

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-1-B-RA

Revenue Account up to the Quarter Ended 30th June 2014

(Rs. ' 000)

Particulars	Schedule	Total		Total	
		For Q1 2014-15	Upto Q1 2014-15	For Q1 2013-14	Upto Q1 2013-14
1. Premiums earned (Net)	NL-4-Premium Schedule	2,448,685	2,448,685	2,055,591	2,055,591
2. Profit/Loss on sale/redemption of Investments		32,855	32,855	17,866	17,866
3. Others		357	357	350	350
4. Interest, Dividend & Rent - Gross		254,965	254,965	214,877	214,877
Total (A)		2,736,862	2,736,862	2,288,684	2,288,684
1. Claims Incurred (Net)	NL-5-Claims Schedule	1,769,544	1,769,544	1,573,181	1,573,181
2. Commission	NL-6-Commission Schedule	48,726	48,726	40,436	40,436
3. Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	855,871	855,871	675,614	675,614
4. Premium deficiency		-	-	-	-
Total (B)		2,674,141	2,674,141	2,289,231	2,289,231
Operating Profit/(Loss)		62,721	62,721	(547)	(547)
Appropriations					
Transfer to Shareholders' Funds		62,721	62,721	(547)	(547)
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Total (C)		62,721	62,721	(547)	(547)

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-2-B-PL

Profit and Loss Account Up to the Quarter Ended 30th June 2014

(Rs.' 000)

Particulars	Schedule	For Q1 2014-15	Upto Q1 2014-15	For Q1 2013-14	Upto Q1 2013-14
1. Operating Profit/(Loss)					
(a) Fire Insurance		52,530	52,530	38,505	38,505
(b) Marine Insurance		(46,585)	(46,585)	7,982	7,982
(c) Miscellaneous Insurance		56,776	56,776	(47,034)	(47,034)
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		97,850	97,850	87,834	87,834
Add: Amortisation write up on Securities		3,669	3,669	2,956	2,956
Less: Amortisation write down on Securities		(302)	(302)	(272)	(272)
(b) Profit on sale of investments		13,102	13,102	7,719	7,719
Less : Loss on sale of investments		(59)	(59)	(193)	(193)
3. Other Income		-	-	-	-
Total (A)		176,981	176,981	97,497	97,497
4. Provisions (Other than taxation)					
(a) For diminution in the value of investments		-	-	-	-
(b) For Doubtful Debts		1,416	1,416	-	-
(c) Others (to be specified)		-	-	-	-
5. Other Expenses					
(a) Expenses other than those related to Insurance Business		910	910	1,116	1,116
(b) Bad Debts written off		-	-	-	-
(c) Others		-	-	-	-
Total (B)		2,326	2,326	1,116	1,116
Profit before Tax (A-B)		174,655	174,655	96,381	96,381
Provision for Taxation		-	-	-	-
Deferred Tax		-	-	-	-
Profit / (Loss) after tax		174,655	174,655	96,381	96,381
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		(3,154,128)	(3,154,128)	(3,550,323)	(3,550,323)
Balance carried forward to Balance Sheet		(2,979,473)	(2,979,473)	(3,453,942)	(3,453,942)

(Rs. ' 000)			
Particulars	Schedule	As at 30th June 2014	As at 30th June 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		(106)	1,681
Borrowings	NL-11-Borrowings Schedule	-	-
Total		7,099,894	7,101,681
Application of Funds			
Investments	NL-12-Investment Schedule	16,926,927	14,068,321
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		599,261	550,786
Less Accumulated Depreciation		493,553	445,380
Net Block		105,708	105,406
Capital Work in Process		21,866	19,828
		127,574	125,234
Deferred Tax Assets		-	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	515,015	133,552
(ii) Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	1,686,417	2,706,788
		2,201,432	2,840,340
Current Liabilities	NL-17-Current Liabilities Schedule	9,353,175	8,708,265
Provisions	NL-18-Provisions Schedule	5,782,337	4,677,891
Total (B)		15,135,512	13,386,156
Net Current Assets (A - B)		(12,934,080)	(10,545,816)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		2,979,473	3,453,942
Total		7,099,894	7,101,681

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-4-PREMIUM SCHEDULE

Premium Earned (Net) Up to the Quarter Ended 30th June 2014

(Rs.' 000)

Particulars	Total		Total	
	For Q1 2014-15	Upto Q1 2014-15	For Q1 2013-14	Upto Q1 2013-14
Premium from direct business written	3,693,240	3,693,240	3,099,089	3,099,089
Add : Premium on reinsurance accepted	86,774	86,774	15,306	15,306
Less: Premium on reinsurance ceded	972,064	972,064	840,992	840,992
Net Premium	2,807,950	2,807,950	2,273,403	2,273,403
Adjustment for change in reserve for unexpired risks	359,265	359,265	217,812	217,812
Total Premium Earned (Net)	2,448,685	2,448,685	2,055,591	2,055,591

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

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET] Up to the Quarter Ended 30th June 2014

(Rs.' 000)

Particulars	Total		Total	
	For Q1 2014-15	Upto Q1 2014-15	For Q1 2013-14	Upto Q1 2013-14
Claims Paid				
Direct	1,525,650	1,525,650	1,192,835	1,192,835
Add : Reinsurance accepted	30,978	30,978	34	34
Less: Reinsurance ceded	367,840	367,840	352,728	352,728
Net Claims Paid	1,188,788	1,188,788	840,141	840,141
Add : Claims outstanding at the end	8,019,625	8,019,625	6,408,009	6,408,009
Less : Claims outstanding at the beginning	7,438,869	7,438,869	5,674,969	5,674,969
Total Claims Incurred	1,769,544	1,769,544	1,573,181	1,573,181

