

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 March 2014

(Rs.' 000)

Particulars	Schedule	Total		Total	
		For Q4 2013-14	Upto Q4 2013-14	For Q4 2012-13	Upto Q4 2012-13
1. Premiums earned (Net)	NL-4-Premium Schedule	2,285,633	8,889,153	2,163,701	7,390,979
2. Profit/Loss on sale/redemption of Investments		8,477	43,356	13,332	45,867
3. Others		4,131	5,182	598	1,571
4. Interest, Dividend & Rent - Gross		233,275	906,808	194,853	689,843
Total (A)		2,531,516	9,844,499	2,372,484	8,128,260
1. Claims Incurred (Net)	NL-5-Claims Schedule	1,751,322	6,838,487	1,658,957	5,916,136
2. Commission	NL-6-Commission Schedule	40,499	178,771	12,726	165,173
3. Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	735,293	2,837,291	628,164	2,542,692
4. Premium deficiency		(9,214)	(9,214)	9,214	9,214
Total (B)		2,517,900	9,845,335	2,309,061	8,633,215
Operating Profit/(Loss)		13,616	(836)	63,423	(504,955)
Appropriations					
Transfer to Shareholders' Funds		13,616	(836)	63,423	(504,955)
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Total (C)		13,616	(836)	63,423	(504,955)

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 March 2014

(Rs.' 000)

Particulars	Schedule	For Q4 2013-14	Upto Q4 2013-14	For Q4 2012-13	Upto Q4 2012-13
1. Operating Profit/(Loss)					
(a) Fire Insurance		21,282	156,333	31,020	47,014
(b) Marine Insurance		(31,190)	(15,296)	(338)	20,291
(c) Miscellaneous Insurance		23,524	(141,873)	32,741	(572,260)
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		98,454	376,420	78,273	288,255
Add: Amortisation write up on Securities		3,401	13,528	1,887	8,988
Less: Amortisation write down on Securities		(698)	(1,158)	(514)	(837)
(b) Profit on sale of investments		3,782	19,390	5,771	21,242
Less : Loss on sale of investments		(90)	(802)	(310)	(1,534)
3. Other Income		-	-	-	-
Total (A)		118,465	406,542	148,530	(188,841)
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		6,395	10,347	4,281	5,181
(b) Bad Debts written off		-	-	-	-
(c) Others		-	-	2,930	2,930
Total (B)		6,395	10,347	7,211	8,111
Profit before Tax (A-B)		112,070	396,195	141,319	(196,952)
Provision for Taxation		-	-	-	-
Deferred Tax		-	-	-	-
Profit / (Loss) after tax		112,070	396,195	141,319	(196,952)
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		(3,266,198)	(3,550,321)	(3,694,570)	(3,353,369)
Balance carried forward to Balance Sheet		(3,154,128)	(3,154,126)	(3,553,251)	(3,550,321)

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4th September, 2007
FORM NL-3-B-BS
Balance Sheet as at 31st March 2014

(Rs.' 000)

Particulars	Schedule	As at 31st March 2014	As at 31st March 2013
Source of Funds			
Share Capital	NL-8-Share Capital Schedule	7,100,000	7,100,000
Share Application Money		-	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	-	-
Fair Value Change Account		1,833	79
Borrowings	NL-11-Borrowings Schedule	-	-
Total		7,101,833	7,100,079
Application of Funds			
Investments	NL-12-Investment Schedule	14,936,671	12,951,531
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		603,360	549,857
Less Accumulated Depreciation		489,518	432,948
Net Block		113,842	116,909
Capital Work in Process		21,851	18,797
		135,693	135,706
Deferred Tax Assets		-	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	382,928	258,463
(ii) Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	2,645,685	2,813,555
		3,028,613	3,072,018
Current Liabilities	NL-17-Current Liabilities Schedule	8,781,019	8,031,405
Provisions	NL-18-Provisions Schedule	5,372,251	4,578,092
Total (B)		14,153,270	12,609,497
Net Current Assets (A - B)		(11,124,657)	(9,537,479)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		3,154,126	3,550,321
Total		7,101,833	7,100,079

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 March 2014

(Rs.' 000)

Particulars	Total		Total	
	For Q4 2013-14	Upto Q4 2013-14	For Q4 2012-13	Upto Q4 2012-13
Premium from direct business written	3,304,427	12,625,558	2,693,526	11,053,874
Add : Premium on reinsurance accepted	290,431	404,139	266,045	459,071
Less: Premium on reinsurance ceded	927,099	3,289,820	739,853	3,099,862
Net Premium	2,667,759	9,739,877	2,219,718	8,413,083
Adjustment for change in reserve for unexpired risks	382,126	850,724	56,017	1,022,104
Total Premium Earned (Net)	2,285,633	8,889,153	2,163,701	7,390,979

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 March 2014

(Rs.' 000)

Particulars	Total		Total	
	For Q4 2013-14	Upto Q4 2013-14	For Q4 2012-13	Upto Q4 2012-13
Claims Paid				
Direct	1,931,411	6,668,782	1,494,486	5,226,695
Add : Reinsurance accepted	249,945	3,544,683	61,141	90,094
Less: Reinsurance ceded	373,202	5,138,877	491,100	1,886,942
Net Claims Paid	1,808,154	5,074,588	1,064,527	3,429,847
Add : Claims outstanding at the end	7,438,867	7,438,867	5,674,968	5,674,968
Less : Claims outstanding at the beginning	7,495,700	5,674,968	5,080,538	3,188,679
Total Claims Incurred	1,751,321	6,838,487	1,658,957	5,916,136

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 March 2014

(Rs.' 000)

Particulars	Total		Total	
	For Q4 2013-14	Upto Q4 2013-14	For Q4 2012-13	Upto Q4 2012-13
Commission Paid				
Direct	174,210	730,263	134,441	665,122
Add : Reinsurance accepted	14,159	14,159	12,262	12,262
Less: Commission on reinsurance Ceded	147,870	565,651	133,977	512,211
Net Commission	40,499	178,771	12,726	165,173
Break-up of the commission (gross) incurred to procure business furnished as per details below				
Agent	92,517	352,754	88,200	320,190
Brokers	60,951	301,730	41,036	295,414
Corporate Agency	8,608	30,248	5,605	19,650
Referral	127	269	88	344
Others (pl.Coins)	26,166	59,421	11,774	41,786
Gross Commission	188,369	744,422	146,703	677,384

