

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 31 st December 2013

(Rs. ' 000)

Particulars	Schedule	Total		Total	
		For Q3 2013-14	Upto Q3 2013-14	For Q3 2012-13	Upto Q3 2012-13
1. Premiums earned (Net)	NL-4-Premium Schedule	2,303,262	6,603,520	1,934,411	5,227,278
2. Profit/Loss on sale/redemption of Investments		9,350	34,879	11,426	32,535
3. Others		362	1,051	309	973
4. Interest, Dividend & Rent - Gross		230,237	673,533	183,725	494,990
Total (A)		2,543,211	7,312,983	2,129,871	5,755,776
1. Claims Incurred (Net)	NL-5-Claims Schedule	1,918,817	5,087,165	1,554,996	4,257,179
2. Commission	NL-6-Commission Schedule	74,603	138,272	72,935	152,447
	NL-7-Operating Expenses Schedule				
3. Operating Expenses related to Insurance Business		636,493	2,101,998	640,798	1,914,528
4. Premium deficiency		-	-	-	-
Total (B)		2,629,913	7,327,435	2,268,729	6,324,154
Operating Profit/(Loss)		(86,702)	(14,452)	(138,858)	(568,378)
Appropriations					
Transfer to Shareholders' Funds		(86,702)	(14,452)	(138,858)	(568,378)
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Total (C)		(86,702)	(14,452)	(138,858)	(568,378)

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 2013

(Rs. ' 000)

Particulars	Schedule	For Q3 2013-14	Upto Q3 2013-14	For Q3 2012-13	Upto Q3 2012-13
1. Operating Profit/(Loss)					
(a) Fire Insurance		46,822	135,051	(2,706)	15,994
(b) Marine Insurance		(861)	15,894	9,731	20,629
(c) Miscellaneous Insurance		(132,663)	(165,397)	(145,883)	(605,001)
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		98,363	277,966	72,400	209,982
Add: Amortisation write up on Securities		3,591	10,127	1,870	7,101
Less: Amortisation write down on Securities		(102)	(460)	(39)	(323)
(b) Profit on sale of investments		4,231	15,608	4,575	15,471
Less : Loss on sale of investments		(34)	(712)	6	(1,224)
3. Other Income		-	-	-	-
Total (A)		19,347	288,077	(60,046)	(337,371)
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		392	3,952	330	900
(b) Bad Debts written off		-	-	-	-
(c) Others		-	-	2,930	2,930
Total (B)		392	3,952	3,260	3,830
Profit before Tax (A-B)		18,955	284,125	(63,306)	(341,201)
Provision for Taxation		-	-	-	-
Deferred Tax		-	-	-	-
Profit / (Loss) after tax		18,955	284,125	(63,306)	(341,201)
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		(3,285,153)	(3,550,323)	(3,631,264)	(3,353,369)
Balance carried forward to Balance Sheet		(3,266,198)	(3,266,198)	(3,694,570)	(3,694,570)

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4th September, 2007
FORM NL-3-B-BS
Balance Sheet as at 31 st December 2013

(Rs.' 000)

Particulars	Schedule	As at	As at
		31st December 2013	31st December 2012
Source of Funds			
Share Capital	NL-8-Share Capital Schedule	7,100,000	5,600,000
Share Application Money		-	850,000
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	-	-
Fair Value Change Account		1,149	1,818
Borrowings	NL-11-Borrowings Schedule	-	-
Total		7,101,149	6,451,818
Application of Funds			
Investments	NL-12-Investment Schedule	14,604,305	11,897,599
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		565,707	549,911
Less Accumulated Depreciation		471,606	441,158
Net Block		94,101	108,753
Capital Work in Process		43,228	33,832
		137,329	142,585
Deferred Tax Assets		-	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	95,996	307,882
(ii) Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	2,510,321	2,482,493
		2,606,317	2,790,375
Current Liabilities	NL-17-Current Liabilities Schedule	8,484,188	7,594,148
Provisions	NL-18-Provisions Schedule	5,028,812	4,479,163
Total (B)		13,513,000	12,073,311
Net Current Assets (A - B)		(10,906,683)	(9,282,936)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		3,266,198	3,694,570
Total		7,101,149	6,451,818

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 2013

(Rs.' 000)

Particulars	Total		Total	
	For Q3 2013-14	Upto Q3 2013-14	For Q3 2012-13	Upto Q3 2012-13
Premium from direct business written	3,154,813	9,321,131	2,803,030	8,360,348
Add : Premium on reinsurance accepted	80,340	113,708	37,036	193,026
Less: Premium on reinsurance ceded	653,334	2,362,721	764,210	2,360,009
Net Premium	2,581,819	7,072,118	2,075,856	6,193,365
Adjustment for change in reserve for unexpired risks	278,557	468,598	141,445	966,087
Total Premium Earned (Net)	2,303,262	6,603,520	1,934,411	5,227,278

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 2013

(Rs.' 000)

Particulars	Total		Total	
	For Q3 2013-14	Upto Q3 2013-14	For Q3 2012-13	Upto Q3 2012-13
Claims Paid				
Direct	1,998,446	4,737,371	1,321,002	3,732,209
Add : Reinsurance accepted	3,294,620	3,294,738	9,845	28,953
Less: Reinsurance ceded	3,922,280	4,765,675	433,873	1,395,842
Net Claims Paid	1,370,786	3,266,434	896,974	2,365,320
Add : Claims outstanding at the end	7,495,700	7,495,700	5,080,538	5,080,538
Less : Claims outstanding at the beginning	6,947,669	5,674,969	4,422,516	3,188,679
Total Claims Incurred	1,918,817	5,087,165	1,554,996	4,257,179

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 2013

(Rs.' 000)

Particulars	Total		Total	
	For Q3 2013-14	Upto Q3 2013-14	For Q3 2012-13	Upto Q3 2012-13
Commission Paid				
Direct	193,271	556,053	180,775	530,681
Add : Reinsurance accepted	-	-	-	-
Less: Commission on reinsurance Ceded	118,668	417,781	107,840	378,234
Net Commission	74,603	138,272	72,935	152,447
Break-up of the commission (gross) incurred to procure business furnished as per details below				
Agent	86,316	260,237	78,672	231,990
Brokers	90,416	240,779	90,370	254,378
Corporate Agency	7,438	21,640	4,290	14,045
Referral	36	142	61	256
Others (pl.Coins)	9,065	33,255	7,382	30,012
Gross Commission	193,271	556,053	180,775	530,681