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

FORM NL-6-COMMISSION SCHEDULE

COMMISSION Up to the Quarter Ended 30th June 2014

(Rs. ' 000)

Particulars	Total		Total	
	For Q1 2014-15	Upto Q1 2014-15	For Q1 2013-14	Upto Q1 2013-14
Commission Paid				
Direct	200,857	200,857	184,945	184,945
Add : Reinsurance accepted	7,080	7,080	744	744
Less: Commission on reinsurance Ceded	159,211	159,211	145,253	145,253
Net Commission	48,726	48,726	40,436	40,436
Break-up of the commission (gross) incurred to procure business furnished as per details below				
Agent	90,263	90,263	85,733	85,733
Brokers	89,179	89,179	83,959	83,959
Corporate Agency	7,623	7,623	6,237	6,237
Referral	42	42	49	49
Others (pl.Coins)	20,830	20,830	9,711	9,711
Gross Commission	207,937	207,937	185,689	185,689

Future Generali India Insurance Company Limited
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FORM NL-7-OPERATING EXPENSES SCHEDULE

Operating Expenses related to Insurance Business Up to the Quarter Ended 30th June 2014

(Rs. ' 000)

	Particulars	Total		Total	
		For Q1 2014-15	Upto Q1 2014-15	For Q1 2013-14	Upto Q1 2013-14
1	Employees' Remuneration & Welfare Benefits	276,859	276,859	235,014	235,014
2	Travel , Conveyance and Vehicle Running Expenses	23,898	23,898	17,260	17,260
3	Training & Conferences Expenses	4,977	4,977	2,671	2,671
4	Rents, Rates, and Taxes	44,290	44,290	45,155	45,155
5	Repairs	32,163	32,163	22,472	22,472
6	Printing & Stationery	13,332	13,332	9,041	9,041
7	Communication	19,258	19,258	16,946	16,946
8	Legal & Professional Charges	36,339	36,339	25,616	25,616
9	Auditors' Fees , Expenses etc.				
	(a) As Auditor	900	900	579	579
	(b) As Adviser or in any other capacity, in respect of				
	(i) Taxation Matters	72	72	84	84
	(ii) Insurance Matters	-	-	-	-
	(iii) Management Services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
10	Advertisement and Publicity	111,532	111,532	44,186	44,186
11	Outsourcing Expenses	17,394	17,394	13,336	13,336
12	Business Support	270,302	270,302	225,726	225,726
13	Interest & Bank Charges	2,065	2,065	1,577	1,577
14	Others	1,370	1,370	(879)	(879)
15	Depreciation	11,179	11,179	16,609	16,609
16	Entertainment	665	665	441	441
17	(Gain)/Loss on Foreign Exchange	169	169	1	1
18	Subscription/Membership	1,080	1,080	627	627
19	Insurance	169	169	156	156
20	Pool Expenses	(13,958)	(13,958)	(10,176)	(10,176)
21	Service Tax Expenses	1,816	1,816	9,172	9,172
	Total	855,871	855,871	675,614	675,614

FORM NL-8-SHARE CAPITAL SCHEDULE

Share Capital as on 30th June 2014

(Rs.'000)			
	Particulars	As at 30th June 2014	As at 30th June 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 710,000,000) Equity Shares of Rs. 10 Each	7,100,000	7,100,000
4	Called Up Capital 710,000,000 (Previous year 710,000,000) 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

IRDA Registration No 132. dated 4th September, 2007

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

Share Capital Pattern of Shareholding as on 30th June 2014

Shareholder	As at 30th June 2014		As at 30th June 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

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FORM NL-10-RESERVE AND SURPLUS SCHEDULE

Reserves and Surplus as on 30th June 2014

(Rs. '000)

	Particulars	As at 30th June 2014	As at 30th June 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 30th June 2014

(Rs. '000)

	Particulars	As at 30th June 2014	As at 30th June 2013
1	Debenture/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

FORM NL-12-INVESTMENT SCHEDULE

Investments as on 30th June 2014

(Rs. '000)

Particulars	As at 30th June 2014	As at 30th June 2013
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	6,120,855	4,805,604
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	4,526,702	4,182,893
(e) Other Securities	174,500	449,500
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	4,228,676	3,801,656
5. Other than Approved Investments	-	-
Total Long Term Investment	15,050,733	13,239,653
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	100,635	49,944
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares	-	-
(aa) Equity	38,627	12,989
(bb) Preference	-	-
(b) Mutual Funds	622,942	299,344
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	99,875	209,213
(e) Other Securities	572,042	99,900
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	412,214	101,996
5. Other than Approved Investments	29,859	55,282
Total Short Term Investment	1,876,194	828,668
Total	16,926,927	14,068,321

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-13-LOANS SCHEDULE

Loans as on 30th June 2014

(Rs. '000)

Particulars	As at 30th June 2014	As at 30th June 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 30th June 2014

(Rs. '000)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 31st March 2014	Additions	Deductions	As at 30th June 2014	As at 31st March 2014	For the Period	On Sales/ Adjustments	As at 30th June 2014	As at 30th June 2014	As at 30th June 2013
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Softwares	198,110	-	-	198,110	182,909	2,169	-	185,078	13,032	14,937
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	143,247	279	6,112	137,414	94,465	3,634	5,936	92,163	45,251	50,672
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	52,197	190	571	51,816	35,259	1,103	518	35,844	15,972	10,215
Information & Technology Equipment	128,303	2,080	-	130,383	110,528	2,495	-	113,023	17,360	15,316
Vehicles	2,272	-	-	2,272	1,893	114	-	2,007	265	722
Office Equipment	79,231	725	690	79,266	64,464	1,664	690	65,438	13,828	13,544
Others	-	-	-	-	-	-	-	-	-	-
Total	603,360	3,274	7,373	599,261	489,518	11,179	7,144	493,553	105,708	105,406
Work in progress									21,866	19,828
Grand Total	603,360	3,274	7,373	599,261	489,518	11,179	7,144	493,553	127,574	125,234
Previous Year	549,857	5,803	4,874	550,786	432,948	16,609	4,177	445,380	125,234	