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 March 2014

(Rs. ' 000)

	Particulars	Total		Total	
		For Q4 2013-14	Upto Q4 2013-14	For Q4 2012-13	Upto Q4 2012-13
1	Employees' Remuneration & Welfare Benefits	181,908	958,832	206,662	821,523
2	Travel , Conveyance and Vehicle Running Expenses	7,351	68,510	1,193	49,985
3	Training & Conferences Expenses	(1,061)	13,297	(462)	8,611
4	Rents, Rates, and Taxes	41,049	169,086	42,834	150,891
5	Repairs	25,076	118,917	29,832	106,303
6	Printing & Stationery	9,090	43,159	14,548	57,902
7	Communication	13,300	60,596	8,720	54,362
8	Legal & Professional Charges	49,619	166,721	30,518	129,544
9	Auditors' Fees , Expenses etc.				
	(a) As Auditor	783	2,757	711	2,182
	(b) As Adviser or in any other capacity, in respect of				
	(i) Taxation Matters	62	250	49	200
	(ii) Insurance Matters	-	-	-	-
	(iii) Management Services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
10	Advertisement and Publicity	183,509	375,832	71,284	199,951
11	Outsourcing Expenses	15,783	57,768	13,416	48,062
12	Business Support	213,239	855,211	181,274	804,953
13	Interest & Bank Charges	1,898	6,768	1,339	5,701
14	Others	(966)	(412)	3,023	1,799
15	Depreciation	19,071	68,171	23,116	83,575
16	Entertainment	611	2,121	758	2,258
17	(Gain)/Loss on Foreign Exchange	(15)	59	1	100
18	Subscription/Membership	949	4,591	(564)	3,637
19	Insurance	(1)	515	355	422
20	Pool Expenses	(22,609)	(146,914)	(4,915)	1,675
21	Service Tax Expenses	(3,353)	11,456	4,472	9,056
	Total	735,293	2,837,291	628,164	2,542,692

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 March 2014

(Rs.'000)

	Particulars	As at 31st March 2014	As at 31st March 2013
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	7,100,000
4	Called Up Capital 710,000,000 (Previous year 520,000,000) Equity Shares of Rs. 10 Each	7,100,000	7,100,000
	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	7,100,000

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 March 2014

Shareholder	As at 31st March 2014		As at 31st March 2013	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	528,950,000	74.5	528,950,000	74.5
Future Retail Limited	181,050,000		181,050,000	
Shendra Advisory Services Pvt Ltd.	347,900,000		347,900,000	
Foreign	181,050,000	25.5	181,050,000	25.5
Participatie Maatschappij Graafschap Holland N.V.	181,050,000		181,050,000	
Others				
Total	710,000,000	100	710,000,000	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 March 2014

(Rs. '000)

	Particulars	As at 31st March 2014	As at 31st March 2013
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 March 2014

(Rs. '000)

	Particulars	As at 31st March 2014	As at 31st March 2013
1	Debenture/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

FORM NL-12-INVESTMENT SCHEDULE

Investments as on 31st March 2014

(Rs. '000)

Particulars	As at 31st March 2014	As at 31st March 2013
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	5,937,887	4,642,726
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	4,327,798	4,116,778
(e) Other Securities	199,500	449,500
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	3,651,061	2,989,179
5. Other than Approved Investments	-	25,000
Total Long Term Investment	14,116,246	12,223,183
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	51,137	49,898
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares	-	-
(aa) Equity	12,876	15,090
(bb) Preference	-	-
(b) Mutual Funds	45,956	53,253
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	59,845	299,366
(e) Other Securities	345,860	199,723
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	301,378	102,336
5. Other than Approved Investments	3,373	8,682
Total Short Term Investment	820,425	728,348
Total	14,936,671	12,951,531

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-13-LOANS SCHEDULE

Loans as on 31st March 2014*(Rs. '000)*

Particulars	As at 31st March 2014	As at 31st March 2013
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 March 2014

(Rs. '000)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 31st March 2013	Additions	Deductions	As at 31st March 2014	As at 31st March 2013	For the Period	On Sales/ Adjustments	As at 31st March 2014	As at 31st March 2014	As at 31st March 2013
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Softwares	188,781	9,329	-	198,110	170,349	12,560	-	182,909	15,201	18,432
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	135,153	17,366	9,272	143,247	77,809	25,027	8,371	94,465	48,782	57,344
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	41,098	12,792	1,693	52,197	29,338	7,572	1,651	35,259	16,938	11,760
Information & Technology Equipment	112,646	15,862	205	128,303	100,726	10,008	206	110,528	17,775	11,920
Vehicles	2,272	-	-	2,272	1,436	457	-	1,893	379	836
Office Equipment	69,907	10,759	1,435	79,231	53,290	12,547	1,373	64,464	14,767	16,617
Others	-	-	-	-	-	-	-	-	-	-
Total	549,857	66,108	12,605	603,360	432,948	68,171	11,601	489,518	113,842	116,909
Work in progress									21,851	18,797
Grand Total	549,857	66,108	12,605	603,360	432,948	68,171	11,601	489,518	135,693	135,706
Previous Year	524,944	75,282	50,369	549,857	387,250	83,575	37,877	432,948	135,706	

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 March 2014

(Rs. '000)		
Particulars	As at 31st March 2014	As at 31st March 2013
1. Cash (including cheques, drafts and stamps)	130,308	161,896
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term	-	-
(due within 12 months)		
(bb) Others	-	-
(b) Current Accounts	252,620	96,567
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	382,928	258,463
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	382,928	258,463
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 March 2014

(Rs. '000)

