000,000

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

Share Capital Pattern of Shareholding as on 31st December 2011

Shareholder	As at 31st December 2011		As at 31st December 2010	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	387,400,000	74.50	298,000,000	74.50
Foreign	132,600,000	25.50	102,000,000	25.50
Others	Nil	Nil	Nil	Nil
Total	520,000,000	100	400,000,000	100

Future Generali India Insurance Company Limited

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FORM NL-10-RESERVE AND SURPLUS SCHEDULE

Reserves and Surplus as on 31st December 2011

(Rs. '000)

	Particulars	As at 31st December 2011	As at 31st December 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 31st December 2011

(Rs. '000)

	Particulars	As at 31st December 2011	As at 31st December 2010
1	Debenture/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

FORM NL-12- INVESTMENT SCHEDULE

Investments as on 31st December 2011

(Rs. '000)

Particulars	As at 31st December 2011	As at 31st December 2010
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	2,976,114	1,795,674
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	2,970,559	1,451,086
(e) Other Securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	1,722,092	1,277,870
5. Other than Approved Investments	25,000	-
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	-	50,171
2. Other Approved Securities	-	236,982
3. Other Investments	-	-
(a) Shares		
(aa) Equity	10,804	4,025
(bb) Preference	-	-
(b) Mutual Funds	265,474	211,313
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	150,215	-
(e) Other Securities	138,539	-
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	102,088	49,689
5. Other than Approved Investments	28,933	122,274
Total	8,389,818	5,199,084

Future Generali India Insurance Company Limited
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FORM NL-13-LOANS SCHEDULE

Loans as on 31st December 2011

(Rs. '000)

Particulars	As at 31st December 2011	As at 31st December 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	-	-

FORM NL-14-FIXED ASSETS SCHEDULE

Fixed Assets as on 31st December 2011

(Rs. '000)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 31st March 2011	Additions	Deductions	As at 31st December 2011	As at 31st March 2011	Up to the Quarter ended 31st December 2011	On Sales/ Adjustments	As at 31st December 2011	As at 31st December 2011	As at 31st December 2010
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles										
Computer Softwares	158,464	13,464	-	171,928	112,950	25,208	-	138,158	33,770	43,815
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	147,945	3,770	-	151,715	67,150	22,597	-	89,747	61,968	91,696
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	42,188	365	-	42,553	26,426	4,717	-	31,143	11,410	17,337
Information & Technology Equipment	89,281	12,590	-	101,871	63,277	19,592	-	82,869	19,002	26,171
Vehicles	2,272	-	-	2,272	527	341	-	868	1,404	1,858
Office Equipment	70,779	784	-	71,563	32,715	10,619	-	43,334	28,229	37,861
Others	-	-	-	-	-	-	-	-	-	-
Total	510,929	30,973	-	541,902	303,045	83,074	-	386,119	155,783	218,738
Work in progress	7,301								11,305	974
Grand Total	518,230	30,973	-	541,902	303,045	83,074	-	386,119	167,088	219,711
Previous Year	486,317	14,140	-	500,457	186,963	94,806	50	281,719	219,711	321,424

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Cash and Bank Balances as on 31st December 2011

(Rs. '000)

Particulars	As at 31st December 2011	As at 31st December 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	58,481	16,272
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	218,301	76,295
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	218,301	76,295
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 31st December 2011

(Rs. '000)

Particulars	As at 31st December 2011	As at 31st December 2010
Advances		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	4,245	12,387
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	89,510	82,411
8. Advances to Employees	3,673	998
9. Advances recoverable in cash or kind	56,830	45,625
10. Unutilised Service Tax (net)	65,485	57,812
Total (A)	220,135	200,733
Other Assets		
1. Income accrued on Investments	298,915	170,767
2. Outstanding Premiums	44,904	4,948
3. Agents' Balances	-	-
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	2,421,063	1,386,690
6. Due from Subsidiaries / Holding Company	-	-
7. Deposit With Reserve Bank Of India [Pursuant to section 7 of Insurance Act, 1938]	127,819	100,665
8. Others	-	-
9. Other Receivables	-	-
Total (B)	2,892,701	1,663,070
Total (A+B)	3,112,836	1,863,803