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

FORM NL-7-OPERATING EXPENSES SCHEDULE

Operating Expenses related to Insurance Business Up to the Quarter Ended 31st December 2013

(Rs.' 000)

	Particulars	Total		Total	
		For Q3 2013-14	Upto Q3 2013-14	For Q3 2012-13	Upto Q3 2012-13
1	Employees' Remuneration & Welfare Benefits	261,935	776,924	214,233	614,861
2	Travel , Conveyance and Vehicle Running Expenses	23,313	61,159	15,464	48,792
3	Training & Conferences Expenses	2,350	14,358	949	9,073
4	Rents, Rates, and Taxes	41,876	128,037	41,272	108,057
5	Repairs	35,234	93,841	23,416	76,471
6	Printing & Stationery	11,190	34,069	12,664	43,354
7	Communication	15,365	47,296	15,110	45,642
8	Legal & Professional Charges	46,927	117,102	25,029	99,026
9	Auditors' Fees , Expenses etc.				
	(a) As Auditor	564	1,974	413	1,471
	(b) As Adviser or in any other capacity, in respect of				
	(i) Taxation Matters	8	188	52	151
	(ii) Insurance Matters	-	-	-	-
	(iii) Management Services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
10	Advertisement and Publicity	80,690	192,323	55,105	128,667
11	Outsourcing Expenses	14,421	41,985	12,995	34,646
12	Business Support	190,542	641,972	196,923	623,679
13	Interest & Bank Charges	1,675	4,870	1,503	4,362
14	Others	5,800	554	(3,291)	(1,224)
15	Depreciation	14,942	49,100	18,151	60,459
16	Entertainment	635	1,510	497	1,500
17	(Gain)/Loss on Foreign Exchange	73	74	99	99
18	Subscription/Membership	1,689	3,642	1,419	4,201
19	Insurance	75	516	(2)	67
20	Pool Expenses	(116,898)	(124,305)	5,839	6,590
21	Service Tax Expenses	4,087	14,809	2,958	4,584
	Total	636,493	2,101,998	640,798	1,914,528

FORM NL-8-SHARE CAPITAL SCHEDULE

Share Capital as on 31st December 2013

(Rs.'000)

	Particulars	As at 31st December 2013	As at 31st December 2012
1	Authorized Capital 1,000,000,000 (Previous year 1,000,000,000) Equity Shares of Rs. 10 Each	10,000,000	10,000,000
2	Issued Capital 710,000,000 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	7,100,000	7,100,000
3	Subscribed Capital 710,000,000 (Previous year 615,000,000) Equity Shares of Rs. 10 Each	7,100,000	6,450,000
4	Called Up Capital 710,000,000 (Previous year 520,000,000) Equity Shares of Rs. 10 Each	7,100,000	5,600,000
	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	7,100,000	5,600,000

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

Share Capital Pattern of Shareholding as on 31st December 2013

Shareholder	As at 31st December 2013		As at 31st December 2012	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	528,950,000	74.5	417,200,000	74.5
Future Retail Limited	181,050,000		142,800,000	
Shendra Advisory Services Pvt Ltd.	347,900,000		274,400,000	
Foreign	181,050,000	25.5	142,800,000	25.5
Participatie Maatschappij Graafschap Holland N.V.	181,050,000		142,800,000	
Others				
Total	710,000,000	100	560,000,000	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 31st December 2013

(Rs. '000)

	Particulars	As at	As at
		31st December 2013	31st December 2012
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 2013

(Rs. '000)

	Particulars	As at 31st December 2013	As at 31st December 2012
1	Debenture/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

FORM NL-12-INVESTMENT SCHEDULE

Investments as on 31st December 2013

Particulars	As at 31st December 2013	As at 31st December 2012
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	5,546,256	4,457,783
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	4,304,054	3,813,833
(e) Other Securities	399,500	249,500
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	3,651,845	2,585,078
5. Other than Approved Investments	-	25,000
Total Long Term Investment	13,901,655	11,131,194
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	51,605	49,858
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares	-	-
(aa) Equity	15,574	20,363
(bb) Preference	-	-
(b) Mutual Funds	71,818	217,361
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	159,428	200,030
(e) Other Securities	100,000	159,800
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	302,971	103,190
5. Other than Approved Investments	1,254	15,803
Total Short Term Investment	702,650	766,405
Total	14,604,305	11,897,599

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-13-LOANS SCHEDULE

Loans as on 31st December 2013

(Rs. '000)

Particulars	As at 31st December 2013	As at 31st December 2012
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 2013

(Rs. '000)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 31st March 2013	Additions	Deductions	As at 31st December 2013	As at 31st March 2013	Up to the Quarter ended 30th Sept 2013	On Sales/ Adjustments	As at 31st December 2013	As at 31st December 2013	As at 31st December 2012
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Softwares	188,781	-	-	188,781	170,349	8,965	-	179,314	9,467	15,211
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	135,153	8,409	9,272	134,290	77,809	18,207	8,371	87,645	46,645	58,491
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	41,098	6,335	671	46,762	29,338	5,550	642	34,246	12,516	8,817
Information & Technology Equipment	112,646	12,101	133	124,614	100,726	7,592	133	108,185	16,429	6,618
Vehicles	2,272	-	-	2,272	1,436	341	-	1,777	495	949
Office Equipment	69,907	440	1,359	68,988	53,290	8,445	1,296	60,439	8,549	18,667
Others	-	-	-	-	-	-	-	-	-	-
Total	549,857	27,285	11,435	565,707	432,948	49,100	10,442	471,606	94,101	108,753
Work in progress									43,228	33,832
Grand Total	549,857	27,285	11,435	565,707	432,948	49,100	10,442	471,606	137,329	142,585
Previous Year	524,944	34,453	9,486	521,335	387,250	60,458	6,552	441,158	142,585	

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 31st December 2013

(Rs. '000)

Particulars	As at 31st December 2013	As at 31st December 2012
1. Cash (including cheques, drafts and stamps)	587	12
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term (due within 12 months)	-	-
(bb) Others	-	-
(b) Current Accounts	95,409	307,870
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	95,996	307,882
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	95,996	307,882
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 2013

(Rs. '000)