Particulars	As at 31st March 2014	As at 31st March 2013
Advances		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	26,909	19,540
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	7,912	392
6. Others	-	-
7. Other Deposits	82,797	97,751
8. Advances to Employees	280	168
9. Advances recoverable in cash or kind	42,166	32,373
10. Unutilised Service Tax (net)	127,274	127,719
Total (A)	287,338	277,943
Other Assets		
1. Income accrued on Investments	630,576	502,751
2. Outstanding Premiums	8,347	19,458
3. Agents' Balances	839	1,742
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	1,718,585	2,011,661
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)	2,358,347	2,535,612
Total (A+B)	2,645,685	2,813,555

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 March 2014

(Rs. '000)

Particulars	As at 31st March 2014	As at 31st March 2013
1. Agents Balances	131,272	112,558
2. Balances due to other Insurance Companies	486,455	1,537,804
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	53,609	34,924
5. Unallocated Premium	202,770	308,189
6. Sundry Creditors	344,784	264,521
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	7,438,867	5,674,968
9. Provision for Solatium fund	6,658	4,582
10. Due to Officers / Directors	-	-
11. Unclaimed amount of Policyholders	58,636	44,292
12. Statutory Dues	57,968	49,567
Total	8,781,019	8,031,405

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

FORM NL-18-PROVISIONS SCHEDULE

Provisions as on 31st March 2014

(Rs. '000)		
Particulars	As at 31st March 2014	As at 31st March 2013
1. Reserve for Unexpired risk	5,216,235	4,374,725
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	156,016	203,367
Total	5,372,251	4,578,092

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 March 2014

(Rs. '000)

Particulars	As at 31st March 2014	As at 31st March 2013
1. Discount Allowed in issue of shares/Debentures	-	-
2. Others	-	-
Total	-	-

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

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

Receipts and payments Upto the Quarter Ended 31st March 2014

(Rs. '000)

Particulars	Upto the Quarter ended 31st March 2014	Upto the Quarter ended 31st March 2013
Cash Flow from Operating Activities		
Premium received from Policyholders,including advance receipts and service tax	14,442,729	13,058,717
Payment to Reinsurers, net of commissions and claims	(1,470,599)	(1,209,254)
Payment to Coinsurers, net of claims recovery	(178,678)	(210,659)
Payment of Claims	(6,837,848)	(5,365,439)
Payment of Commission and Brokerage	(609,175)	(614,260)
Payment of other Operating Expenses net of Misc Income	(2,780,529)	(2,388,639)
Income tax paid (Net)	(463,407)	(389,207)
Service Tax Paid	(1,143,230)	(990,913)
Fringe Benefit Tax paid	-	-
Other Payments		
Security deposits paid	(7,784)	(28,744)
Cash Flow before Extraordinary items	951,479	1,861,601
Cash Flow from Extraordinary operations	-	-
Net Cash Flow From Operating Activities	951,479	1,861,601
Cash Flow from Investment Activities		
Purchase of Fixed Assets	(71,102)	(72,047)
Proceeds from Sale of Fixed Assets	505	2,201
Purchase of Investments	(5,989,701)	(9,386,302)
Sale of Investments	3,991,800	5,547,559
Rent/Interests/Dividends Received	1,146,470	833,244
Investment in money market instruments and in liquid mutual fund (Net)*	97,940	245,885
Expenses related to investments	(2,926)	(2,116)
Net Cash Flow from Investment Activities	(827,014)	(2,831,576)
Cash Flow from Financing Activities		
Proceeds from Issuance of Share Capital	-	950,000
Proceeds from Share Application money, pending allotment	-	-
Net Cash Flow from Financing Activities	-	950,000
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net Increase/(Decrease) in Cash and Cash Equivalents during the period	124,465	(19,975)
Cash and Cash Equivalent at the beginning	258,463	278,438
Cash and Cash Equivalent at the end	382,928	258,463

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

Insurer: Future Generali India Insurance Company Limited

Date: January 2014 - March 2014

(Rs .in Lacs)

Statement of Liabilities								
	As on 31st March 2014				As on 31st March 2013			
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	3,345	2,097	559	6,001	2,560	1,624	260	4,444
Marine Sub-class: Marine Cargo								
Marine Hull	1,176	1,012	373	2,561	948	0	206	1,155
Miscellaneous Sub-class: Motor								
Engineering Aviation Liabilities Rural								
insurance Others	40,014	44,096	22,651	106,761	32,111	40,575	11,094	83,780
Health Insurance	7,627	1,428	2,173	11,228	8,128	845	2,145	11,117
Total Liabilities	52,162	48,633	25,756	126,551	43,747	43,044	13,706	100,496