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 31st December 2011

(Rs. '000)

Particulars	As at 31st December 2011	As at 31st December 2010
1. Agents Balances	103,612	88,478
2. Balances due to other Insurance Companies	1,686,580	494,337
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	-	-
5. Unallocated Premium	290,291	143,960
6. Sundry Creditors	268,413	271,234
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	4,234,216	2,655,206
9. Provision for Solatium fund	7,084	-
10. Due to Officers / Directors	-	-
11. Unclaimed amount of Policyholders	4,812	7,439
12. Statutory Dues	109,524	65,664
Total	6,704,532	3,726,317

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

FORM NL-18- PROVISIONS SCHEDULE

Provisions as on 31st December 2011

(Rs. '000)

Particulars	As at 31st December 2011	As at 31st December 2010
1. Reserve for Unexpired risk	2,714,292	1,822,768
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	136,864	8,236
Total	2,851,156	1,831,004

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 31st December 2011

(Rs. '000)

Particulars	As at 31st December 2011	As at 31st December 2010
1. Discount Allowed in issue of shares/Debentures	-	-
2. Others	-	-
Total	-	-

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

Insurer: Future Generali India Insurance Company Limited

Date: October - December 2011

(Rs .in Lacs)

Statement of Liabilities								
	As on 31st December 2011				As on 31st December 2010			
Description	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	1,273	781	58	2,112	678	678	17	1,373
Marine Sub-class: Marine Cargo Marine Hull	491	446	62	999	214	248	57	520
Miscellaneous Sub-class: Motor Engineering Aviation Liabilities Rural insurance Others	20,811	19,644	2,274	42,729	13,786	9,958	1,390	25,134
Health Insurance	4,568	910	1,514	6,992	3,550	781	523	4,854
Total Liabilities	27,143	21,781	3,908	52,832	18,228	11,666	1,987	31,880