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Cash and Bank Balances as on 30th June 2014*(Rs. '000)*

Particulars	As at 30th June 2014	As at 30th June 2013
1. Cash (including cheques, drafts and stamps)	673	541
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term	-	-
(due within 12 months)		
(bb) Others	-	-
(b) Current Accounts	514,342	133,011
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	515,015	133,552
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	515,015	133,552
Outside India	-	-

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Advances and Other Assets as on 30th June 2014

(Rs. '000)

Particulars	As at 30th June 2014	As at 30th June 2013
Advances		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	34,741	24,550
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	42,333	5,392
6. Others	-	-
7. Other Deposits	94,853	100,684
8. Advances to Employees	1,107	175
9. Advances recoverable in cash or kind	35,377	45,954
10. Unutilised Service Tax (net)	110,582	84,748
Total (A)	318,993	261,503
Other Assets		
1. Income accrued on Investments	667,199	551,574
2. Outstanding Premiums	1,397	508
3. Agents' Balances	837	928
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	581,034	1,892,275
6. Due from Subsidiaries / Holding Company	-	-
7. Deposit With Reserve Bank Of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8. Others	116,957	-
Total (B)	1,367,424	2,445,285
Total (A+B)	1,686,417	2,706,788

Note : Outstanding premium contains amount receivable against Bank Guarantee

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-17-CURRENT LIABILITIES SCHEDULE

Current Liabilities as on 30th June 2014

(Rs. '000)		
Particulars	As at 30th June 2014	As at 30th June 2013
1. Agents Balances	135,142	88,450
2. Balances due to other Insurance Companies	459,184	1,570,372
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	-	-
5. Unallocated Premium	168,602	196,795
6. Sundry Creditors	394,208	281,834
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	8,019,625	6,408,009
9. Provision for Solatium fund	7,257	5,058
10. Due to Officers / Directors	-	-
11. Unclaimed amount of Policyholders	68,068	50,564
12. Statutory Dues	101,089	107,183
Total	9,353,175	8,708,265

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

FORM NL-18-PROVISIONS SCHEDULE

Provisions as on 30th June 2014

(Rs. '000)		
Particulars	As at 30th June 2014	As at 30th June 2013
1. Reserve for Unexpired risk	5,575,500	4,592,538
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	206,837	85,353
Total	5,782,337	4,677,891

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

FORM NL-19 MISC EXPENDITURE SCHEDULE

Miscellaneous Expenditure (to the extent not written off or adjusted) as on 30th June 2014

(Rs. '000)		
Particulars	As at 30th June 2014	As at 30th June 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 30th June 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	4,201,951	3,400,068
Payment to Reinsurers, net of commissions and claims	618,761	(227,089)
Payment to Coinsurers, net of claims recovery	28,545	(36,164)
Payment of Claims	(1,559,042)	(1,214,089)
Payment of Commission and Brokerage	(185,270)	(148,879)
Payment of other Operating Expenses net of Misc Income	(771,472)	(762,923)
Income tax paid (Net)	(159,791)	(114,802)
Service Tax Paid	(288,836)	(173,374)
Fringe Benefit Tax paid	-	-
Other Payments		
Security deposits paid	(7,878)	(3,606)
Cash Flow before Extraordinary items	1,876,968	719,142
Cash Flow from Extraordinary operations	-	-
Net Cash Flow From Operating Activities	1,876,968	719,142
Cash Flow from Investment Activities		
Purchase of Fixed Assets	(3,728)	(10,934)
Proceeds from Sale of Fixed Assets	300	127
Purchase of Investments	(6,349,236)	(1,794,541)
Sale of Investments	4,867,313	888,092
Rent/Interests/Dividends Received	333,090	258,893
Investment in money market instruments and in liquid mutual fund (Net)*	(592,518)	(185,624)
Expenses related to investments	(103)	(66)
Net Cash Flow from Investment Activities	(1,744,882)	(844,053)
Cash Flow from Financing Activities		
Proceeds from Issuance of Share Capital	-	-
Proceeds from Share Application money, pending allotment	-	-
Net Cash Flow from Financing Activities	-	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net Increase/(Decrease) in Cash and Cash Equivalents during the period	132,086	(124,911)
Cash and Cash Equivalent at the beginning	382,928	258,463
Cash and Cash Equivalent at the end	515,014	133,552

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

Insurer: Future Generali India Insurance Company Limited

Date: April 2014 - June 2014

(Rs .in Lacs)

Statement of Liabilities								
	As on 30th June 2014				As on 30th June 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	3,870	2,216	541	6,627	2,953	1,810	384	5,146
Marine Sub-class: Marine Cargo Marine Hull	1,919	1,435	411	3,765	1,195	725	240	2,160
Miscellaneous Sub-class: Motor Engineering Aviation Liabilities Rural insurance Others	41,966	46,443	25,370	113,779	33,501	43,212	13,985	90,698
Health Insurance	7,999	1,690	2,090	11,779	8,277	1,374	2,350	12,001
Total Liabilities	55,754	51,784	28,412	135,950	45,926	47,121	16,959	110,005