PERIODIC DISCLOSURES

FORM NL-22 : Geographical Distribution of Business

Insurer: Future Generali India Insurance Company Limited

Date: January 2014 to March 2014

(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	92.30	1,097.23	37.87	161.40	-	-	183.92	995.59	679.09	2,409.23	265.94	965.37	9.46	65.28	94.68	255.23	32.89	183.10	31.70	142.98	-	-	43.59	157.37	1,471.43	6,432.78
Andaman & Nicobar Is.	0.19	0.29	0.11	0.47	-	-	-	2.41	10.54	34.56	9.66	30.03	-	-	0.01	0.04	-	-	-	-	-	-	0.01	0.08	20.52	67.88
Assam	15.54	49.75	1.44	4.50	-	-	6.74	21.96	111.22	484.44	37.54	170.95	0.10	0.43	1.41	7.23	2.62	11.87	-	1.19	-	-	7.71	22.77	184.32	775.08
Bihar	0.68	2.64	0.07	0.92	-	-	5.89	9.64	277.52	946.69	79.35	297.55	-	0.03	0.27	0.83	0.70	2.58	0.17	0.61	3,089.83	3,913.61	18.04	57.38	3,472.52	5,232.49
Chandigarh	20.34	55.50	6.62	15.96	-	-	4.77	14.64	250.78	1,067.10	104.09	324.53	0.32	1.74	8.41	25.02	5.38	23.84	13.33	55.97	-	-	31.81	128.41	445.85	1,712.71
Chhattisgarh	1.43	16.26	2.15	14.84	-	-	3.44	17.96	137.65	700.67	73.49	373.54	-	6.19	0.94	11.71	3.74	25.47	0.33	1.75	-	-	6.07	44.56	229.24	1,212.97
Delhi	190.91	1,190.55	120.94	436.04	-	-	99.81	360.66	1,361.17	4,624.73	383.39	1,459.27	49.66	258.81	93.84	443.50	417.03	1,824.30	17.74	96.99	-	-	62.75	305.59	2,797.24	11,000.43
Goa	0.47	0.47	0.01	0.01	-	-	-	-	6.69	6.69	3.44	3.44	0.04	0.04	0.18	0.24	0.03	0.03	-	-	-	-	0.32	0.32	11.19	11.24
Gujarat	193.73	697.84	66.07	299.03	-	-	85.05	210.14	1,117.99	3,775.53	531.83	1,567.25	4.59	56.70	184.11	551.55	195.29	719.60	15.97	89.78	-	-	282.40	1,042.56	2,677.03	9,009.99
Haryana	13.39	91.72	14.79	47.06	-	-	5.14	19.95	519.24	2,042.24	246.48	947.75	0.30	14.62	4.12	16.12	11.16	29.75	3.87	16.64	140.43	290.77	72.89	263.69	1,031.81	3,780.32
Himachal Pradesh	1.41	1.42	-	-	-	-	-	-	3.62	4.04	6.59	7.34	-	-	0.10	0.10	-	-	-	-	-	-	6.84	7.85	18.56	20.75
Jammu & Kashmir	1.41	9.65	0.31	0.73	-	-	-	-	131.14	449.63	58.21	194.72	-	-	0.63	2.71	0.61	1.15	0.02	0.64	-	-	11.86	41.75	204.18	700.98
Jharkhand	0.29	8.25	1.66	4.28	-	-	20.87	38.70	188.45	670.89	101.00	364.45	-	0.38	0.77	2.89	0.66	2.13	-	0.22	-	254.34	8.89	44.51	322.60	1,391.06
Karnataka	274.76	911.41	42.70	211.19	-	-	63.81	180.76	1,252.20	3,946.87	442.00	1,611.91	42.69	150.56	36.69	128.42	158.34	1,297.15	6.14	29.79	-	-	49.92	246.07	2,369.24	8,714.14
Kerala	19.46	107.72	1.40	4.20	-	-	9.46	45.47	716.34	2,525.53	185.06	780.64	2.47	8.19	4.19	15.46	17.04	55.14	11.47	51.63	-	-	9.81	34.47	976.72	3,628.45
Madhya Pradesh	22.46	73.68	11.55	51.28	-	-	8.05	33.62	316.03	1,149.04	285.72	752.28	1.14	2.84	51.26	203.07	11.55	37.58	0.59	5.94	0.04	0.04	128.34	551.52	836.73	2,860.89
Maharashtra	2,186.64	7,837.75	787.47	3,278.27	-	-	388.72	1,370.52	4,290.58	14,635.42	1,858.59	6,410.00	123.14	718.31	435.60	2,572.88	926.95	6,235.93	78.72	359.78	92.54	106.76	935.13	3,930.66	12,104.08	47,456.29
Orissa	5.09	13.43	0.15	0.93	-	-	3.25	17.01	39.53	187.73	48.56	202.95	-	-	0.27	1.48	0.25	2.34	0.04	0.20	-	-	15.03	58.10	112.18	484.16
Punjab	19.26	55.06	5.70	29.68	-	-	0.13	4.33	559.12	1,783.45	173.79	541.81	0.09	2.04	10.46	27.51	18.99	40.68	24.70	125.07	-	-	58.48	217.84	870.72	2,827.47
Rajasthan	13.27	54.74	1.56	6.53	-	-	15.91	70.66	397.55	1,108.23	325.60	852.49	0.58	1.90	35.74	332.97	8.83	24.03	5.93	22.83	-	-	71.03	385.53	876.00	2,859.92
Tamil Nadu	106.31	767.85	61.00	343.67	-	-	47.59	254.66	825.96	3,121.04	314.50	1,153.74	18.20	130.62	54.06	286.83	105.65	819.72	16.55	90.00	-	-	66.88	535.24	1,616.70	7,503.35
Uttar Pradesh	15.50	45.53	12.07	44.41	-	-	8.42	29.71	701.11	2,365.89	192.87	706.39	0.07	1.97	7.37	20.49	8.44	25.05	0.40	1.79	30.42	2,111.25	25.26	98.63	1,001.93	5,451.10
Uttrakhand	2.30	6.01	0.11	0.14	-	-	1.95	2.89	46.00	77.75	38.86	71.57	0.07	0.22	3.82	4.22	-	-	0.23	0.25	1.33	1.33	3.59	9.43	98.26	173.82
West Bengal	123.26	521.67	0.64	182.14	-	-	27.09	235.86	518.41	1,857.23	305.63	997.70	8.19	28.98	37.68	116.93	208.63	756.95	6.39	32.09	2.56	22.32	86.37	371.39	1,324.85	5,123.26
Puducherry	-	5.17	0.01	0.01	-	-	-	-	4.50	26.16	2.93	14.31	-	-	0.06	0.54	0.13	0.49	-	-	-	-	-	0.18	7.62	46.87
	3,320.39	13,621.59	1,176.42	5,137.72	-	-	990.02	3,937.14	14,462.43	50,000.79	6,075.11	20,801.99	261.10	1,449.85	1,066.69	5,027.95	2,134.91	12,118.86	234.30	1,126.15	3,357.14	6,700.42	2,003.02	8,555.92	35,081.53	128,478.38

Insurer: Future Generali India Insurance Company Limited

Date: January 2014 - March 2014

(Rs in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance
			Proportiona l	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	0	0.00	0.00	0.00	5.04%
2	No. of Reinsurers with rating AA but less than AAA	15	536.13	123.90	17.30	73.34%
3	No. of Reinsurers with rating A but less than AA	55	2,287.96	283.38	866.88	18.76%
4	No. of Reinsurers with rating BBB but less than A	2	-1.33	0.00	0.00	1.38%
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	6	0.00	0.00	275.11	1.48%
	Total	78	2,822.76	407.28	1,159.30	100.00%