PERIODIC DISCLOSURES

FORM NL-22Geographical Distribution of Business

Insurer: Future Generali India Insurance Company Limited

Date: October - December 2011

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
Andhra Pradesh	74.33	470.99	30.06	114.86	-	-	179.50	539.36	397.52	1,146.82	196.00	581.44	6.86	28.91	25.46	76.71	53.80	120.23	16.06	79.09	-	-	33.82	83.22	1,013.42	3,241.62
Assam	2.45	9.23	0.13	2.76	-	-	2.04	10.99	145.32	347.89	61.92	156.68	-	0.47	0.82	1.86	1.20	5.89	-	0.07	-	-	4.19	7.46	218.07	543.32
Bihar	3.09	4.98	0.85	0.96	-	-	0.25	0.25	153.92	387.61	48.46	123.54	0.00	0.12	0.08	0.95	0.34	1.78	0.01	0.25	-	-	1.05	2.14	208.04	522.57
Chandigarh	5.02	17.49	2.54	7.33	-	-	2.06	5.73	92.88	274.06	48.27	165.02	-	0.88	2.99	15.74	2.64	8.36	9.37	34.73	-	-	8.02	23.32	173.79	552.65
Chattisgarh	0.07	2.19	0.73	7.68	-	-	0.96	6.94	113.13	293.19	74.19	181.80	-	0.14	268.86	342.99	0.07	0.95	1.30	1.69	-	-	4.26	19.87	463.56	857.45
Delhi	180.25	719.45	75.90	304.65	-	-	124.38	302.00	729.39	2,093.95	372.01	1,022.83	29.20	104.67	35.78	223.66	167.95	1,744.91	11.96	51.04	-	-	32.65	184.96	1,759.46	6,752.13
Gujarat	74.19	302.98	48.41	162.48	-	-	27.84	95.25	842.06	2,075.22	482.14	1,331.58	9.50	76.99	61.62	179.00	103.21	291.51	19.55	57.93	-	-	114.70	353.02	1,783.22	4,925.96
Haryana	2.48	12.94	8.23	26.70	-	-	5.08	19.25	323.40	1,073.53	310.63	969.33	0.50	10.37	4.40	19.10	2.66	10.96	4.46	23.02	-	-	20.37	48.96	682.22	2,214.15
Jammu & Kashmir	0.50	4.55	-	0.82	-	-	-	0.88	83.23	211.78	40.27	111.11	-	-	0.39	1.53	0.16	0.65	0.13	0.44	-	-	8.61	19.94	133.29	351.69
Jharkhand	2.70	8.63	0.78	2.05	-	-	3.70	14.53	175.88	423.93	87.12	224.72	-	-	0.31	0.84	0.12	0.76	0.02	0.03	-	-	1.54	6.30	272.16	681.78
Karnataka	6.13	317.76	65.81	205.64	-	-	18.08	93.86	567.74	1,697.36	344.77	982.54	11.06	59.52	28.83	152.01	525.74	1,239.54	11.49	42.79	-	-	15.52	66.52	1,595.19	4,857.53
Kerala	1.86	10.80	0.20	0.93	-	-	8.85	30.37	557.63	1,319.67	193.00	497.73	0.28	1.15	1.58	5.40	3.16	31.57	8.86	41.97	-	-	0.45	1.79	775.86	1,941.39
Madhya Pradesh	1.95	15.90	11.24	33.47	-	-	6.40	13.07	274.94	639.66	161.55	416.23	1.70	2.65	15.57	39.80	3.82	17.33	0.54	1.35	-	-	26.23	49.81	503.94	1,229.29
Maharashtra	1,210.51	4,761.87	538.67	1,665.68	-	-	240.13	622.79	2,973.14	7,846.46	1,177.67	3,107.51	215.09	504.66	378.03	2,026.70	614.37	3,389.81	63.54	265.68	-	-	593.98	1,897.74	8,005.12	26,088.91
Orissa	0.61	2.25	0.04	0.04	-	-	0.94	2.29	68.56	189.09	48.36	135.88	-	-	0.13	0.79	0.12	0.43	0.04	0.29	-	-	1.36	3.51	120.15	334.57
Punjab	10.02	39.25	4.54	21.38	-	-	1.58	7.73	192.36	544.77	108.64	341.93	-	0.05	2.68	7.36	8.67	21.85	15.24	57.14	-	-	13.72	33.71	357.44	1,075.18
Rajasthan	3.26	15.57	3.58	8.06	-	-	2.14	5.41	239.18	718.86	205.31	610.96	0.02	0.07	128.06	327.61	2.09	14.42	3.53	13.50	-	-	35.52	97.89	622.68	1,812.36
Tamil Nadu	80.82	365.05	55.75	134.76	-	-	40.23	116.96	637.43	2,116.69	318.09	1,046.83	16.06	40.31	29.75	124.18	63.36	655.09	13.47	68.11	-	-	180.84	324.03	1,435.79	4,992.01
Uttar Pradesh	5.38	15.58	2.89	5.65	-	-	2.29	6.38	271.54	786.24	135.57	384.36	0.55	0.55	1.45	48.98	5.27	14.63	0.79	1.84	-	-	9.93	31.46	435.67	1,295.66
Uttaranchal	0.69	1.15	-	-	-	-	-	-	2.98	3.74	2.29	2.94	-	-	0.29	0.36	0.07	0.07	-	-	-	-	0.39	1.44	6.71	9.70
West Bengal	79.62	351.23	15.17	214.92	-	-	35.78	160.87	470.55	1,292.09	304.27	866.75	0.43	4.46	5.99	28.53	6.93	157.12	5.13	28.10	-	-	18.21	100.47	942.07	3,204.52

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

Insurer: Future Generali India Insurance Company Limited

Date: October - December 2011

(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	1	203	28	-	5%
2	No. of Reinsurers with rating AA but less than AAA	4	238	83	64	9%
3	No. of Reinsurers with rating A but less than AA	12	3,252	298	165	86%
4	No. of Reinsurers with rating BBB but less than A		-		-	-
5	No. of Reinsurers with rating less than BBB		-		-	-
6	Total	17	3,693	409	228	100%