PERIODIC DISCLOSURES																										
FORM NL-22 Geographical Distribution of Business																										
Insurer: Future Generali India Insurance Company limited													Date : April 2014 -June 2014													
(Rs in Lakhs)																										
STATES	Fire		Marine (Cargo) Upto the qtr		Marine (Hull) Upto the qtr		Engineering Upto the qtr		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	759.11	759.11	89.33	89.33	-	-	236.21	236.21	498.28	498.28	216.99	216.99	19.43	19.43	100.92	100.92	55.05	55.05	39.60	39.60	-	-	107.83	107.83	2,122.75	2,122.75
Andaman & Nicobar Is.	0.15	0.15	0.11	0.11	-	-	0.32	0.32	11.71	11.71	9.56	9.56	-	-	0.02	0.02	-	-	-	-	-	-	-	-	21.86	21.86
Assam	20.46	20.46	0.98	0.98	-	-	8.13	8.13	123.86	123.86	40.98	40.98	0.09	0.09	2.61	2.61	2.85	2.85	0.03	0.03	-	-	7.59	7.59	207.58	207.58
Bihar	1.29	1.29	0.29	0.29	-	-	1.72	1.72	250.61	250.61	79.55	79.55	0.05	0.05	2.03	2.03	1.31	1.31	0.11	0.11	1.32	1.32	13.21	13.21	351.48	351.48
Chandigarh	34.28	34.28	8.90	8.90	-	-	6.35	6.35	259.21	259.21	91.51	91.51	0.93	0.93	4.94	4.94	28.45	28.45	20.62	20.62	-	-	52.11	52.11	507.29	507.29
Chhattisgarh	2.52	2.52	2.35	2.35	-	-	2.74	2.74	106.74	106.74	48.58	48.58	-	-	2.13	2.13	0.49	0.49	0.03	0.03	-	-	1.07	1.07	166.66	166.66
Delhi	520.88	520.88	192.40	192.40	-	-	160.50	160.50	1,485.23	1,485.23	432.07	432.07	73.63	73.63	106.71	106.71	928.79	928.79	40.56	40.56	-	-	188.24	188.24	4,129.02	4,129.02
Goa	1.66	1.66	-	-	-	-	-	-	14.76	14.76	7.68	7.68	-	-	0.02	0.02	-	-	0.07	0.07	-	-	0.15	0.15	24.33	24.33
Gujarat	185.95	185.95	102.19	102.19	-	-	45.67	45.67	1,007.80	1,007.80	461.06	461.06	90.89	90.89	162.66	162.66	217.90	217.90	37.88	37.88	-	-	330.05	330.05	2,642.05	2,642.05
Haryana	24.35	24.35	13.33	13.33	-	-	7.05	7.05	494.97	494.97	256.38	256.38	0.30	0.30	2.41	2.41	4.84	4.84	6.85	6.85	0.49	0.49	75.70	75.70	886.67	886.67
Himachal Pradesh	3.08	3.08	-	-	-	-	-	-	3.52	3.52	6.06	6.06	-	-	0.01	0.01	0.02	0.02	-	-	-	-	11.12	11.12	23.82	23.82
Jammu & Kashmir	3.12	3.12	-	-	-	-	-	-	101.19	101.19	52.47	52.47	-	-	0.56	0.56	0.73	0.73	1.11	1.11	-	-	11.88	11.88	171.06	171.06
Jharkhand	3.12	3.12	4.91	4.91	-	-	14.01	14.01	178.10	178.10	99.82	99.82	0.09	0.09	1.07	1.07	1.23	1.23	0.01	0.01	-	-	13.43	13.43	315.80	315.80
Karnataka	432.14	432.14	91.61	91.61	-	-	22.80	22.80	1,153.48	1,153.48	455.46	455.46	31.53	31.53	19.81	19.81	142.57	142.57	(9.15)	(9.15)	-	-	64.18	64.18	2,404.43	2,404.43
Kerala	18.04	18.04	2.49	2.49	-	-	8.80	8.80	586.60	586.60	165.12	165.12	3.62	3.62	2.66	2.66	34.66	34.66	13.86	13.86	-	-	7.56	7.56	843.42	843.42
Madhya Pradesh	20.21	20.21	12.08	12.08	-	-	19.66	19.66	309.75	309.75	229.30	229.30	8.07	8.07	52.87	52.87	10.46	10.46	3.65	3.65	-	-	184.31	184.31	850.34	850.34
Maharashtra	3,305.20	3,305.20	1,283.58	1,283.58	-	-	495.08	495.08	3,923.52	3,923.52	1,780.31	1,780.31	254.21	254.21	472.20	472.20	1,721.65	1,721.65	139.45	139.45	-	-	1,089.93	1,089.93	14,465.12	14,465.12
Orissa	3.52	3.52	0.01	0.01	-	-	4.34	4.34	32.69	32.69	30.04	30.04	-	-	0.10	0.10	0.41	0.41	0.02	0.02	-	-	17.31	17.31	88.43	88.43
Punjab	19.60	19.60	6.14	6.14	-	-	1.36	1.36	428.01	428.01	182.68	182.68	0.90	0.90	8.91	8.91	8.29	8.29	47.22	47.22	-	-	61.04	61.04	764.16	764.16
Rajasthan	18.46	18.46	3.66	3.66	-	-	12.91	12.91	437.03	437.03	262.20	262.20	0.70	0.70	34.99	34.99	10.00	10.00	9.78	9.78	-	-	124.95	124.95	914.68	914.68
Tamil Nadu	322.13	322.13	139.14	139.14	-	-	125.68	125.68	780.36	780.36	367.37	367.37	17.78	17.78	142.04	142.04	112.89	112.89	32.72	32.72	-	-	126.30	126.30	2,166.40	2,166.40
Telangana	2.74	2.74	0.68	0.68	-	-	3.67	3.67	149.80	149.80	57.50	57.50	0.10	0.10	2.96	2.96	3.37	3.37	6.95	6.95	-	-	1.40	1.40	229.17	229.17
Tripura	0.20	0.20	-	-	-	-	-	-	1.24	1.24	2.82	2.82	-	-	-	-	0.09	0.09	0.03	0.03	-	-	0.06	0.06	4.44	4.44
Uttar Pradesh	14.34	14.34	12.95	12.95	-	-	9.91	9.91	725.69	725.69	220.69	220.69	0.00	0.00	11.10	11.10	4.01	4.01	0.68	0.68	294.94	294.94	31.28	31.28	1,325.58	1,325.58
Uttarakhand	7.12	7.12	-	-	-	-	0.20	0.20	48.31	48.31	22.33	22.33	0.03	0.03	3.08	3.08	0.35	0.35	-	-	-	-	6.86	6.86	88.27	88.27
West Bengal	193.06	193.06	167.01	167.01	-	-	67.99	67.99	472.04	472.04	267.10	267.10	7.59	7.59	6.23	6.23	117.76	117.76	12.30	12.30	-	-	89.97	89.97	1,401.04	1,401.04
Puducherry	6.76	6.76	0.01	0.01	-	-	-	-	16.10	16.10	7.46	7.46	-	-	-	-	-	-	0.01	0.01	-	-	0.55	0.55	30.88	30.88
	5,923.48	5,923.48	2,134.14	2,134.14	-	-	1,255.10	1,255.10	13,600.59	13,600.59	5,853.09	5,853.09	509.94	509.94	1,143.04	1,143.04	3,408.15	3,408.15	404.39	404.39	296.75	296.75	2,618.08	2,618.08	37,146.75	37,146.75