Particulars	As at 31st December 2013	As at 31st December 2012
Advances		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	16,493	14,974
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	10,661	392
6. Others	-	-
7. Other Deposits	102,376	98,921
8. Advances to Employees	3,150	2,892
9. Advances recoverable in cash or kind	52,489	44,404
10. Unutilised Service Tax (net)	100,145	76,739
Total (A)	285,314	238,322
Other Assets		
1. Income accrued on Investments	527,882	415,046
2. Outstanding Premiums	146,884	59,334
3. Agents' Balances	1,036	-
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	1,549,205	1,769,791
6. Due from Subsidiaries / Holding Company	-	-
7. Deposit With Reserve Bank Of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8. Others	-	-
Total (B)	2,225,007	2,244,171
Total (A+B)	2,510,321	2,482,493

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 2013

(Rs. '000)

Particulars	As at 31st December 2013	As at 31st December 2012
1. Agents Balances	200,898	144,422
2. Balances due to other Insurance Companies	118,551	1,712,464
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	-	-
5. Unallocated Premium	134,528	149,473
6. Sundry Creditors	360,995	338,259
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	7,495,700	5,078,346
9. Provision for Solatium fund	6,064	4,115
10. Due to Officers / Directors	-	-
11. Unclaimed amount of Policyholders	52,891	39,830
12. Statutory Dues	114,561	127,239
Total	8,484,188	7,594,148

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

FORM NL-18-PROVISIONS SCHEDULE

Provisions as on 31st Decmber 2013

(Rs. '000)

Particulars	As at 31st December 2013	As at 31st December 2012
1. Reserve for Unexpired risk	4,843,323	4,309,494
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	185,489	169,669
Total	5,028,812	4,479,163

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 2013

(Rs. '000)

Particulars	As at 31st December 2013	As at 31st December 2012
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 Ltd

Date: October 2013 - December 2013

(Rs .in Lacs)

Statement of Liabilities								
Description	As on 31st December 2013				As on 31st December 2012			
	Reserves for unexpired risks	Reserve for outstanding claims	IBNR reserves	Total Reserves	Reserves for unexpired risks	Reserve for outstanding claims	IBNR reserves	Total Reserves
Fire	3,229	1,680	401	5,310	2,197	1,658	97	3,952
Marine Sub-class: Marine Cargo Marine Hull	1,112	868	296	2,275	951	594	118	1,663
Miscellaneous Sub-class: Motor Engineering Aviation Liabilities Rural insurance Others	36,179	47,774	19,539	103,492	30,796	37,129	7,898	75,823
Health Insurance	7,914	1,798	2,602	12,313	9,151	1,362	1,951	12,464
Total Liabilities	48,433	52,120	22,837	123,390	43,095	40,743	10,064	93,902

PERIODIC DISCLOSURES

FORM NL-22 Geographical Distribution of Business

Insurer: Future Generali India Insurance Company limited Date : October 2013 -December 2013

STATES	(Rs in Lakhs)																										
	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	177.07	1,004.93	38.50	123.53	-	-	-	180.37	811.67	590.73	1,730.14	210.04	699.43	17.24	55.82	78.22	160.55	83.54	150.21	24.91	111.28	-	-	30.43	113.77	1,431.03	4,961.34
Andaman & Nicobar Is.	-	0.10	0.15	0.36	-	-	-	-	2.41	10.31	24.02	8.81	20.37	-	-	-	0.03	-	-	-	-	-	-	-	0.07	19.28	47.36
Assam	3.61	34.20	0.95	3.06	-	-	-	2.21	15.22	119.51	373.22	37.49	133.41	0.08	0.33	1.09	5.82	2.33	9.24	0.13	1.19	-	-	6.64	15.06	174.04	590.77
Bihar	0.44	1.95	0.43	0.85	-	-	-	2.03	3.75	268.92	669.18	73.81	218.20	-	0.03	0.05	0.56	0.38	1.88	0.22	0.43	(135.15)	823.79	15.03	39.34	226.15	1,759.97
Chandigarh	14.56	35.16	2.24	9.34	-	-	-	3.84	9.88	232.93	816.32	67.22	220.44	0.54	1.42	3.46	16.60	7.19	18.46	8.81	42.64	-	-	33.91	96.60	374.71	1,266.86
Chhattisgarh	2.17	14.83	4.73	12.69	-	-	-	3.27	14.52	198.81	563.02	96.97	300.05	6.00	6.19	3.51	10.77	19.81	21.73	0.27	1.42	-	-	8.98	38.49	344.51	983.73
Delhi	275.88	999.64	80.81	315.10	-	-	-	101.42	260.85	1,181.40	3,263.56	369.46	1,075.87	79.08	209.16	67.94	349.65	228.31	1,407.27	16.08	79.24	-	-	43.32	242.84	2,443.70	8,203.19
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.06	0.06	-	-	-	-	-	-	-	-	0.06	0.06
Gujarat	177.53	504.11	36.80	232.96	-	-	-	43.70	125.10	1,069.39	2,657.54	424.43	1,035.42	27.38	52.11	118.36	367.44	170.29	524.31	23.04	73.81	-	-	236.18	760.16	2,327.09	6,332.96
Haryana	33.51	78.33	8.90	32.27	-	-	-	5.05	14.81	449.38	1,523.00	193.70	701.27	1.74	14.32	3.08	12.00	4.30	18.59	2.35	12.78	0.03	150.34	64.85	190.80	766.88	2,748.50
Himachal Pradesh	0.01	0.01	-	-	-	-	-	-	-	0.43	0.43	0.75	0.75	-	-	-	-	-	-	-	-	-	-	1.01	1.01	2.19	2.19
Jammu & Kashmir	0.80	8.24	-	0.42	-	-	-	-	-	129.20	318.49	54.21	136.52	-	-	0.22	2.07	0.28	0.53	0.09	0.63	-	-	10.91	29.90	195.71	496.80
Jharkhand	2.42	7.96	0.77	2.62	-	-	-	8.15	17.82	189.51	482.44	86.74	263.45	-	0.38	0.65	2.12	0.32	1.47	-	0.22	16.10	254.34	9.54	35.63	314.19	1,068.46
Karnataka	75.79	636.65	26.61	168.49	-	-	-	47.91	116.95	943.76	2,694.67	369.07	1,169.91	45.27	107.87	43.72	91.73	852.05	1,138.81	7.89	23.65	-	-	48.50	196.16	2,460.57	6,344.89
Kerala	13.38	88.27	0.54	2.80	-	-	-	9.99	36.00	655.58	1,809.18	205.39	595.58	3.98	5.72	3.81	11.27	3.29	38.10	10.74	40.16	-	-	9.96	24.65	916.66	2,651.73
Madhya Pradesh	10.52	51.22	4.54	39.73	-	-	-	3.70	25.57	321.66	833.01	195.00	466.56	0.96	1.70	32.35	151.80	7.46	26.03	0.98	5.35	-	-	167.32	423.19	744.48	2,024.16
Maharashtra	2,213.63	5,651.11	648.31	2,490.80	-	-	-	359.01	981.80	3,913.27	10,344.85	1,723.22	4,551.41	182.74	595.17	753.37	2,137.28	2,567.06	5,308.98	66.97	281.06	-	14.22	867.78	2,995.53	13,295.38	35,352.21
Orissa	1.47	8.34	0.02	0.77	-	-	-	4.68	13.77	50.91	148.19	46.59	154.39	-	-	0.15	1.21	0.51	2.08	0.03	0.16	-	-	17.74	43.07	122.10	371.98
Punjab	10.12	35.80	8.37	23.99	-	-	-	0.40	4.20	466.61	1,224.33	122.71	368.02	0.61	1.95	3.61	17.05	8.11	21.69	28.04	100.37	-	-	65.29	159.37	713.88	1,956.75
Rajasthan	12.97	41.48	1.48	4.98	-	-	-	16.24	54.75	307.32	710.68	224.15	526.89	1.13	1.33	50.96	297.22	4.49	15.20	4.45	16.90	-	-	99.43	314.50	722.62	1,983.92
Tamil Nadu	140.16	661.54	87.58	282.67	-	-	-	61.80	207.06	697.30	2,295.08	254.21	839.24	28.75	112.42	49.04	232.78	586.01	714.07	16.12	73.45	-	-	119.34	468.36	2,040.29	5,886.66
Uttar Pradesh	16.42	30.03	13.00	32.33	-	-	-	10.27	21.28	691.22	1,664.77	188.05	513.52	0.86	1.90	4.25	13.12	5.71	16.61	0.35	1.39	63.41	2,080.83	29.19	73.37	1,022.74	4,449.17
Uttarakhand	1.23	3.71	0.04	0.04	-	-	-	0.74	0.94	25.14	31.75	27.36	32.71	0.03	0.15	0.38	0.40	-	-	-	0.01	-	-	0.91	5.84	55.82	75.56
West Bengal	133.16	398.41	2.55	181.51	-	-	-	27.45	208.76	470.78	1,338.82	223.35	692.08	2.94	20.79	11.87	79.25	130.59	548.32	7.87	25.70	10.61	19.76	105.27	285.02	1,126.43	3,798.41
Puducherry	5.17	5.17	-	-	-	-	-	-	-	9.74	21.67	4.33	11.38	-	-	0.32	0.48	0.18	0.36	-	-	-	-	0.18	0.18	19.93	39.25
	3,322.01	10,301.20	967.32	3,961.30	-	-	-	892.24	2,947.12	12,993.80	35,538.36	5,207.05	14,726.88	399.32	1,188.75	1,230.47	3,961.26	4,682.19	9,983.94	219.34	891.86	(45.00)	3,343.28	1,991.71	6,552.90	31,860.45	93,396.85