PERIODIC DISCLOSURES

FORM NL - 24: Ageing of Claims

Name of the Insurer: Future Generali India Insurance Company Limited

Date: October - December 2011

(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	0	0	0	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	0	43	19
8	Personal Accident	167	320	114	78	7	686	535
9	Medical Insurance	5165	1908	590	1094	1303	10060	2124
10	Insurance	8	38	61	32	37	176	64
11	Crop Insurance	0	0	0	0	0	0	0
12	Miscellaneous	208	269	117	73	27	694	486

PERIODIC DISCLOSURES

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

Name of the Insurer: Future Generali India Insurance Company Limited

Date: October - December 2011

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) Regulations, 2000

FORM NL-26 - CLAIMS INFORMATION - KG Table I

STATEMENT OF SOLVENCY MARGIN (GENERAL INSURERS) AS AT 31st December 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	9,307	1,992	5,552	782	931	833	931
02	Marine Cargo	3,663	1,268	1,790	620	440	322	440
03	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous:							
04	Motor	40,061	36,360	16,766	15,324	7,272	4,597	7,272
05	Engineering	2,684	755	946	284	268	142	268
06	Aviation			-				
07	Liability	1,082	395	62	59	162	18	162
08	Rural Insurance							
09	Others	4,156	2,636	820	691	582	207	582
10	Health Insurance	16,034	10,950	9,865	7,032	2,405	2,220	2,405
	Total	76,987	54,356	35,802	24,791	12,060	8,339	12,060

PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

Insurer: Future Generali India Insurance Company Limited

Date: October - December 2011

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Qtr		96
2	No. of branches approved during the Qtr		0
3	No. of branches opened during the Qtr	Out of approvals of previous year	1
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		97
7	No. of branches approved but not opened		0
8	No. of rural branches		0
9	No. of urban branches		97

PERIODIC DISCLOSURES

FORM NL-28 - Statement of Investment Assets

Insurer: Future Generali India Insurance Company Limited

Date: October - December 2011

FORM 3B

FUTURE GENERALI INDIA INSURANCE CO LTD (Regn No 132)

Statement As on 31 December 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	86,774.38
2	Loans	9	-
3	Fixed Assets	10	1,670.88
4	Current Assets		
	a. Cash and Bank *	11	585.01
	b. Advances and Other Assets*	12	29,850.17
5	Current Liabilities		
	a. Current Liabilities	13	(67,045.32)
	b. Provisions	14	(28,511.56)
	c. Misc Exp not written Off	15	-
	d. Debit Balance of P&L A/c		32,643.54
	Application of Funds as per Balance Sheet (A)		55,967.10
	Less: Other Assets	SCHEDULE	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	1,670.88
3	Cash and Bank Balance (If any)	11	585.01
4	Advances and Other Assets (If Any)	12	29,850.17
5	Current Liabilities	13	(67,045.32)
6	Provisions	14	(28,511.56)
7	Misc Exp not written Off	15	-
	Debit Balance of P and L A/c		32,643.54
		TOTAL(B)	(30,807.28)
	'Investment Assets ' as per FORM 3B	(A-B)	86,774.38

* 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)	(c)	d = (b + c)		(e)	(d + e)	
1. Government Securities	Not Less than 20%	-	-	19,963.76	19,963.76	23.01	-	19,963.76	19,219.58
2. Govt Securities or Other Approved Securities (including (i) above)	Not Less than 30%	-	-	31,039.34	31,039.34	35.77	-	31,039.34	29,975.51
3. Investment subject to Exposure Norms									-
1) Housing and Loans to SG for housing and FFE , Infrastructure Investment	Not Less than 15%	-	13,347.17	12,494.51	25,841.69	29.78	-	25,841.69	25,223.83
2) Approved Investments	Not Exceeding 55%	-	15,634.38	13,719.65	29,354.03	33.83	-	29,354.03	29,437.52
3) Other Investments(Not Exceed 25%)		-	-	539.33	539.33	0.62	-	539.33	525.51
Total Investment Assets	100%	-	28,981.56	57,792.83	86,774.38	100.00	-	86,774.38	85,162.37