PERIODIC DISCLOSURES

FORM NL-23 :Reinsurance Risk Concentration

Insurer: Future Generali India Insurance Company Limited

Date: April 2014 - June 2014

(Rs in Lakhs)

Reinsurance Risk Concentration						
			Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
S.No.	Reinsurance Placements	No. of reinsurers	Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	0	0.00	0.00	0.00	0.00%
2	No. of Reinsurers with rating AA but less than AAA	25	944.23	534.85	169.78	18.31%
3	No. of Reinsurers with rating A but less than AA	72	5,518.38	124.49	1,390.03	78.10%
4	No. of Reinsurers with rating BBB but less than A	1	-0.06	0.00	0.00	0.00%
5	No. of Reinsurers with rating less than BBB	0	0.00	0.00	0.00	0.00%
6	No. of Indian reinsurer other than GIC	16	0.00	0.00	323.04	3.59%
	Total	114	6,462.55	659.33	1,882.85	100.00%

PERIODIC DISCLOSURES

FORM NL-24 : Ageing of Claims

Insurer: Future Generali India Insurance Company Limited

Date: April - June 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	103	67	21	20	8	219	2168.45
2	Marine Cargo	668	228	81	59	16	1052	624.02
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	65	13	12	10	4	104	186.06
5	Motor OD	20668	3072	514	190	92	24536	6608.71
6	Motor TP	31	49	81	97	312	570	1741.19
7	Health	7099	1437	304	59	11	8910	2534.72
8	Overseas Travel	15	27	23	18	9	92	55.60
9	Personal Accident	171	197	112	33	14	527	958.38
10	Liability	1	3	1			5	3.19
11	Crop	0	0	0	0	0	0	0.00
12	Miscellaneous	165	125	72	54	20	436	396.91

PERIODIC DISCLOSURES

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

Insurer: Future Generali India Insurance Company Limited
Date: April 2014 - June 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	285	1269	0	200	3950	6743	1026	146	820	28	0	0	1243	15710
2	Claims reported during the period	609	2886	0	404	29279	896	9760	212	827	19	0	0	744	45636
3	Claims Settled during the period*	264	1452	0	133	25821	677	9552	168	731	9	0	0	598	39405
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	634	2751	0	472	7630	7085	2030	204	1030	43	0	0	1413	23292
	Less than 3months	432	1983	0	340	6192	832	1944	156	502	15	0	0	481	12877
	3 months to 6 months	66	594	0	53	645	691	61	16	245	7	0	0	269	2647
	6months to 1 year	84	120	0	52	349	1165	10	14	129	12	0	0	516	2451
	1year and above	52	54	0	27	444	4397	15	18	154	9	0	0	147	5317

*Note: Claims settled during the period includes claims repudiated and closed without payment during the quarter

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 30th June 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	15,408	4,286	4,676	2,163	1,541	1,403	1,541
02	Marine Cargo	5,506	3,122	3,148	2,263	661	944	944
03	Marine Hull							
	Miscellaneous:							
04	Motor	76,108	72,151	43,501	48,572	14,430	14,572	14,572
05	Engineering	4,226	1,593	1,363	712	423	409	423
06	Aviation							
07	Liability	1,594	699	52	67	239	20	239
08	Rural Insurance							
09	Others	16,025	7,018	4,860	3,029	2,243	1,458	2,243
10	Health Insurance	18,087	13,876	11,955	11,700	2,775	3,586	3,586
	Total	136,954	102,745	69,555	68,506	22,312	22,392	23,548

PERIODIC DISCLOSURES

FORM NL-27: Offices information for Non-Life

Insurer: Future Generali India Insurance Company Limited

Date: April 2014 - June 2014

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Qtr		111
2	No. of branches approved during the Qtr		22
3	No. of branches opened during the Qtr	Out of approvals of previous year	0
4		Out of approvals of this year	1
5	No. of branches closed during the Qtr		0
6	No of branches at the end of the Qtr		112
7	No. of branches approved but not opened		21
8	No. of rural branches		0
9	No. of urban branches		112

PERIODIC DISCLOSURES

FORM NL-28: Statement of Investment Assets

Insurer: Future Generali India Insurance Company Limited

Date : April 2014 - June 2014

FORM 3B

(Rs in Lakhs)