PERIODIC DISCLOSURES

FORM NL-23 :Reinsurance Risk Concentration

Insurer: Future Generali India Insurance Company Limited

Date: October 2013 - December 2013

(Rs in Lakhs)

Reinsurance Risk Concentration						
Sl. No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	2	464.00	15.16	0.00	5.67%
2	No. of Reinsurers with rating AA but less than AAA	43	79.50	128.26	170.97	71.67%
3	No. of Reinsurers with rating A but less than AA	34	2,334.45	425.08	1,543.16	19.75%
4	No. of Reinsurers with rating BBB but less than A	4	118.73	0.00	59.74	1.63%
5	No. of Reinsurers with rating less than BBB	0	0.00	0.00	0.00	0.00%
6	No. of Indian reinsurer other then GIC	7	0.00	0.00	156.50	1.28%
	Total	90	2,996.68	568.50	1,930.371	100.00%

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: Future Generali India Insurance Company Limited

Date: October 2013 - December 2013

(Rs in Lakhs)

Ageing of Claims								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	411	73	86	28	13	611	2101.96
2	Marine Cargo	1023	422	277	108	38	1868	904.34
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	77	47	50	16	3	193	632.77
5	Motor OD	19484	3571	995	436	185	24671	6078.57
6	Motor TP	110	93	156	292	727	1378	3555.94
7	Health	9513	2346	153	496	29	12537	3055.93
8	Overseas Travel	10	40	71	18	15	154	126.19
9	Personal Accident	584	370	54	267	10	1285	1087.74
10	Liability	12	7	2	2	3	26	18.56
11	Crop	0	0	0	0	0	0	0.00
12	Miscellaneous	497	130	159	83	32	901	2422.44

PERIODIC DISCLOSURES FORM NL-25 Quarterly claims data for Non-Life
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Insurer: Future Generali India Insurance Company Limited

Date: October 2013 - December 2013

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	355	1103	0	225	6182	7845	2389	155	816	39	0	0	851	19960
2	Claims reported during the period	578	1776	0	189	24408	961	10984	124	1475	23	0	0	1313	41831
3	Claims Settled during the period	611	1868	0	193	24671	1378	12537	154	1285	26	0	0	901	43624
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Claims closed during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	330	1084	0	224	6141	7478	1813	151	1074	38	0	0	1327	19660
	Less than 3months	135	557	0	93	4386	719	1672	95	743	12	0	0	744	9156
	3 months to 6 months	65	340	0	73	777	864	83	42	198	8	0	0	266	2716
	6months to 1 year	90	141	0	39	535	1478	34	11	60	8	0	0	211	2607
	1year and above	40	46	0	19	443	4417	24	3	73	10	0	0	106	5181

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 2013

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	Net Written Premium	Gross Claims Incurred	Net Claims Incurred	RSM-1	RSM-2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
01	Fire	14,155	3,776	3,740	1,495	1,415	1,122	1,415
02	Marine Cargo	5,199	2,193	1,731	1,145	624	519	624
03	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous:							
04	Motor	68,887	64,606	31,030	33,659	12,921	10,098	12,921
05	Engineering	3,990	1,528	1,446	739	399	434	434
06	Aviation			-		-	-	
07	Liability	1,436	601	60	65	215	19	215
08	Rural Insurance					-	-	
09	Others	11,785	6,232	3,948	2,069	1,650	1,184	1,650
10	Health Insurance	18,492	13,982	9,959	10,131	2,796	3,039	3,039
	Total	123,944	92,918	51,915	49,302	20,021	16,416	20,299