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 : (+) FRSM refers "Funds representing Solvency Margin"

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

(^)*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 Limited

Date: October - December 2011

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st December 2011	As % of total for this class	As at 31st December 2010	As % of total for this class	As at 31st December 2011	as % of total for this class	As at 31st December 2010	as % of total for this class
Break down by credit rating								
AAA rated	41,866.90	52.92	26,629.87	54.36	42,440.92	52.58	26,829.04	54.07
AA or better	7,028.05	8.88	3,346.52	6.83	6,988.40	8.66	3,327.23	6.71
Rated below AA but above A	236.18	0.30	-	-	250.00	0.31	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	29,975.51	37.89	19,016.01	38.81	31,039.34	38.45	19,465.10	39.23
Total	79,106.64	100.00	48,992.40	100.00	80,718.66	100.00	49,621.37	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	2,492.87	3.15	3,376.12	6.89	2,502.81	3.10	3,368.43	6.79
more than 1 year and upto 3 years	8,533.37	10.79	4,984.04	10.17	8,641.42	10.71	4,978.51	10.03
More than 3 years and up to 7 years	17,089.91	21.60	9,276.57	18.93	17,434.42	21.60	9,331.79	18.81
More than 7 years and up to 10 years	30,163.69	38.13	18,117.60	36.98	30,498.56	37.78	18,393.54	37.07
above 10 years	20,826.80	26.33	13,238.06	27.02	21,641.44	26.81	13,549.11	27.30
Total	79,106.64	100.00	48,992.40	100.00	80,718.66	100.00	49,621.37	100.00
Breakdown by type of the issuer								
a. Central Government	21,815.72	27.58	16,235.16	33.14	22,755.31	28.19	16,711.17	33.68
b. State Government	8,159.79	10.31	2,780.85	5.68	8,284.02	10.26	2,753.93	5.55
c. Corporate Securities	49,131.13	62.11	29,976.39	61.19	49,679.32	61.55	30,156.27	60.77
Total	79,106.64	100.00	48,992.40	100.00	80,718.66	100.00	49,621.37	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-30		Analytical Ratios			

Insurer: Future Generali India Insurance Company Limited

Date: October 2011 to December 2011

Analytical Ratios					
Sl.No.	Particular	Total			
		For Q3 2011-12	Upto Q3 2011-12	For Q3 2010-11	Upto Q3 2010-11
1	Gross Written Premium Growth Rate	52%	53%	70%	76%
	Fire	56%	39%	40%	104%
	Marine	25%	25%	76%	110%
	Accident & Health	2%	29%	156%	89%
	Engineering	18%	15%	34%	72%
	Liability	85%	59%	4%	40%
	Motor (OD)	53%	54%	66%	64%
	Motor (TP)	112%	111%	50%	58%
	Motor (Total)	69%	70%	61%	62%
	Workmen Compensation	74%	104%	96%	99%
	Others	96%	66%	70%	94%
	Miscellaneous (Total)	53%	56%	73%	70%
2	Gross Written Premium to Shareholders' Fund Ratio	92%	291%	78%	247%
3	Growth rate of shareholders' Fund	29%	29%	88%	88%
4	Net Retention Ratio	62%	58%	62%	57%
	Fire	24%	20%	19%	13%
	Marine	37%	38%	25%	25%
	Accident & Health	84%	67%	71%	61%
	Engineering	32%	30%	18%	16%
	Liability	34%	38%	38%	35%
	Motor (OD)	90%	90%	89%	89%
	Motor (TP)	19%	18%	25%	26%
	Motor (Total)	66%	65%	72%	72%
	Workmen Compensation	90%	90%	90%	90%
	Others	59%	51%	56%	49%
	Miscellaneous (Total)	67%	64%	68%	65%
5	Gross Commission Ratio	5%	4%	2%	3%
	Fire	8%	6%	5%	5%
	Marine	13%	11%	8%	9%
	Accident & Health	5%	6%	3%	6%
	Engineering	7%	6%	6%	7%
	Liability	12%	13%	10%	10%
	Motor (OD)	5%	4%	1%	1%
	Motor (TP)	0%	0%	0%	0%
	Motor (Total)	4%	3%	1%	1%
	Workmen Compensation	7%	7%	4%	5%
	Others	8%	7%	4%	4%
	Miscellaneous (Total)	4%	4%	2%	3%
6	Gross Expense of Management to Gross Written Premium Ratio	30%	30%	37%	36%
7	Gross Combined Ratio	89%	91%	109%	106%
8	Technical Reserves to Net Premium Ratio	396%	135%	361%	127%
9	Underwriting Balance Ratio	-17%	-24%	-27%	-37%
10	Operating Profit Ratio	-3%	-11%	-15%	-26%
11	Liquid Assets to Liabilities Ratio	17%	17%	24%	24%
12	Net Earning Ratio	-3%	-11%	-15%	-26%
13	Return on Net Worth Ratio	-2%	-18%	-7%	-36%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.88	1.88	2.12	2.12
15	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