PERIODIC DISCLOSURES

FORM NL-24 : Ageing of Claims

Insurer: Future Generali India Insurance Company Limited

Date: January - March 2014

(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	313	26	71	51	25	486	1143.75
2	Marine Cargo	1102	634	314	251	73	2374	1058.60
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	92	34	47	40	15	228	530.84
5	Motor OD	21528	3996	1125	561	214	27424	7758.39
6	Motor TP	89	182	245	355	939	1810	4678.55
7	Health	9166	2159	547	267	64	12203	2920.10
8	Overseas Travel	22	49	70	48	24	213	54.91
9	Personal Accident	365	533	402	80	21	1401	933.13
10	Liability	5	16	5	3	5	34	7.45
11	Crop	0	0	0	0	0	0	0.00
12	Miscellaneous	317	169	227	201	45	959	631.94

PERIODIC DISCLOSURES

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

Insurer: Future Generali India Insurance Company Limited

Date: January 2014 - March 2014

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	330	1084	0	224	6141	7478	1813	151	1074	38	0	0	1327	19660
2	Claims reported during the period	428	2426	0	193	24972	1004	10393	121	1062	21	0	0	831	41451
3	Claims Settled during the period	486	2374	0	228	27424	1810	12203	213	1401	34	0	0	959	47132
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	285	1269	0	200	3950	6743	1026	146	820	28	0	0	1243	15710
	Less than 3months	104	957	0	94	2830	797	998	79	533	7	0	0	454	6853
	3 months to 6 months	76	173	0	46	411	576	12	26	133	5	0	0	516	1974
	6months to 1 year	62	92	0	43	300	1161	3	23	48	9	0	0	157	1898
	1year and above	43	47	0	17	409	4209	13	18	106	7	0	0	116	4985

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 March 2014

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	14,007	3,923	4,781	2,020	1,401	1,434	1,434
02	Marine Cargo	5,138	2,352	2,664	1,846	617	799	799
03	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous:							
04	Motor	72,169	68,378	41,967	45,853	13,676	13,756	13,756
05	Engineering	4,023	1,532	1,345	892	402	404	404
06	Aviation	-	-	-	-	-	-	-
07	Liability	1,450	644	60	65	217	19	217
08	Rural Insurance	-	-	-	-	-	-	-
09	Others	15,256	6,670	5,727	3,027	2,136	1,718	2,136
10	Health Insurance	18,255	13,899	12,408	12,218	2,780	3,722	3,722
	Total	130,297	97,399	68,952	65,921	21,228	21,853	22,469

PERIODIC DISCLOSURES

FORM NL-27: Offices information for Non-Life

Insurer: Future Generali India Insurance Company Limited

Date: January 2014 - March 2014

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Qtr		99
2	No. of branches approved during the Qtr		0
3	No. of branches opened during the Qtr	Out of approvals of previous year	12
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		111
7	No. of branches approved but not opened		7
8	No. of rural branches		0
9	No. of urban branches		111

PERIODIC DISCLOSURES

FORM NL-28: Statement of Investment Assets

Insurer: Future Generali India Insurance Company Limited

Date : January 2014 - March 2014

FORM 3B

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

PART - A
(Rs in Lakhs)

Section I

No.	PARTICULARS	SCH	AMOUNT
1	Investments	8	149,366.71
2	Loans	9	
3	Fixed Assets	10	1,356.93
4	Current Assets		
	a. Cash and Bank	11	3,829.28
	b. Advances and Other Assets	12	26,456.85
5	Current Liabilities		
	a. Current Liabilities	13	87,810.19
	b. Provisions	14	53,722.51
	c. Misc Exp not written Off	15	
	Debit Balance of P and L A/c		31,541.26
	Application of Funds as per Balance Sheet (A)		354,083.73

	Less: Other Assets	SCH	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	1,356.93
3	Cash and Bank Balance (If any)	11	3,829.28
4	Advances and Other Assets (If Any)	12	26,456.85
5	Current Liabilities	13	87,810.19
6	Provisions	14	53,722.51
7	Misc Exp not written Off	15	
	Debit Balance of P and L A/c		31,541.26
		TOTAL(B)	204,717.02
	'Investment Assets ' as per FORM 3B	(A-B)	149,366.71

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%			37,706.12	37,706.12	25.25		37,706.12	35,551.40
2	Central Govt Sec, State Govt Sec or Other Approved Securities	Not Less than 30%			59,890.25	59,890.25	40.10		59,890.25	57,032.62
3	Investment subject to Exposure Norms									
	a) Housing and Loans to SG for housing and FFE	Not Less than 5%								
	1. Approved Investments			4,856.47	5,025.27	9,881.74	6.62		9,881.74	9,771.68
	2. Other Investments									0.00
	b) Infrastructure Investments	Not Less than 10%								
	1. Approved Investments			20,955.92	18,567.15	39,523.07	26.46	1.31	39,524.39	38,665.31
	2. Other Investments							0.00		0.00
	c) Approved Investments	Not Exceeding 55%		17,582.79	22,436.96	40,019.75	26.80	16.85	40,036.60	39,800.72
	d) Other Investments			33.56		33.56	0.02	0.17	33.73	33.73
	Total Investment Assets	100%		43,428.74	105,919.63	149,348.37	100.00	18.33	149,366.70	145,304.05

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-29Detail regarding debt securities