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

Section I

No.	PARTICULARS	SCH	AMOUNT
1	Investments	8	169,269.27
2	Loans	9	
3	Fixed Assets	10	1,275.74
4	Current Assets		
	a. Cash and Bank	11	5,150.15
	b. Advances and Other Assets	12	16,864.17
5	Current Liabilities		
	a. Current Liabilities	13	(93,531.42)
	b. Provisions	14	(57,823.70)
	c. Misc Exp not written Off	15	
	Debit Balance of P and L A/c		29,794.73
	Application of Funds as per Balance Sheet (A)		70,998.94

	Less: Other Assets	SCHEDULE	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	1,275.74
3	Cash and Bank Balance (If any)	11	5,150.15
4	Advances and Other Assets (If Any)	12	16,864.17
5	Current Liabilities	13	(93,531.42)
6	Provisions	14	(57,823.70)
7	Misc Exp not written Off	15	
	Debit Balance of P and L A/c		29,794.73
		TOTAL(B)	(98,270.33)
	'Investment Assets ' as per FORM 3B	(A-B)	169,269.27

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%	-		37,901.60	37,901.60	22.39		37,901.60	36,542.51
2	Central Govt Sec, State Govt Sec or Other Approved Securities	Not Less than 30%	-		62,214.90	62,214.90	36.75		62,214.90	60,419.67
3	Investment subject to Exposure Norms									
	a) Housing and Loans to SG for housing and FFE	Not Less than 5%	-							
	1. Approved Investments			4,297.25	5,583.91	9,881.16	5.84		9,881.16	9,888.01
	2. Other Investments									0.00
	b) Infrastructure Investments	Not Less than 10%	-							
	1. Approved Investments			21,238.36	25,170.19	46,408.55	27.42	0.35	46,408.91	46,967.93
	2. Other Investments							0.00		0.00
	c) Approved Investments	Not Exceeding 55%	-	21,641.21	28,825.62	50,466.83	29.81	(1.11)	50,465.72	50,926.26
	d) Other Investments		-	298.89		298.89	0.18	(0.30)	298.59	298.59
	Total Investment Assets	100%	-	47,475.71	121,794.62	169,270.33	100.00	(1.06)	169,269.27	168,500.45

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

Insurer: Future Generali India Insurance Company Ltd

Date: April 2014- June 2014

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th Jun 2014	As % of total for this class	As at 30th June 2013	As % of total for this class	As at 30th Jun 2014	as % of total for this class	As at 30th June 2013	as % of total for this class
Break down by credit rating								
AAA rated	65,988.16	42.85	63,019.46	46.64	65,408.68	42.26	61,481.61	46.76
AA or better	27,587.00	17.91	21,984.88	16.27	27,140.08	17.54	21,454.12	16.32
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	60,419.67	39.23	50,101.65	37.08	62,214.90	40.20	48,555.48	36.93
Total	153,994.84	100.00	135,105.99	100.00	154,763.65	100.00	131,491.21	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	5,982.59	3.88	3,600.39	2.66	6,001.32	3.88	3,589.67	2.73
more than 1 year and upto 3years	4,546.15	2.95	9,098.45	6.73	4,544.74	2.94	9,059.77	6.89
More than 3years and up to 7years	31,945.22	20.74	25,960.80	19.22	32,398.01	20.93	25,668.43	19.52
More than 7 years and up to 10 years	76,833.27	49.89	65,839.17	48.73	76,406.52	49.37	63,573.79	48.35
above 10 years	34,687.61	22.53	30,607.17	22.65	35,413.06	22.88	29,599.55	22.51
Total	153,994.84	100.00	135,105.99	100.00	154,763.65	100.00	131,491.21	100.00
Breakdown by type of the issuer								
a. Central Government	43,014.45	27.93	34,746.25	25.72	44,476.72	28.74	33,868.00	25.76
b. State Government	17,405.22	11.30	15,355.40	11.37	17,738.18	11.46	14,687.48	11.17
c. Corporate Securities	93,575.16	60.77	85,004.34	62.92	92,548.76	59.80	82,935.73	63.07
Total	153,994.84	100.00	135,105.99	100.00	154,763.65	100.00	131,491.21	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: Future Generali India Insurance Company Limited

Insurer: Future Generali India Insurance Company Limited

Date: April 2014 - June 2014

Analytical Ratios					
Sl. No.	Particular	Total			
		For Q1 2014-15	Upto Q1 2014-15	For Q1 2013-14	Upto Q1 2013-14
1	Gross Direct Premium Growth Rate	19%	19%	11%	11%
	Fire	17%	17%	25%	25%
	Marine	21%	21%	-9%	-9%
	Accident & Health	-4%	-4%	15%	15%
	Engineering	15%	15%	1%	1%
	Liability	39%	39%	8%	8%
	Motor (OD)	24%	24%	15%	15%
	Motor (TP)	26%	26%	-4%	-4%
	Motor (Total)	25%	25%	9%	9%
	Workmen Compensation	24%	24%	26%	26%
	Others	40%	40%	14%	14%
	Miscellaneous (Total)	19%	19%	10%	10%
2	Gross Direct Premium to Net Worth	90%	90%	85%	85%
3	Growth rate of Net Worth	13%	13%	38%	38%
4	Net Retention Ratio	74%	74%	73%	73%
	Fire	22%	22%	21%	21%
	Marine	70%	70%	41%	41%
	Accident & Health	78%	78%	76%	76%
	Engineering	33%	33%	33%	33%
	Liability	44%	44%	46%	46%
	Motor (OD)	95%	95%	94%	94%
	Motor (TP)	95%	95%	95%	95%
	Motor (Total)	95%	95%	94%	94%
	Workmen Compensation	95%	95%	95%	95%
	Others	53%	53%	61%	61%
	Miscellaneous (Total)	85%	85%	85%	85%
5	Net Commission Ratio	2%	2%	2%	2%
	Fire	-27%	-27%	-29%	-29%
	Marine	15%	15%	4%	4%
	Accident & Health	4%	4%	3%	3%
	Engineering	-22%	-22%	-26%	-26%
	Liability	16%	16%	19%	19%
	Motor (OD)	5%	5%	6%	6%
	Motor (TP)	-1%	-1%	-1%	-1%
	Motor (Total)	3%	3%	4%	4%
	Workmen Compensation	8%	8%	8%	8%
	Others	-9%	-9%	0%	0%
	Miscellaneous (Total)	3%	3%	3%	3%
6	Expense of Management to Gross Direct Premium	29%	29%	28%	28%
7	Expense of Management to Net Written Premium	38%	38%	38%	38%
8	Net Incurred Claims to Net Earned Premium	72%	72%	77%	77%
9	Combined Ratio	104%	104%	108%	108%
10	Technical Reserves to Net Premium Ratio	484%	484%	484%	484%
11	Underwriting Balance Ratio	-9%	-9%	-11%	-11%
12	Operating Profit Ratio	3%	3%	0%	0%
13	Liquid Assets to Liabilities Ratio	18%	18%	9%	9%
14	Net Earning Ratio	6%	6%	4%	4%
15	Return on Net Worth Ratio	4%	4%	3%	3%
16	Available Solvency argin Ratio to Required Solvency Margin	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		NA		NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax		0.25		-0.36
5	(b) Basic and diluted EPS after extraordinary items (net of tax		0.25		-0.36
6	(iv) Book value per share (Rs)		5.80		5.14