Equity Holding Pattern

1	No. of shares		520,000,000		400,000,000
2	Percentage of shareholding (Indian / Foreign)		74.5% ; 25.5%		74.5% ; 25.5%
3	%of Government holding (in case of public sector insurance companies)		NA		NA
4	Basic and diluted EPS before extraordinary items (net of tax expense) for the period		-0.82		-1.85
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period		-0.82		-1.85
6	Book value per share (Rs)		4.49		4.50

FORM NL-31 : Related Party Transactions

Insurer: Future Generali India Insurance Company Limited

Date: October 2011 - December 2011

Related Party Transactions				(Rs in 000)			
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter ended 31st December 2011	Upto the Quarter ended 31st December 2011	For the Quarter ended 31st December 2010	Upto the Quarter ended 31st December 2010
1	Pantaloon Retail (I) Ltd	Joint Venture Promoter	Rent for premises hired	705	2,964	1,501	7,126
			Rent deposits	-	(954)	-	(9,548)
			Insurance premium received	1,034	2,517	1,882	2,115
			Insurance claims paid	40	593	180	708
			Unallocated premium	-	-	-	-
			Other transactions	2,104	2,256	186	260
			Equity Shares Issued	-	114,750	102,000	306,000
			Share application pending allotment	-	-	102,000	102,000
2	Generali Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium paid/payable	29,959	101,718	3,145	48,309
			Commission on reinsurance ceded	6,232	21,042	2,681	10,118
			Claims recovery on reinsurance	9,669	36,563	6,035	21,529
3	Participatie Maatschappij Graafschap Holland N.V.	Joint Venture Promoter	Equity Shares Issued	-	114,750	102,000	306,000
			Share application pending allotment	102,000	204,000	102,000	102,000
4	Shendra Advisory Services Private Limited	Joint Venture Promoter	Equity Shares Issued	110,250	220,500	196,000	588,000
			Share application pending allotment	98,000	196,000	196,000	196,000
5	K G Krishnamoorthy Rao	MD & CEO	Remuneration for the period	2,700	8,100	2,777	8,710
			Insurance premium received	-	3	6	11
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses	14,467	41,785	7,456	20,142
			Insurance premium received	238	(13)	(5)	2,022
			Insurance claims paid	-	227	1,000	13,152
			Insurance premium paid	57	942	284	1,192
			Unallocated premium	-	-	-	-

PERIODIC DISCLOSURES

FORM NL-32: Products Information

Name of the Insurer: Future Generali India Insurance Company Limited

Date: October - December 2011

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 Health Surplus		IRDA/NL/FGII/P/Misc./V.1/1741/09-10	Health	Internal tarrif rated product	11.12.2009	29.09.2011
2	Extended Warranty Insurance- Motor		IRDA/NL/F&U/FGIICL/EWM	Motor	Individual experience rated product	30.09.2010	25.10.2011

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 31st December 2011***(Rs .in Lacs)*

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Funds:		64,642
	Deduct:		
02	Liabilities		64,642
03	Other Liabilities		-
04	Excess in Policyholder's fund		-
05	Available Assets in Shareholders Funds:		28,982
	Deduct:		
06	Other Liabilities		6,255
07	Excess in Shareholder's fund		22,727
08	Total ASM (04)+(07)		22,727
09	Total RSM		12,060
10	Solvency Ratio (Total ASM/ Total RSM)		1.88