Insurer: Future Generali India Insurance Company Ltd

Date: January 2014- March 2014

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st Mar 2014	As % of total for this class	As at 31st Mar 2013	As % of total for this class	As at 31st Mar 2014	as % of total for this class	As at 31st Mar 2013	as % of total for this class
Break down by credit rating								
AAA rated	57,828.13	41.54	58,667.06	47.43	58,990.79	41.17	57,879.35	47.35
AA or better	24,356.47	17.50	17,474.14	14.13	24,398.84	17.03	17,171.21	14.05
Rated below AA but above A	-	-	242.53	0.20	-	-	250.00	0.20
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	57,032.62	40.97	47,316.99	38.25	59,890.25	41.80	46,926.24	38.39
Total	139,217.22	100.00	123,700.72	100.00	143,279.87	100.00	122,226.81	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	4,094.69	2.94	4,495.76	3.63	4,112.41	2.87	4,489.98	3.67
more than 1 year and upto 3years	6,996.83	5.03	8,647.08	6.99	7,038.29	4.91	8,661.73	7.09
More than 3years and up to 7years	30,136.84	21.65	19,704.92	15.93	30,951.18	21.60	19,687.27	16.11
More than 7 years and up to 10 years	67,646.71	48.59	61,646.82	49.84	68,675.12	47.93	60,409.48	49.42
above 10 years	30,342.15	21.79	29,206.14	23.61	32,502.87	22.68	28,978.35	23.71
Total	139,217.22	100.00	123,700.72	100.00	143,279.87	100.00	122,226.81	100.00
Breakdown by type of the issuer								
a. Central Government	37,307.99	26.80	32,809.54	26.52	39,642.62	27.67	32,782.03	26.82
b. State Government	19,724.63	14.17	14,507.45	11.73	20,247.62	14.13	14,144.21	11.57
c. Corporate Securities	82,184.61	59.03	76,383.74	61.75	83,389.63	58.20	75,300.56	61.61
Total	139,217.22	100.00	123,700.72	100.00	143,279.87	100.00	122,226.81	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: January 2014 - March 2014

Analytical Ratios					
Sl.No.	Particular	Total			
		For Q4 2013-14	Upto Q4 2013-14	For Q4 2012-13	Upto Q4 2012-13
1	Gross Direct Premium Growth Rate	23%	14%	6%	20%
	Fire	-18%	10%	16%	26%
	Marine	-5%	-6%	20%	38%
	Accident & Health	-7%	-10%	-34%	15%
	Engineering	-5%	7%	21%	28%
	Liability	6%	8%	-16%	18%
	Motor (OD)	18%	16%	24%	22%
	Motor (TP)	27%	10%	-4%	4%
	Motor (Total)	20%	14%	14%	16%
	Workmen Compensation	28%	28%	44%	34%
	Others	225%	127%	52%	70%
	Miscellaneous (Total)	28%	16%	4%	19%
2	Gross Direct Premium to Net Worth	84%	320%	76%	311%
3	Growth rate of Net Worth	11%	11%	27%	27%
4	Net Retention Ratio	74%	75%	75%	73%
	Fire	29%	28%	24%	24%
	Marine	50%	46%	34%	35%
	Accident & Health	79%	76%	76%	74%
	Engineering	39%	38%	39%	34%
	Liability	56%	44%	42%	42%
	Motor (OD)	95%	95%	90%	90%
	Motor (TP)	96%	95%	95%	90%
	Motor (Total)	95%	95%	91%	90%
	Workmen Compensation	94%	95%	90%	90%
	Others	27%	36%	66%	60%
	Miscellaneous (Total)	80%	82%	85%	82%
5	Net Commission Ratio	2%	2%	1%	2%
	Fire	-9%	-15%	-34%	-22%
	Marine	8%	4%	-14%	-5%
	Accident & Health	5%	4%	3%	5%
	Engineering	-9%	-17%	-16%	-23%
	Liability	11%	20%	7%	16%
	Motor (OD)	5%	6%	6%	6%
	Motor (TP)	-1%	-1%	-2%	-1%
	Motor (Total)	3%	4%	3%	3%
	Workmen Compensation	8%	9%	8%	8%
	Others	-28%	-17%	-6%	-2%
	Miscellaneous (Total)	2%	3%	2%	3%
6	Expense of Management to Gross Direct Premium	28%	28%	28%	29%
7	Expense of Management to Net Written Premium	34%	37%	34%	38%
8	Net Incurred Claims to Net Earned Premium	77%	77%	77%	80%
9	Combined Ratio	106%	108%	106%	112%
10	Technical Reserves to Net Premium Ratio	474%	130%	453%	119%
11	Underwriting Balance Ratio	-11%	-11%	-6%	-17%
12	Operating Profit Ratio	0%	0%	3%	-7%
13	Liquid Assets to Liabilities Ratio	10%	10%	10%	10%
14	Net Earning Ratio	4%	4%	6%	-2%
15	Return on Net Worth Ratio	3%	10%	4%	-6%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.62	1.62	1.78	1.78
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		710,000,000
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)		0.56		-0.36
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		0.56		-0.36
6	(iv) Book value per share (Rs)		5.56		5.00

Insurer: Future Generali India Insurance Company Limited

Date: January 2014 to March 2014

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 Mar 2014	Upto the Quarter ended 31st Mar 2014	For the Quarter ended 31st Mar 2013	Upto the Quarter ended 31st Mar 2013
1	Future Retail Limited	Joint Venture Promoter	Rent & Maintenance for premises hired	-	716	336	2,641
			Rent Deposits Received (Net)	-	-	471	471
			Insurance Premium received	339	1,237	717	2,381
			Insurance Claims paid	13	128	138	415
			Other	5	5	-	-
			Equity shares issued	-	-	382,500	484,500
2	Generali Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium ceded	30,762	140,324	39,790	160,363
			Commission on reinsurance ceded	6,351	29,326	7,935	32,699
			Claims recovery on reinsurance	18,470	68,994	14,503	81,867
3	Participatie Maatschappij Graafschap Holland N.V.	Joint Venture Promoter	Equity shares issued	-	-	382,500	484,500
4	Shendra Advisory Services Private Limited	Joint Venture Promoter	Equity shares issued	-	-	735,000	931,000
5	K G Krishnamoorthy Rao	MD & CEO	Remuneration for the period	4,067	19,138	5,941	15,147
			Insurance Premium received	-	30	-	-
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses	7,311	22,161	10,790	43,833
			Rent Deposits Received (Net)	(230)	(230)	2,003	2,003
			Other transactions	8	312	529	529
			Insurance Premium Received	56	162	70	770
			Insurance Claims Paid	-	23	13	47
			Insurance Premium Paid	-	-	242	1,492