PERIODIC DISCLOSURES

FORM NL-31 Form NL 31 :Related Party Transactions

Insurer: Future Generali India Insurance Company Limited
Date: April 2014 to June 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 30th June 2014	up to the Quarter ended 30th June 2014	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
1	Future Retail Limited	Joint Venture Promoter	Rent & Maintenance for premises hired	-	-	535	535
			Insurance Premium received	785	785	993	993
			Insurance Claims paid	73	73	-	-
2	Generali Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium ceded	1,12,164	1,12,164	47,116	47,116
			Commission on reinsurance ceded	19,265	19,265	9,915	9,915
			Claims recovery on reinsurance	72,532	72,532	6,867	6,867
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	4,052	4,052	3,441	3,441
10	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses	5,662	5,662	5,821	5,821
			Other transactions	22	22	227	227
			Insurance Premium Received	70	70	104	104
			Insurance Claims Paid	-	-	23	23
			Insurance Premium Paid	2,333	2,333	-	-

PERIODIC DISCLOSURES**FORM I Products Information**

Insurer: Future Generali India Insurance Company Limited

Date : April 2014 -June 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	NIL	NIL	NIL	NIL	NIL	NIL	NIL

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

Table II - Statement of Available Solvency Margin and Solvency Ratio as on 30th June 2014

(Rs .in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Funds:		142,909
	Deduct:		
02	Liabilities		142,909
03	Other Liabilities		-
04	Excess in Policyholder's fund		-
05	Available Assets in Shareholders Funds:		47,475
	Deduct:		
06	Other Liabilities		8,445
07	Excess in Shareholder's fund		39,030
08	Total ASM (04)+(07)		39,030
09	Total RSM		23,548
10	Solvency Ratio (Total ASM / Total RSM)		1.66

PERIODIC DISCLOSURES

FORM NL- 34: Board of Directors & Key Person

Insurer: Future Generali India Insurance Company Limited

Date: April 2014 - June 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. N. Ravichandran	Head - Corporate Sales	Nil
17	Mr. Ajay Panchal	Head - Risk Management	Nil
18	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

Insurer: Future Generali India Insurance Company Limited

Date: April 2014 - June 2014

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:

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: April 2014 - June 2014

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

Statement as on 30th June

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	Category	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															
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
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		
16	C4 Commercial Papers - NHB/Institutions	HTLN	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
18	C6 Bonds/ Debentures/ CPs/ Loans -	HDPG	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
19	C7 Bonds/Debentures issued by HUDCO	HTHD	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
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	13.12	27.51	4.07	31.01	31.01	13.12	27.51	4.07	31.01	31.01	9.00	7.68	(0.04)	(0.41)	(0.41)
32	D7 Infrastructure - Securitised Assets	IESA	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
33	D8 Infrastructure - Debenture/ Bonds/ CPs/	IDPG	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
34	D9 Infrastructure - PSU - Debentures/ Bonds	IPTD	22,570.40	21,864.15	503.35	2.23	2.23	22,570.40	21,864.15	503.35	2.23	2.23	20,588.35	22,663.29	458.31	2.23	2.23
41	E Approved Investment Subject To Exposure	TITLE	0.00	0.00	0.00			0.00	0.00	0.00			0.00	0.00	0.00		
52	E11 Corporate Securities (Approved	EPNQ	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
53	E12 Corporate Securities (Approved	ECIS	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
54	E13 Corporate Securities (Approved	ECOS	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
56	E15 Corporate Securities (Approved	ECDI	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
57	E16 Investment Properties - Immovable	EINP	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
64	E23 CCIL (Approved Investment) - CBLO	ECBO	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
66	E25 Application Money	ECAM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	840.91	0.00	0.00	0.00	0.00
69	E28 Perpetual Debt Instruments of Tier I and	EPPD	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
78	F3 Other than Approved Investments - Equity	OESH	10.88	13.41	3.10	28.51	28.51	10.88	13.41	3.10	28.51	28.51	6.57	4.09	(0.39)	(5.99)	(5.99)
84	F9 Other than Approved Investments -	OVNF	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
85	F10 Other than Approved Investments -Short Trem Loans (Unsecured Deposits)	OSLU	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
86	F11 Other than Approved Investments - Term	OTLW	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
87	F12 Mutual Funds - Debt/ Income/ Serial	OMGS	1,044.29	285.18	32.24	3.09	3.09	1,044.29	285.18	32.24	3.09	3.09	529.88	548.73	11.11	2.10	2.10
88	F13 Mutual Funds - (under Insurer's Promoter	OMPG	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
89	F14 Derivative Instruments	OCDI	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
90	F15 Securitised Assets (underlying assets	OPSA	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
91	F16 Equity Shares (PSU & Unlisted)	OEPU	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
92	F17 Investment properties - Immovable	OIPI	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
		TOTAL	160,881.48	168,500.45	4,020.83			160,881.48	168,500.45	4,020.83			140,948.87	144,297.98	3,307.73		
	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: April 2014 - June 2014