PERIODIC DISCLOSURES

FORM NL-27: Offices information for Non-Life

Insurer: Future Generali India Insurance Company Limited

Date: October 2013 - December 2013

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Qtr		94
2	No. of branches approved during the Qtr		0
3	No. of branches opened during the Qtr	Out of approvals of previous year	5
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		99
7	No. of branches approved but not opened		19
8	No. of rural branches		0
9	No. of urban branches		99

PERIODIC DISCLOSURES

FORM NL-28: Statement of Investment Assets

Date : October 2013 - December 2013

Insurer: Future Generali India Insurance Company Limited

FORM 3B

PART - A
(Rs in Lakhs)

Statement of Investment Assets (General Insurer, Re - Insurers) (Business within India)

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	146,043.05
2	Loans	9	
3	Fixed Assets	10	1,373.29
4	Current Assets		
	a. Cash and Bank	11	959.96
	b. Advances and Other Assets	12	25,103.23
5	Current Liabilities		
	a. Current Liabilities	13	84,841.88
	b. Provisions	14	50,288.12
	c. Misc Exp not written Off	15	
	Debit Balance of P and L A/c		32,661.96
	Application of Funds as per Balance Sheet (A)		341,271.49

No	Less: Other Assets	SCH	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	1,373.29
3	Cash and Bank Balance (If any)	11	959.96
4	Advances and Other Assets (If Any)	12	25,103.23
5	Current Liabilities	13	84,841.88
6	Provisions	14	50,288.12
7	Misc Exp not written Off	15	
	Debit Balance of P and L A/c		32,661.96

TOTAL(B) 195,228.44

'Investment Assets ' as per FORM 3B (A-B) 146,043.05

Section II

No.	Investment Assets	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM* (b)	(c)	d = (b + c)	(e)	(f)	(g)=(d+f)	(h)
1	Central Government Securities	Not Less than 20%			36,307.80	36,307.80	24.86		36,307.80	33,902.20
2	Central Govt Sec, State Govt Sec or Other Approved Securities	Not Less than 30%			55,978.62	55,978.62	38.33		55,978.62	52,782.32
3	Investment subject to Exposure Norms									
	a) Housing and Loans to SG for housing and FFE	Not Less than 5%								
	1. Approved Investments			4,739.81	4,642.98	9,382.79	6.43		9,382.79	9,208.58
	2. Other Investments									0.00
	b) Infrastructure Investments	Not Less than 10%								
	1. Approved Investments			21,477.06	18,070.80	39,547.86	27.08	0.30	39,548.16	38,467.22
	2. Other Investments							0.00		0.00
	c) Approved Investments	Not Exceeding 55%		19,458.91	21,650.21	41,109.12	28.15	11.83	41,120.95	40,609.96
	d) Other Investments			13.17		13.17	0.01	(0.64)	12.54	12.54
	Total Investment Assets	100%		45,688.95	100,342.61	146,031.55	100.00	11.49	146,043.05	141,080.61

CERTIFICATION

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

Note: 1. (+) FRSM refers to 'Funds Representing Solvency Margin'

2. Other Investments are as permitted under 27B(3)

3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.

4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account.

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

FORM NL-29

Insurer:

Future Generali India Insurance Company Ltd

Date:

October 2013 - December 2013

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st Dec 2013	As % of total for this class	As at 31st Dec 2012	As % of total for this class	As at 31st Dec 2013	As % of total for this class	As at 31st Dec 2012	As % of total for this class
Break down by credit rating								
AAA rated	58,030.69	42.93	55,256.76	48.89	59,499.44	42.46	54,836.10	48.82
AA or better	24,361.19	18.02	12,396.35	10.97	24,658.58	17.60	12,153.16	10.82
Rated below AA but above A	-	-	239.31	0.21	-	-	250.00	0.22
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	52,782.31	39.05	45,124.46	39.93	55,978.62	39.95	45,076.41	40.13
Total	135,174.19	100.00	113,016.88	100.00	140,136.64	100.00	112,315.67	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	5,092.27	3.77	3,492.05	3.09	5,115.09	3.65	3,498.73	3.12
more than 1 year and upto 3 years	6,963.29	5.15	10,116.48	8.95	7,033.50	5.02	10,154.25	9.04
More than 3 years and up to 7 years	30,029.83	22.22	19,332.69	17.11	30,921.08	22.06	19,424.61	17.29
More than 7 years and up to 10 years	64,842.65	47.97	52,131.09	46.13	66,515.11	47.46	51,475.73	45.83
above 10 years	28,246.15	20.90	27,944.57	24.73	30,551.85	21.80	27,762.35	24.72
Total	135,174.19	100.00	113,016.88	100.00	140,136.64	100.00	112,315.67	100.00
Breakdown by type of the issuer								
a. Central Government	35,644.31	26.37	32,472.09	28.73	38,243.80	27.29	32,571.49	29.00
b. State Government	17,138.00	12.68	12,652.36	11.20	17,734.82	12.66	12,504.91	11.13
c. Corporate Securities	82,391.88	60.95	67,892.42	60.07	84,158.02	60.05	67,239.27	59.87
Total	135,174.19	100.00	113,016.88	100.00	140,136.64	100.00	112,315.67	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