PERIODIC DISCLOSURES

FORM NL-34 : Board of Directors & Key Person

BOD and Key Person information

Insurer: Future Generali India Insurance Company Limited

Date: October - December 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. Krishna Kant 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	

PERIODIC DISCLOSURES

FORM NL-35 - NPAs

Insurer: Future Generali India Insurance Company Limited

Date: October - December 2011

Form 7A

Future Generali India Insurance Co. Ltd (Registration No 132)

Name of the Fund: General Insurance

STATEMENT AS ON: 31 December 2011

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*

PERIODIC DISCLOSURES

FORM NL-36 - Yield on Investments

Insurer: Future Generali India Insurance Company Limited

Date: October - December 2011

FORM 1

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

Statement as on:31 December 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	18,685.57	408.43	2.16	2.16	18,685.57	986.09	6.08	6.08	11,928.21	891.24	8.13	8.13
4	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	1,278.19	19.99	1.96	1.96	1,278.19	59.28	5.86	5.86	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	8,284.02	149.54	2.13	2.13	8,284.02	353.96	6.33	6.33	3,754.69	286.79	10.60	10.60
10	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	2,791.55	56.04	2.01	2.01	2,791.55	167.36	6.00	6.00	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	7,599.89	150.13	2.24	2.24	7,599.89	416.14	6.79	6.79	5,359.95	366.16	9.01	9.01
23	D Infrastructure Investments	TITLE												
25	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	7.34	0.36	5.55	5.55	7.34	0.39	6.29	6.29	-	0.59	14.17	14.17
26	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	12.88	-	-	-	12.88	0.40	3.75	3.75	-	-	-	-
32	D9 Infrastructure - PSU - Debentures/ Bonds	IPTD	16,698.61	391.73	2.33	2.33	16,698.61	1,081.60	6.96	6.96	12,723.98	916.74	9.02	9.02
33	D11 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	1,522.97	41.54	2.29	2.29	1,522.97	131.62	6.73	6.73	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	33.89	(0.44)	(0.84)	(0.84)	33.89	0.28	0.63	0.63	33.35	1.42	8.82	8.82
39	E2 Corporate Securities (Approved Investment) -Equity Shares	EACE	74.15	3.63	4.07	4.07	74.15	4.47	8.79	8.79	21.63	2.02	11.01	11.01
46	E9 Corporate Securities - Bonds - Taxable	EPBT	23,607.86	556.61	2.47	2.47	23,607.86	1,268.51	7.18	7.18	11,631.11	807.27	9.44	9.44
56	E20 Deposits - Deposit with scheduled banks	ECDB	1,598.00	42.39	2.41	2.41	1,598.00	99.36	7.20	7.20	600.00	42.67	6.96	6.96
57	E21 Deposits - CDs with Scheduled Banks	EDCD	929.14	18.97	2.25	2.25	929.14	187.71	7.04	7.04	6,027.02	80.92	3.00	3.00
59	E24 Commercial Papers issued by all India Financial Institutions rated	ECCP	456.25	13.38	2.98	2.98	456.25	13.38	2.98	2.98	-	-	-	-
67	E32 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	2,654.74	78.11	3.72	3.72	2,654.74	162.86	7.06	7.06	837.27	71.21	7.03	7.03
69	F Other Investments	TITLE												
72	F3 Other Investments - Equity Shares (incl PSUs and Unlisted)	OESH	12.75	-	-	-	12.75	0.42	1.82	1.82	19.66	3.56	17.02	17.02
74	F5 Other Investments -Debentures	OLDB	250.00	6.18	2.47	2.47	250.00	7.32	2.93	2.93	-	-	-	-
77	F12 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	276.58	20.13	4.02	4.02	276.58	80.96	7.01	7.01	430.92	93.13	7.14	7.14
		TOTAL	86,774.38	1,956.72			86,774.38	5,033.24			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.