(Rs in Crores)

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

Statement as on: 30th June 2014

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>								
1	9.60% Hindalco Industries Ltd (mat date 2nd Aug 2022)	EPBT	3,424.64	27/03/2014	CRISIL	AA+	AA	25/06/2012	NA
2	9.55% Hindalco Industries Ltd (27th June 2022)	EPBT	1,031.86	26/03/2014	CRISIL	AA+	AA	25/06/2012	NA
3	9.55% Hindalco Industries Ltd (mat date 25th Apr 2022)	EPBT	1,125.66	12/06/2012	CRISIL	AA+	AA	25/06/2012	NA
B	<u>As on Date</u>								
1	9.60% Hindalco Industries Ltd (mat date 2nd Aug 2022)	EPBT	3,424.64	27/03/2014	CRISIL	AA+	AA	25/06/2012	NA
2	9.55% Hindalco Industries Ltd (27th June 2022)	EPBT	1,031.86	26/03/2014	CRISIL	AA+	AA	25/06/2012	NA
3	9.55% Hindalco Industries Ltd (mat date 25th Apr 2022)	EPBT	1,125.66	12/06/2012	CRISIL	AA+	AA	25/06/2012	NA
4	11.00% Tata Communication Limited (mat date 23 july 2014)	ICTD	500.62	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 : April 2014 - June 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	5,923.48	11360	4,616.40	9747	5,923.48	11360	4,616.40	9747
2	Cargo & Hull	2,134.14	3617	1,766.22	3240	2,134.14	3617	1,766.22	3240
3	Motor TP	5,853.09	7340	4,670.77	2342	5,853.09	7340	4,670.77	2342
4	Motor OD	13,600.59	170743	11,012.18	141954	13,600.59	170743	11,012.18	141954
5	Engineering	1,255.10	1472	1,075.06	2090	1,255.10	1472	1,075.06	2090
6	Workmen's Compensation	654.29	3276	528.91	2836	654.29	3276	528.91	2836
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	-	0	-	0	-	0	-	0
9	Personal Accident	1,143.04	25633	1,404.51	18701	1,143.04	25633	1,404.51	18701
10	Health	3,812.54	26718	3,737.35	24329	3,812.54	26718	3,737.35	24329
11	Others*	2,770.48	20013	1,983.31	14394	2,770.48	20013	1,983.31	14394
	Total	37,146.75	270172	30,794.72	219633	37,146.75	270172	30,794.72	219633

PERIODIC DISCLOSURES

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

Insurer: Future Generali India Insurance Company Limited

Date : April 2014 - June 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	988	886.21	3,095,554.29
		Social			
2	Cargo & Hull	Rural	286	198.81	899,772.10
		Social			
3	Motor TP	Rural	14753	543.35	60,233.30
		Social			
4	Motor OD	Rural	-	1,087.16	-
		Social			
5	Engineering	Rural	179	77.82	81,128.81
		Social			
6	Workmen's Compensation	Rural	144	19.89	4,482.62
		Social			
7	Employer's Liability	Rural	-	-	-
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	2594	66.72	170,060.78
		Social		-	-
10	Health	Rural	1509	100.56	19,256.92
		Social			
11	Others*	Rural	2780	217.78	286,401.58
		Social			
Total		Rural	23233	3198.29	4,616,890.40
		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 : April 2014 - June 2014

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	107534	11,126.19	104870	10,854.90	107534	11,126.19	104870	10,854.90
2	Corporate Agents-Banks	3294	150.94	3049	120.58	3294	150.94	3049	120.58
3	Corporate Agents -Others	11088	535.42	6589	426.04	11088	535.42	6589	426.04
4	Brokers	38756	11,080.64	28379	9,529.77	38756	11,080.64	28379	9,529.77
5	Micro Agents	0	-	0	-	0	-	0	-
6	Direct Business	108200	14220.21	75148	9818.70	108200	14220.21	75148	9818.70
	Total (A)	268872	37113.40	218035	30749.99	268872	37113.40	218035	30749.99
1	Referral (B)	1300	33.35	1598	44.73	1300	33.35	1598	44.73
	Grand Total (A+B)	270172	37146.75	219633	30794.72	219633	30794.72	219633	30794.72

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

GRIEVANCE DISPOSAL FOR THE PERIOD April 1, 2014 to June 30, 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	14	3	0	9	2	14
b)	Claim	1	485	181	11	278	16	485
c)	Policy Related	0	447	416	0	23	8	447
d)	Premium	0	3	1	0	2	0	3
e)	Refund	0	2	2	0	0	0	2
f)	Coverage	0	2	1	0	1	0	2
g)	Cover Note Related	0	42	24	0	16	2	42
h)	Product	0	23	4	1	16	2	23
i)	Others	0	44	21	0	21	2	44
	Total Number of complaints:	1	1062	653	12	366	32	1062

2	Total No. of policies during previous year:	974482
3	Total No. of claims during previous year:	164712
4	Total No. of policies during current year:	270152
5	Total No. of claims during current year:	45636
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	21.36
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	106.28

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	31	0	31
b)	7 - 15 days	1	0	1
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	32	0	32

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