PERIODIC DISCLOSURES

FORM NL-30: Analytical Ratios

Insurer: Future Generali India Insurance Company Limited

Date: October 2013 - December 2013

Analytical Ratios					
Sl. No.	Particular	Total			
		For Q3 2013-14	Upto Q3 2013-14	For Q3 2012-13	Upto Q3 2012-13
1	Gross Direct Premium Growth Rate	13%	11%	31%	26%
	Fire	24%	19%	54%	30%
	Marine	-27%	-6%	53%	44%
	Accident & Health	4%	-10%	116%	37%
	Engineering	11%	11%	14%	30%
	Liability	4%	9%	32%	30%
	Motor (OD)	17%	15%	19%	21%
	Motor (TP)	19%	4%	-8%	7%
	Motor (Total)	18%	12%	10%	16%
	Workmen Compensation	5%	28%	35%	31%
	Others	14%	93%	61%	77%
	Miscellaneous (Total)	14%	12%	29%	24%
2	Gross Direct Premium to Net Worth	82%	243%	102%	303%
3	Growth rate of Net Worth	39%	39%	18%	18%
4	Net Retention Ratio	80%	75%	73%	72%
	Fire	34%	28%	30%	23%
	Marine	58%	45%	33%	35%
	Accident & Health	72%	76%	70%	73%
	Engineering	47%	38%	35%	32%
	Liability	42%	42%	40%	41%
	Motor (OD)	95%	95%	90%	90%
	Motor (TP)	95%	95%	89%	89%
	Motor (Total)	95%	95%	89%	89%
	Workmen Compensation	95%	95%	90%	90%
	Others	69%	41%	57%	58%
	Miscellaneous (Total)	86%	83%	80%	81%
5	Net Commission Ratio	3%	2%	4%	2%
	Fire	-10%	-18%	-7%	-17%
	Marine	5%	2%	0%	-3%
	Accident & Health	2%	4%	3%	5%
	Engineering	-11%	-19%	-16%	-26%
	Liability	29%	22%	27%	19%
	Motor (OD)	6%	6%	8%	6%
	Motor (TP)	-1%	-1%	-5%	-1%
	Motor (Total)	4%	4%	4%	3%
	Workmen Compensation	8%	9%	10%	8%
	Others	3%	-13%	3%	0%
	Miscellaneous (Total)	3%	3%	4%	3%
6	Expense of Management to Gross Direct Premium	26%	29%	29%	29%
7	Expense of Management to Net Written Premium	32%	38%	40%	39%
8	Net Incurred Claims to Net Earned Premium	83%	77%	80%	81%
9	Combined Ratio	111%	109%	115%	115%
10	Technical Reserves to Net Premium Ratio	478%	174%	452%	152%
11	Underwriting Balance Ratio	-14%	-11%	-17%	-21%
12	Operating Profit Ratio	-4%	0%	-7%	-11%
13	Liquid Assets to Liabilities Ratio	6%	6%	11%	11%
14	Net Earning Ratio	1%	4%	-3%	-6%
15	Return on Net Worth Ratio	0%	7%	-2%	-12%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.82	1.82	1.65	1.65
17	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

Equity Holding Pattern

1	(a) No. of shares		710,000,000		560,000,000
2	(b) Percentage of shareholding (Indian / Foreign)		74.5% ; 25.5%		74.5% ; 25.5%
3	(c) %of Government holding (in case of public sector insurance companies)		NA		NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)		0.37		-0.65
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		0.37		-0.65
6	(iv) Book value per share (Rs)		5.40		4.92

PERIODIC DISCLOSURES

FORM Form NL 31 :Related Party Transactions

Insurer: Future Generali India Insurance Company Limited

Date: October 2013 to December 2013

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 Dec 2013	Upto the Quarter ended 31st Dec 2013	For the Quarter ended 31st Dec 2012	Upto the Quarter ended 31st Dec 2012
1	Future Retail Limited	Joint Venture Promoter	Rent & Maintenance for premises hired	-	716	517	2,305
			Insurance Premium received	49	898	15	1,664
			Insurance Claims paid	522	1,922	167	277
2	Generali Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium ceded	34,072	109,562	36,813	120,573
			Commission on reinsurance ceded	6,860	22,975	7,552	24,764
			Claims recovery on reinsurance	24,967	47,083	14,203	67,364
3	Participatie Maatschappij Graafschap Holland N.V.	Joint Venture Promoter	NA	Nil	Nil	Nil	Nil
4	Shendra Advisory Services Private Limited	Joint Venture Promoter	NA	Nil	Nil	Nil	Nil
5	K G Krishnamoorthy Rao	MD & CEO	Remuneration for the period	7,953	14,827	3,061	9,206
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses	4,676	15,154	6,343	33,043
			Other transactions	-	304	-	-
			Insurance Premium Received	2	106	(22)	699
			Insurance Claims Paid	-	23	(84)	33
			Insurance Premium Paid	-	-	-	1,250

PERIODIC DISCLOSURES

FORM NL-32 Products Information

Insurer:Future Generali India Insurance Company Limite Date:

Date : October - December 2013

Products Information

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

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Nil	Nil	Nil	Nil	Nil	Nil	Nil
2	Nil	Nil	Nil	Nil	Nil	Nil	Nil
3	Nil	Nil	Nil	Nil	Nil	Nil	Nil
4	Nil	Nil	Nil	Nil	Nil	Nil	Nil

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 2013

(Rs .in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Funds:		109,489
	Deduct:		
02	Liabilities		109,489
03	Other Liabilities		-
04	Excess in Policyholder's fund		-
05	Available Assets in Shareholders Funds:		45,689
	Deduct:		
06	Other Liabilities		8,680
07	Excess in Shareholder's fund		37,009
08	Total ASM (04)+(07)		37,009
09	Total RSM		20,299
10	Solvency Ratio (Total ASM / Total RSM)		1.82

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Person

Insurer: Future Generali India Insurance Company Limited

Date: October 2013 - December 2013

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. G.N Bajpai	Chairman	Nil
2	Mr. Kishore Biyani	Director	Nil
3	Mr. Vijay Biyani	Director	Nil
4	Mr. Sergio Balbinot	Director	Nil
5	Mr. Roberto Gasso	Director	Nil
6	Dr. Kim Chai Ooi	Director	Nil
7	Mr. Krishan Kant Rathi	Director	Nil
8	Dr. Devi Singh	Director	Nil
9	Dr. Rajan Saxena	Director	Nil
10	Mr. K.G. Krishnamoorthy Rao	Managing Director & CEO	Nil
11	Mr. Arsh Kaumi	Chief of Finance	Resigned on November 30, 2013
12	Mr. Easwara Narayanan	Chief of Operations & Finance	Appointed w.e.f December 01, 2013
13	Mr. Jatin Arora	Appointed Actuary	Nil
14	Mr. Milan P. Shirodkar	Chief of Investments	Nil
15	Mr. Prashant Chikhal	Head Internal Audit	Nil
16	Mr. Raghavendra Rao	Head Retail Sales	Nil
17	Mr. Anurag Sinha	Head - Corporate Sales	Nil
18	Mr. Ajay Panchal	Head - Risk Management	Nil
19	Mr. Manish Pahwa	Company Secretary & Principal Compliance Officer	Nil