PERIODIC DISCLOSURES

FORM NL-37 - Downgrading of Investments

Insurer: Future Generali India Insurance Company Limited

Date: October - December 2011

FORM - 2

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

Statement as on: 31 December 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								
	Nil	NA	NA	NA	NA	NA	NA	NA	NA
B.	<u>As on Date</u>								
1	11% Tata Communication Ltd 2014	ICTD	523.86	05/03/2010	CARE	AAA	AA+	01/11/2010	NA
2	9.80% First Blue Home Finance Ltd 2020	OLDB	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: Future Generali India Insurance Company Limited

Date: October - December 2011

(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 previos year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	1,745.92	5596	1,117.00	2718	7,449.84	17187	5,346.65	8288
2	Cargo & Hull	865.51	2125	693.50	15711	2,920.81	6496	2,331.56	37644
3	Motor TP	4,720.53	148502	2,223.44	0	13,261.70	419063	6,280.34	0
4	Motor OD	9,312.76	0	6,080.46	112729	25,482.60		16,506.13	343267
5	Engineering	702.25	1431	595.73	1105	2,054.90	4065	1,798.88	2637
6	Workmen's Compensation	277.74	1420	159.99	1005	898.69	4318	439.61	2773
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	-	0	-	0	-	0	-	0
9	Personal Accident	993.06	14491	472.63	9460	3,624.08	39921	2,115.40	29533
10	Health	1,751.25	15907	2,207.08	15209	8,496.92	59206	7,307.65	51136
11	Others*	1,138.86	6956	590.95	5922	3,294.85	21486	2,009.04	25829
		21,507.87	196428	14,140.77	163859	67,484.41	571742	44,135.25	501107

Note:

1. Premium stands for amount of premium

2. 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 Limited

Date: October - December 2011

(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	595	104.05	2,662,697.32
		Social			
2	Cargo & Hull	Rural	164	116.85	1,170,927.58
		Social			
3	Motor TP	Rural	13898	541.15	562,080.38
		Social			
4	Motor OD	Rural	0	890.46	-
		Social			
5	Engineering	Rural	99	54.26	294,520.61
		Social			
6	Workmen's Compensation	Rural	81	17.66	28,899.35
		Social			
7	Employer's Liability	Rural	0	-	-
		Social			
8	Aviation	Rural	0	-	-
		Social			
9	Personal Accident	Rural	975	20.00	670,415.25
		Social	0	-	-
10	Health	Rural	822	68.60	70,668.42
		Social			
11	Others*	Rural	3080	276.56	511,915.98
		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 Company Limited

Date: October - December 2011

(Rs. in Lakhs)

Sl.No.	Business Acquisition through different channels								
	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	49838	4,575.35	7160	471.73	116585	10,399.34	12224	917.40
2	Corporate Agents-Banks	1909	50.80	0	0.00	1909	50.80	0	0.00
3	Corporate Agents -Others	198	301.59	0	0.00	286	541.36	0	0.00
4	Brokers	18567	4,262.75	16074	2840.24	50215	16,427.95	47770	11895.52
5	Micro Agents	0	-	0	0.00	0	-	0	0.00
6	Direct Business	124910	12,343.85	140625	10828.80	400252	40,032.65	441113	31322.34
	Total (A)	195422	21,534.34	163859	14140.77	569247	67,452.10	501107	44135.25
1	Referral (B)	1006	(26.46)	0	0	2495	32.31	0	0
	Grand Total (A+B)	196428	21,507.87	163859	14,140.77	571742	67,484.41	501107	44,135.25

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 Oct 2011 to 31 Dec 2011		As On	31-Dec-11
			8.57			

(Rs in Lakhs)

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers	23	575	437	2	142	17
a)	Sales Related	2	35	25	0	11	1
b)	Policy Administration Related	12	300	282	0	25	5
c)	Insurance Policy Coverage related	0	14	10	0	4	0
d)	Claims related	8	221	118	2	98	11
e)	Others	1	5	2	0	4	0
	Total Number	23	575	437	2	142	17

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	16	0	16
b)	Greater than 15 days	1	0	1
	Total Number	17	0	17

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