PERIODIC DISCLOSURES**FORM I Products Information**

Insurer: Future Generali India Insurance Company Limited

Date : January 2014 -March 2014

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 Travel Suraksha- Schengen Travel		IRDA/NL-HLT/FGII/P-T/V.II/78/13-14	Travel	Internal Tarrif Rated	22.11.2013	21.02.2014

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 March 2014

(Rs .in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Funds:		134,566
	Deduct:		
02	Liabilities		134,566
03	Other Liabilities		-
04	Excess in Policyholder's fund		-
05	Available Assets in Shareholders Funds:		43,429
	Deduct:		
06	Other Liabilities		6,967
07	Excess in Shareholder's fund		36,462
08	Total ASM (04)+(07)		36,462
09	Total RSM		22,469
10	Solvency Ratio (Total ASM / Total RSM)		1.62

PERIODIC DISCLOSURES

FORM NL- 34: Board of Directors & Key Person

Insurer: Future Generali India Insurance Company Limited

Date: January 2014 - March 2014

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. Easwara Narayanan	Chief of Operations & Finance	Nil
12	Mr. Jatin Arora	Appointed Actuary	Nil
13	Mr. Milan P.Shirodkar	Chief of Investments	Nil
14	Mr. Prashant Chikhal	Head Internal Audit	Nil
15	Mr. Raghavendra Rao	Head Retail Sales	Nil
16	Mr. Anurag Sinha	Head - Corporate Sales	Effective till December 31, 2013
17	Mr. N. Ravichandran	Head - Corporate Sales	Appointed we.f. January 01, 2014
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

Public disclosures

Date: January 2014 - March 2014

Form 7A
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: January 2014 - March 2014

Company Name & Code : FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED (Regn No. 132)

Statement as on 30th September

Name of the Fund : General Insurance

Form 1 - Statement of investment and Income of Investment
Periodicity of submission Quarterly

(Amount in crores)

No.	Category of Investment	Categor	Current Quarter					Year To Date(Current Year)					Year to date(Previous Year)				
			Investment (Rs)		Income on	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	36,178.62	33,960.54	744.29	2.06	2.06	33,493.82	33,960.54	2,897.30	8.65	8.65	25,944.82	29,691.22	2,311.51	8.91	8.91
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,	CDSS	1,772.76	1,590.86	29.99	1.69	1.69	1,565.72	1,590.86	112.41	7.18	7.18	1,278.84	1,251.88	98.49	7.70	7.70
5	A4 Treasury Bills	CTRB	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
6	B Government Securities / Other	TITLE	0.00	0.00	0.00			0.00	0.00	0.00			0.00	0.00	0.00		
8	B2 State Government Bonds/ Development	SGGB	19,734.55	19,724.63	438.71	2.22	2.22	16,878.96	19,724.63	1,569.95	9.30	9.30	11,059.94	14,507.45	978.68	8.84	8.84
10	B4 Other Approved Securities (excluding	SGOA	1,941.85	1,756.59	41.70	2.15	2.15	1,935.40	1,756.59	155.86	8.05	8.05	2,599.31	1,866.43	215.02	7.96	7.96
12	C Housing and Loans to State Govt for	TITLE	0.00	0.00	0.00			0.00	0.00	0.00			0.00	0.00	0.00		
21	C9 Bonds/Debentures issued by Authority	HTDA	9,763.66	9,771.68	226.29	2.32	2.32	10,185.45	9,771.68	957.50	9.40	9.40	10,074.51	9,416.78	940.83	9.34	9.34
25	D Infrastructure Investments	TITLE	0.00	0.00	0.00			0.00	0.00	0.00			0.00	0.00	0.00		
27	D2 Infrastructure - PSU - Equity shares -	ITPE	5.77	3.39	(0.06)	(1.10)	(1.10)	6.34	3.39	(0.93)	(14.66)	(14.66)	9.78	10.15	(0.35)	(3.59)	(3.59)
28	D3 Infrastructure - Corporate Securities -	ITCE	16.59	7.79	1.51	9.07	9.07	16.18	7.79	3.44	21.29	21.29	21.92	20.84	(3.02)	(13.78)	(13.78)
34	D9 Infrastructure - PSU - Debentures/	IPTD	22,838.82	21,789.05	498.11	2.18	2.18	22,528.36	21,789.05	1,997.26	8.87	8.87	18,178.68	20,802.06	1,670.30	9.19	9.19
35	D10 Infrastructure - PSU - CPs	IPCP	0.00	0.00	0.00	0.00	0.00	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	ICTD	17,047.18	16,865.07	412.61	2.42	2.42	16,128.80	16,865.07	1,595.88	9.89	9.89	8,305.30	15,707.86	856.50	10.31	10.31
41	E Approved Investment Subject To	TITLE	0.00	0.00	0.00			0.00	0.00	0.00			0.00	0.00	0.00		
42	E1 PSU - (Approved Investment)-Equity	EAEQ	18.27	16.19	1.16	6.34	6.34	23.77	16.19	(5.61)	(23.61)	(23.61)	33.07	27.94	(11.28)	(34.11)	(34.11)
43	E2 Corporate Securities (Approved	EACE	144.98	112.57	12.18	8.40	8.40	116.38	112.57	22.90	19.68	19.68	139.94	117.98	14.42	10.30	10.30
50	E9 Corporate Securities - Bonds - Taxable	EPBT	35,377.12	33,758.80	864.23	2.44	2.44	35,317.29	33,758.80	3,433.10	9.72	9.72	26,981.75	30,457.03	2,611.54	9.68	9.68
61	E20 Deposits - Deposit with scheduled	ECDB	4,995.00	4,995.00	127.79	2.56	2.56	5,238.15	4,995.00	526.51	10.05	10.05	3,826.70	5,493.00	385.44	10.07	10.07
62	E21 Deposits - CDs with Scheduled Banks	EDCD	0.00	0.00	0.00	0.00	0.00	911.20	0.00	21.04	2.31	2.31	1,699.69	999.23	120.28	7.08	7.08
63	E22 Deposits - Money at call and short	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	ECCP	455.34	458.60	7.13	1.57	1.57	739.60	458.60	21.24	2.87	2.87	485.03	0.00	29.78	6.14	6.14
66	E25 Application Money	ECAM	0.00	0.00	0.00	0.00	0.00	840.91	0.00	0.00	0.00	0.00	480.78	0.00	0.00	0.00	0.00
73	E32 Mutual Funds - Gilt/ G Sec/ Liquid	EGMF	1,539.53	459.56	37.04	2.41	2.41	1,640.15	459.56	180.23	10.99	10.99	2,515.30	532.53	285.89	11.37	11.37
75	F Other than Approved Securities	TITLE	0.00	0.00	0.00			0.00	0.00	0.00			0.00	0.00	0.00		
78	F3 Other than Approved Investments -	OESH	9.88	4.85	(0.27)	(2.74)	(2.74)	7.95	4.85	(0.48)	(6.08)	(6.08)	9.03	5.03	(9.80)	(108.56)	(108.56)
87	F12 Mutual Funds - Debt/ Income/ Serial	OMGS	795.59	28.87	23.60	2.97	2.97	564.65	28.87	71.72	12.70	12.70	207.64	81.78	23.99	11.55	11.55
		TOTAL	152,635.52	145,304.05	3,466.01	2.27	2.27	149,563.99	145,304.05	13,575.42	9.08	9.08	113,852.02	130,989.22	10,518.22	9.23	9.23