Key Persons as defined in IRDA Registration of Companies, Regulations 2000 & Guidelines issued by IRDA on October 09, 2013

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Person

Insurer: Future Generali India Insurance Company Limited

Date: October 2013 - December 2013

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. G.N Bajpai	Chairman	Nil
2	Mr. Kishore Biyani	Director	Nil
3	Mr. Vijay Biyani	Director	Nil
4	Mr. Sergio Balbinot	Director	Nil
5	Mr. Roberto Gasso	Director	Nil
6	Dr. Kim Chai Ooi	Director	Nil
7	Mr. Krishan Kant Rathi	Director	Nil
8	Dr. Devi Singh	Director	Nil
9	Dr. Rajan Saxena	Director	Nil
10	Mr. K.G. Krishnamoorthy Rao	Managing Director & CEO	Nil
11	Mr. Arsh Kaumi	Chief of Finance	Resigned on November 30, 2013
12	Mr. Easwara Narayanan	Chief of Operations & Finance	Appointed w.e.f December 01, 2013
13	Mr. Jatin Arora	Appointed Actuary	Nil
14	Mr. Milan P. Shirodkar	Chief of Investments	Nil
15	Mr. Prashant Chikhal	Head Internal Audit	Nil
16	Mr. Raghavendra Rao	Head Retail Sales	Nil
17	Mr. Anurag Sinha	Head - Corporate Sales	Nil
18	Mr. Ajay Panchal	Head - Risk Management	Nil
19	Mr. Manish Pahwa	Company Secretary & Principal Compliance Officer	Nil

Key Persons as defined in IRDA Registration of Companies, Regulations 2000 & Guidelines issued by IRDA on October 09, 2013

PERIODIC DISCLOSURES

FORM NL-35 - NPAs

Name of the Fund: General Insurance

Date: October 2013 - December 2013

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.

Date: 7th Feb 2014

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 2013 - December 2013				
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Date: October 2013 - December 2013				
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FORM 1									
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Company Name & Code : FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED (Regn No. 132)												
--	--	--	--	--	--	--	--	--	--	--	--	--

<i>Statement as on 31st December</i>								Name of the Fund : General Insurance				
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Name of the Fund : General Insurance					
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(Amount in Lakhs)

No.	Category of Investment	Category	Current Quarter					Year To Date(Current Year)					Year to date(Previous Year)				
			Investment (Rs)		Income on Investment	Gross Yield	Net Yield	Investment (Rs)		Income on Investment	Gross Yield	Net Yield	Investment (Rs)		Income on Investment	Gross Yield	Net Yield
			Book Value	Market Value	(Rs)	%	%	Book Value	Market Value	(Rs)	%	%	Book Value	Market Value	(Rs)	%	%
1	A Central Government Securities	TITLE															
2	A1 Central Government Bonds	CGSB	33,596.70	32,321.71	695.75	2.07		32,712.79	32,321.71	2,153.02	6.58	6.58	25,130.54	28,954.99	1,661.73	6.61	6.61
3	A2 Special Deposits	CSPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSD	1,772.67	1,580.49	30.71	1.73	1.73	1,505.49	1,580.49	82.43	5.47	5.47	1,278.67	1,246.70	74.15	5.80	5.80
6	B Government Securities / Other Approved Securities	TITLE															
8	B2 State Government Bonds/ Development Loans	SGBB	17,930.72	17,138.00	401.83	2.24	2.24	16,048.24	17,138.00	1,131.25	7.05	7.05	10,277.31	12,652.36	684.32	6.66	6.66
10	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	1,934.65	1,742.11	38.19	1.97	1.97	1,933.52	1,742.11	114.17	5.90	5.90	2,764.74	2,270.41	168.45	6.09	6.09
12	C Housing and Loans to State Govt for housing and fire fighting equipment	TITLE															
21	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	9,919.23	9,208.58	237.80	2.40	2.40	10,308.15	9,208.58	731.20	7.09	7.09	9,926.02	10,592.75	694.01	6.99	6.99
25	D Infrastructure Investments	TITLE															
27	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	4.69	7.12	(0.04)	(0.89)	(0.89)	6.51	7.12	(0.87)	(13.32)	(13.32)	9.81	7.98	(0.48)	(4.86)	(4.86)
28	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	17.93	17.84	1.98	11.04	11.04	16.06	17.84	1.94	12.07	12.07	22.41	24.07	(2.86)	(12.78)	(12.78)
34	D9 Infrastructure - PSU - Debentures/ Bonds	IPTD	23,254.04	22,249.77	514.79	2.21	2.21	22,438.04	22,249.77	1,499.15	6.68	6.68	18,361.99	17,707.81	1,280.17	6.97	6.97
35	D10 Infrastructure - PSU - CPs	IPCP	925.95	0.00	12.91	1.39	1.39	924.41	0.00	16.00	1.73	1.73	0.00	0.00	0.00	0.00	0.00
36	D11 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	17,806.05	16,192.49	451.92	2.54	2.54	15,861.64	16,192.49	1,183.27	7.46	7.46	7,345.87	9,475.19	566.26	7.71	7.71
41	E Approved Investment Subject To Exposure Norms	TITLE															
42	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	17.54	14.57	1.44	8.21	8.21	25.38	14.57	(6.77)	(26.69)	(26.69)	35.39	22.21	(12.10)	(34.19)	(34.19)
43	E2 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	104.31	141.17	6.95	6.66	6.66	108.06	141.17	10.71	9.92	9.92	132.45	181.41	16.92	12.78	12.78
50	E9 Corporate Securities - Bonds - Taxable	EPBT	34,896.28	34,741.04	857.66	2.46	2.46	35,299.88	34,741.04	2,568.87	7.28	7.28	24,995.82	29,877.36	1,826.25	7.31	7.31
61	E20 Deposits - Deposit with scheduled banks	ECDB	4,995.00	4,995.00	127.65	2.56	2.56	5,308.88	4,995.00	398.72	7.51	7.51	3,271.91	4,093.00	250.66	7.66	7.66
62	E21 Deposits - CDs with Scheduled Banks	EDCD	465.16	0.00	3.63	0.78	0.78	911.20	0.00	21.04	2.31	2.31	1,710.35	0.00	118.75	6.94	6.94
63	E22 Deposits - Money at call and short notice with banks /Repo	ECMR	0.00	0.00	0.00	0.00	0.00	500.52	0.00	0.11	0.02	0.02	0.00	0.00	0.00	0.00	0.00
65	E24 Commercial Papers issued by all India Financial Institutions rated very strong or more	ECCP	1,362.26	0.00	14.11	1.04	1.04	1,362.26	0.00	14.11	1.04	1.04	485.03	0.00	29.78	6.14	6.14
73	E32 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,022.76	718.18	38.26	3.74	3.74	1,669.42	718.18	143.19	8.58	8.58	2,646.14	2,173.61	220.43	8.33	8.33
75	F Other than Approved Securities	TITLE															
78	F3 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	9.43	12.04	0.00	0.02	0.02	7.39	12.04	(0.21)	(2.88)	(2.88)	10.71	6.70	(9.87)	(92.13)	(92.13)
80	F5 Other than Approved Investments -Debentures	OLDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	239.31	0.00	0.00	0.00
87	F12 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid	OMGS	450.87	0.50	20.83	4.62	4.62	497.47	0.50	48.11	9.67	9.67	239.53	151.33	18.87	7.88	7.88
	TOTAL		150,486.24	141,080.60	3,456.36	2.30	2.30	147,445.28	141,080.60	10,109.42	6.82	6.82	108,644.69	119,677.20	7,585.44	6.95	6.95

[illegible]

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

3. In the previous year column, figures of the corresponding Year to date of the previous financial year shall be shown.													
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PERIODIC DISCLOSURES

FORM NL- 37 Downgrading of Investments

Insurer: Future Generali India Insurance Company Limited

Date: October 2013 - December 2013

Form - 2

(Rs in Crores)

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

Statement as on: 30th September 2013

Name of the Fund : General Insurance

Statement of Down Graded Investments

Periodicity of Submission Quarterly

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A	<u>During the quarter</u>								
	Nil								
B	<u>As on Date</u>								
1	2.00% The Indian Hotels Co. Ltd (mat date 23rd April 2017)	EPBT	566.86	27/04/2012	ICRA	AA+	AA	14/09/2012	NA
2	11.00% Tata Communication Limited (mat date 23 july 2014)	ICTD	505.94	05/03/2010	CARE	AAA	AA+	01/11/2010	NA

CERTIFICATION

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

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. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 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 2013 - December 2013

Quarterly Business Returns across line of Business						(Rs in Lakhs)			
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	3,322.01	9208	2,543.34	7623	10,301.20	28284	9,019.78	23569
2	Cargo & Hull	967.32	2720	1,322.44	2796	3,961.30	8866	4,213.46	8525
3	Motor TP	5,207.05	5096	4,358.72	2070	14,726.88	10541	14,102.54	4531
4	Motor OD	12,993.80	170830	11,083.02	154378	35,538.36	461394	30,906.51	434810
5	Engineering	892.24	1748	796.90	1664	2,947.12	5559	2,677.90	4952
6	Workmen's Compensation	392.09	2575	374.48	2090	1,515.52	8369	1,181.41	6127
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	-	0	-	0	-	0	-	0
9	Personal Accident	1,230.47	19413	1,218.44	19786	3,961.26	68242	5,172.46	59317
10	Health	4,901.53	16621	4,698.70	17466	10,875.80	60605	11,320.31	62181
11	Others*	1,953.93	17573	1,748.67	14514	9,569.41	48265	5,433.63	41429
Total		31,860.45	245784	28,144.71	222387	93,396.85	700125	84,027.99	645441

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 2013 - December 2013

(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	779	361.49	701,869.13
		Social			
2	Cargo & Hull	Rural	221	95.14	126,297.47
		Social			
3	Motor TP	Rural	14108	462.54	56,864.38
		Social			
4	Motor OD	Rural	-	1,035.44	-
		Social			
5	Engineering	Rural	152	107.36	93,801.89
		Social			
6	Workmen's Compensation	Rural	124	17.46	2,248.18
		Social			
7	Employer's Liability	Rural	-	-	-
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	1517	79.74	1,211,158.36
		Social		-	-
10	Health	Rural	820	50.47	8,867.24
		Social			
11	Others*	Rural	2698	34.41	(41,152.96)
		Social			
Total		Rural	20419	2244.04	2,159,953.68
		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 2013 - December 2013

Sl. No.	Business Acquisition through different channels					(Rs in Lakhs)			
	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	111740	10,866.62	116224	10,137.66	324987	32,641.26	333454	30,884.03
2	Corporate Agents-Banks	3091	123.74	3000	116.58	9117	398.62	8459	311.84
3	Corporate Agents -Others	8879	514.27	1936	283.41	30643	1,486.84	4905	940.39
4	Brokers	33542	10,038.46	28490	8,309.77	91402	26,884.94	74448	24,641.51
5	Micro Agents	0	-	0	-	0	-	0	-
6	Direct Business	86586	10266.16	72201	9289.41	238686	31845.26	219900	27149.38
	Total (A)	243838	31809.26	221851	28136.84	694835	93256.92	641166	83927.15
1	Referral (B)	1946	51.19	536	7.87	5290	139.93	4275	100.84
	Grand Total (A+B)	245784	31860.45	222387	28144.71	700125	93396.85	645441	84027.99

Note:

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

FROM NL-41 GRIEVANCE DISPOSAL

Insurn FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED

Date: October 2013 - December 2013

Sl. No.	Particulars	Opening Balance * As of beginning of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Proposal Related	2	19	11	0	10	0	56
b)	Claim	10	499	217	10	266	16	1646
c)	Policy Related	5	385	359	1	26	4	1063
d)	Premium	0	5	2	0	3	0	25
e)	Refund	0	5	3	0	2	0	10
f)	Coverage	0	0	0	0	0	0	3
g)	Cover Note Related	2	22	12	0	11	1	92
h)	Product	0	29	7	0	19	3	62
i)	Others	1	58	18	0	39	2	218
	Total Number of complaints:	20	1022	629	11	376	26	3175

2	Total No. of policies during previous year:	875618
3	Total No. of claims during previous year:	139870
4	Total No. of policies during current year:	700125
5	Total No. of claims during current year:	123261
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	21.84
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	133.54

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediari es	Total
a)	Upto 7 days	26	0	26
b)	7 - 15 days	0	0	0
c)	15 - 30 days	0	0	0
d)	30 - 90 days	0	0	0
e)	90 days & Beyond	0	0	0
	Total No. of complaints	26	0	26

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