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: Category of investment (COI) shall be as per Guidelines, as amended from time to time

1. Based on daily simple Average of Investments
2. Yield netted for tax
3. In the previous year column, figures of the corresponding Year to date of the previous financial year shall be shown.
4. FORM-1 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.

PERIODIC DISCLOSURES

FORM NL- 37 Downgrading of Investments

Insurer: Future Generali India Insurance Company Limited

Date: January 2014 - March 2014

Form - 2

(Rs in Crores)

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

Statement as on: 31st March 2014

Name of the Fund : General Insurance

Statement of Down Graded Investments Periodicity of Submission Quarterly

B	As on Date								
1	2.00% The Indian Hotels Co. Ltd (mat date 23rd April 2017)	EPBT	577.78	27/04/2012	ICRA	AA+	AA	14/09/2012	NA
2	11.00% Tata Communication Limited (mat date 23 july 2014)	ICTD	503.32	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 : January 2014 - March 2014

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	3,320.39	10334	3,626.81	8135	13,621.59	38618	12,646.59	31704
2	Cargo & Hull	1,176.42	2921	1,237.67	3212	5,137.72	11787	5,451.13	11737
3	Motor TP	6,075.11	8947	4,759.67	2991	20,801.99	19488	18,862.21	594248
4	Motor OD	14,462.43	182300	12,209.62	159438	50,000.79	643694	43,116.13	7522
5	Engineering	990.02	2308	980.39	2141	3,937.14	7867	3,658.29	7093
6	Workmen's Compensation	511.22	2790	398.50	2308	2,026.74	11159	1,579.91	8435
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	-	0	-	0	-	0	-	0
9	Personal Accident	1,066.69	27959	1,062.56	19726	5,027.95	96201	6,235.01	79043
10	Health	2,369.21	19104	2,592.83	18282	13,245.01	79709	13,913.14	80463
11	Others*	5,110.04	17694	1,737.15	13944	14,679.46	65959	7,170.78	55373
		35,081.53	274357	28,605.20	230177	128,478.38	974482	112,633.20	875618

PERIODIC DISCLOSURES

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

Insurer: Future Generali India Insurance Company Limited

Date : January 2014 - March 2014

(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	882	147.33	688,497.42
		Social			
2	Cargo & Hull	Rural	213	75.46	180,683.67
		Social			
3	Motor TP	Rural	15463	549.44	67,721.89
		Social			
4	Motor OD	Rural	-	1,137.05	-
		Social			
5	Engineering	Rural	217	71.96	55,336.21
		Social			
6	Workmen's Compensation	Rural	146	37.96	6,501.71
		Social			
7	Employer's Liability	Rural	-	-	-
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	2115	41.19	67,442.71
		Social		-	-
10	Health	Rural	1023	47.99	8,641.25
		Social			
11	Others*	Rural	2658	3,277.03	5,439,082.83
		Social			
Total		Rural	22717	5385.41	6,513,907.69
		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 : January 2014 - March 2014

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	119153	12004.85	119836	11427.99	444140	44646.11	453290	42312.02
2	Corporate Agents-Banks	3284	144.60	3240	140.86	12401	543.22	11699	452.70
3	Corporate Agents -Others	13314	608.29	3205	395.59	43957	2095.13	8110	1335.98
4	Brokers	37350	9651.20	29958	6298.04	128752	36536.14	104406	30939.56
5	Micro Agents	0	0.00	0	0.00	0	0.00	0	0.00
6	Direct Business	99378	12627.82	73385	10333.39	338064	44473.09	293285	37482.77
	Total (A)	272479	35036.77	229624	28595.88	967314	128293.69	870790	112523.03
1	Referral (B)	1878	44.76	553	9.32	7168	184.69	4828	110.17
	Grand Total (A+B)	274357	35081.53	230177	28605.20	974482	128478.38	875618	112633.20

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

Insurer : FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED

Date: January 2014 - March 2014

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	0	10	4	0	6	0	66
b)	Claim	16	511	229	9	288	1	2157
c)	Policy Related	4	446	418	0	32	0	1509
d)	Premium	0	1	1	0	0	0	26
e)	Refund	0	0	0	0	0	0	10
f)	Coverage	0	2	2	0	0	0	5
g)	Cover Note Related	1	23	11	1	12	0	115
h)	Product	3	23	6	0	20	0	85
i)	Others	2	38	13	1	26	0	256
	Total Number of complaints:	26	1054	684	11	384	1	4229

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:	974482
5	Total No. of claims during current year:	164712
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	21.26
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	130.96

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	1	0	1
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	1	0	1

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